



The Communicator

The COMMUNICATOR is the official publication of the California Association of County Veterans Service Officers (CACVSO). Opinions expressed are those of contributing writers and do not necessarily reflect opinions or policies of CACVSO officers, members, or the editorial staff. The newsletter reserves the right to edit, amend, or reject any contribution submitted for publication.

For article submissions, email:
jallmon@inyocounty.us

Fair use notice: This document contains copyrighted material the use of which has not always been specifically authorized by the copyright owner. Such material is made available in an effort to advance understanding of environmental, political, human rights, economic, democracy, scientific, social justice issues, etc. It is believed that this constitutes a 'fair use' of any such copyrighted material as provided for in section 107 of the US Copyright Law. In accordance with Title 17 U.S.C. Section 107, this material is distributed without profit to those who have expressed a prior interest in receiving similar information for research and educational purposes. For more information go to: <http://www.law.cornell.edu/uscode/17/107.shtml>.

If you wish to use copyrighted material for purposes of your own that go beyond 'fair use', you must obtain permission from the copyright owner.

FIRST LOS ANGELES BASED VETERAN SERVICE OFFICER TRAINING IN TWENTY YEARS

On Monday, October first, the Los Angeles County Department of Military & Veterans Affairs (DMVA) kicked-off the first of a five-day professional conference to train California's County Veterans Service Officers (VSO's) on new and improved programs aimed at helping veterans and their families obtain local, state and federal benefits.

General Ruth Wong, United States Air Force (Ret), LA County Department of Military and Veterans Affairs Director, officially opened the week of training, speaking to the approximately 100 VSO's from across the state at Bob Hope Patriotic Hall, 1816 S. Figueroa Street.

General Wong stated, "It's essential to educate Veteran Service Officers throughout California on the available and unique services that Los Angeles County is providing to our veteran community."

Sachi Hamai, CEO, Los Angeles County, followed General Wong, stressing the importance of veteran services in Los Angeles County. Next, Keith Boylan, Deputy Secretary for Veterans Services, CalVet, welcomed the group and highlighted the week's agenda. The opening ceremony was followed by tours of historic Bob Hope Patriotic Hall for all (VSO's) in attendance.

The training held many sessions with information on how to improve the quality of incoming claims, combat related monthly compensation, current receipt of benefits, the RAMP and Appeals Modernization Act and Medi-Cal cost avoidance.

Other speakers at the week-long conference included Hector Barajas, deported Army veteran, Founder, Deported Veterans Support House and Joshua Zebley, CalTAP Manager, on improving transition success from military duty to civilian community life.

The California Association of Veteran Service Officers oversee and directs activities in 56 of 58 counties to assist veterans and their families in receiving free U.S. Department of Veterans Affairs claims assistance for federal benefits and information and referral to local, state and federal programs.

Please see pictures on page 2

This Month's Featured County

Monterey County is a county located on the Pacific coast of the U.S. state of California. As of the 2010 census, the population was 415,057. The county seat and largest city is Salinas. Monterey County comprises the Salinas, CA Metropolitan Statistical Area. It borders the Monterey Bay, from which it derives its name. The northern half of the bay is in Santa Cruz County. Monterey County is a member of the regional governmental agency, Association of Monterey Bay Area Governments. The coastline, including Big Sur, State Route 1, and the 17 Mile Drive on the Monterey Peninsula, has made the county world-famous. The city of Monterey was the capital of California under Spanish and Mexican rule. The economy is primarily based upon tourism in the coastal regions and agriculture in the Salinas River valley. Most of the county's people live near the northern coast and Salinas Valley, while the southern coast and inland mountain regions are sparsely populated.



Just another thank you to the Ruth Wong BG, US Airforce Retired, CVSO Los Angeles County, and her amazing staff for a most extraordinary experience at this years CACVSO Fall Conference. For those that weren't able to attend, you missed quite a treat!! Aside from the captivating power point presentations, there was the trip to Patriotic Hall. Who else wished they got more pictures? This girl right here was completely blown away by that building, the history and the reverence of preservation; yep totally forgot to take pictures!! Some other high-lights were those out of the box instructors that provided very hands on and interactive training. I sincerely appreciated the dialogue that took place during Nate Johnson, CVSO Contra Costa County presentation. I look forward to more of this training in the future and hope to see some new faces (yes, I'm talking to you reading this) to step up and become a subject matter expert and contribute to our training with your knowledge, experience, and energy.



Historic Bob Hope Patriotic Hall: One Stop Shop for Military and Veteran Assistance

If you've driven near the ten and 110 freeways just west of downtown Los Angeles, you may have wondered about a neo-classic Romanesque ten-story structure, a mural of three patriots marching with flag, fife and drum on the north wall, a regal balcony as inviting as a front porch stretching the length of the eighth floor facing west. Congratulations! You've spotted Bob Hope Patriotic Hall (BHPH) at 1816 S. Figueroa Street. The building is a California Place of Historic Interest and a living memorial to all men and women who have served in the United States military.

SERVICES: BHPH is a one-stop service center for veterans, providing job leads, career counseling, mental health consultation and benefit and resource assistance for veterans and their families. The building is a prime location for meetings and conferences around veteran services.

BHPH houses and is managed by the [Los Angeles County Department of Military and Veterans Affairs](#) (DMVA). Veteran Services Division is responsible for 300,000 veterans in 88 cities in L.A. County with twenty-seven accredited staff in twenty-two field office locations across the County.

DMVA counsels veterans, their dependents and survivors regarding federal and state benefits such as compensation, pension, education, medical, home loans, burial; provides referrals for veterans concerning alcohol/drug abuse and post-traumatic stress disorders; grants state college tuition and fee waivers to qualifying veterans' dependents; assists with application for special vehicle veterans' license plates.

The Department also provides advocacy and assistance with the following LA County Board priorities:

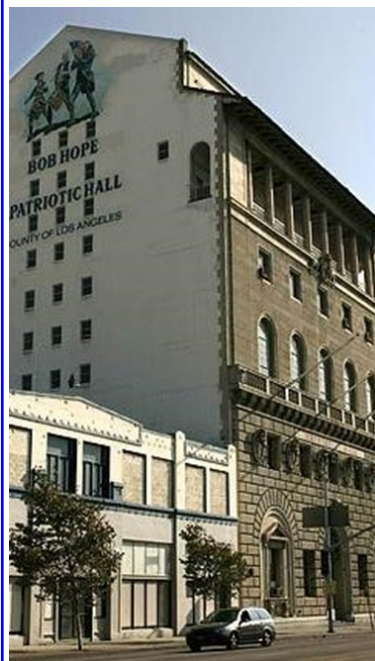
- Community and Outreach services - Systems Navigators (funded by Prop 63) provide outreach for mental health services.
- Homeless Initiative – providing basic overview of VA benefits in partnership with C5 strategy/program as directed by the LA County Board of Supervisors.
- Veteran's Justice System and court services.

DMVA introduced conferencing at state correctional facilities; Skype used to in remote

locations such as Lancaster.

Public Guardian and Veteran's Treatment Courts – locating and assisting vets with compensation, pension, vocational rehab and education services e filing helps with restitution – Judge more favorable to helping veterans

- Education - assistance with GI Bill. DMVA hosts a Culinary Arts Program with Los Angeles Trade Tech College, a Community College veteran resource center.



- Reintegration from military to civilian sector; VSOs assist with transition of military personnel to civilian community, including homeless vets.

- Women and family programs; specific events centered around women's issues, such as Military Sexual Assault.

In addition to connecting military and veterans with benefits, DMVA collaborates with Veteran Service Organizations across the County and State to enhance services and works with other non-profit veteran service organizations located within BHPH, including:

[Veterans America Job Center of California](#) (AJCC) Provides comprehensive employment and training services, assisting with recruitment and selection of veterans and family members.

[U.S. VETS](#) helps with transition of military veterans to provide individual case management, help with transitional housing, connects vets with employers, and houses special programs for women (Women on Point) and Outside the Wire programs

[LA County Department of Mental Health](#) (LACDMH) Offering mental health ser-

vices via the VALOR (Veteran's And Loved Ones Recovery) program.

RESULTS: DMVA helped Army Reservist receive VA compensation after eleven years of chronic homelessness (collaborating with LACDMH and Veterans Health Administration).

An Army Vietnam era vet incarcerated for 32 years was awarded partially while incarcerated; then received full benefits and awarded VA pension within two months of release. DMVA also assisted with reintegration into community.

BUILDING HISTORY: Bob Hope Patriotic Hall opened its doors in 1926 to serve Civil, Spanish-American War and WWI veterans. The property on Figueroa

was donated with plans to build a space large enough to fit the needs of the Grand Army of the Republic (GAR), U.S. War Veterans (USWV), the Veterans of Foreign Wars (VFW) and their auxiliaries. The building was dedicated to the sacrifices made by veterans of Los Angeles County.

BHPH has been a meeting place for hundreds of veteran member organizations over the years, including Civil War and Spanish American War vets, the American Legion, VFW, DAV, AmVets, and Vietnam Veterans of America, to name a few.

BHPH houses collection of military history books, including 127 volume set of the Official record of the War of the Rebellion (Civil War) as well as histories of the Spanish-American War, WWI & II, Korea, Vietnam and current conflicts. Other memorabilia include war trophies, plaques, uniforms and the County Bureau of Soldier Burials records, documenting coordination of services for veterans, veteran widows, war nurses and grave headstones.

Patriotic Hall underwent a complete renovation of infrastructure and was rededicated in 2013, adding a full-service kitchen that houses culinary classes for vets, a large dining room, the original auditorium and office space for eighty-four staff.



Accrued Benefits & Substitute Claims, by Richard Garza

For those who missed my “appearances” at the CVACSO conferences in earlier this year, let me introduce myself. My name is Richard Garza. After finishing my B.A. at San Francisco State, in 1974, I went to work as a Vet Rep on Campus (VROC) under the jurisdiction of the VARO in San Francisco. As that program was phased out I became a Veterans Benefits Counselor at the SFRO, working in both the call unit and on the interview floor. I finished my 7 years with VA as the Northern California Work Study Program Coordinator.

After completing my Masters, in Public Administration, at Hayward State, when the opportunity arose, I left VA to become the CVSO in Sonoma County, a position I held for 23 years. In 2003 I moved to Monterey County as the Military and Veterans Affairs Officer and served in that position for 7 more years before I retired. In 2009 I became the first California CVSO to complete the NACVSO Certified Veteran Advocate Training Program and pass the CVA exam. For the past five years I have been the liaison/technical supervisor for the inmate run Veterans Service Office at Soledad Correctional Training facility, a program I helped initiate.

To be clear, I am **not** Norm Gillett. Norm is one of a kind. In my more than 40 years in this “business” I think I have met, maybe, one person with anything close to his encyclopedic knowledge of VA law, regulations and policies. That being said, however, I am told that I’m pretty knowledgeable in this field, and, I add the experience of being a client advocate, which was/is my favorite part of the job.

My job now is to try and help you resolve questions that arise in your efforts to assist veterans, spouses, children, and others seeking to obtain, or retain, VA benefits. I’ll be doing that by responding to email (cvso_emeritus@att.net) inquiries and writing pieces like this for the Communicator. If it can’t wait for an email, I am getting reacquainted with “smart” phones and can be reached at 831 256-9258.

Almost as soon as I starting answering questions, last December, it became clear that there is some confusion about, or lack of experience with, accrued benefits and substitute claims. Although you may have seen my responses to some questions in this area, these seem to be an area in which a general recap might be of benefit to CVSO staff. 38 Code of Federal Regulations (38 C.F.R.) §3.1000 defines accrued benefits as “... *periodic monetary benefits... authorized under laws administered by the Department of Veterans Affairs, to which a payee was entitled at his or her death under existing ratings or decisions or those based on evidence in the file at date of death, and due and unpaid... .*” Basically, this means it applies to compensation, pension, DIC, and some education benefits (see 38 CFR §3.1000(e) thru (h)), and that the VA decision had to be made prior to the payee’s death **or** all evidence for VA to make a decision was in possession of VA at the time of a claimant’s death. Priority for claims to and payment of accrued benefits is, in order:

veteran’s surviving spouse or remarried surviving spouse

veteran’s child (as defined in 38 C.F.R. §3.57) or children, in equal shares)

dependent parent or parents (in equal shares) or,

as much of the accrued benefit needed to reimburse any person who bore the expense of the veteran’s last sickness or burial.

A claim for death pension or DIC is considered, automatically, as a claim for accrued benefits. Accrued benefits may also be claimed by filing a form 21P-601. Accrued benefit claims must be filed with one year of the payee’s death.

Until 2008 there were no substitute claims. The VA mantra was “claims die with the claimant.” Public Law 110-389 gave claimants’ survivors the ability to pursue claims in cases in which the claim was still pending either at the office of jurisdiction or Board of Appeals. Claimants are allowed to present new evidence and file appeals of adverse decisions. While an accrued benefit, death pension, or DIC claim is also considered a claim for substitute status, as far as I have been able to determine, there is no specific form for filing for a substitute claim. 38 CFR §3.1010(c)(1) states that: “*A request to substitute must be submitted in writing. At a minimum, a request to substitute must indicate intent to substitute; include the deceased claimant's claim number, Social Security number, or appeal number; and include the names of the deceased claimant and the person requesting to substitute.*” The order of precedence for status as a claimant is the same as it is for accrued benefits. Claims must be filed with one year of the date of the claimant’s death, **except** for cases in which a decision had been issued at the RO level. A Notice of Disagreement must be filed by the substitute claimant within the original time limit for filing the NOD. Appeals that have been decided by the BVA are not considered pending and, therefore, may not be appealed to the Court of Appeals for Veterans Claims, even if the 120 day filing window has not expired. (38 CFR §3.1010(g)(1)).

15 Ways To Stay Positive At Work – By Allison Renner

It's easy to get bogged down with the daily grind of work, but it's important to stay positive when you're on the clock. Even if your boss isn't the type to pat you on the back, there are ways to keep from being bummed out every morning when your alarm goes off. These fifteen easy tips will help you stay positive at work.

1. Keep learning.

Just because you're not in school anymore and you have a job, you don't have to stop learning. On-the-job education is the best way to build up your resume. Learn as much as you can from every work experience you have, from presenting during a meeting to giving a tour of your workplace to outsiders. If you don't have a chance to learn from new things, ask your coworkers or bosses if you can accompany them when they do their duties, and learn about what they do.

2. Teach others what you know.

You want to accompany others when they do their jobs, so offer that opportunity to your coworkers. Instead of helping them out only when they ask, offer to teach them what you know so they won't have to call you all of the time. It might feel good to be needed (talk about job security!), but when you have your own list of tasks to do, being called to help someone else can be inconvenient. You know what they say: "Give a man a fish and you feed him for a day; teach him how to fish and you have fed him for a lifetime."

3. Give yourself a break.

You're on the clock for eight hours a day, and you're expected to work that entire time, but you can't really do that. Trying to work nonstop means you're wearing yourself out, and each subsequent task you do will get a little sloppier as you lose focus and motivation. Take a short break every hour or two. Step away from your desk and stretch, get some fresh air. You might spend five to fifteen minutes not working, but you'll feel so refreshed by the time you come back to your office that you'll be ready to get to work immediately.

4. Leave work at work.

It's important to have time to yourself, your family, and your hobbies. If you work for eight hours, clock out, and then come home to do more work, you're not going to be excited to go back to work the next day. Make a rule where you have to leave your work at the office. If you don't complete a task while you're clocked in, make it a priority for the next morning, but leave it at work. It's hard not to even think about work while you're at home because it's such a large portion of your life, but give it a try. The more you put it out of your mind, the more rejuvenated you'll feel each morning when it's time to go back to the office.

5. Build relationships with coworkers.

Your work environment will be more comfortable and fun if you're friendly with your coworkers. You don't have to know every detail of their personal lives, or even the names of their children, but having a good back and forth with coworkers, bosses, and associates will make your workplace more inviting. Having a friendly community at work will also make you feel more supported in your work duties, which can help cut stress levels.

6. Participate in after-work activities.

When the clock strikes five, you're more than ready to go home, but don't let this attitude take over and leave you out of work events. If some of the crew are going out for dinner or drinks, tag along every once in a while. This helps build a community in the workplace, and you'll feel more connected to your coworkers. After all, you might still be with work people, but you won't be at work, so you'll still feel like you're having time outside of the office for yourself.

7. Make your workplace nice.

Whether you have an office, a cubicle, a classroom, or a desk in the middle of a crowded room, make your workplace nice! Check with your boss to see what kind of decorations are allowed, and then bring in some posters that motivate you, or family pictures that make you smile. Even something as small as bringing in your own coffee mug instead of using a Styrofoam cup can make your desk seem more homey. Sitting in an environment that looks nice and makes you feel good will do wonders for your motivation.

8. Volunteer to spearhead a project.

Instead of waiting to be assigned a project and getting stuck with something you might not like, why not volunteer to take on a project? This way you'll have more control over your tasks and you'll look great to your bosses. They'll be thrilled that you've willingly taken on more work, and will be more likely to consider you for the best of future projects and maybe even promotions.

9. Concentrate on one thing at a time.

You have a lot of things on your To Do list, but concentrating on one thing at a time will help you be more motivated and focused. If you stay on task until it's finished, you won't lose time by multitasking or changing course from one topic to another. By concentrating on one thing at a time, you also are more likely to complete more tasks fully, instead of doing bits and pieces of a bunch of different projects but not finishing any.

10. Set attainable goals.

Instead of setting your sights on the moon, set attainable work goals. It's good to have dreams, but if you dream too big and don't make it, you might be discouraged when it comes to accomplishing other goals. If you set attainable goals and meet them, you'll be more inspired to set more goals you can reach.

11. Use your imagination.

Don't restrict yourself to straightforward business practices – use your imagination! Take a creative approach to your projects and presentations, and brainstorm any task you're given to see how you can blow your bosses out of the water.

12. Don't beat yourself up over mistakes.

If you make a mistake, whether it's a verbal slip-up in a meeting or a typo in an email, let it go. You can't beat yourself up over something like that, because everyone makes mistakes. Don't forget what you've done wrong, but learn from it and move on. Take comfort in the fact that people won't remember it for long, and use it to push yourself to do better next time, so instead of remembering your blunder, they'll remember your success!

13. Reward yourself for your accomplishments.

Every time you finish a task, pat yourself on the back. When you finish a major project, treat yourself to dinner out or a new movie. It's just as important to reward yourself for your accomplishments as it is to not beat yourself up over mistakes. Marking something off your To Do list feels good enough as it is, but if you reward yourself, even with something small, you'll be proud of yourself and want to accomplish more.

14. Surround yourself with positive people.

Stay away from coworkers who bring their negative energy into your life and your workspace. It might be difficult to avoid people if you work in close quarters with them, but you can at least make all of your interactions with them positive by keeping upbeat. Your positive attitude might help them change their tune!

15. Smile more.

Smile when you greet your coworkers and clients. Smile when you walk down the hall. Smile even when you don't want to smile, and see how much it improves your days! Smiling even if you don't feel happy will make you feel better, and seeing a smile on your face will make others feel better, too!

VA achieves major milestone in effort to modernize claims processing

WASHINGTON — The U.S. Department of Veterans Affairs (VA) recently completed a significant modernization effort in which more than 7.8 million paper files were removed from 60 locations in fewer than 22 months, enabling rapid scanning into VA's electronic claims processing system by multiple third-party vendors. This will lead to faster claims decisions for Veterans.

"Improving the delivery of benefits and services to Veterans is central to our mission," said VA Secretary Robert Wilkie. "This significant effort will not only improve VA's claims process, it will also lead to quicker decisions for Veterans because millions more records will be available electronically."

This milestone was part of a long VA effort to improve the Veteran experience and streamline claims processes.

In 2013, VA began removing paper records from its regional offices to save space and taxpayer money.

The effort expanded in 2016 when the agency launched the File Bank Extraction initiative.

This initiative removed more than 1.7 million paper claims files across 59 VA locations and contributed to reduced claims processing time by establishing more electronic records.

Additionally, in Nov. 2017, VA began extracting nearly 6.1 million paper records held within the Records Control Division (RCD) of the Records Management Center (RMC) in St. Louis.

VA is currently working with the General Services Administration (GSA), which owns the Goodfellow Federal Center complex that houses the RMC, to return the RCD's leased warehouse space back to GSA. As a result, VA will save nearly \$1.8 million per year.

The other areas of the RMC remain open and operational.

The 6.1 million paper records extracted from the RCD are temporarily stored in a secure facility certified by the National Archives and Records Administration where they are inventoried, prioritized and sent to multiple VA vendors for rapid scanning into VA's Veterans Benefits Management System (VBMS).

Records removed during File Bank Extraction will also be scanned and uploaded to VBMS.

VA continues to take steps to operate in a digital environment and modernize the way it processes compensation and pension claims — moving from a cumbersome, paper-intensive process to an efficient, electronic process — resulting in a faster, more accurate and transparent claims process.

VA announces extension, expansion of contract with TriWest for community care

Also announces closeout plan with Health Net, extension of dialysis partnerships

WASHINGTON — Today the U.S. Department of Veterans Affairs (VA) announced that it has reached an agreement with TriWest Health Care Alliance (TriWest) on a one-year extension of its current coverage of the Patient-Centered Community Care (PC3) and Veterans Choice Program (VCP).

The department also announced that it has reached an agreement with TriWest that will expand TriWest's services to all regions across the country under this program.

The expansion of TriWest's role will ensure access to community care where needed until the next generation of community care contracts are awarded and implemented.

"TriWest has worked collaboratively with VA from the start of the Veterans Choice Program to address implementation challenges and to improve the program to better serve Veterans," said VA Secretary Robert Wilkie. "Extending the time and reach of our partnership with TriWest will ensure Veterans get the care they need while the department transitions to delivering care under the MISSION Act next year."

Separately, the department has reached an agreement with Health Net Federal Services (HNFS) on the PC3 and VCP closeout plan and associated contract modification. Under this modification, VA and HNFS will continue to partner to ensure a seamless transition of care and services, so Veterans continue to get the care they need.

Finally, VA has extended its current dialysis contracts with multiple partners for six months, until March 31, 2019. VA will issue a Request for Proposal for the replacement contracts in October 2018, with ultimate contract awards anticipated in spring 2019.



VA Aid & Attendance Update 22

Determining Eligibility | Means & Evidence

Although VA pension benefits are “means tested” (i.e. the applicant’s income and assets are considered in determining eligibility), there was previously no specific asset limitation, and applicants were assessed on a case-by-case basis. The new rules provide a countable asset “cap” which matches the Community Spouse Resource Allowance for Medicaid (\$123,600 for 2018). An applicant’s annual income is included in calculating their countable assets, as are the assets and income of the applicant’s spouse. To apply for Aid and Attendance applicants must complete VA form <https://www.veteransaidbenefit.org/forms/VBA-21-527EZ.pdf>

Assets

The VA suggests that its adjudicators use a certain amount of personal judgment on this issue. But the bottom line is: does it realistically appear that the veteran or surviving spouse may outlive their assets? If so, they are likely eligible for aid and attendance. In determining assets: Do NOT count their residence or vehicle when estimating net worth. Do NOT count a life insurance policy (because the policy holder must be deceased in order to benefit from it). DO count CDs, annuities, stocks, bonds, savings, checking, IRAs, Keogh, etc. DO count any assets owned by the spouse as well. As a rule of thumb, assets should not exceed \$123,600. That amount drops depending on the age of claimant

Countable Income

Estimate total annual income for the veteran and his spouse (if any). All income must be included. This includes social security, pensions including VA’s, interest income, dividends, income from rental property, etc. Deduct from income all annual unreimbursed, recurring health care expenses. This includes:

- Assisted living cost
- Nursing home cost
- Home care service
- Health insurance premium
- Medicare premium
- Regular unreimbursed prescriptions verifiable through a pharmacy printout

The difference of the preceding is your countable income.



Claim Evidence Required

To support a claim for non service-connected pension, the evidence must show:

1. You met certain minimum requirements regarding active service during a period of war. Generally, those requirements involve: 90 days of consecutive service at least one day of which was during a period of war; OR 90 days of combined service during at least one period of war: If your service began after September 7, 1980, additional length of service requirements may apply, typically requiring two years of continuous service or completion of active-duty obligation) OR Any length of active service during a period of war with a discharge due to a service-connected disability
2. You are age 65 or older or are permanently and totally disabled. You are considered permanently and totally disabled if medical evidence shows you are: A patient in a nursing home for long-term care; OR Receiving Social Security disability benefits; OR Unemployable due to a disability reasonably certain to continue throughout your lifetime; OR Suffering from a disability that is reasonably certain to continue throughout your lifetime that would make it impossible for an average person to follow a substantially gainful occupation; OR Suffering from a disease or disorder that VA determines causes persons who have that disease or disorder to be permanently and totally disabled
3. Your net worth and income do not exceed certain requirements (see above on Assets & Countable Income)

Applicant’s Need for Benefit Evidence

1. To support a claim for non-increased disability pension benefits based on the need for aid and attendance, the evidence must show: You have corrected vision of 5/200 or less in both eyes; OR You have contraction of the concentric visual field to 5 degrees or less; OR You are a patient in a nursing home due to mental or physical incapacity; OR You require the aid of another person in order to perform personal functions required in everyday living, such as bathing, feeding, dressing yourself, attending to the wants of nature, adjusting prosthetic devices, or protecting yourself from the hazards of your daily environment; OR You are bedridden, in that your disability requires that you remain in bed apart from any prescribed course of convalescence or treatment
2. To support your claim for increased disability pension benefits based on being housebound, the evidence must show: You have a single permanent disability evaluated as 100 percent disabling; AND due to such disability, you are permanently and substantially confined to your immediate premises; OR You have significant additional disability (rated 60% or higher) in addition to any disability necessary to establish pension eligibility.

2018 End of Session Report - Prepared by Seth Reeb

This year we supported, opposed, or watched and followed over 90 veterans and military bills. Of those bills, 25 bills made it all the way through the process to the Governor's desk. Of those 25 sent to the governor, 22 of them were signed into law and 3 were vetoed. Also 11 resolutions were chaptered by the Secretary of State. A resolution is an opinion expressed by one or both houses which does not have the force of law. Concurrent resolutions and joint resolutions are voted on by both houses but do not require the Governor's signature. CACVSO Sponsored Bills:

Senate Bill 1043 (Newman); Subvention Increase.

SB 1043 sought to increase subvention funding to \$7 million from the current \$5.6 million. However, the bill's author and chair of the Senate Veteran Affairs was recalled in June and the bill died.

In 2019 we will pursue a subvention funding increase to \$11 million through the budget process. We are working with the governor's office to have the increase put into the Governor's January budget. We are also working with the senate and assembly veterans committees to schedule an informational hearing to educate and show the need for an increase in funding for the CVSOs.

Senate Bill 1357 (Gains); "Veteran" License Plate

SB 1357 would have brought back the veteran license plate. This bill was moving through the process with little push back until it reached the Assembly Transportation Committee. Working with the chair and the committee we took amendments to the bill to get it to the next committee (Assembly Veterans Affairs). However, the veterans committee did not like the amendments and refused to hear the bill and the bill died.

FINAL STATUS OF SOME KEY 2018 LEGISLATION:

[AB 865 \(Levine D\)](#) Military personnel: veterans: resentencing: mitigating circumstances.

Status: Signed by the Governor

Position—Support

[AB 888 \(Low D\)](#) Charitable raffles.

Status: Signed by the Governor

Position—Oppose

[AB 1786 \(Cervantes D\)](#) Community colleges: academic credit for prior military experience.

Status: Signed by the Governor

Position—Support

[AB 1873 \(Obernalte R\)](#) Driver's licenses: veteran designation.

Status: Vetoed by Governor.

Position—Support

[AB 1908 \(Chávez R\)](#) Memorial districts.

Status: Signed by the Governor

[AB 2325 \(Irwin D\)](#) County mental health services: veterans.

Status: Signed by the Governor

Position—Support

[AB 2439 \(Garcia, Eduardo D\)](#) Official state LGBTQ Veterans Memorial.

Status: Signed by the Governor

Position—Support

[AB 2521 \(Quirk-Silva D\)](#) Reservists: active duty: deferment of financial obligations.

Status: Signed by the Governor

Position—Support

[AB 2568 \(Reyes D\)](#) County jails: veterans.

Status: Signed by the Governor

Position—Support

[AB 2722 \(Medina D\)](#) Student financial aid: California Military Department GI Bill Award Program.

Status: Signed by the Governor

Position—Support

[AB 2790 \(Irwin D\)](#) Veterans: Internal Audits for Veterans Affairs.

Status: Vetoed by Governor.

Position—Support

[AB 2801 \(Salas D\)](#) Crimes: memorials: veterans and law enforcement.

Status: Signed by the Governor

Position—Support

[AB 2870 \(Eagman D\)](#) Military: National Guard: youth challenge program: counselors.

Status: Signed by the Governor

[AB 2894 \(Gloria D\)](#) Postsecondary education: students called to active military duty during an academic term.

Status: Signed by the Governor

Position—Support

[AB 2949 \(Gloria D\)](#) Pupil residency: pupils of military families.

Status: Signed by the Governor

Position—Support

[ACR 67 \(Aguir-Curry D\)](#) Veterans' Memorial Highway.

Status: Chaptered by Secretary of State

Position—Support

[ACR 110 \(Gloria D\)](#) City of San Diego's Naval Training Station.

Status: Chaptered by Secretary of State

Position—Support

[ACR 151 \(Voepel R\)](#) Gubernatorial appointments: military service.

Status: Chaptered by Secretary of State

[ACR 184 \(Bigelow R\)](#) Vietnam Veterans Memorial Highway.

Status: Chaptered by Secretary of State

Position—Support

[ACR 190 \(Salas D\)](#) Blue Star Mothers of America Month.

Status: Chaptered by Secretary of State

Position—Support

[ACR 192 \(Salas D\)](#) Gold Star Mothers' and Families' Day.

Status: Chaptered by Secretary of State

Position—Support

[SB 215 \(Beall D\)](#) Diversion: mental disorders.

Status: Signed by the Governor

Position—Watch

[SB 895 \(Nguyen R\)](#) Pupil instruction: model curricula: Vietnamese American refugee experience, the Cambodian genocide, and Hmong history and cultural studies.

Status: Signed by the Governor

Position—Support

[SB 1007 \(Hertzberg D\)](#) Sales and use taxes: exemption: military and veteran medical facilities.

Status: Signed by the Governor

Position—Support

[SB 1071 \(Roth D\)](#) Public postsecondary education: Chancellor of the California Community Colleges: policy to award course credit for prior military education, training, and service.

Status: Signed by the Governor

Position—Support

[SB 1123 \(Jackson D\)](#) Disability compensation: paid family leave.

Status: Signed by the Governor

Position—Support

[SB 1137 \(Vidak R\)](#) Veterans: professional licensing benefits.

Status: Signed by the Governor

Position—Support

[SB 1304 \(Roth D\)](#) Veterans: transitional assistance program: funding.

Status: Signed by the Governor

Position—Support

[SB 1312 \(Jackson D\)](#) State public employees: sick leave: veterans with service-related disabilities.

Status: Signed by the Governor

Position—Support

[SB 1427 \(Hill D\)](#) Discrimination: veteran or military status.

Status: Vetoed by the Governor.

Position—Support

[SB 1500 \(Committee on Veterans Affairs\)](#) Prohibited discrimination against service members.

Status: Signed by the Governor

Position—Support

Continued on page 8

[SB 1501](#) (Committee on Veterans Affairs) Military and veterans: enlisted persons.

Status: Signed by the Governor

Position—Support

[SCR 88](#) (Nguyen R) Black April Memorial Month.

Status: Chaptered by Secretary of State

Position—Support

[SCR 99](#) (Roth D) Military and Veteran Suicide Prevention Awareness Week.

Status: Chaptered by Secretary of State

Position—Support

[SCR 101](#) (Roth D) Purple Heart Day.

Status: Chaptered by Secretary of State

Position—Support

[SCR 128](#) (Nguyen R) American flag.

Status: Chaptered by Secretary of State

Position—Support

TO ACCESS THE LEGISLATURE'S WEBSITE WHICH HAS THE LANGUAGE, STATUS, VOTES, AND ANALYSES OF ALL LEGISLATION FROM 1999 TO THE PRESENT, GO TO: <https://leginfo.ca.gov/faces/billSearchClient.xhtml>

IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT:

Ted Puntillo

Chair, CACVSO Legislative Committee

Tepuntillo@SolanoCounty.com

Seth Reeb

Legislative Advocate

Sethreeb@comcast.net

Office: (916) 558-1926



VETERANS HELPING VETERANS: HAYDEN VELASQUEZ



Meet Hayden Velasquez, a Marine Corps veteran who served in the U.S. military from 2007–2011, earning the rank of Corporal.

Hayden is a Veterans Claims Assistant who helps veterans successfully obtain their well-earned veteran benefits. He began working for the County of Los Angeles Department of Military and Veterans Affairs in November, 2015.

As with many veterans, Hayden struggled when transitioning to civilian life—he'd thrived on a disciplined military lifestyle—but without the regimented structure he was lost. Overcoming this conflict and reintegrating back into civilian lifestyle took a lot of self-reflection, the help of family and friends and participation in counseling. As a result, Hayden steered his life back onto a desired path.

Hayden enjoys assisting veterans. He especially enjoyed an interview with a homeless Vietnam vet while discussing benefits—they began to personally relate to each other when talking about baseball.

He said, "I truly enjoyed every minute of the hour-long conversation we had. What made it even sweeter was that I was successful in having his disability benefits reinstated with thousands of dollars in back pay. I truly hope that his condition has improved since I last saw him."

Hayden recommends that all veterans seek out a local veteran service officer and file a claim—they can offer suggestions that one may not be aware of if pursued alone.



Getting A VA Home Loan

Because you *earned* it!

For those with eligible military service, the VA Home Loan Benefit—which never expires—provides a tremendous option to re-finance or purchase a primary residence. All things being equal, a person using this benefit will generally qualify for more home loan than with other available loans.

Myths:

There are many “myths” that prevent people from using the VA loan, but all of the following are true FACTS regarding the VA home loan benefit: it is not just for first-time buyers; you can use it multiple times; it is possible to have more than one VA loan at the same time; there is no limit on the loan amount—with a small down-payment/equity it can be used above the VA County Loan Limit; it is possible to use it after a short-sale or foreclosure on a prior VA loan using remaining entitlement; the seller is not required to pay the Veteran’s closing costs; the Veteran may pay for repairs; there are no non-allowable fees, only fees that are limited.

Benefits:

Benefits of the loan include: lower interest rates than conventional loans; zero equity required (with full entitlement) up the VA county loan limits (loans above the limit require a small down payment); no mortgage insurance; easier to qualify; shortest time to get a loan after a short-sale, foreclosure or bankruptcy; limitations on closing costs; no pre-payment penalty, and the ability for any qualified buyer (not just a Veteran) to assume the loan at a later date.

If you have military service (you don’t need to have served over-seas or in combat), you are most likely eligible to take advantage of this benefit. You just need to ask a lender who is proficient in handling a VA loan. You want a lender that does several VA loans per year (just being able to do the loan doesn’t make a loan officer ‘proficient’).

Eligibility:

General eligibility requirements are: currently serving on active duty at least 90 days; Veterans with other-than-dishonorable discharge and served 24 months, or 90 days during war time/181 days during peace time. Keep in mind these are “general” guidelines and time requirements vary depending on era of service. Those serving in the National Guard or Reserves and have never been called to active Title 10 Orders are eligible after 6 years of participating service. To see the service requirements for your specific era of service, visit www.benefits.va.gov/homeloans/purchaseco_eligibility.asp.

The benefit is open to Army, Navy, Air Force, Marines, Coast Guard, Reserve and National Guard, spouses of un-remarried Veterans who died while in service or from service-connected disability, or the spouse of a Veteran who is MIA or a POW.

Qualifying—two steps:

Step one: Determining if you are eligible to use the benefit. To do that, a proficient lender, electronically connected to the VA, will request discharge papers or—if on active-duty, a statement of current service from you—and order a Certificate of Eligibility (COE) directly from the VA on your behalf. The COE tells the lender whether your service qualifies you to use the benefit.

Step two is like any other loan: Comparing qualifying income against current debts, the lender calculates the amount of house payment allowed. For a home purchase, the lender uses that payment to calculate the approved purchase price and loan amount and issues a pre-approval letter. That letter tells your real estate agent the price range of homes to show you.

Pretty easy. Bottom line: When you are in need of a home loan, do not make assumptions, find a proficient VA lender and...JUST ASK!

Author:

Andrew Vierra

NMLS #230799

Branch Manager

Wealth Wise Mortgage a division of American Pacific Mortgage Corporation NMLS #1850, Equal Housing Opportunity



DATES OF INTEREST

NOVEMBER 2018

- 4 Daylight Savings Ends
- 6 U.S. General Election Day
- 10 USMC Birthday
- 11 Veteran's Day
- 13 Caregiver Appreciation Day
- 13 National Guard Birthday
- 15 Great American Smokeout
- 21 World Hello Day
- 22 Thanksgiving
- 23 Buy Nothing Day—does anyone abide by it?

