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All veterans are reminded that the fastest way to inquire and secure the benefits they have earned is by visiting their local County Veterans Service Office. A listing of these offices is available at www.cacvso.org.

OCTOBER 2013



WOMEN VETERANS LEADERSHIP CONFERENCE A BIG SUCCESS!

More than 300 female veterans, veteran stakeholders, and veteran service providers enjoyed several days of education, inspiration, networking and camaraderie at the CalVet Women Veterans Leadership Conference in San Diego September 25-27, 2013. The conference was attended by women veterans of nearly every era.

Deputy Secretary for Women Veteran Affairs Lindsey Sin opened the conference by introducing CalVet Secretary Peter J. Gravett who welcomed attendees and event co-chairs Assembly Members Toni Atkins and Rocky Chavez who offered words of gratitude, support, and encouragement to the veteran attendees.

Guests knew they were in for a treat when keynote speaker Lea Sutton was introduced. Sutton flew F/A-18s in Iraq and Afghanistan and was embedded with a Navy SEAL unit conducting international intelligence operations in Afghanistan. She is now the military reporter for the NBC 7 San Diego News Team and she did not disappoint!

The conference and its impressive lineup of accomplished and engaging speakers encouraged and empowered women veterans to become active and engaged members of their communities. Attendees also learned how to access their veterans benefits and file disability claims. Education and

employment workshops and yoga and massage sessions were also offered.

"The 2013 conference was the most successful to date, and CalVet and our partners look forward to making 2014 even better," said Lindsey Sin, Deputy Secretary for Women Veteran Affairs. "My sincerest gratitude to our speakers, volunteers, sponsors and attendees."

The conference was made possible by VetFund Foundation, (*see related article, pg.3*) that promotes the interests and raises money in support of California veterans and active duty service members throughout California. Conference sponsors also included Walmart, Wells Fargo, PG&E, Kaiser Permanente, The California State University system, AMVETS, Ashford University, and Cal Lottery.

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Secretary's Message

Every day, about 7,000 homeless veterans roam the streets of Los Angeles County with nowhere to go. I believe this is a tragedy and so, in keeping with the U.S. Department of Veterans Affairs' (USDVA) commitment to abolish homelessness among veterans by 2015, CalVet has collaborated with USDVA to offer homeless veterans a place where they can live independently while receiving support and education to help them get back on their feet.

Just a couple of weeks ago, CalVet signed a Memorandum of Understanding with the U.S. Department of Veterans Affairs Greater Los Angeles Health Care System (VA-GLA) to create a partnership which provides independent living accommodations to 84 veterans in the VA-GLA homeless program. These accommodations bring them one step closer to full independence and transition back into the community.

As part of the agreement, CalVet converted 84 beds in the West Los Angeles Veterans Home's Skilled Nursing Unit into an independent living unit where veterans ready to transition out of the VA-GLA homeless housing unit can live

while continuing their training and treatment programs. This, in turn, makes room for more homeless veterans to begin the VA-GLA program and receive needed medical care and services.

While other Veterans Homes of California have similar independent living units, the unit in the West Los Angeles home will be different in that it is specially designed for veterans that have been chronically homeless or in chronically unstable housing, and may have special needs. It is temporary program and a final step to full independence and to transitioning back to society.

Veterans who will reside in these independent living units are self-sufficient and do not require assistance with activities of daily living. The state home's proximity to the USDVA Medical Center in West LA, does provide them access to other levels of care and medical services they might need during their transition out of the VA-GLA homeless program.

This is a "Transitional Housing Unit," not a homeless shelter. This program offers wrap-around services that prepare the veteran residents for re-entry into the community as self-

sufficient members of society. This program will help meet the needs of veterans of all ages, not just those 55 and older. The veterans will receive a plethora of services ranging from primary medical care to mental health care, employment services and life skills training.

This department has a long history of helping veterans who need a hand after serving in the military. This new program builds on the legacy started by the Civil War Veterans who purchased land in the Napa Valley to build the Yountville Veterans home in 1884 for disabled and destitute veterans living on the streets of San Francisco.

This new program is a great example of how CalVet continues that history of serving all of California's veterans today and into the future.

Sincerely,



Peter J. Gravett, Major General (Ret)
Secretary, California Department of
Veterans Affairs

VETFUND, PARTNERS IN SERVICE

The California Department of Veterans Affairs depends upon private sector partners to help sponsor events like the recent California Women Veterans Leadership Conference held in San Diego 23-25 September that drew more than 300 women veterans and community leaders from throughout the state. Without the support of sponsors events like the women's conference would not be possible.

One of the Department's strongest supporters and greatest sponsors is the VetFund Foundation, a 501(c)(3) corporation that promotes the interests of veterans and their families and raises money in support of California veterans and active

duty service members throughout California.

"We are grateful for the leadership and support the VetFund Foundation has provided this department," said Secretary Gravett. "With their support and participation, CalVet can continue its mission to educate and advocate for veterans and their families."

The Foundation has been an ally of CalVet for more than five years, supporting everything from the first statewide meeting of the Governor's Interagency Council on Veterans in Sacramento to helping specialized treatment programs like the F-Stop Foundation out of Camp Pendleton

and the Tugg McGraw Foundation out of Yountville.

The Foundation, initially formed by a small group of veteran leadership from the VFW and the American Legion back in 2006, has now grown to include such notable corporate members as, USAA, Wells Fargo, PG&E, Kaiser Permanente, The California State University system, AMVETS, Ashford University, and Walmart; The American GI Forum, the VFW and the American Legion are still integral members of the Foundation, but now they have some of the largest companies in the nation supporting their efforts.

The VetFund Foundation will be hosting one of its biggest events of the year in November the annual USAA Veterans Day Golf Tournament at the Cache Creek Resort.

CALIFORNIA WOMEN VETERANS INPUT NEEDED

The California Women Veterans Survey is a biennial survey that assesses the needs and challenges of women living in the State of California who have served or are serving in the U.S. Armed Forces. Begun in 2009, this survey is administered by the California Research Bureau (CRB) on behalf of and in collaboration with the California Department of Veterans Affairs (CalVet) and the California Commission on the Status of Women and Girls.

The purpose of the survey is to document and track the status and experiences of California women who have served in the U.S. Armed Forces and to use those research findings to inform policy discussions. Additionally, the survey is designed to encourage women veterans to connect to services available through CalVet and other state and federal departments and local organizations.

We invite you to complete the 2013 survey so that your experiences and needs can be documented. We also ask that you pass this survey along to other women veterans in California.

The questionnaire should take approximately 25 minutes to complete and can be accessed online at www.surveymonkey.com/s/womenvetsurvey.

Alternatively, a paper version of the survey, along with a postage-paid envelope, can be requested by sending an e-mail with your name and address to info@women.ca.gov or by calling (916) 651-5405.

If you have any questions about the survey, please contact Matthew Buttice, CRB Senior Policy Analyst, at (916) 653-6972 or vetsurvey@library.ca.gov.



Officials from the VA Greater Los Angeles Healthcare System, the California Department of Veterans Affairs (CalVet), the County of Los Angeles and the City of Los Angeles came together today in strong support of a new Veterans Transitional Housing Program at the Veterans Home of California—West Los Angeles.

CALVET'S NEW TRANSITIONAL HOUSING PROGRAM WIDELY SUPPORTED

Officials from the U.S. Department of Veterans Affairs (USDVA) Greater Los Angeles Healthcare System, the California Department of Veterans Affairs (CalVet), the County of Los Angeles and the City of Los Angeles came together in strong support of the new Veterans Transitional Housing Program at the Veterans Home of California—West Los Angeles. As part of California's efforts to support the USDVA's stated goal to end veteran homelessness by 2015, the Home converted 84 beds of its Skilled Nursing Facility to create a Transitional Housing Program for homeless veterans who have completed their treatment programs

at the USDVA's independent living facility.

This new Veterans Transitional Housing Program will free up space in the USDVA's West Los Angeles programs allowing more homeless veterans into treatment.

For more information about the Transitional Housing Program, call the Veterans Home of California—West Los Angeles Public Affairs Office at (424) 832-8219 or the USDVA Greater Los Angeles Healthcare System at (310) 478-3711, ext. 43015.

CALVET, USDVA JOINT CLAIMS INITIATIVE FORMALLY LAUNCHED

An agreement signed by the California Department of Veterans Affairs (CalVet) and the U.S. Department of Veterans Affairs (USDVA) on September 18, 2013, will help California veterans and their families receive their benefits more quickly and help reduce the backlog of claims that have kept some veterans waiting for nearly two years. Assemblymember Al Muratsuchi, Chair, Assembly Committee on Veterans Affairs and District 66 Representative attended the signing ceremony in Los Angeles and spoke to assembled guests to offer his congratulations and support of the program.

The MOU, along with \$3 million and 36 limited-term positions authorized by the Governor's 2013-14 budget, allows CalVet to hire teams of 12 veterans claims representatives for USDVA regional offices in Los Angeles, Oakland and San Diego. Claims representatives will review claims pending for 125 days or longer and work to make them fully

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GOVERNMENT SHUTDOWN AND USDVA SERVICES

According to the U.S. Department of Veterans Affairs (USDVA), its medical centers, clinics and other health services have advance appropriations for 2014 and will remain open during the government shutdown. In addition, USDVA has funds available to ensure claims processing and payments in the compensation, pension, education, and vocational rehabilitation programs will continue through late October. However, in the event of a prolonged shutdown, claims processing and payments in these programs will be suspended when funds are exhausted.

USDVA has produced a two-page information sheet, the Veterans Field Guide to Government Shutdown, which summarizes all of the services that will be available and those that will be impacted by potential lapse in appropriations. This document will be updated as needed. The department's detailed contingency plan is also available at www.va.gov/opa/appropriations_lapse_plan.asp.

NEW ADMINISTRATOR SWORN IN AT FRESNO VETERANS HOME

Rojirio De La Cerda was sworn in as the new administrator for the Fresno Veterans Home on Monday, September 30, 2013. California Department of Veterans Affairs Secretary Peter J. Gravett officiated the ceremony that took place in front of the Fresno Home. On hand to welcome De La Cerda was Undersecretary Diane Vanderpot and the entire staff from the Fresno Home.

De La Cerda, a Fowler resident, was a correctional health services administrator II at the California Department of Corrections and Rehabilitation before joining CalVet. He also served in various positions with Golden Living Centers from 2000 to 2011, including senior and executive director.

"I am thrilled to be part of this new Home and serving the veterans of the Central Valley," said De La Cerda. "I look forward to working with everyone."

De La Cerda is married to wife Sonia, and they have four children.

<< INITIATIVE

developed and ready for USDVA rating. Once a claim has been adjudicated and a disability rating has been assigned, compensation or pension payments can be properly calculated and sent out to the veteran.

"This agreement, along with greater access to veterans' records and the dedication of our veteran claims representatives, will go a long way easing the backlog of California benefits claims," said CalVet Secretary Peter J. Gravett. "By reviewing claims that have been pending the longest and working forward, we will reduce the waiting time veterans have had to face."

CalVet has begun hiring veterans claims representatives and, more than a dozen of the 36 positions have been filled to date. To view the veterans claims representative job bulletins for openings in Los Angeles, Oakland and San Diego, go to www.calvet.ca.gov/AboutUs/Jobs/JobAnnouncements.aspx.



Veterans Home of California - Fresno



Veterans Home of California - Redding

FRESNO, REDDING VETERANS HOMES OPEN THIS MONTH

The long-awaited openings of Veterans Homes of California in Fresno and Redding are right around the corner. The first veterans will begin moving in this month and calling the facilities home.

The beautiful, state-of-the-art Fresno facility, located at 2811 West California Avenue in the heart of the San Joaquin Valley, is a 300-bed, long-term care facility located on 30 acres. The Home offers assisted living and skilled nursing care. The home also offers memory care for residents with Alzheimer's disease and dementia.

The equally beautiful and contemporary Redding home, located at 3400 Knighton Road in the heart of beautiful Northern Sacramento Valley, is a 155-bed, long term care state of the art facility located in the heart of the beautiful

Northern Sacramento Valley. The home offers assisted living and skilled nursing levels of care.

Grand Opening and Community Open House events will be held at each home.

FRESNO

Grand Opening Ceremony

Friday, October 18, 2013 – 10:00 a.m.

Community Open House

Saturday, October 19, 2012 – 10:30 a.m. – 1:30 p.m.

REDDING

Grand Opening Ceremony

Friday, October 25, 2013 – 10:00 a.m.

Community Open House

Saturday, October 26, 2013 – 11:00 a.m. – 2:00 p.m.

CalVet also owns and operates veterans homes in Barstow, Chula Vista, Lancaster, Ventura, West Los Angeles, and Yountville. All Veterans Homes of California allow our state's veterans to live in a homelike environment with dignity and respect. For more information about the Veterans Homes of California, go to www.calvet.ca.gov/homes or call (855) 785-1395 toll free.



VETERANS AND THE AFFORDABLE CARE ACT

The long-awaited and much debated Affordable Care Act (ACA), often called "Obamacare," went into effect on October 1. The ACA was created to offer access to health care coverage to greater numbers of Americans, control health care costs and improve health care quality and care coordination among providers.

In its continuing efforts to ensure veterans get health care that improves their health and wellbeing, the U.S. Department of Veterans Affairs (USDVA) is working to educate veterans about how the ACA will affect them. Specifically, the USDVA wants to make clear:

- Veterans already enrolled in a USDVA's health care plan, including the Veterans Health Care Program, Civilian Health and Medical Program (CHAMPVA), or Spina Bifida Health Care Program, do not need to take any additional steps to meet the health care law standards;
- The ACA does not change USDVA health benefits or veterans' out-of-pocket expenses; and
- Veterans not already enrolled in USDVA health care can apply at any time.

To ensure veterans and veterans families are aware of the ACA and its effects, the USDVA has increased its Call Center and Web Chat hours, added ACA to health care enrollment materials, begun mailing ACA information to enrolled and non-enrolled veterans, released social media messages, added ACA advisors to USDVA facilities; released a new 10-10EZ Application for Health Benefits Form, and created posters and flyers for its facilities.

For more information about the ACA and how it affects you, go to www.va.gov/health/aca and www.va.gov/health/aca/Fact-Sheet.asp.

To enroll in USDVA health care, visit www.va.gov/healthbenefits/enroll, call (877) 222-8387 toll free, or visit your local USDVA health care facility.

COUNTY VETERANS SERVICE OFFICER CONFERENCE

CalVet has a strong and symbiotic relationship with California's network of County Veterans Service Offices (CVSO). This ongoing, working relationship is key to reaching and serving California veterans and their families.

On October 7-11, 2013, the California Association of County Veterans Service Officers will hold the last of its three conferences of the year in San Rafael. The week's agenda includes internal discussions regarding legislative issues, training, automation, public relations, national issues, funding and finances. CVSOs will also meet with CalVet representatives to discuss strategic planning, best practices, audits, funding, and state and federal issues. Additionally, the conference will include training necessary to keep the state and federal accreditation which is needed to provide services to veterans.

The Association's Legislative Conference is scheduled for February 9-14, 2014 in Sacramento.



VETERANS AND WRONGFUL SELF-STORAGE AUCTIONS

A popular TV reality show genre involves self-storage unit auctions. Storage Wars, Auction Wars and other similar programs involve uber-competitive bidders wrangling to buy the unseen contents of self-storage units being auctioned off. These winner-take-all auctions and the wild-eyed antics of bidders can be entertaining, but savvy viewers realize that every storage unit sale means that someone is likely losing all their worldly possessions—including treasured and irreplaceable family heirlooms, photographs and mementos—to complete strangers.

Servicemembers are frequent self-storage customers since transfers and deployments require them to be mobile or to leave with little notice. Storage auctions, also known as lien sales or lien auctions, take place when a self-storage customer falls behind on their storage unit rent, moves and fails to provide updated contact information or contact information for someone who can act in their stead, or fails to notify the facility landlord when the bank account or credit card used to secure the storage unit and pay the monthly rent changes.

Self-storage is governed by specific state laws which dictate steps the landlord must take to conduct a legal lien sale, and it's important for servicemembers and veterans to know what the laws are in their state. The Servicemembers Civil Relief Act (SCRA) provides additional protection. This federal statute was first enacted in 1918 to protect World War I vets and has been re-enacted and fortified over the years. The SCRA provides a wide range of protections for individuals entering, called to active military duty or deployed servicemembers. It is intended to postpone or suspend certain civil obligations to enable service members to devote full attention to duty and relieve stress on the family members of those deployed service members.

As applied to self-storage, 50 USC App. Section 537 of the SCRA forbids enforcement or foreclosure of a lien on “the property or effects of a servicemember during any period of military service of the servicemember and for 90 days thereafter ... without a court order granted before foreclosure or enforcement.”

Even still, the self-storage industry routinely invalidates security gate codes of facilities as a cheap but effective self-help collection strategy. That is illegal in most states, including California. In some cases, a facility landlord will invalidate a service member's gate code, wait the 90 days required by law, and then proceed with a lien sale. But a lien sale begun during the protection period is a violation of law and denial of a service member's due process even if the process started by simply invalidating the security gate code.

In all states and territories subject to U.S. jurisdiction, a storage facility landlord who wants to conduct a lien sale on a service member's property must obtain a court order during active duty plus 90 days. Courts uniformly rule on the side of the servicemember until he or she can appear and be heard.

A servicemember may agree to waive any of the rights and protections afforded by the SCRA, but it's not recommended. To be valid, a waiver of rights that applies to the repossession, retention, foreclosure, sale, forfeiture or taking possession

EXPEDITED SOCIAL SECURITY CLAIMS FOR WOUNDED WARRIORS

Benefits available through the Social Security Administration (SSA) are different than those from the U.S. Department of Veterans Affairs and require a separate application. The good news is that qualifying military service members and veterans can receive expedited processing of SSA disability claims.

The expedited process is available to military service members and veterans who became disabled while on active military service on or after October 1, 2001, regardless of where the disability occurred. To learn about SSA benefits for wounded warriors, go to www.ssa.gov/woundedwarriors.

<< STORAGE

of property that is security for any obligation must meet the following requirements:

- The waiver must be in writing;
- The waiver must be executed as a separate, stand-alone document rather than included within the lease or any other rental agreement.
- The waiver must be executed during or after the service member's period of military service.
- The written waiver must specify the legal instrument to which the waiver applies, such as the rental or lease agreement, and if the service member is not a party to that instrument, he/she must also be specified.
- The written waiver must be in at least 12-point type.

If you are a military servicemember, a recently returned veteran, or a servicemember spouse who has been denied access to your self-storage unit, has been threatened with sale of your storage unit property or believe your property was wrongfully sold, legal remedy may be available, and you should seek the help of an attorney. You may be able to find an attorney willing to offer free legal consultation or to take your case on a contingency or pro bono basis.

For more information about the SCRA, go to www.roa.org/site/DocServer/SCRA_Act_text.pdf?docID=30982.



WARRIOR WIVES CONFERENCE

On October 24, 2013, Veterans 360 will host a conference in San Marcos, California, for the wives of our combat Veterans. This educational conference is designed to educate military spouses, who are often the leaders of the family unit, on the impact that combat trauma can have at home. The conference will empower spouses to take back their family from the damaging effects of PTSD/combat trauma. Education can be key in reducing the epidemic levels of domestic violence, divorce, suicide and the negative effects of combat trauma on children. To pre-register for the event, go to www.vets360.org/wwc. Space is limited, so register soon.



HOME DEPOT WORKS FOR VETERANS AND THEIR FAMILIES

For the third year in a row, The Home Depot® Foundation launched its Celebration of Service campaign, an annual two-month initiative that is part of its five-year, \$80 million commitment to ensure military veterans and their families have a safe place to call home.

Each fall, between September 11 and November 11, The Home Depot Foundation mobilizes Team Depot, an associate-led volunteer corps, to work side-by-side with veterans to complete hundreds of projects across the country. Each volunteer project is designed to address unique needs of our nation's heroes including retrofitting homes for wheelchair-bound veterans; creating accessible outdoor areas for veteran families to enjoy together; providing necessary repairs to transitional housing facilities; landscaping outdoor areas at medical centers and residences for veterans and their families; and much more. Throughout the campaign thousands of Home Depot associates and supplier-partners will complete

350 service projects to ensure all veterans have a safe place to call home.

"Many veterans and their families find themselves without a safe place to call home after bravely serving our country," said Kelly Caffarelli, president of The Home Depot Foundation. "Our mission is not only to repair and refurbish the homes and facilities where veterans live and receive services, but also to say 'thank you' for their sacrifices."

Lidia Perez is a Navy veteran living in Los Angeles. Seven family members live in her three-bedroom home, including Lidia and her sons, her mother, two adult sisters and a young niece. The Home Depot Foundation and Habitat for Humanity of Greater Los Angeles, along with more than 75 Home Depot volunteers, will complete a variety of projects to improve Lidia's home, including:

- Painting the exterior and interior of the home;
- Installing carpet in the bedrooms;
- Performing minor plumbing repairs;
- Landscaping and installing fencing in the front and backyard to give the children a safe play area.

In partnership with Volunteers of America and SHAWL (Supporting Harbor Area Women's Lives), more than 50 Team Depot volunteers will repair the Haviland House in San Pedro. This emergency transitional home will serve women veterans and their children. The project work will include:

- Painting and repairing the exterior of the home;
- Reinforcing the front porch;
- Repairing the sprinkler systems;
- Landscaping in the front and backyard for shade and privacy;
- Creating an outdoor area with a porch and BBQ;
- Installing new fences around the property to ensure child safety.

Since its formation in 2002, The Home Depot Foundation has granted more than \$340 million to nonprofit organizations improving homes and lives in local communities. To learn more and see our associates in action, visit

www.homedepotfoundation.org.

USDVA BRIEFS

VA CONVENES COMMISSION TO IDENTIFY CANDIDATES FOR THE UNDER SECRETARY FOR HEALTH POSITION

The Secretary of the Veterans Affairs is convening a commission to recommend candidates to the President for appointment as the Under Secretary for Health (USH) for the Veterans Health Administration (VHA), the largest integrated health care system in the country.

VA ANNOUNCES AWARD OF PATIENT-CENTERED COMMUNITY CARE CONTRACTS

The Department of Veterans Affairs announced today that Veterans will have greater access to quality health care through a new initiative: Patient-Centered Community Care (PCCC).

VA FOCUSES NATIONAL ATTENTION ON SUICIDE PREVENTION

The Department of Veterans Affairs is mobilizing people and organizations nationwide to support Veterans in crisis and spread the word about VA mental health services.

VETSUCCESS NOW SERVING VETERANS AT 94 CAMPUSES NATIONWIDE

The Department of Veterans Affairs announced today it is expanding the availability of services through the VetSuccess on Campus (VSOC) program to an additional 62 new locations this fall – bringing the number of VSOC schools across the country to 94.

VETERANS

Getting the benefits you've earned?

Aware of benefit changes?

Know where to find services?

Download the CalVet mobile app and stay informed!



CALVET
CALIFORNIA DEPARTMENT
OF VETERANS AFFAIRS

www.calvet.ca.gov



2013 VETERAN-FRIENDLY EMPLOYER LIST

Military Times EDGE surveyed more than 1,000 major companies and top government contractors with a detailed questionnaire about their recruiting and hiring policies, social recognition for veterans, and pay and benefits for reservists. The survey looked for companies that didn't just talk about how much they support the military but had in place tangible policies and programs to help veterans get in the door and feel welcome once inside. To view a list of employers that are doing the most for veterans and their families, go to <http://projects.militarytimes.com/best-for-veterans/best-employers-for-veterans/2013>.



KINGS COUNTY VETERANS SERVICE OFFICE IS FULL SERVICE

In an effort to help veterans and their dependents get connected to the state and federal veterans benefits they may be eligible for, the Kings County Veterans Service Office (CVSO) offers home visits for those who cannot travel to assist with the appropriate paperwork and file a claim for benefits. The CVSO also works with family members who are trying to assist a veteran or dependent obtain benefits. In addition, the CVSO can assist veterans with transportation to the Veterans Administration hospital in Fresno. The office coordinates with KART, which provides transportation to and from the hospital several times a week.

CVSO representatives also visit area facilities to speak about both state and federal veterans benefits. They will speak to community service organizations, NAS Lemoore commands, groups of veterans, or any group that has an interest in learning about veterans benefits. Talks normally last about 30 minutes but can be tailored to any facility's needs and will answer questions about specific veteran's issues

The Kings CVSO also issues veteran ID cards to honorably discharged veterans. These ID cards can be used to take advantage of the many discounts available to veterans.

To learn about your veterans benefits; get help completing benefit application forms; schedule a home visit, transportation or speaking engagement; or get a veterans ID card, contact the Kings County Veterans Service Office at (559) 582-3211 or visit www.countyofkings.com.



HABITAT FOR HEROES HOMES MAKING GREAT PROGRESS

Great progress continues to be made on CalVet's veterans' housing project in Southern California in collaboration with Habitat for Humanity San Fernando / Santa Clarita Valley (SF/SCV) and the California Department of Housing and Community Development. Concrete foundations were recently poured for homes for veterans in the Sylmar project. So far, CalVet has funded ten CalVet Home Loans for continued construction of these homes, which allows continued progress on construction of these green, energy efficient homes. The sense of accomplishment is palpable among the veterans and their families who are providing sweat equity as they finally raise the walls of their dream homes.

Progress also continues to be made in CalVet's other collaboration with Habitat for Humanity SF/SCV in Santa

Clarita. Currently, CalVet has funded 8 loans for these homes. In addition, 29 applications from veterans and their families to participate in this project have been submitted to Habitat for Humanity SF/SCV. Approximately 100 veterans and their families will call these beautiful energy efficient houses their home once both the Sylmar and Santa Clarita projects are completed.

The Habitat for Heroes project is a collaboration between CalVet and Habitat for Humanity SF/SCV that helps low-income families buy beautiful new homes in Southern California at below-market prices. The veterans are required to provide sweat equity through the Habitat program, which includes financial, management and budgeting training. CalVet provides the mortgage for the veterans to buy these new three-bedroom homes



being built in Los Angeles County. CalVet has set aside \$21 million for qualifying veterans for this collaboration. The Sylmar project consists of twelve affordable houses being built for qualifying low-income veterans and their families with income ranging from \$45,000 to \$83,650 (depending on family size). Veterans interested in the Santa Clarita project must have an income ranging from \$54,000 to \$83,650 also depending on family size. Interested veterans are encouraged to apply to Habitat for Humanity SF/SCV to get the process started.

For more information on these incredible opportunities for low-income veterans and their families, contact Habitat for Humanity SF/SCV at (818) 884-8808, www.humanityca.org or www.habitatscv.org.



FIRST-TIME HOME BUYERS:

RATES AS LOW AS

3.90%*

NO MONEY DOWN**

A CalVet Home Loan is the better choice when compared to other market loans. Veterans buying their first home in California are able to obtain a competitive interest rate with attractive insurance programs protecting their home and family.



INTERESTED IN FINDING OUT HOW MUCH HOME YOU CAN AFFORD?

CalVet can help you get pre-approved for your home purchase. A pre-approval confirms that you are eligible and financially qualified for a specified loan amount. Knowing the size of your loan will help you in selecting a home and negotiating your purchase.

You can start the pre-approval process by submitting an inquiry online at www.calvet.ca.gov/homeloans or you can download the application and submit it by mail, fax or email. Once you have obtained a pre-approval, you will know how much you can borrow and be ready to purchase your new home.

YOUR CALVET ADVANTAGE GIVES YOU ACCESS TO A MORE AFFORDABLE LOAN. SOME FEATURES ARE:

- » Low to no down payment
- » 1% Origination Fee with no additional lender fees
- » No monthly mortgage insurance premium, which lowers your monthly payment
- » Fire and Hazard insurance with low group rates and guaranteed replacement cost
- » Disaster protection for earthquake and flood damage – great coverage with low deductibles and low premiums
- » Low cost group Life Insurance

**FOR MORE INFORMATION CONTACT
(866) 653-2510 OR LOANAPPS@CALVET.CA.GOV**



*4.25% - Estimated total monthly payment/APR based on a \$200K sales price, no down payment & financing of the VA funding fee under the CalVet/VA program, \$200K assessed value, mandatory hazard, and disaster indemnity insurance. Your actual payment can vary due to replacement costs for your home, location, local taxes, fees, and assessments and subsequent use of VA benefit, etc.

** Not all buyers will qualify.

CALENDAR OF EVENTS

OCTOBER 6-11

**California Association of CVSOs
Conference**
San Rafael

OCTOBER 10

**U.S. Chamber of Commerce
Hiring Fair**
Hyatt San Francisco Airport
1333 Bayshore Highway, Burlingame

OCTOBER 11-13

North Coast Stand Down
Humboldt County Fair Grounds,
Ferndale

OCTOBER 11

Small Business-DVBE Expo
California Public Utilities Commission
Computer History Museum
1401 N. Shoreline Blvd., Mountain View

OCTOBER 11-12

**Marine Corps League
Fall Conference & Growl**
Flamingo Conference Resort & Spa
2777 Fourth Street, Santa Rosa
Contact: (707) 480-9495

OCTOBER 12

Veterans Expo
Riverside County Fairgrounds, Indio
Contact: (760) 861-0037

OCTOBER 18

**Veterans Home of California-Fresno
Grand Opening**
10:00 a.m.
2811 West California Ave., Fresno

OCTOBER 19

Santa Barbara County Stand Down
937 S. Thornburg Street, Santa Maria
Contact: (805) 346-8402

OCTOBER 24

Veteran Job and Resource Fair
Employment Development
Department
Airtel Plaza Hotel
7277 Valjean Avenue, Van Nuys
Contact: (805) 382-8601

OCTOBER 25

**Veterans Home of California-
Redding Grand Opening**
10:00 a.m.
3400 Knighton Road, Redding

OCTOBER 30

Veteran Job and Resource Fair
San Jose Airport Garden Hotel
1740 North First Street, San Jose
Contact: (408) 369-3659

Note: To view full calendar, visit www.calvet.ca.gov/Files/Events_Calendar.pdf

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