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*Thank you for your service!*

# TEXAS VETERANS RESOURCE GUIDE

AS A VETERAN, YOU HAVE SERVED OUR COUNTRY WITH HONOR AND DISTINCTION. NOW, IT'S OUR TURN TO SERVE YOU. THIS COMPREHENSIVE GUIDE IS DESIGNED TO CONNECT YOU WITH THE RESOURCES, BENEFITS, AND SUPPORT YOU NEED TO THRIVE IN TEXAS.

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OUR MISSION IS FOR THIS TEXAS VETERANS RESOURCE GUIDE TO PROVIDE A CENTRALIZED, EASY-TO-USE DIRECTORY OF RESOURCES, BENEFITS, AND SERVICES AVAILABLE TO VETERANS AND THEIR FAMILIES IN TEXAS. WE STRIVE TO HELP YOU NAVIGATE THE COMPLEX LANDSCAPE OF VETERANS' SERVICES, ENSURING YOU RECEIVE THE SUPPORT AND CARE YOU DESERVE.

## **WHAT YOU'LL FIND IN THIS GUIDE:**

HEALTHCARE RESOURCES, INCLUDING VA FACILITIES, MENTAL HEALTH SERVICES, AND MEDICAL BENEFITS

INFORMATION ON BENEFITS AND CLAIMS, INCLUDING ASSISTANCE WITH THE APPLICATION PROCESS

EMPLOYMENT AND EDUCATION RESOURCES, SUCH AS JOB TRAINING PROGRAMS, EDUCATION BENEFITS, AND CAREER COUNSELING

HOUSING AND HOMELESSNESS RESOURCES, INCLUDING RENTAL ASSISTANCE, SUPPORTIVE SERVICES, AND EMERGENCY SHELTERS

COMMUNITY RESOURCES, INCLUDING VETERANS SERVICE ORGANIZATIONS, SUPPORT GROUPS, AND COMMUNITY EVENTS

## **HOW TO USE THIS GUIDE**

- BROWSE THE SECTIONS AND PAGES TO FIND RESOURCES RELEVANT TO YOUR NEEDS
- CONTACT ORGANIZATIONS AND AGENCIES DIRECTLY FOR MORE INFORMATION OR ASSISTANCE
- SHARE THIS GUIDE WITH FELLOW VETERANS, FAMILY MEMBERS, AND CAREGIVERS
- WE'RE HERE TO HELP

THIS GUIDE IS A STARTING POINT, AND WE'RE COMMITTED TO KEEPING IT UP-TO-DATE AND COMPREHENSIVE. IF YOU HAVE SUGGESTIONS, CORRECTIONS, OR NEED FURTHER ASSISTANCE, PLEASE DON'T HESITATE TO REACH OUT.

**THANK YOU FOR YOUR SERVICE. WE'RE HONORED TO SERVE YOU.**

# MULTIPLE RESOURCES

EXPERIENCING FINANCIAL HARDSHIP, HOUSING DIFFICULTIES, LEGAL CONCERNS, OR EMPLOYMENT ISSUES? THERE ARE NUMEROUS RESOURCES DESIGNED SPECIFICALLY TO SUPPORT YOU. MANY OF THESE ORGANIZATIONS ALSO OFFER REHABILITATION, TRANSITION, AND ASSISTANCE PROGRAMS FOR VETERANS AND THEIR FAMILIES. PLEASE CHECK EACH ORGANIZATION'S WEBSITE FOR SPECIFIC QUALIFICATIONS AND DETAILED SERVICES.

THESE PLATFORMS PROVIDE A WIDE RANGE OF RESOURCES TO ADDRESS HOUSING, FINANCIAL, LEGAL, AND EMPLOYMENT NEEDS, EMPOWERING VETERANS AND THEIR FAMILIES TO ACHIEVE GREATER STABILITY AND SECURITY.



LIST OF RESOURCES FOR VETERANS WHO ARE EXPERIENCING MONEY-CHALLENGES, NEED HOUSING ASSISTANCE, LEGAL, AND EMPLOYMENT.



THE TEXAS VETERANS COMMISSION FUND FOR VETERANS' ASSISTANCE (FVA) GRANT PROGRAM AWARDS REIMBURSEMENT GRANTS TO ELIGIBLE CHARITABLE ORGANIZATIONS, LOCAL GOVERNMENT AGENCIES, AND VETERANS SERVICE ORGANIZATIONS THAT PROVIDE DIRECT SERVICES TO TEXAS VETERANS AND THEIR FAMILIES.



## Corps Connections



PLEASE CHECK EACH ORGANIZATION'S WEBSITE FOR SPECIFIC QUALIFICATIONS. MANY OF THE LISTED ORGANIZATIONS ALSO OFFER NUMEROUS VETERANS REHABILITATION, TRANSITION AND ASSISTANCE PROGRAMS.



DAV'S FREE, PROFESSIONAL ASSISTANCE HELPS VETERANS AND THEIR FAMILIES GET THE BENEFITS THEY'VE EARNED—STAYING WITH THEM THROUGH EVERY STEP OF THE PROCESS. AND BECAUSE DISABLING INJURIES CAN AFFECT VETERANS AT ANY STAGE IN LIFE, DAV IS THERE WITH SUPPORT WHENEVER THEY NEED IT



ENDEAVORS' VETERAN SUPPORTIVE SERVICES (VSS) RAPIDLY RE-HOUSES AND PREVENTS HOMELESSNESS AMONG ELIGIBLE VETERANS AND THEIR FAMILIES. OUR PROGRAMS OFFER EMERGENCY FINANCIAL ASSISTANCE AND ONE-ON-ONE CASE MANAGEMENT SERVICES, INCLUDING:

- SHORT-TERM EMERGENCY HOUSING
- RENTAL/UTILITY PAYMENT
- ASSISTANCE OBTAINING VA BENEFITS AND SERVICES
- MENTAL HEALTH RESOURCES
- ACCESS TO SUBSTANCE ABUSE PROGRAMS
- JOB PLACEMENT ASSISTANCE
- SKILLS AND PARENTING WORKSHOPS
- ASSISTANCE WITH OTHER PUBLIC BENEFITS



MILITARY ONESOURCE FROM THE DEFENSE DEPARTMENT IS YOUR 24/7 GATEWAY TO TRUSTED INFORMATION, RESOURCES AND CONFIDENTIAL HELP. WHEN MILLIFE HAPPENS, IT'S YOUR "FIRST LINE OF SUPPORT" — GIVING SERVICE MEMBERS AND MILITARY FAMILIES TOOLS TO STAY WELL AND THRIVE.



# LIFELINE<sup>FOR</sup>VETS

THE NATIONAL VETERANS FOUNDATION (NVF) HAS TAKEN REASONABLE STEPS TO VET THIS LIST OF VETERAN RESOURCES. WE BELIEVE THEM TO BE GOOD PROGRAMS WORKING IN GOOD FAITH TO ASSIST VETERANS. IN SOME CASES, WE HAVE A DIRECT EXPERIENCE IN WORKING WITH THESE ORGANIZATIONS. IN OTHER CASES, WE ARE RECOMMENDING THEM BASED ON THEIR REPUTATION AND THE INFORMATION WE HAVE AVAILABLE.



SEMPER FI & AMERICA'S FUND CARES FOR OUR NATION'S CRITICALLY WOUNDED, ILL, AND INJURED SERVICE MEMBERS, VETERANS, AND MILITARY FAMILIES. SUPPORTING ALL BRANCHES OF THE U.S. ARMED FORCES, WE PROVIDE ONE-ON-ONE CASE MANAGEMENT, CONNECTION, AND LIFETIME SUPPORT. TODAY. TOMORROW. TOGETHER.



TEXVET IS THE STATE CLEARING HOUSE FOR TRUSTED INFORMATION, RESOURCES, DATA, TECHNICAL SUPPORT, AND RESEARCH RELEVANT TO SERVICE MEMBERS, VETERANS, AND THEIR FAMILIES, AND THOSE WHO SERVE THEM.



YELLOW RIBBON FUND, ESTABLISHED IN FEBRUARY 2005, PROVIDES CRITICAL SUPPORT TO POST-9/11 WOUNDED, ILL, AND INJURED SERVICE MEMBERS, EXTENDING ITS SERVICES TO THEIR FAMILIES AND CAREGIVERS. THIS INCLUDES OFFERING HOUSING, TRANSPORTATION, EDUCATION, EMPLOYMENT ASSISTANCE, AND FAMILY SUPPORT TO AID IN THEIR RECOVERY AND REHABILITATION.





OUR MISSION IS TO PROVIDE AID, COMFORT, AND RESOURCES TO THE MILITARY AND VETERAN COMMUNITY— NO MATTER WHAT THAT INDIVIDUAL'S POLITICAL OR RELIGIOUS AFFILIATIONS MIGHT BE. THE UNITED STATES MILITARY IS INCREDIBLY DIVERSE. IT IS COMPOSED OF INDIVIDUALS OF ALL COLORS, RACES, RELIGIONS, CREEDS, AND SEXUAL ORIENTATIONS. IT IS NOT OUR JOB, RESPONSIBILITY, OR INTENTION TO DISCRIMINATE, CENSOR, OR OTHERWISE HINDER THE BELIEFS OF ONE INDIVIDUAL OR GROUP OF INDIVIDUALS WITHIN THE MILITARY. IT IS OUR JOB TO SUPPORT THEM, ENCOURAGE THEM, AND ENSURE THEY KNOW THAT THEIR SERVICE AND SACRIFICE WILL NOT GO UNNOTICED.

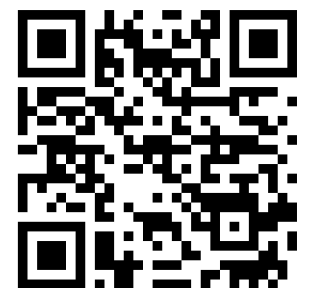


THE SALVATION ARMY, AN INTERNATIONAL MOVEMENT, IS AN EVANGELICAL PART OF THE UNIVERSAL CHRISTIAN CHURCH. ITS MESSAGE IS BASED ON THE BIBLE. ITS MINISTRY IS MOTIVATED BY THE LOVE OF GOD. ITS MISSION IS TO PREACH THE GOSPEL OF JESUS CHRIST AND TO MEET HUMAN NEEDS IN HIS NAME WITHOUT DISCRIMINATION.



THE AMERICAN GI FORUM ESTABLISHED THE NATIONAL VETERANS OUTREACH PROGRAM (NVOP) IN 1972 AS A DISTINCT ORGANIZATION DEDICATED TO ADDRESSING THE NEEDS OF ALL VETERANS, REGARDLESS OF RACE, THROUGH COMMUNITY-BASED PROGRAMS.

INITIALLY STAFFED BY TWO CASE MANAGERS OPERATING OUT OF THEIR VEHICLES, NVOP EXEMPLIFIED GRASSROOTS OUTREACH, ACTIVELY SEEKING OUT VETERANS IN NEED





# FINANCIAL SUPPORT

VETERANS FACING FINANCIAL CHALLENGES HAVE SEVERAL OPTIONS FOR ASSISTANCE, ESPECIALLY THOSE WHO WERE SEVERELY DISABLED DURING THEIR SERVICE. BELOW ARE KEY PROGRAMS DESIGNED TO OFFER CRUCIAL FINANCIAL RELIEF.



DESIGNED TO HELP FAMILIES WITH MINOR CHILDREN, THIS PROGRAM OFFERS CASH GRANTS TO PAY FOR HOUSING, UTILITIES, FOOD AND MEDICAL EXPENSES. THE GOAL IS TO ENCOURAGE A STABLE HOME LIFE FOR CHILDREN. LEARN IF YOU'RE ELIGIBLE.



VETERANS WHO WERE SEVERELY DISABLED WHILE SERVING IN OPERATION ENDURING AND IRAQI FREEDOM CAN APPLY FOR GRANTS TO PAY FOR MEDICAL BILLS, EMERGENCY TRANSPORTATION, VEHICLE REPAIR AND HOUSING. REVIEW THE ELIGIBILITY REQUIREMENTS.



THIS ORGANIZATION PROVIDES FINANCIAL ASSISTANCE TO VETERANS WHO WERE SEVERELY WOUNDED IN IRAQ AND AFGHANISTAN. REVIEW THE ELIGIBILITY REQUIREMENTS AND SCAN TO APPLY.



PROVIDES A FULL CYCLE OF CARE TO POST 9/11 SERVICE MEMBERS, THEIR FAMILIES AND THE FAMILIES OF THE FALLEN. PROGRAMS INCLUDE CRITICAL CARE COORDINATION AND CAREER TRANSITION ASSISTANCE. SCAN TO APPLY FOR SERVICES.



### OPERATION FIRST RESPONSE



THIS ORGANIZATION'S MILITARY FAMILY ASSISTANCE PROGRAM OFFERS FINANCIAL RELIEF TO WOUNDED VETERANS AND THEIR FAMILIES AS THEY MAKE THEIR WAY THROUGH THE V.A. CLAIM PROCESS, WHICH CAN TAKE UP TO A YEAR OR MORE. FUNDS ARE USED TO HELP VETS COVER IMMEDIATE NEEDS SUCH AS HOUSING, UTILITIES, GROCERIES, CLOTHING AND MORE.



**American  
Red Cross**

THE RED CROSS HERO CARE CENTER CAN HELP YOU ACCESS FINANCIAL ASSISTANCE FROM THE MILITARY AID SOCIETIES.



**WOUNDED WARRIOR  
PROJECT®**

WOUNDED WARRIOR PROJECT® (WWP) FINANCIAL READINESS PROGRAM EMPOWERS WARRIORS TO TAKE CHARGE OF AND MANAGE THEIR FINANCES TO BUILD A STRONG FOUNDATION FOR THEMSELVES AND THEIR FAMILIES.



VETERAN HOUSING & UTILITY  
ASSISTANCE PROGRAM



THE PROGRAM PROVIDES FINANCIAL ASSISTANCE UP TO \$2,500 TO ASSIST DAILY NECESSITIES IN THE FORM OF A GRANT – NOT A LOAN – SO NO REPAYMENT IS REQUIRED. TO FURTHER EASE THE BURDEN, WE PAY THE CREDITOR(S) DIRECTLY.



IF YOU'RE A VETERAN STRUGGLING TO COVER BASIC MONTHLY BILLS SUCH AS RENT OR UTILITIES, APPLY FOR A CASH GRANT TO HELP. THE AVERAGE AMOUNT AWARDED IS \$650, WHICH CAN BE REALLY HELPFUL WHEN STRUGGLING TO MAKE ENDS MEET.



# HEALTHCARE

VETERANS ARE ELIGIBLE FOR FREE VA HEALTH CARE FOR ANY ILLNESS OR INJURY DETERMINED TO BE CONNECTED TO THEIR MILITARY SERVICE, KNOWN AS A "SERVICE-CONNECTED DISABILITY." ADDITIONALLY, SEVERAL ORGANIZATIONS OFFER SPECIALIZED SUPPORT FOR VETERANS DEALING WITH SPECIFIC HEALTH CHALLENGES.



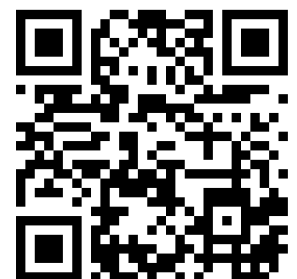
YOU CAN GET FREE VA HEALTH CARE FOR ANY ILLNESS OR INJURY THAT WE DETERMINE IS CONNECTED TO YOUR MILITARY SERVICE (CALLED A "SERVICE-CONNECTED DISABILITY").



TBI WARRIOR® FOUNDATION PROVES TO HAVE A STEADFAST COMMITMENT TO SERVING THOSE AFFECTED BY BRAIN INJURIES AND ASSOCIATED DISABILITIES BY PROVIDING MEANINGFUL, INNOVATIVE, AND EVIDENCE-INFORMED PROGRAMS. OUR GOAL IS TO IMPROVE THE QUALITY OF LIFE OF THOSE WE SERVE.



DEFENDERS OF FREEDOM PROVIDES DONORS WITH THE ORGANIZATION THEY NEED TO SUPPORT POST-9/11 VETERANS IN THEIR TRANSITION TO CIVILIAN LIFE THROUGH EMERGENCY FINANCIAL ASSISTANCE, MORALE-BUILDING PROGRAMS, AND TRAUMATIC BRAIN INJURY TREATMENT.





### HONORING AND SERVING VETERANS

A HUMANA MEDICARE ADVANTAGE (MA) PLAN DOESN'T REPLACE YOUR VETERANS AFFAIRS (VA) COVERAGE—IT COMPLEMENTS IT. MA PLANS CAN OFFER YOU MORE BENEFITS, AFFORDABLE COSTS AND OPTIONS FOR CARE CLOSER TO HOME—including plans with \$0 PREMIUMS AND MEDICARE PART B GIVEBACKS .  
ZIP CODE \*



AT WARRIORS HEART, YOU'RE HEALING AMONG YOUR BROTHERS AND SISTERS, NOT AT A HOSPITAL OR IMPERSONAL HEALTH CLINIC. IN FACT, WE'VE DESIGNED WARRIORS HEART TO BE THE OPPOSITE OF A STERILE-FEELING INSTITUTION. YOU OR YOUR LOVED ONES HAVE SUFFERED ENOUGH. HEALING AT WARRIORS SHOULD ULTIMATELY BE AN UPLIFTING, POSITIVE, AND RELIEVING EXPERIENCE. NOT EASY, BUT WORTH IT. THAT'S WHAT WE'VE CREATED FOR OUR WARRIORS.



READJUSTMENT COUNSELING IS A WIDE RANGE OF PSYCHO SOCIAL SERVICES OFFERED TO ELIGIBLE VETERANS, SERVICE MEMBERS, AND THEIR FAMILIES IN THE EFFORT TO MAKE A SUCCESSFUL TRANSITION FROM MILITARY TO CIVILIAN LIFE. THEY INCLUDE:

- INDIVIDUAL AND GROUP COUNSELING FOR VETERANS, SERVICE MEMBERS, AND THEIR FAMILIES
- FAMILY COUNSELING FOR MILITARY RELATED ISSUES
- BEREAVEMENT COUNSELING FOR FAMILIES WHO EXPERIENCE AN ACTIVE DUTY DEATH
- MILITARY SEXUAL TRAUMA COUNSELING AND REFERRAL
- OUTREACH AND EDUCATION INCLUDING PDHRA, COMMUNITY EVENTS, ETC.
- SUBSTANCE ABUSE ASSESSMENT AND REFERRAL
- EMPLOYMENT ASSESSMENT & REFERRAL
- VBA BENEFITS EXPLANATION AND REFERRAL
- SCREENING & REFERRAL FOR MEDICAL ISSUES INCLUDING TBI, DEPRESSION, ETC.



# EDUCATION

VETERANS, ACTIVE-DUTY SERVICE MEMBERS, NATIONAL GUARD MEMBERS, RESERVISTS, AND THEIR FAMILIES HAVE ACCESS TO SEVERAL EDUCATION PROGRAMS AND BENEFITS DESIGNED TO HELP THEM PURSUE HIGHER EDUCATION OR DEVELOP NEW CAREER SKILLS.



THE YELLOW RIBBON PROGRAM CAN HELP YOU PAY FOR HIGHER OUT-OF-STATE, PRIVATE SCHOOL, FOREIGN SCHOOL, OR GRADUATE SCHOOL TUITION AND FEES THAT THE POST-9/11 GI BILL DOESN'T COVER. KEEP READING TO FIND OUT IF YOU'RE ELIGIBLE AND IF YOUR SCHOOL TAKES PART IN THIS PROGRAM.

EARN A COLLEGE DEGREE? THERE ARE PROGRAMS AND BENEFITS THAT CAN HELP YOU ACHIEVE ANY OF THESE GOALS. GET STARTED WITH THE OPTIONS HERE.



GI BILL AND OTHER EDUCATION BENEFIT ELIGIBILITY  
IF YOU'RE AN ACTIVE-DUTY SERVICE MEMBER OR VETERAN, A MEMBER OF THE NATIONAL GUARD OR RESERVES, OR A QUALIFIED SURVIVOR OR DEPENDENT, YOU MAY BE ELIGIBLE FOR THE GI BILL OR OTHER EDUCATIONAL ASSISTANCE. FIND OUT IF YOU MAY BE ABLE TO GET HELP PAYING FOR TUITION AND FEES, BOOKS, HOUSING, AND OTHER EDUCATION COSTS, DEPENDING ON WHICH EDUCATION BENEFITS YOU'RE ELIGIBLE FOR.



THE HAZLEWOOD ACT IS A STATE OF TEXAS BENEFIT THAT PROVIDES QUALIFIED VETERANS, SPOUSES, AND DEPENDENT CHILDREN WITH AN EDUCATION BENEFIT OF UP TO 150 HOURS OF TUITION EXEMPTION, INCLUDING MOST FEE CHARGES, AT PUBLIC INSTITUTIONS OF HIGHER EDUCATION IN TEXAS. THIS DOES NOT INCLUDE LIVING EXPENSES, BOOKS, OR SUPPLY FEES.

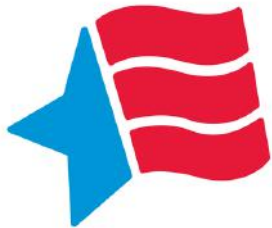






## SPOUSE EDUCATION & CAREER OPPORTUNITIES

THE MY CAREER ADVANCEMENT ACCOUNT SCHOLARSHIP IS A WORKFORCE DEVELOPMENT PROGRAM THAT PROVIDES UP TO \$4,000 IN FINANCIAL ASSISTANCE TO ELIGIBLE MILITARY SPOUSES FOR THE PURSUIT OR MAINTENANCE (INCLUDING CONTINUING EDUCATION COURSES) OF A LICENSE, CERTIFICATION, OR ASSOCIATE'S DEGREE NECESSARY TO GAIN EMPLOYMENT IN AN OCCUPATION OR CAREER FIELD.



WANT TO LEARN NEW SKILLS THAT WILL HELP YOU LAND A JOB? TAKE A CLASS TO BUILD ON YOUR MILITARY EXPERIENCE. EARN A COLLEGE DEGREE? THERE ARE PROGRAMS AND BENEFITS THAT CAN HELP YOU ACHIEVE ANY OF THESE GOALS. GET STARTED WITH THE OPTIONS HERE.



## Federal Student Aid

*An OFFICE of the U.S. DEPARTMENT of EDUCATION*

WE'RE HERE TO HELP YOU ACCESS AND MANAGE YOUR FINANCIAL AID.

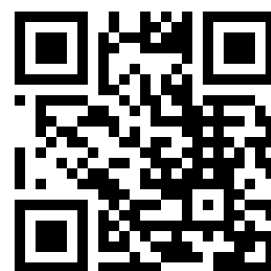


# HOUSING

VETERANS AND THEIR FAMILIES HAVE ACCESS TO SEVERAL HOUSING PROGRAMS DESIGNED TO HELP WITH DIFFERENT STAGES OF THEIR TRANSITION INTO CIVILIAN LIFE. THESE PROGRAMS PROVIDE ASSISTANCE WITH FINDING, BUILDING, OR SECURING HOUSING, ESPECIALLY FOR THOSE FACING UNIQUE CHALLENGES.



THEIR MISSION IS TO BUILD AND DONATE SPECIALLY ADAPTED CUSTOM HOMES NATIONWIDE FOR SEVERELY INJURED POST-9/11 VETERANS, TO ENABLE THEM TO REBUILD THEIR LIVES.



THEY OFFER FOUR DISTINCT PROGRAMS TO ASSIST MILITARY FAMILIES AT EVERY STAGE OF THEIR TRANSITION INTO CIVILIAN LIFE.



THE HUD-VETERANS AFFAIRS SUPPORTIVE HOUSING (HUD-VASH) PROGRAM  
THE HUD-VETERANS AFFAIRS SUPPORTIVE HOUSING (HUD-VASH) PROGRAM FOR HOMELESS VETERANS COMBINES HOUSING CHOICE VOUCHER (HCV) RENTAL ASSISTANCE WITH CASE MANAGEMENT AND CLINICAL SERVICES PROVIDED BY THE DEPARTMENT OF VETERANS AFFAIRS (VA) AT VA MEDICAL CENTERS AND COMMUNITY-BASED OUTREACH CLINICS.





FISHER HOUSE FOUNDATION BUILDS COMFORT HOMES WHERE MILITARY & VETERAN FAMILIES CAN STAY FREE OF CHARGE, WHILE A LOVED ONE IS IN THE HOSPITAL. THESE HOMES ARE LOCATED AT MILITARY AND VA MEDICAL CENTERS AROUND THE WORLD.

FISHER HOUSES HAVE UP TO 21 SUITES, WITH PRIVATE BEDROOMS AND BATHS. FAMILIES SHARE A COMMON KITCHEN, LAUNDRY FACILITIES, A WARM DINING ROOM, AND AN INVITING LIVING ROOM.



U.S. DEPARTMENT OF AGRICULTURE (USDA) FOR VETERANS INTERESTED IN LIVING IN RURAL AMERICA, THE USDA WANTS TO HELP YOU SUSTAIN AND STRENGTHEN YOUR COMMUNITIES. USDA'S DISCOVERY TOOL HELPS YOU IDENTIFY WHICH PROGRAMS MIGHT BE RIGHT FOR YOU.



VA HELPS VETERANS, SERVICEMEMBERS, AND ELIGIBLE SURVIVING SPOUSES BECOME HOMEOWNERS. AS PART OF OUR MISSION TO SERVE YOU, WE PROVIDE A HOME LOAN GUARANTY BENEFIT AND OTHER HOUSING-RELATED PROGRAMS TO HELP YOU BUY, BUILD, REPAIR, RETAIN, OR ADAPT A HOME FOR YOUR OWN PERSONAL OCCUPANCY.





### **ARE YOU A 100% DISABLED VETERAN?**

LET US GUIDE YOU THROUGH THE PROCESS OF CLAIMING YOUR PROPERTY TAX EXEMPTION AS A DISABLED VETERAN.

AS A 100% DISABLED VETERAN, YOU MAY BE ELIGIBLE TO PETITION YOUR LOCAL TAX AUTHORITY FOR AN EXEMPTION FROM LOCAL REAL ESTATE TAXES. THIS VALUABLE BENEFIT IS A WAY OF RECOGNIZING YOUR SERVICE AND SACRIFICE TO OUR COUNTRY. BELOW, WE OUTLINE THE STEPS TO APPLY FOR YOUR PROPERTY TAX EXEMPTION:

#### STEPS TO FILE FOR THE 100% DISABLED VETERANS EXEMPTION FOR PROPERTY TAXES

- 1.UPDATE YOUR TEXAS DL/TEXAS ID
- 2.AFTER CLOSING ON YOUR HOME, UPDATE YOUR TEXAS DRIVER'S LICENSE OR TEXAS ID TO REFLECT YOUR NEW HOME ADDRESS. THIS ADDRESS MUST MATCH YOUR PROPERTY RECORDS.
- 3.COMPLETE THE RESIDENCE HOMESTEAD EXEMPTION (FORM 50-114)
- 4.DOWNLOAD THE FORM FROM THE TEXAS COMPTROLLER'S WEBSITE: FORM 50-114.
- 5.GATHER YOUR VA AWARD LETTER
- 6.YOU WILL NEED A COPY OF YOUR VA AWARD LETTER THAT VERIFIES YOUR 100% DISABILITY RATING.
- 7.LOCATE YOUR LOCAL TAX APPRAISAL DISTRICT OFFICE
- 8.IDENTIFY THE ADDRESS OF YOUR LOCAL TAX APPRAISAL DISTRICT, WHERE YOU WILL SUBMIT YOUR APPLICATION.
- 9.SUBMIT YOUR DOCUMENTATION
- 10.AFTER CLOSING, DELIVER OR SEND THE FOLLOWING DOCUMENTS VIA CERTIFIED MAIL TO YOUR LOCAL TAX APPRAISAL OFFICE:
  - FINAL CLOSING DISCLOSURE
  - UPDATED TEXAS DL OR TEXAS ID WITH YOUR NEW PROPERTY ADDRESS
  - VA AWARD LETTER CONFIRMING YOUR 100% DISABILITY RATING
  - COMPLETED RESIDENCE HOMESTEAD EXEMPTION FORM (FORM 50-114)
  - COPY OF THE RECORDED DEED FOR YOUR PROPERTY (REQUEST THIS FROM YOUR LOAN OFFICER OR TITLE REPRESENTATIVE)
- 11.REQUEST A RECEIPT
- 12.ASK FOR A RECEIPT THAT CONFIRMS YOUR PAPERWORK HAS BEEN RECEIVED AND PROCESSED. THIS ENSURES ALL NECESSARY DOCUMENTS HAVE BEEN SUBMITTED FOR YOUR PROPERTY TAX EXEMPTION.

**NOT 100%? SCAN QR CODE FOR MORE INFORMATION**

# LEGAL SUPPORT

ORGANIZATIONS LIKE THE NATIONAL VETERANS LEGAL SERVICES PROGRAM (NVLSP), A NONPROFIT FOUNDED IN 1981, WORK TIRELESSLY TO ENSURE THAT THE GOVERNMENT DELIVERS THE BENEFITS VETERANS AND ACTIVE-DUTY PERSONNEL HAVE EARNED. ADDITIONALLY, THE TEXAS LAWYERS FOR TEXAS VETERANS (TLTV) PROGRAM, INITIATED BY THE STATE BAR OF TEXAS IN 2010, PROVIDES PRO BONO CIVIL LEGAL ASSISTANCE TO VETERANS AND THEIR FAMILIES WHO CANNOT AFFORD LEGAL SERVICES, ADDRESSING CRITICAL LEGAL NEEDS IN THE VETERAN COMMUNITY.



THE STATE BAR OF TEXAS AND 2010-2011 STATE BAR OF TEXAS PRESIDENT TERRY TOTTENHAM IMPLEMENTED TEXAS LAWYERS FOR TEXAS VETERANS (TLTV) IN JULY 2010, TO ADDRESS A SPECIFIC NEED: PROVIDE PRO BONO CIVIL LEGAL ASSISTANCE TO BRAVE VETERANS AND THEIR FAMILIES WHO OTHERWISE CANNOT AFFORD LEGAL SERVICES.



NVLSP IS A 501(C)(3) NONPROFIT ORGANIZATION THAT HAS WORKED SINCE 1981 TO ENSURE THAT THE GOVERNMENT DELIVERS TO OUR NATION'S 22 MILLION VETERANS AND ACTIVE DUTY PERSONNEL THE BENEFITS TO WHICH THEY ARE ENTITLED.



OUR MISSION IS A BOND WE SHARE WITH OUR COMMUNITIES. WE'RE IN THIS TOGETHER, COMMITTED TO PROGRESS, JUSTICE, AND EMPOWERMENT. THE ROAD AHEAD MIGHT BE WINDING, BUT WE'RE MAKING A LASTING IMPACT THAT'LL ECHO FOR YEARS WITH EVERY MILE TRAVELED.





# VA BENEFITS CLAIMS

NAVIGATING VA BENEFITS CLAIMS CAN BE A COMPLEX PROCESS, BUT SEVERAL ORGANIZATIONS ARE DEDICATED TO PROVIDING VETERANS WITH EXPERT SUPPORT AND GUIDANCE TO ENSURE THEY RECEIVE THE BENEFITS THEY'VE EARNED. IT'S IMPORTANT TO REMEMBER TO MAKE SURE THEY ARE A VA ACCREDITED REPRESENTATIVE OR VSO



DAV IS DEDICATED TO HELPING VETERANS WITH THEIR VA BENEFITS:

- CLAIMS ASSISTANCE: FREE, EXPERT HELP WITH FILING AND APPEALING VA CLAIMS.
- DISABILITY RATINGS: INFORMATION ON HOW VA DISABILITY RATINGS ARE CALCULATED.
- NATIONWIDE SUPPORT: FIND LOCAL ASSISTANCE WHEREVER YOU ARE.



**MILITARY &  
VETERANS  
SERVICES**

BEXAR COUNTY DEPARTMENT OF MILITARY AND VETERANS SERVICES

MISSION: EMPOWERING VETERANS, TRANSITIONING MILITARY MEMBERS, AND THEIR FAMILIES BY PROVIDING SERVICES, RESOURCES, AND OPPORTUNITIES.

- VA BENEFITS ASSISTANCE: EXPERT HELP WITH FILING AND FOLLOWING UP ON VA CLAIMS.
- CAREER PATHWAYS: EMPLOYMENT AND TRANSITION SUPPORT FOR VETERANS.
- ONGOING ADVOCACY: CONTINUED SUPPORT THROUGHOUT THE CLAIMS PROCESS.

PHONE: (210) HELP-VET  
EMAIL: VETS@BEXAR.ORG





THE TVC PROVIDES A COMPREHENSIVE SUITE OF SERVICES TO SUPPORT VETERANS, INCLUDING:

- CLAIMS REPRESENTATION: EXPERT ASSISTANCE WITH FILING AND MANAGING VA DISABILITY CLAIMS.
- COUNSELING: GUIDANCE ON BENEFITS, MENTAL HEALTH, AND OTHER VETERAN-SPECIFIC CONCERNS.
- EMPLOYMENT SERVICES: HELP WITH JOB SEARCHES, RESUME BUILDING, AND CAREER COUNSELING.
- EDUCATIONAL PROGRAMS: ACCESS TO EDUCATIONAL BENEFITS AND OPPORTUNITIES.



**WOUNDED WARRIOR  
PROJECT®**

VA BENEFITS PROCESS:  
ACCREDITED NATIONAL SERVICE  
OFFICERS GUIDE YOU THROUGH  
VA CLAIMS.



NACVSO OFFERS CRUCIAL SUPPORT IN PREPARING AND PROSECUTING VA CLAIMS:

- CLAIMS ASSISTANCE: COLLABORATION WITH THE VA TO EXPEDITE THE CLAIMS PROCESS.
- REPRESENTATION: OFFICIALLY RECOGNIZED BY THE VA FOR CLAIM REPRESENTATION.
- TRANSITION SUPPORT: HELP FOR THOSE RECENTLY DISCHARGED OR VETERANS SEEKING BENEFITS AFTER YEARS OF SERVICE.





GET HELP FROM A VA ACCREDITED REPRESENTATIVE OR VSO  
AN ACCREDITED ATTORNEY, CLAIMS AGENT, OR VETERANS SERVICE ORGANIZATION (VSO) REPRESENTATIVE CAN HELP YOU FILE A CLAIM OR REQUEST A DECISION REVIEW. LEARN HOW TO FIND AND APPOINT ONE OF THESE TYPES OF ACCREDITED REPRESENTATIVES TO HELP YOU.



AS A RETIRED SERVICEMEMBER OF THE UNITED STATES MILITARY, OBTAINING THE MAXIMUM VA COMPENSATION ISN'T A SIMPLE TASK  
THERE ARE MANY BENEFITS AVAILABLE TO YOU AS A VETERAN OF THE UNITED STATES ARMY, NAVY, AIR FORCE, COAST GUARD, MARINES AND SPACE FORCE. VETERANS GUIDE PROVIDES YOU WITH THE NECESSARY INFORMATION YOU NEED TO OBTAIN THE MAXIMUM BENEFITS WHEN YOU LEAVE MILITARY SERVICE.



**FIND A VA ACCREDITED REPRESENTATIVE OR VSO**



# EMPLOYMENT

TRANSITIONING FROM MILITARY SERVICE TO THE CIVILIAN WORKFORCE CAN BE CHALLENGING, BUT THERE ARE NUMEROUS RESOURCES AVAILABLE TO HELP VETERANS, MILITARY SPOUSES, AND THEIR FAMILIES SUCCEED IN THEIR CAREER JOURNEY. HERE ARE SOME KEY SERVICES DESIGNED TO ASSIST WITH EMPLOYMENT AND CAREER GROWTH.



AJCS PROVIDE FREE HELP TO JOB SEEKERS FOR A VARIETY OF CAREER AND EMPLOYMENT-RELATED NEEDS. NEARLY 2,400 AJCS, FUNDED BY THE U.S. DEPARTMENT OF LABOR'S EMPLOYMENT AND TRAINING ADMINISTRATION, ARE LOCATED THROUGHOUT THE UNITED STATES



MAKING GOVERNMENT SERVICES EASIER TO FIND  
USA.GOV HELPS YOU LOCATE AND UNDERSTAND GOVERNMENT BENEFITS, PROGRAMS, AND INFORMATION.



EMPOWER YOUR CAREER PLANNING, DECISION MAKING, AND PROFESSIONAL GROWTH. GET STARTED





RECRUITMILITARY IS A COMPREHENSIVE MILITARY-TO-CIVILIAN RECRUITING COMPANY THAT CONNECTS MILITARY VETERANS, TRANSITIONING MILITARY SERVICE MEMBERS, AND THEIR SPOUSES WITH EMPLOYMENT OPPORTUNITIES. FROM GOVERNMENT JOBS FOR MILITARY VETERANS TO REMOTE OPPORTUNITIES, RECRUITMILITARY HAS THE RESOURCES TO SET THINGS IN MOTION.



AT SKILLMIL, THEY UNDERSTAND THAT THE TRANSITION FROM MILITARY SERVICE TO THE CIVILIAN WORKFORCE CAN BE CHALLENGING. YOUR MILITARY EXPERIENCE IS A VALUABLE ASSET, BUT TRANSLATING IT INTO TERMS THAT RESONATE WITH CIVILIAN EMPLOYERS CAN BE A DAUNTING TASK.



A VETERAN-TARGETED VERSION OF THE OPLIGN JOB ALIGNMENT TOOL FOR TRANSITIONING MILITARY, VETERANS, AND COMPANIES THAT TURNS THE JOB MARKET INTO FULLY STRUCTURED DATA SO YOU CAN IMMEDIATELY UNDERSTAND HOW YOUR MILITARY SKILLS ALIGN WITH CIVILIAN JOBS THAT YOU WANT



THEIR MISSION IS TO "SERVE THOSE WHO SERVED" BY CONNECTING VETERANS OF AMERICA'S ARMED FORCES, MILITARY SPOUSES AND IMMEDIATE FAMILY MEMBERS WITH EMPLOYERS WHO VALUE THEIR EXPERIENCE AND SKILLS.







YOUR POST-MILITARY CAREER OFFERS TREMENDOUS OPPORTUNITIES. THEY WILL HELP YOU NAVIGATE THE JOURNEY.



SEARCH THE LARGEST FREE VETERAN JOB BOARD TO FIND JOBS WITH VETERAN-FRIENDLY COMPANIES.



EMPLOYMENT SERVICES FOR TEXAS GUARDSMEN, RESERVISTS, VETERANS, AND THEIR FAMILIES.



# VETERAN CARE GIVER RESOURCES

CARING FOR A VETERAN COMES WITH UNIQUE CHALLENGES, BUT SEVERAL ORGANIZATIONS OFFER SUPPORT TO ENSURE CAREGIVERS HAVE ACCESS TO ESSENTIAL RESOURCES, EDUCATION, AND SERVICES.



THE DEPARTMENT OF VETERAN AFFAIRS (VA) CAREGIVER SUPPORT PROGRAM (CSP) OFFERS CLINICAL SERVICES TO CAREGIVERS OF ELIGIBLE AND COVERED VETERANS ENROLLED IN THE VA HEALTH CARE SYSTEM. THE PROGRAM'S MISSION IS TO PROMOTE THE HEALTH AND WELL-BEING OF FAMILY CAREGIVERS WHO CARE FOR OUR NATION'S VETERANS, THROUGH EDUCATION, RESOURCES, SUPPORT, AND SERVICES.

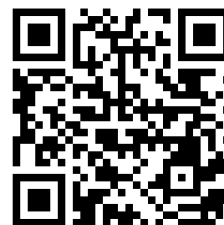


DAV CAREGIVERS SUPPORT PROVIDES TAILORED SUPPORT AND RESOURCES TO FRIENDS, FAMILY MEMBERS AND LOVED ONES WHO PROVIDE CARE TO THOSE WHO SERVED. NOT ONLY DO CAREGIVERS SHARE IN THE SACRIFICES VETERANS INCURRED IN SERVICE, BUT THEIR CONTRIBUTIONS ALSO ENHANCE OUR VETERANS' QUALITY OF LIFE AND SAVE MONEY FOR TAXPAYERS WHO MIGHT OTHERWISE BE REQUIRED TO COVER CRITICAL SERVICES. DAV BELIEVES THE CAREGIVERS OF OUR COUNTRY'S VETERANS DESERVE THEIR OWN SUPPORT.





VETERANS FAMILIES UNITED IS AN ALL VOLUNTEER ORGANIZATION PROVIDING RESOURCES FOR VETERANS AND THEIR LOVED ONES. WE HAVE COMPILED LINKS WITH SERVICE ORGANIZATIONS, THERAPEUTIC AVENUES, PHARMACEUTICAL AND NON-PHARMACEUTICAL TREATMENT POSSIBILITIES, AND FUNDING SOURCES FOR THOSE IN NEED.



PARALYZED VETERANS OF AMERICA, A CONGRESSIONALLY CHARTERED VETERANS SERVICE ORGANIZATION FOUNDED IN 1946, HAS DEVELOPED A UNIQUE EXPERTISE ON A WIDE VARIETY OF ISSUES INVOLVING THE SPECIAL NEEDS OF OUR MEMBERS – VETERANS OF THE ARMED FORCES WHO HAVE EXPERIENCED SPINAL CORD INJURY OR DYSFUNCTION.

PVA WILL USE THAT EXPERTISE TO BE THE LEADING ADVOCATE FOR:

- QUALITY HEALTH CARE FOR OUR MEMBERS,
- RESEARCH AND EDUCATION ADDRESSING SPINAL CORD INJURY AND DYSFUNCTION,
- BENEFITS AVAILABLE AS A RESULT OF OUR MEMBERS' MILITARY SERVICE,
- CIVIL RIGHTS AND OPPORTUNITIES THAT MAXIMIZE THE INDEPENDENCE OF OUR MEMBERS.



WHETHER YOU'RE NEW TO CAREGIVING, OR HAVE BEEN A CAREGIVER FOR QUITE SOME TIME, THEY ARE HERE TO SHARE TOOLS AND SUPPORT TO HELP YOU NAVIGATE EVERY STEP OF THE WAY.



MILITARY CAREGIVERS PROVIDE A VITAL SERVICE TO OUR NATION'S WOUNDED, ILL AND INJURED SERVICE MEMBERS AND THEIR FAMILIES. THESE BRAVE MEN AND WOMEN SACRIFICE THEIR TIME, ENERGY AND WELL-BEING TO CARE FOR THEIR LOVED ONES. UNFORTUNATELY, THE CHALLENGES OF MILITARY CAREGIVER LIFE CAN OFTEN BE OVERWHELMING. THANKFULLY, THERE ARE A VARIETY OF SUPPORT RESOURCES AVAILABLE TO HELP MILITARY CAREGIVERS COPE WITH THE UNIQUE CHALLENGES THEY FACE.



# TRANSITION ASSISTANCE PROGRAM

THE PROGRAM FOCUSES ON OFFERING OPPORTUNITIES, SERVICES, AND TRAINING TO HELP TRANSITIONING SERVICE MEMBERS ACHIEVE THEIR GOALS AFTER ACTIVE DUTY.



DOD TAP IS AN OUTCOME-BASED STATUTORY PROGRAM (10 USC, CH. 58) THAT BOLSTERS OPPORTUNITIES, SERVICES, AND TRAINING FOR TRANSITIONING SERVICE MEMBERS IN THEIR PREPARATION TO MEET POST-MILITARY GOALS. THE MANDATORY COMPONENTS OF TAP ARE APPLICABLE FOR ALL SERVICE MEMBERS WHO HAVE AT LEAST 180 CONTINUOUS DAYS OR MORE ON ACTIVE DUTY, INCLUDING THE NATIONAL GUARD AND RESERVE.



**U.S. Department  
of Veterans Affairs**

OUTREACH, TRANSITION AND ECONOMIC  
DEVELOPMENT



THE PURPOSE OF THE TRANSITION ASSISTANCE ADVISOR (TAA) PROGRAM IS TO PROVIDE A PROFESSIONAL IN EACH STATE/TERRITORY TO SERVE AS THE STATEWIDE POINT OF CONTACT TO ASSIST SERVICE MEMBERS IN ACCESSING DEPARTMENT OF VETERANS AFFAIRS BENEFITS AND HEALTHCARE SERVICES. EACH TAA ALSO PROVIDES ASSISTANCE IN OBTAINING ENTITLEMENTS THROUGH THE TRICARE MILITARY HEALTH SYSTEM AND ACCESS TO COMMUNITY RESOURCES.



EMPLOYMENT FUNDAMENTALS OF CAREER TRANSITION  
(EFCT) MATERIALS



# SURVIVOR BENEFITS

THESE ORGANIZATIONS ARE COMMITTED TO SUPPORTING FAMILIES AS THEY NAVIGATE THE DIFFICULT PROCESS OF RECEIVING THE BENEFITS AND CARE THEY DESERVE.



TAPS IS THE NATIONAL NONPROFIT ORGANIZATION PROVIDING COMPASSIONATE CARE AND COMPREHENSIVE RESOURCES FOR ALL THOSE GRIEVING A DEATH IN THE MILITARY OR VETERAN COMMUNITY.



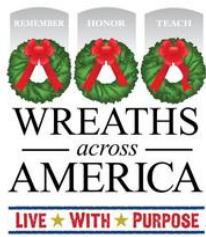
NVLSP IS A 501(C)(3) NONPROFIT ORGANIZATION THAT HAS WORKED SINCE 1981 TO ENSURE THAT THE GOVERNMENT DELIVERS TO OUR NATION'S 22 MILLION VETERANS AND ACTIVE DUTY PERSONNEL THE BENEFITS TO WHICH THEY ARE ENTITLED.





# VOLUNTEER

THESE ORGANIZATIONS OFFER VETERANS AND OTHERS THE OPPORTUNITY TO CONTINUE SERVING BY MAKING A POSITIVE DIFFERENCE IN THE LIVES OF OTHERS.



REMEMBER THE FALLEN. HONOR THOSE WHO SERVE. TEACH THE NEXT GENERATION THE VALUE OF FREEDOM. THEIR VOLUNTEERS ARE THE BEATING HEART OF THE PROGRAM AND WORK YEAR-ROUND TO SHARE THIS IMPORTANT MISSION AND INSPIRE OTHERS TO JOIN.



AT THE MISSION CONTINUES, WE'RE ON A MISSION TO CONNECT VETERANS WITH UNDER-RESOURCED COMMUNITIES. OUR PROGRAMS DEPLOY VETERAN VOLUNTEERS TO WORK ALONGSIDE NONPROFIT PARTNERS AND COMMUNITY LEADERS TO IMPROVE EDUCATIONAL RESOURCES, TACKLE FOOD INSECURITY, FOSTER NEIGHBORHOOD IDENTITY, AND MORE.



TEAM RUBICON IS A VETERAN-LED HUMANITARIAN ORGANIZATION, BUILT TO SERVE GLOBAL COMMUNITIES BEFORE, DURING, AND AFTER DISASTERS AND CRISES. FOR US, NO OPERATION IS TOO LARGE OR SMALL. WE GO WHERE DISASTER STRIKES, HELPING THE PEOPLE THAT NEED US MOST, IN THE MOMENTS THEY NEED US MOST.



The background of the entire page features a large American flag waving in the upper half, and a silhouette of a soldier in full combat gear, including a helmet and carrying a rifle, standing in the lower right. The scene is set against a sky with soft, orange and yellow clouds, suggesting a sunrise or sunset. The overall tone is somber and patriotic.

**NVF LIFELINE FOR VETS**  
**1-888-777-4443**

**VA SUICIDE HOTLINE**  
**1-800-273-8255**

**NATIONAL SUICIDE HOTLINE**  
**1-800-273-TALK (8255)**

**STOP SOLDIER SUICIDE**  
**1-.800-273-8255 #1**



# YOUR COMPLETE GUIDE TO UTILIZING YOUR **VA HOME LOAN BENEFIT**

## **WHAT IS A VA LOAN?**

The **VA** program was created with the signing of the GI Bill by Franklin D. Roosevelt on June 22, 1944.

It was intended to stimulate jobs in the housing industry, as well as providing assistance for veterans and their families.





# VA ELIGIBILITY

## *Who is Eligible for The VA Loan?*

**ARMY | NAVY | AIR FORCE | MARINES | COAST GUARD | NATIONAL GUARD / RESERVES**  
**SERVICE MEMBERS OF VARIOUS MILITARY ACADEMIES**  
**(WEST POINT, NAVAL ACADEMY, AIR FORCE ACADEMY)**  
**SURVIVING SPOUSES**  
**PUBLIC HEALTH SERVICE COMMISSIONED CORPS OFFICER**

Veterans are eligible for a VA Guaranteed Home Loan because of the military service he or she has given to the United States.

Eligibility is based on length and character of service.

Entitlement is the amount available for a veteran to use with a VA Guaranteed Home Loan.

- VA provides a basic entitlement which is \$36,000 that will cover all loans up to \$144,000.
- A veteran's entitlement may be reduced if used before and not restored.
- A veteran may receive a Certificate of Eligibility and on that form it will provide the veteran's entitlement.



# **BASIC ELIGIBILITY REQUIREMENTS**



**2 years of continuous active duty (enlisted after 9/7/80; if Officer, after 10/16/81). If discharged, must have at least a discharge "Under Honorable Conditions"**



**6 years of combined service in the Selected Reserves or National Guard. If discharged must have at least an "Honorable" discharge. It is important to note that Reservist/National Guard boot camp does count towards the 6 year requirement.**



**90 days of continuous active duty, called to active duty under U.S.C. Title 10. If discharged must have at least a discharge "Under Honorable Conditions"**

**181 days of continuous active duty during peacetime for the following periods**

**(7/26/47 -6/26/50 or 2/1/55 -8/4/64 or 5/8/75 -8/1/90)**

**Active duty and Reserve/NG service cannot be combined**

# VA ENTITLEMENT

**EVERY ELIGIBLE VETERAN INITIALLY RECEIVES SUFFICIENT ENTITLEMENT TO ADEQUATELY COVER THE GUARANTY UP TO FHFA'S CONFORMING LOAN LIMITS. ENTITLEMENT IS BROKEN INTO TWO PARTS:**

- **Basic Entitlement: Covers the first \$144,000 of the VA loan amount**
- **Full Entitlement: Covers the remaining loan amount from \$144,001 up to FHFA's conforming loan limit**



# Requesting your Certificate of **ELIGIBILITY**

**AS A LENDER APPROVED BY THE VA FOR HOME LOANS, WE ARE ABLE TO PULL THIS INFORMATION FREE OF CHARGE. IF A COE ISN'T AVAILABLE, THEN WE CAN HELP YOU ORDER ONE IN THE FOLLOWING WAYS:**

**1**

Veterans can register themselves to acquire information on a variety of VA benefits. Information that can be obtained in eBenefits is both general information about VA programs and personal information about the veteran.

Veterans can register for eBenefits at: [www.ebenefits.va.gov](http://www.ebenefits.va.gov)

**2**

Complete a VA form 26-1880 along with the proof of military service to the VA Loan Eligibility Center:  
PO Box 100023, Decatur, GA 30031

**3**

Your Texas Lending Partners loan advisor can check if your certificate of eligibility is available



# WHAT IS REQUIRED?

## THE FOLLOWING DOCUMENTS ARE TYPICALLY USED AS PROOF OF MILITARY SERVICE AND ELIGIBILITY:

- **Statement of Service:** Physical letter or e-document from the military expressing the military service member's current enlistment (DD 214)
- **Member 4 copy:** Most common discharge document given to all members of the military once they've completed their term of service
- **NGB 22:** Commonly issued by the national guard or reserves once a military service member has been discharged
- **Points Statement:** Commonly used by the national guard (NGB 23) or reserves to account for ongoing points earned towards retirement and future benefits

# **STATEMENT OF SERVICE**

**A TYPED LETTER ON MILITARY LETTERHEAD, OR AN E-DOCUMENT FROM THE MILITARY THAT EXPRESSES THE ACTIVE DUTY SERVICE MEMBER'S:**

- **SERVICE MEMBER'S NAME**
- **SOCIAL SECURITY NUMBER**
- **DATE OF BIRTH**
- **DATE OF ENTRY INTO THE MILITARY**

# Common VA Loan MYTHS

**1 I CAN'T GET ANOTHER VA HOME LOAN BECAUSE I ALREADY USED IT OR LOST MY ENTITLEMENT IN A FORECLOSURE. Busted!**

- Veterans can use their entitlement more than once.
- A veteran can have more than one VA loan at a time. (Special circumstances apply).
- Even veterans who have experienced a foreclosure may have some entitlement available.

**2 THE VA FUNDING FEE IS SO HIGH. ISN'T THAT A DISSERVICE TO VETERANS? Busted!**

The VA funding fee is a one-time fee paid instead of monthly mortgage insurance. This fee helps to lower the down payment to 0% for US service members and offset loan that the government has to fund from VA fore closures.

**3 JUMBO FINANCING IS NOT AVAILABLE FOR VA LOANS. Busted!**

We can absolutely do VA Jumbo loans! VA has no limit on the loan amount, We have jumbo loans available up to only the amount of Guaranty. \$1.5 Million!

# Common VA Loan **MYTHS**

4

**YOU CANNOT PURCHASE ANOTHER HOME WITH A VA LOAN IF YOU CURRENTLY OWN A HOME WITH A VA LOAN.** *Busted!*

It is possible to have two VA home loans for two separate primary residences.

5

**VA LOANS COST THE BUYER AND SELLER MORE MONEY.** *Busted!*

- You can get a VA Loan with 0% down payment.
- You can borrow up to 100% of the home's value and more with energy improvements.
- You can even buy a 1-4 unit property as your primary home and earn rent on the other units to help pay the mortgage!

# UNIQUE VA HOME LOAN BENEFITS

- YOU CAN BORROW 100% OF THE HOME VALUE -SOMETIMES EVEN MORE. THERE ARE LENIENT GUIDELINES FOR 1-4 UNIT PRIMARY RESIDENCES.
- YOU CAN HAVE MULTIPLE VA LOANS AT THE SAME TIME.
- YOUR VA LOAN ELIGIBILITY NEVER EXPIRES, EVEN AFTER A FORECLOSURE.
- YOU CAN GET A VA LOAN WITH 0% DOWN PAYMENT ADDITIONALLY, YOUR CLOSING COST CAN BE A GIFT, OR EVEN PAID BY THE LENDER OR SELLER.
- THERE ARE NO PENALTIES FOR PRE-PAYING YOUR LOAN. YOU CAN PAY OFF YOUR LOAN AT ANY TIME AND NOT INCUR ANY PRE-PAYMENT PENALTIES.
- YOU CAN APPLY YOUR FULL BAH PAYMENT TO YOUR CLOSING COSTS IF YOU LIVE ON BASE.





# GET STARTED WITH YOUR VA LOAN

## 1 APPLY FOR A CERTIFICATE OF ELIGIBILITY

The first step to obtaining a VA loan is applying for a Certificate of Eligibility (CoE). This will confirm your service record meets the VA loan requirements. You can apply online or by mail. Our APM loan advisors can absolutely help you out with this. Reach out today to find out how. This first application guarantees that you qualify for a VA loan, but it doesn't take your income or credit report into account. That's the next step!

## 2 PREP YOURSELF FINANCIALLY

We can help you get your credit report for free from one of the big three credit bureaus (Experian, Equifax and TransUnion) at Annual Credit Report. Federal law states each person is entitled to one free credit report from each of these bureaus once a year. Though the report is free, you do pay a fee to see your score. TLP is more than willing to assist you with this process

## TIPS TO BOOST YOUR CREDIT SCORE

### Dispute any credit discrepancies you see.

Sometimes your credit history may be inaccurate, which can lead to an incorrect score. You can dispute these claims with the major credit bureaus. Be sure to have your bank statements and receipts handy as proof. You can also dispute errors online.

### Confirm your report is accurate.

Companies can be slow when it comes to updating the amount you have paid off or a recent bump to your credit limit. Both omissions could impact your score in a negative way.

### Do not close out a card.

A sudden drop to your credit-spending power doesn't look good to bureaus. You can keep cards active by using them to pay, say, a monthly utility bill.

### Pay your bills on time.

Credit repayments represent 35% of your credit score, so you want to be sure you're paying bills in a timely fashion. Many people find that autopay programs can help establish consistency.

### Talk it out

You can write a letter of goodwill and ask companies to remove or make adjustments on your credit history. Try to tell a personal story, and take responsibility for the delinquency, explaining the circumstances that led to an inability to pay. You may have lost a job or your family income might have dropped. For those with extra cash, be sure to let the company know that you can pay a large lump sum.

Get a FREE Credit Check Up



# 3

## GET PRE-APPROVED

The VA does not limit how much you can borrow to finance your home, but there are guidelines lenders follow when calculating how much you can borrow without making a down payment. These guidelines are based on how much the VA is willing to guarantee. These limits follow conforming loan limits, which are generally up to \$726,200, can vary based on the county because the value of a home is impacted by its location. We also have a Jumbo option that allows VA to go to 100% financing up to \$1.5 million.

You can look up loan amounts in your area by visiting the VA website. You also need to take your personal finances into account when calculating how much home you can afford. You should consider your income, assets, liabilities and obligations. This can include auto loans, credit card debt, child support, your overall credit rating, and potential property taxes and insurance. TLP's home calculator can help you determine what size mortgage you may be able to obtain.

# 4

## FIND YOUR HOME

We're finally at the most exciting step: it's time to find your dream home! Now's the time to list all the home and neighborhood features that matter most to you. You'll also want to consider things like area amenities, walkability, crime rates and school districts if you have kids. Once you have your pre-approval, budget and priority list in place, you're ready to zero in on your new home

# 5

## PROCESSING & UNDERWRITING

A loan processor will verify all the information on your application. Appraisal, title search, tax transcripts and other items are ordered as part of the loan guidelines. Once the file is processed, a VA-certified underwriter will review your documents to make sure they're complete and that all guidelines are met. Once approved, the loan file will move to cleared to close

# 6

## APPRAISAL

An independent appraisal of the property is ordered before your loan can officially close. This process ensures that the home meets the VA property condition standards (free of termites, water damage etc.). If problems (leaky roof, pest issues, malfunctioning electricity, etc.) are identified, they may need to be addressed before the loan can close. Every circumstance is different, but TLP is here to guide you through this process.

# 7

## CLOSING

Your loan is approved and you're at the home-stretch! The lender will send closing documents to a title company that draws up paperwork and arranges for documents to be signed. Once the documents have been signed and funding conditions have been met, the title is recorded and the process is complete. You are now the proud owner of a new home, and the keys are yours!