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HAPPY VETERANS DAY!

THANK YOU FOR YOUR SERVICE



On behalf of the all the employees of the Veterans Benefits Administration (VBA), I would like to wish you a very happy Veterans Day and thank you for the service you gave to this country.

Whether you served in peacetime or in war, you are among the less than 10 percent who have had the honor of wearing the uniform of a United States Servicemember. We are forever grateful.

Veterans Day marks a day of the year when we pause and think of the contributions of those who served this great Nation. We remember the sacrifices of the families who continued on, supporting their loved one while he or she protected our freedom, and we remember the survivors of our Veterans who sacrifice everyday in the absence of their beloved.

At VBA we are aware of your service, your courage and your strength. That is why we are working hard to transform the way we operate so that we may better serve you, who so very faithfully served us.

You are at the forefront of our hearts and minds everyday as we work on your behalf, but especially this month as we and the rest of the country pause to honor your service.

Thank you from those of us at VBA.

Yours in Service to Veterans and their Families,

Allison A. Hickey

Allison A. Hickey

Under Secretary for Benefits.



 GRANT PROVIDES COMFORTABLE HOMES FOR SEVERELY DISABLED VETS

Owning a home is the epitome of the American Dream, but for some homeowners, making their home truly their own requires some accommodations. For Army Col. Gregory Gadson it meant a home that was virtually level with the ground, had lower counter tops, wider hallways and door frames, and an elevator to take him to the second floor of his Virginia home.

Fortunately, Colonel Gladson was able to use VA's Specially Adapted Housing and Special Housing Adaptations programs, which are available to eligible severely disabled Veterans and active-duty Servicemembers to help defray costs associated with adapting a home to accommodate their disabilities. The program can be applied to both new construction and existing homes.

When Colonel Gadson became eligible for Special Adapted Housing (SAH), the local VA Regional Loan Center notified him of his eligibility. An SAH agent schedules an appointment to visit the Veteran and explain the details of the program to him or her.

"When we started the process we were behind," he said. "But VA worked with us and quickly caught us up."

A Veteran can elect to use SAH program immediately, or defer enrollment to a later time. VA provides Veterans who choose to use the program right away with a list of reputable contractors who have completed projects using SAH grant funding; however, VA does not make any vendor recommendations.

Until the contractor completes the project, the SAH agent will meet with the Veteran monthly to answer questions and ensure the project meets required standards.

VA sends annual letters to those who wait to use the program reminding them of their entitlement to the benefit.

"The initial consultation was great, there were no surprises during construction," he said. "After that, except for the final inspection, all of the paperwork was done electronically."

Sandy Stewart, a Loan Guaranty Officer at the Roanoke Regional Loan Center (RLC), realized that face-to-face interaction ensures Veterans receive quality customer service, especially as use of the program increased.

"Use of the SAH program spiked



Army Col. Gregory Gadson is greeted by his service dog, Nate, as he exits his elevator in his home in Alexandria, VA.

in fiscal year 2010," Mr. Stewart said. "The Roanoke RLC approved 108 grants for a total of 5.1 million dollars in FY10, and so far in FY11 we have approved 100 grants for a total 4.6 million dollars."

Mr. Stewart established the "Ride Along Program," which allows Roanoke RLC staff not associated with the SAH program to accompany an SAH agent during a Veteran's initial interview, home inspection or escrow meeting. Mr. Stewart thought the program would keep employees engaged in the mission during a time of high operation tempos.

"I have the best job in the

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 VA HOME LOAN PROGRAM MAINTAINS LOWEST FORECLOSURE RATES

Since 1944 the VA Home Loan program has been helping Veterans purchase homes, guaranteeing over 19 million home loans to date. One of the most well-known features of VA-guaranteed home loans is the ability to obtain a loan without having a down payment. But, while this feature is attractive, there are many more advantages to having VA back loans as the current housing crisis will attest.

Data gathered by the Mortgage Bankers Association (MBA) shows that while the mortgage industry as a whole has taken a severe hit during the current housing crisis, VA-guaranteed loans have maintained the lowest foreclosure rate in the mortgage loan industry for the past three years.

Mike Frueh, Acting Director of Loan Guaranty Service, attributes VA's success to adhering to strict underwriting guidelines and working closely with Veterans who are experiencing difficulties in meeting their mortgage payments.

"Full underwriting certainly pays off by ensuring mortgagees have the financial wherewithal to make their payments, but in today's

economy with job loss, scaling back of work hours and other unforeseen circumstances, people sometimes find themselves not being able to make their payments," said Mike Frueh.

VA keeps a close eye on its home loans using the VA Loan Electronic Reporting Interface (VALERI). It is a rules-based system that constantly monitors payment history of every outstanding VA loan, and highlights exception cases where VA needs to get involved.

When a VA-backed loan is two months delinquent, it is immediately assigned to a VA employee who ensures that the loan servicer is assisting the Veteran in their time of need. When necessary, the VA technician will contact the Veteran to begin working with him or her to clear the delinquency.

After speaking with the Veteran and identifying the cause for the delinquency, the technician works with both the Veteran and the loan servicer to develop a plan that will keep the Veteran in his or her home.

Options typically available include:

- Repayment Plan
- Special Forbearance
- Loan Modification
- Additional time to arrange a private sale.

In those instances where the Veteran simply cannot remain in the home, VA technicians continue to work on the Veteran's behalf to try and avoid foreclosure by arranging a short sale or deed-in-lieu of foreclosure.

Mike Frueh notes, "Our primary goal is to ensure that every veteran receives every possible opportunity to retain their home, or avoid foreclosure. Our staff helped 66,030 Veterans avoid foreclosure in fiscal year 2010." He continues saying, "As soon as a Veteran suspects he or she will have trouble making their mortgage payment they should contact VA. The sooner we know about it, the more help we can offer."

VA home loan case managers can also assist Veterans with conventional loans who are experiencing difficulty making their mortgage payments. Although

VA cannot intercede with these Veterans' servicers, case managers can advise those with conventional loans on what options may be available to them, and how to begin a dialogue with their loan servicer. Veterans can call 1-877-827-3702 to speak to technicians in the nearest regional loan center for assistance. ★★☆☆

	MBA Serious Delinquencies			MBA Foreclosures		
	Prime	FHA	VA	Prime	FHA	VA
1Q2009	4.70%	7.37%	4.42%	2.49%	2.76%	1.93%
2Q2009	5.44%	7.78%	4.69%	3.00%	2.98%	2.07%
3Q2009	6.26%	8.67%	5.06%	2.30%	2.32%	2.29%
4Q2009	7.01%	9.42%	5.42%	3.31%	3.57%	2.46%
1Q2010	7.08%	9.10%	5.29%	3.41%	3.93%	2.63%
2Q2010	6.78%	8.45%	5.03%	3.49%	3.62%	2.50%
3Q2010	6.43%	8.25%	4.83%	3.46%	3.22%	2.14%
4Q2010	6.25%	8.46%	4.83%	3.67%	3.30%	2.35%
1Q2011	5.85%	8.04%	4.52%	3.52%	3.35%	2.39%
2Q2011	5.61%	7.88%	4.45%	3.40%	3.24%	2.30%

DRAFT GULF WAR TASK FORCE REPORT IS RELEASED

Secretary of Veterans Affairs Eric K. Shinseki recently announced that the Department's Gulf War Veterans' Illnesses Task Force has completed the draft of a comprehensive report that will outline how the Department of Veterans Affairs (VA) addresses the concerns of Veterans who deployed during the Gulf War in 1990 and 1991.

"This report provides a roadmap for our continued enhancements in our care and services we provide to Gulf War Veterans," said Shinseki. "We will be applying lessons learned from this report to Veterans of all eras."

Notification of the draft written report is published in the Federal Register, and the draft written report addresses seven areas where VA provides services for this group of Veterans.

This year's report focuses on improvements in the delivery of

health care for Gulf War Veterans. One of the most substantial additions is modifications to clinical care models used for Gulf War Veterans, which is the most critical point of service VA provides. There are better linkages between specialty knowledge and services at the basic point of care. Clinical research and development is significantly contributing new concepts and methods to clinical practice and clinical education throughout VA.

The Chairman of the Gulf War Veterans' Illnesses Task Force is John R. Gingrich, chief of staff at VA, a retired Army officer who also served in the Gulf War.

"To ensure we are tracking the needs of our Veterans, we want to get feedback from Gulf War Veterans on this draft report," said Gingrich. "Their feedback is critical to our efforts to understand and serve their specific needs. Therefore, we hope

they take advantage of one of the different opportunities to provide feedback that we have created for them."

As a first step, VA is seeking public comments on the draft written report before final publication. The public notice and instructions for how to submit electronic and comments via postal mail will be posted at www.regulations.gov, and the draft written report will be open for comment for 30 days. In addition, VA recognizes that a great number of Gulf War Veterans use the Internet on a daily basis to share their ideas and concerns, so VA has also created a public discussion board on the seven recommendations at: <http://vagulfwartaskforce.uservoice.com/>. To view the report without making recommendations, please visit VA's website at http://www.va.gov/opa/publications/Draft_2011_GWVI-TF_Report.pdf. ★★☆☆

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world," Mr. Stewart said. "Giving employees the opportunity to meet with Veterans face-to-face reinforces the importance of the mission and keeps them excited about the good work they do."

Colonel Gadson's experience with SAH illustrates that customer service. A bilateral amputee, Colonel Gadson requested and was approved for a continuation of service on active duty. He knows one day he will retire in Virginia and that knowledge prompted he and his wife to build a home and take advantage of his SAH benefit and VA home loan eligibility simultaneously.

Overall, Gadson said he was very pleased with the customer service he received during the seven months it took to build his new home. Nonetheless, he said he would tell other veterans, especially fellow Servicemembers on continuation of active duty orders and wounded warriors about to transition out of the military to be aware of several factors when adapting their homes. "Those who live where the cost of living is lower will fare better than someone who lives here, for example," he said.

Gadson is aware that in the past Servicemembers who sustained serious injuries that necessitated disability accommodations were not allowed to remain on active duty. That changed and as one wounded warrior who chose to continue on active duty, he advises those wounded warriors to consider the potential permanent changes of station during their careers.

"It's a concern I hope will get addressed since the benefit is a one-time entitlement," he said, adding that these soldiers will need accommodations throughout their careers as they rent apartments and homes in different towns and cities. In the mean time, he tells them to use the benefit wisely and ensure the home they are adapting is the home they intend to stay in for a very long time.

"This is a home we are excited about," he said. "We got lucky."

For more information on VA's Specially Adapted Housing and Special Housing Adaptations programs visit www.benefits.va.gov/homeloans/sah.asp. ★★☆☆



NON OIF/OEF RETROACTIVE TSGLI COVERAGE

If you are a Servicemember who suffered a qualifying injury on or after October 7, 2001, then you may be eligible for a payment of \$25,000 to \$100,000—regardless of where your injury occurred.

The Servicemembers' Group Life Insurance Traumatic Injury Protection Program (TSGLI) provides for benefits to service members who have suffered physical losses as the result of traumatic injuries. TSGLI originally provided for payment to two groups of Servicemembers:

1. All Servicemembers covered under Servicemembers' Group Life Insurance (SGLI) who suffered qualifying losses on or after December 1, 2005, regardless of where those injuries occurred
2. Those who suffered qualifying losses between October 7, 2001 and November 30, 2005 in support of Operations Enduring Freedom or Iraqi Freedom (OEF or OIF)

Now, thanks to the Veterans' Benefits Act of 2010, Servicemembers who incurred qualifying injuries outside of OEF or OIF during the retroactive period may be eligible to receive benefits. This change became effective October 1, 2011.

This means that Servicemembers who suffered qualifying injuries from events such as training accidents or motor vehicle accidents between October 7, 2001 and November 30, 2005 while serving stateside or in other areas outside of OEF or OIF can now receive the same



Jason Wyze helps his friend, Jack Williams, both U.S. Soldiers injured in Operation Enduring Freedom, during Warriors Weekend 2011 in Port O'Connor, Texas, May 21, 2011. More than 250 wounded service members participated in the weekend of fishing, poker and other activities.

traumatic injury benefits as those who served in OEF and OIF. Such injuries did not have to occur while on active duty or active duty for training. Even a reservist who suffered a loss as a result of a car accident while on his way to dinner with his family may qualify for TSGLI benefits.

TSGLI covers a range of losses including amputations; limb salvage; paralysis; burns; loss of sight, hearing, or speech; facial reconstruction; 15-day continuous hospitalization; coma; and loss of activities of daily living due to traumatic brain injury or other traumatic injuries. For more information on TSGLI and a complete list of qualifying losses visit VA's Insurance website. ★★☆☆

HAPPY BIRTHDAY MARINE CORPS

The United States Marine Corps was established on November 10, 1775 when two battalions of Continental Marines were created by Captain Samuel Nicholas to assist in fighting the Revolutionary War.

The USMC has a long and illustrious history, and has served in every armed conflict throughout our nation's history. Its theories and practices have dominated the field of amphibious warfare, and its ability to rapidly respond to any crisis makes it a formidable player in U.S. foreign policy. Today the Marine Corps has just under 203,000 active duty Marines, and just under 40,000 reservists.





POST 9/11 GI BILL PROGRAM EXPANDS TO NON-DEGREE PROGRAMS

Veterans who are pursuing alternative forms of education may now be eligible for assistance through their Post 9/11 GI Bill benefit. This past October, the Post 9/11 GI Bill program allowed for reimbursement of non-college degree programs, on-the-job training, flight school, correspondence training, and now pays BAH, at a reduced rate, for Veterans enrolled in distance learning classes. Specific changes include:

- Pays actual net costs for in-state tuition and fees at public

Non-college degree programs. Pays actual costs, or \$17,500, whichever is less, at private and foreign institutions. Up to \$83 per month is also paid for books and supplies.

- Veterans in on-the-job and apprentice training programs receive a monthly benefit prorated based on time in the program, and up to \$83 per month for books and supplies.

- The actual net costs for in-state tuition and fees, or \$10,000, whichever is less is paid for flight programs, per academic year.

- The actual net costs for in-state tuition and fees, or \$8,500,

whichever is less, is paid for correspondence training, per academic year. In addition, students enrolled solely in distance learning are now eligible for housing allowance, at the rate equal to ½ the national average for BAH for an E-5 with dependents (except for active duty students).

- Students on active duty now receive a books and supplies stipend.

Log on to [VA's Education website](#) for complete information on the Post 9/11 GI Bill and other education programs. ★★☆☆



1-800 NO NEED TO HOLD, VBA IMPLEMENTS VIRTUAL CALLBACK

"All agents are busy right now; please hold for the next available agent." Sound familiar? Anyone who has ever called an 800 number will recognize that statement. The Department of Veterans Affairs (VA) is working hard to make that statement a thing of the past on VA's 1-800 information line. Virtual Callback has recently been introduced to the Veterans Benefits Administration's (VBA) National Call Centers (NCC), providing Veterans an option of holding or having a representative call them back.

The NCCs operate on a national queue system, which serves to reduce wait times by routing all calls through one system. The Virtual Callback feature allows Veterans who are calling for information on the general benefits, pension and education call lines to leave their name and contact information and receive a

call back when their place in line on the queue is reached. This frees the caller to attend to other business they need to do rather than remain holding on the phone.

"Virtual Callback offers the flexibility and choice our clients want," said Under Secretary for Benefits Allison A. Hickey. "They rely on us to keep them informed and we take that responsibility very seriously. Our relationship with our Clients – Veterans, their families and survivors – is a relationship we value deeply. That is why I charged the Veterans Relationship Management Office and all of VBA to find new ways to enhance the service we provide our clients."

This new feature has proven to be a welcome addition to VA's NCC program, with 43 percent of callers accepting the offer of a returned call, well over the industry standard of 30 percent. This translates to

251,624 Veterans taking advantage of the callback option, with a reconnect rate of 95 percent.

Other enhancements have also been integrated into the phone system to increase customer service. All calls are recorded, and a speech analytics program assists VA in identifying trends in caller requests, allowing VA to better anticipate Veterans' needs.

Future upgrades planned for the call centers include more self service options, allowing callers to schedule callbacks up to a week in advance and improving computer systems agents rely on to improve their ability to provide higher, more comprehensive service to our Veterans.

So the next time you call VA's 1-800-827-1000 information line, relax. The answer to your benefits questions could be just a returned call away, if that's what you prefer.

