

NEWS AND NOTES FOR FLORIDA VETERANS

Veterans Service Center, VA Regional Office
St. Petersburg, FL

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The "News and Notes for Florida Veterans" is published monthly by the Veterans Service Center, VA Regional Office, St. Petersburg, Florida, to provide information on VA benefit programs to veterans and dependents in Florida. The material presented does not have the effect of laws or regulations. Please send questions or comments on this newsletter to Veterans Service Center, ATTN: "News and Notes," PO Box 1437, St. Petersburg, FL 33731. We do not have the resources to maintain a mailing list for distribution to individuals; however this newsletter is available on the St. Petersburg VA Regional Office web site at www.vba.va.gov/ro/south/spete.

THE 2009 COST-OF-LIVING-ADJUSTMENT (COLA) for VA compensation and pension benefits will be 5.8 percent. The increase is effective December 1, 2008, and will appear in the December 31, 2008 payments for the month of December 2008.

VA BREAKS GROUND FOR NEW ORLANDO MEDICAL CENTER (VA News Release) WASHINGTON – Ground was broken on Friday, October 24, for a \$717 million, full-service medical center in Orlando, at a 65-acre site off State Route 417 and Lake Nona Boulevard. The facility will be across the street from the University of Central Florida's College of Medicine and Health Sciences campus, along with the Burnham Institute of Research and the Nemours Children's Hospital, creating a "medical city" in southeast Orlando.

When open in 2012, the one million-plus square-foot facility will have 134 inpatient beds in addition to a 120-bed community living center and 60-bed residential rehabilitation program. The hospital will have two linear accelerators for radiation oncology, eight operating rooms, two cardiac catheterization laboratories, two magnetic resonance imaging (MRI) machines and several computed tomography (CT) scanners. An outpatient clinic and a veterans benefits office also are planned at the site.

ENHANCED VA MORTGAGE OPTIONS NOW AVAILABLE FOR VETERANS (VA News Release) WASHINGTON -- Veterans with conventional home loans now have new options for refinancing to a Department of Veterans Affairs (VA) guaranteed home loan. These new options are available as a result of the Veterans' Benefits Improvement Act of 2008, which was signed into law on October 10, 2008.

The new law makes changes to VA's home loan refinancing program. Veterans who wish to refinance their subprime or conventional mortgage may now do so for up to 100 percent of the value of the property. Additionally, Congress raised VA's maximum loan amount for these types of refinancing loans. Previously, these refinancing loans were capped at \$144,000. With the new legislation, such loans may be made up to \$729,750, depending on where the property is

located. Increasing the loan-to-value ratio and raising the maximum loan amount will allow more qualified veterans to refinance through VA, allowing for savings on interest costs or even potentially avoiding foreclosure.

VA's authority to guaranty Adjustable Rate Mortgages (ARMs) and Hybrid ARMs was also extended under this new law through September 30, 2012. Unlike conventional ARMs and hybrid ARMs, VA limits interest rate increases on these loans from year to year, as well as over the life of the loans.

For more information, or to obtain help from a VA Loan Specialist, veterans may call VA at 1-877-827-3702 or visit www.homeloans.va.gov.

DoD REVISES PURPLE HEART ELIGIBILITY CRITERIA TO ALLOW AWARD TO POWS WHO DIE IN CAPTIVITY

(DoD News Release) The Department of Defense announced it has expanded the Purple Heart eligibility criteria allowing prisoners-of-war who died in captivity to receive the award. The revised department policy presumes, for service members who die in captivity as a qualifying prisoner-of-war, that their death was the "result of enemy action," or the result of wounds incurred "in action with the enemy" during capture, or as a result of wounds incurred as a "result of enemy action" during capture, unless compelling evidence is presented to the contrary.

The revised policy allows retroactive award of the Purple Heart to qualifying prisoners-of-war since December 7, 1941. Posthumous award will be made to the deceased service member's representative, as designated by the secretary of the military department concerned, upon application to that military department. Each military department will publish application procedures and ensure they are accessible by the general public. Family members with questions may contact the services: Army: Military Awards Branch, (703) 325-8700; Navy: Navy Personnel Command, Retired Records Section, (314) 592-1150; Air Force: Air Force Personnel Center, (800) 616-3775; Marine Corps: Military Awards Branch, (703) 784-9340.

DoD LAUNCHES WEB SITE ON CHEMICAL-BIOLOGICAL WARFARE EXPOSURES The Department of Defense (DoD) has launched a new Web site to educate the public about chemical and biological (CB) testing conducted from the early 1940s through the mid-1970s: <http://fhp.osd.mil/CBexposures/> This Web site is designed to provide Service members, veterans, their families and the public with information on what happened during CB testing conducted years ago that potentially affected the health of those who served. For privacy reasons, it does not contain the names of the veterans exposed.

Since the end of World War II, DoD periodically evaluated the CB threat and the ability of U.S. forces to fight on a chemical and biological battlefield. In some programs Service members were present but not test subjects and in other programs they were volunteer human subjects. Testing of biological agents on human subjects ended in 1969; testing of chemical agents on human subjects ended in 1975. DoD is investigating these exposures that occurred as far back as 30 to 60 years ago.

The Department of Defense (DoD) and the Department of Veterans Affairs (VA) play distinct roles in dealing with chemical and biological (CB) exposures. DoD identifies and validates veteran's exposure to CB agents and provides the names of these individuals along with their exposure information to VA. VA then notifies individuals of their potential exposure, provides treatment, if necessary, for these individuals and adjudicates any claim for compensation.

DoD plans to complete its active investigation of potential exposures by 2011. By that time, DoD will have visited all known locations believed to contain exposure data. However, it will energetically follow up on any information provided by veterans or other sources that may lead to the identification of additional potentially exposed veterans.

Veterans who need help verifying possible participation in any of the tests or who have information about the testing, should go to <http://fhp.osd.mil/CBexposures/#> or call the Department of Defense's contact managers at (800) 497-6261, Monday through Friday, 7:30 AM to 4 PM EST.

VETERANS DAY AND MEMORIAL DAY Many people confuse Memorial Day and Veterans Day. Memorial Day is a day for remembering and honoring military personnel who died in the service of their country. Veterans Day is the day set aside to thank and honor *all* those who served honorably in the military - in wartime or peacetime. In fact, Veterans Day is largely intended to thank *living* veterans for their service, to acknowledge that their contributions to our national security are appreciated, and to underscore the fact that all those who served - not only those who died - have sacrificed and done their duty.

IMPORTANT DATES IN NOVEMBER

November 11 Federal holiday – Veterans Day

November 27 Federal holiday - Thanksgiving

VA FACILITIES ADDRESSES AND TELEPHONE NUMBERS:

SUICIDE PREVENTION 1-800-273-8255

VA Regional Office, St. Petersburg - PO Box 1437, St. Petersburg, FL 33731 1-800-827-1000

Regional Processing Office, Atlanta, GA (education claims) - PO Box 100022, Decatur, GA 30031-7022 1-888-GIBILL1 (442-4551)
Telephone number for Chapter 30 self-verifications 1-877-823-2378

VA EFT Information Hotline (electronic funds transfer - direct deposit) 1-877-838-2778

Veterans Health Administration Toll-Free Hotline (medical care) - 1-877-222-8387

VA Health Revenue Service (information on amounts owed to VA Medical Centers) 1-866-793-4591

VA Insurance Center, Philadelphia (VA Insurance) - PO Box 42954, Philadelphia, PA 19101 1-800-669-8477

VA Health Administration Center (CHAMPVA and Spina Bifida health care) -
CHAMPVA inquiries: PO Box 65023, Denver, CO 80206-5023

CHAMPVA claims: PO Box 65024, Denver, CO 80206-5024
Spina Bifida inquiries and claims: PO Box 65025, Denver, CO 80206-5025 1-800-733-8387

National Cemeteries

10,000 Bay Pines Blvd N, Bay Pines FL 727-398-9426
6502 SW 102nd Ave, Bushnell FL 33513 352-793-7740
6501 S State Rd 7, Lake Worth, FL 33467 561-649-6489
4083 Lannie Rd, Jacksonville FL 32218 904-358-3510
Naval Air Station, Pensacola FL 850-453-4108/4846
9810 State Hwy 72, Sarasota FL 877-861-9840

National Cemetery Administration Office of Memorial Programs (headstones and markers) - 5109 Russell Rd Quantico VA 22134-3903 1-800-697-6947

Loan Guaranty Eligibility Center (certificates of eligibility) PO Box 20729, Winston-Salem, NC 27120 1-888-244-6711

Telecommunications Device for the Deaf (TDD) Unit - Chicago VA Regional Office 1-800-829-4833

INTERNET SITES OF INTEREST:

VA Web Site: www.va.gov

VA Web Automated Reference Materials System (WARMS) www.warms.vba.va.gov

St. Petersburg VA Regional Office:

www.vba.va.gov/ro/south/spete

Property Management (sale of VA-repossessed homes): www.ocwen.com

Florida Dept of Veterans Affairs: www.floridavets.org

"Florida Vets First:" www.FloridaVetsFirst.com

Library of Congress (information on pending legislation) thomas.loc.gov