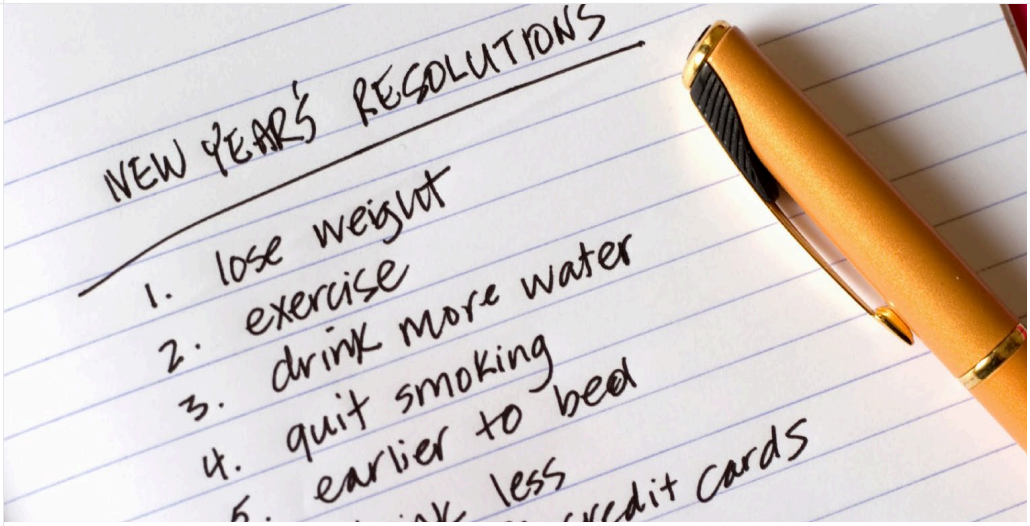
CALVET
CALIFORNIA DEPARTMENT OF VETERANS AFFAIRS

NEWSLETTER

All veterans are reminded that the fastest way to learn about 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.

FEBRUARY 2014



AN EASY-TO-KEEP NEW YEAR'S RESOLUTION

Lots of people make New Year's resolutions. I'm going to eat less and exercise more. I'm going to watch television less and read more. By now, some of us have already faltered a little. Others have completely lost their resolve.

But, if you served in the U.S. Armed Forces, there's one resolution that's not too late to make and easy to keep: get your veterans benefits checkup. Regardless of your age, branch of service, assignment or post, if you were discharged honorably, you may be entitled to an impressive array of state and federal benefits.

Veterans' benefits can put money in your pockets while compensating you for a service-connected disability, help you begin or resume your college education, get job training, find employment, care for your health, start a business, buy or improve a home, and live out your years with dignity and respect in a California Veterans Home.

You may also qualify for free or reduced-fee licenses, state parks passes, property tax exemptions, specialty license plates and other considerations. What's more, if you are a service-connected disabled veteran, (even with a 0% rating) your dependents may qualify to attend any California community college, state college or university tuition free! That's a benefit that can make college a reality for many whose families could not have afforded it otherwise.

If you're not getting benefits, find out what you're entitled to and how to file a claim. If you are getting benefits, find out whether there have been any changes to the benefits you are entitled to receive. It's easy! Visit the CalVet website at www.calvet.ca.gov or call CalVet at (877) 741-8532 toll free.

You can also contact your local County Veterans Service (CVSO) Office for benefits information and free claims filing assistance. To find the CVSO nearest you, go to www.cacvso.org. Click on Contact Us and then click on your county of residence.

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Secretary's Message

We have all heard the saying "a veteran is a veteran," and the color of his skin or her ethnic background should not matter. While that is a truism that guides everything that we do at CalVet, it doesn't always hold true when reaching out to veterans. This department has a duty to educate and inform veterans and their families about the benefits and services they have available to them, and we must utilize every tool available to achieve that mission.

In February, this country celebrates Black History Month. This month has been designated since 1926 to highlight the contributions of Black Americans to our country throughout its history. Although Black people have been part of this nation since colonial times, many people don't fully understand the contributions they have made to this country's rich history and culture. Some of those contributions have been through the U.S. Military. Currently, our great nation is home to 2.4 million Black veterans, approximately 180,000 of whom call California home.

Throughout American history, Black veterans and Black military personnel have played a vital role in the development of the United States of America and California, while bringing economic vitality and security to our country and state. For example, did you know that Yosemite National Park was first developed and managed by the famed Buffalo Soldiers cavalry unit and its first superintendent Col. Charles Young, a West Point graduate, who was African American?

On February 24, 2014, CalVet will co-host a Black Veterans Summit at the California State African-American Museum in Los Angeles. The goal of this summit is to further the preservation of a proud legacy of services by retelling the history of Black veterans and their service to the United States.

Via this summit, CalVet intends to develop and strengthen lines of communications between the Black veterans' community, Black military history organizations, veterans organizations as a whole, the U.S. Department of Veterans Affairs and the broader community of California. This department has a mandate to reach out to veterans of all races, cultures, communities and groups, and this summit is one of many such efforts we have undertaken to ensure all veterans learn about the services and benefits they have available to them.

Black and other minority veterans have historically not applied for nor utilized their veterans' benefits equal to the level they have served in the military. It is imperative that this department reach out to all veterans in every possible way to ensure they are educated about the benefits they earned through their honorable service.

Like other meetings this department has hosted for women veterans, Latino veterans, Asian American veterans, Native American Veterans, and student veterans, this summit will feature discussions on housing, employment, healthcare, and education benefits and services. It will help develop multiple avenues of communications that will enable better access to services and facilitate greater access to earned benefits for all California veterans.

More information about the California Black Veterans Summit can be viewed on CalVet's website at www.cdva.ca.gov/Minority/BlackVeteranSummit.aspx.

Sincerely,

Peter J. Gravett

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

CALIFORNIA BLACK VETERANS SUMMIT

Throughout American history, Black veterans and Black military personnel have played a vital role in the development, economic vitality and security of our state and our nation. To honor that legacy, CalVet and the California Black Chamber of Commerce will co-host the first California Black Veterans Summit.

California Black Veterans Summit
February 24, 2014
California African American Museum
600 State Drive
Los Angeles, CA 90001

The inaugural California Black Veterans Summit seeks to develop lines of communication between the Black veterans' community, Black military history organizations and CalVet. Dynamic speakers will offer key insights on issues that are germane to Black veterans and their environments. Subject matter experts and other panelists will discuss current data and trends to help bridge the information gap that exists for Black veterans regarding the education, employment, housing, health and other benefits they have earned through military service and to guide them through the benefits claims process more efficiently.

"We hope this event will foster greater communication between CalVet, the U.S. Department of Veterans Affairs, the Black veteran community and other minority veterans groups and ultimately increase the number of veterans getting the benefits they have earned," said Mirtha Villarreal-Younger, CalVet Deputy Secretary for Minority Veterans Affairs. "The summit is the first of its kind in California but likely will not be the last."

For more information, call (916) 653-1402 or go to www.calvet.ca.gov/Minority/BlackVeteranSummit.aspx to register.

NEW VETERANS RESOURCE CENTERS OPEN IN LOCAL LIBRARY BRANCHES

Six new Veterans Resource Centers are opening thanks to an expansion of the CalVet/California State Library partnership. Centers will soon open at the Fresno County Library, Los Angeles Public Library, Riverside County Library, Sacramento Public Library, Ventura County Library, and Whittier Public Library. Veterans Resource Centers in San Diego, Bakersfield and Redding libraries began providing service last year.

The Centers, staffed by library volunteers trained by CalVet, make it easier for veterans and veteran family members to learn about the many state and federal benefits for which they may be eligible and about how to claim them.

For a list of CalVet/California State Library Veterans Resource Center library locations, go to http://caveterans.org/resources-for-veterans. This program is funded by the U.S. Institute of Museum and Library Services.

HIRING BLITZ AT THE VETERANS HOMES OF CALIFORNIA

In preparation for the opening of the Skilled Nursing Facilities (SNF) at the Veterans Homes of California in Redding and Fresno, CalVet is launching a hiring blitz. Both homes opened in October 2013 as Residential Care Facilities, have since admitted veteran residents, and are now preparing to open their SNF Units. The SNF Unit openings will require more nurses, licensed vocational nurses, certified nurse assistants and supervising nurses to manage the high levels of care CalVet demands for its veteran residents.

"To open these facilities, we need employees at every level: administrators, nursing home administrators, dieticians, therapists, all degrees of nurses, and support staff," said CalVet Veterans Homes Undersecretary Diane Vanderpot. "It would be wonderful if we could find eligible veteran applicants."

CalVet operates SNFs for veterans at Barstow, Chula Vista, West Los Angeles, and Yountville and recruits regularly in those areas. For this special recruitment effort, CalVet has been reaching out to other state agencies, such as Employment Development Department, professional and senior care associations and the community. Employees in all of the required positions must be in place prior to the SNFs being allowed to open by the California Department of Public Health, the licensing body for nursing homes in the state.

Jobs are also available at CalVet Headquarters in Sacramento and at the veterans' homes in Barstow, Chula Vista, West Los Angeles, Ventura, Lancaster and Yountville. CalVet is encouraging veterans to apply. The CalVet Exam and Job Available postings can be found at www.calvet.ca.gov/AboutUs/Jobs. The State hiring process is a two-step process which requires applicants to first pass an exam and then be placed on an eligibility list. Because the State hiring process may be a bit confusing, CalVet is offering assistance through online videos found at www.calhr.ca.gov/Pages/job-seekers-video-tutorials.aspx and through "How to Get a State Job" workshops at the homes.

The first Veterans Home in California was established in Yountville 1884 for Civil War veterans. The home will celebrate its 130th year of operation this year. The Veterans Homes of California provide the state's aged or disabled veterans with rehabilitative, residential, and medical care and services in a home-like environment. This mission acknowledges the tremendous sacrifice California veterans have made and recognizes them for their noble service to our nation.

The Homes range in size from 60 residents on a 20-acre site to over 1,000 residents on 500 acres. When all eight Homes are at capacity, they will house and care for approximately 3,000 veterans.

Veterans who are age 55 and above and were discharged from active military service under honorable conditions are eligible to apply for admission. The age requirement is waived for disabled or homeless veterans needing long-term care.

Additional information about the Veterans Homes of California, including an application for admission, levels of care, and photographs, can be found at www.calvet.ca.gov/VetHomes. For a variety of veterans' information, "LIKE" the California Department of Veterans Affairs on Facebook.

CALIFORNIA DISABLED VETERAN ACTIVITY GUIDE CALL FOR SUBMISSIONS

Last year, CalVet produced the California Disabled Veteran Activity Guide. The enormously popular Guide listed dozens of adaptive-sports and recreation activities, programs and competitions for veterans, wounded warriors and others with physical challenges.

If you have a California-based sports, recreation or therapy program or competition that is specifically for or open to disabled veterans and military personnel, contact CalVet at PAO@calvet.ca.gov about being included in the 2014 Guide. If your program is already listed in the Guide and you would like the information changed or updated, please contact CalVet as well.

To view the 2013 Disabled Veteran Activity Guide, go to www.calvet.ca.gov/Files/Newsletters/2013/2013-06%20Special%20Edition.pdf.

CALVET SECRETARY'S CONFERENCE

Mark your calendar and save the date! CalVet will host its bi-annual Secretary's Conference in Sacramento on Friday, May 2, 2014. The half-day conference will provide a forum for veterans and veteran stakeholders to meet with CalVet executive staff and discuss issues that impact veterans, veteran families, and the communities in which they live.

BEST BANG FOR YOUR DONATION BUCK

A lot of generous souls look to help veterans by making donations to nonprofit organizations that serve them. Unfortunately, not all nonprofit organizations are alike. While many

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HOME MODIFICATION GRANTS AVAILABLE TO LANCASTER DISABLED VETS

If you are a low-income, wartime disabled veteran living in the City of Lancaster and need to modify your residence to accommodate a physical disability, there's good news! The City is now accepting applications for grant funds of up to $10,000 to lower thresholds; widen exterior doors; adjust rods and shelves; install ramps, grab bars, roll-in showers; reposition sinks and countertops; and to make other necessary modifications for veterans and other disabled individuals who qualify.

Pick up an application at Lancaster City Hall, 44933 North Fern Avenue.

PAT TILLMAN SCHOLARSHIP APPLICATIONS NOW BEING ACCEPTED

Online applications to join the 6th Class of Tillman Military Scholars are being accepted now through March 6, 2014.

Who is eligible to apply to become a Tillman Military Scholar?

- **Veterans and active duty military servicemembers**
  - Of both pre- and post-9/11 service
  - From all branches of the U.S. Armed Forces: Army, Navy, Air Force, Marine Corps and Coast Guard, including service in the National Guard and Reserve
- **Current Spouses of active or veteran servicemembers**
  - Including surviving spouses
- **Servicemember or spouse seeking assistance to pursue an undergraduate (Bachelor's or above), graduate or post-graduate degree as a full-time student at a public or private U.S.-based accredited institution**

Members of each class of Tillman Military Scholars represent a rich and diverse set of backgrounds, experiences and ambitions. They are selected based on strong leadership potential and a drive to make a positive impact on others through service.

For more information about the scholarship and to apply, go to www.pattillmanfoundation.org/scholars.

<< DONATION

do great work for veterans and their families, others spend more money on fundraising, administrative costs and employee salaries than they do on providing services of value to veterans. What's worse, some so-called "charities" are nothing more than fly-by-night operations just out to make a buck by capitalizing on the misfortune of veterans and the good intentions of donors who wish to support them.

Before you make a donation to any nonprofit organization, consider doing some research to ensure your money is well spent. There are a number of web sites that rate nonprofit organizations and disclose the ratio of charitable-work-to-overhead dollar figures and other important factors to consider before making a donation. Following are a few of the largest charity rating organizations.

Charity Navigator
This site provides free ratings of the financial health, accountability and transparency of thousands of charities. You can find Alphabetical Listings, Top Ten Lists, 10 Charities Overpaying their employees, and more. http://www.charitynavigator.org.

American Institute of Philanthropy - CharityWatch
This nonprofit charity watchdog lists the top-rated charities and helps donors make informed giving decisions. www.charitywatch.org/toprated.html.

National Better Business Bureau
This organization offers reliable charity reviews, ratings, and guides. http://www.bbb.org/charity-reviews/national.

EMERGENCY ASSISTANCE FOR SERVICE MEMBERS, VETERANS

Like many of us, currently serving service members and recently discharged veterans sometimes find themselves in emergency situations. Whether a family needs assistance with food, unexpected car repairs, utility bills or other expenses, Support the Enlisted Project (STEP), a Southern California nonprofit organization, is here to help.

STEP provides emergency financial grants, not loans, to income-eligible active duty service members and recently discharged veterans (Ranks E1 to E6) and their families. Assistance is provided in the following categories:

Auto Payments and Insurance
Assistance is provided to cover the costs of past due auto payments for a family's primary vehicle or to recover a repossessed vehicle.

Auto Repair
STEP partners with auto repair facilities throughout Southern California to provide towing, diagnostic services, and repairs for primary family vehicles, not to exceed the current Kelly Blue Book value.

Critical Baby Items
STEP provides families with essential baby items such as cribs, car seats, diapers, and gently used clothing. Assistance is provided as retail gift cards and/or from in-kind donations received from the community.

Emergency Child and In-Home Health Care
Families often cannot afford to pay for emergency child care when one parent is working or in school and the other parent requires urgent medical care or hospitalization. STEP covers the costs of short-term child and dependent care assistance.

Emergency Dental
STEP will assist with emergency dental work not covered by insurance and not resulting from the client's own negligence.

Essential Household Items
Families may qualify for no more than two unused essential home items including refrigerators, stoves, washers & dryers, and microwaves.

Emergency Food
STEP awards retail gift cards for the purchase of groceries, in denominations based on family size, to sustain families during times of temporary hardship.

Rent and Mortgage
STEP provides assistance with deposits, past due rent, and mortgage payments of the primary residence for families with a solid sustainability plan.

Emergency Travel
STEP provides limited travel assistance in the form of temporary lodging, and airline, bus, or train tickets or gas cards for bereavement, medical appointments, or other extenuating circumstances.

Utility Payments
When there is a threat of disconnection, STEP covers the costs of past due utility expenses for a family's primary place of residence.

Vision Care
STEP provides assistance with exams, basic prescription lenses and frames through military and civilian vision care centers.

Whenever STEP cannot meet a verified need, case managers serve

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SLEEP ENHANCEMENT STUDY FOR RETURNING VETERANS

Military service can involve extended periods of time and tours of duty with little sleep, changing schedules and stressful experiences. As a result, sleep problems may arise upon returning to civilian life that may develop into more chronic sleep disturbances.

In fact, sleep disturbances appear common among military service members – across service branches, eras, stages of deployment, and among returning veterans. Research suggests that sleep problems may be particularly common among returning veterans, with up to 70-100% of veterans reporting clinically significant sleep disturbances.

Project SERVE, a sleep study run by the Stanford University School of Medicine, hopes to learn more about how to improve sleep, daytime functioning, and over well-being among veterans. Participation in the study involves four weekly non-pharmacological insomnia treatment sessions at no cost, a pre-treatment visit, and several follow-up visits post-treatment. Participants may also be invited undergo MRI scans of the head and offer salivary samples. Visits occur at Stanford University or the VA Palo Alto Health Care System. Study participants will be financially compensated.

If you are a Bay Area veteran who is experiencing sleep problems, go to www.ProjectServeSleep.com or call (650) 724-5368 to learn more about the study and to see if you are eligible to participate.

<< ASSISTANCE

as personal liaisons between the families and other community organizations that can provide assistance. These partnerships prevent duplicated efforts and ensure that military and veteran families always have a strong support system and the resources available to satisfy their needs.

With more than 83% of its budget going to support programs and services, STEP is highly rated by Charity Navigator, America's largest independent charity evaluator.

For more information about STEP, to apply for services, or to offer your support of the organization, to go www.stepsocal.org, call (858) 695-6810 in San Diego or (714) 444-0075 in Santa Ana, or send an e-mail to info@stepsocal.org.

To view STEP's rating on Charity Navigator, to go http://www.charitynavigator.org/index.cfm?bay=search.summary&orgid=13052.

CLEANING UP YOUR CRIMINAL RECORD

For those who have been convicted of a criminal offense, finding a job, a place to live, or even a partner can be difficult. But there is good news for some offenders.

According to the Law Project of Los Angeles, many California convictions can be dismissed when the conditions of probation have been successfully completed or probation has been terminated early or when the court finds that it would be "in the interest of justice" to dismiss the case.

Although an Expungement (California Penal Code 1203.4 Dismissal) does not erase a criminal record, the plea of guilty or no contest is withdrawn and a plea of not guilty is entered; and the court dismisses your case. From that point forward, you are considered no longer convicted of the offense. Your record will be changed to show a dismissal rather than a conviction.

If you were convicted of a misdemeanor or a felony and were given county jail time, probation, a fine, or a combination of those three, you can petition for a 1203.4 Dismissal. Those sentenced to state prison (or under the authority of the Department of Corrections and Rehabilitation) for their criminal offense, do not qualify.

You are eligible for dismissal of a conviction, and the court will dismiss your conviction, if you received probation for that conviction and:

- You successfully completed probation or obtained early release,
- You also have paid all the fines, restitution, and reimbursements ordered by the court as part of your sentence,
- You are not currently serving another sentence or on probation for another offense, AND
- You are not currently charged with another offense.
- You never received probation and:
- Your conviction was a misdemeanor,
- It has been at least one year since the date you were convicted,
- You have complied fully with the sentence of the court,
- You are not currently serving another sentence,
- You are not currently charged with another offense, AND
- You have obeyed the law and lived an honest and upright life since the time of your conviction.

You are eligible for a dismissal and the court has the discretion (choice) to grant you that dismissal if:

- You received probation but you did not fulfill all the conditions of probation.
- You were not granted probation and you picked up other cases after your conviction.
- You were convicted of any offense listed in Vehicle Code 12810(a) to (e), AND
- You have paid all the fines, restitution, and reimbursements ordered by the court as part of your sentence, AND
- You are not currently charged with, on probation for, or serving a sentence on any other offense.

It's important to note that a 1203.4 Dismissal will NOT do the following:

- reinstate the right to possess a firearm;
- prevent the dismissed conviction from being used as a "prior" if you are prosecuted for another offense;
- prevent the US government from considering the offense for immigration purposes;
- change your requirements for Penal Code 290 sex registration;
- re-instate your driving privileges if they have been suspended as a result of your case.

The VA Long Beach Healthcare System holds free, no-reservation Expungement workshops the first Tuesday of every other month. For more information and a list of upcoming workshop dates, contact Kay Kim at (562) 826-5593 or cailine.kim@va.gov.

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DEPARTMENT OF CORRECTIONS RECRUITING THOUSANDS

By Lt. Ray Baez

Veterans—if you've ever considered a career in law enforcement, now is your opportunity! The California Department of Corrections and Rehabilitation (CDCR) is actively recruiting for Correctional Peace Officers. CDCR is one of the largest law enforcement agencies in the nation and expects to hire approximately 7,000 Correctional Peace Officers over the next three years. Whether you are a military veteran or within 12 months of fulfilling your active duty commitment, CDCR wants you!

CDCR identifies with the core values of our U. S. Armed Forces and as a result is a perfect fit for veterans. The skills and character traits instilled in you by the military will serve you well in a career with the CDCR. Additionally, military veterans and eligible dependents that attain a passing score on our open examination will automatically be placed in Rank 1 upon successful completion of the selection process.

New cadets will earn $3,050 a month in addition to health, dental and vision benefits, while attending the 16-week CDCR Basic Correctional Officer Academy at the Richard A. McGee Correctional Training Center in Galt, CA. Following graduation, Correctional Peace Officers will earn $3,774 a month to start, not including wages for overtime worked. You will receive frequent scheduled pay increases until you top out at $6,389 per month.

After a couple of years as a Correctional Peace Officer, there are numerous opportunities for promotion and advancements to Correctional Sergeant, Correctional Lieutenant, Correctional Captain and higher. There are many different types of positions for Correctional Peace Officers while working at an institution including: transportation, investigations, dog handler, tower watch, visiting, inmate programs and housing units.

A Correctional Peace Officer career with CDCR can be an exciting and rewarding experience. If you are at least 20 years old (21 at the time of your appointment), a U.S. citizen, have no felony convictions, have a U.S. high school diploma/GED, are legally eligible to possess a firearm and have a history of law abiding behavior, you are ready to apply and begin the process of becoming a Correctional Officer with the State of California. To learn more and to apply online, go to www.joincdcr.com.

Lt. Ray Baez is with the California Department of Corrections and Rehabilitation, Office of Peace Officer Selections.

<< RECORD

**Source: http://www.courtinfo.ca.gov/selfhelp/other/crimlawclean.htm#dismissals CA Court Information*

The Law Project of Los Angeles is a nonprofit organization dedicated to giving people the tools they need to navigate their job search with dignity, determination and hope after suffering a criminal conviction. To learn more, go to http://lawprojectla.org/expungements.html.

FREE TAX RETURN PREP FOR LOW INCOME, ELDERLY, DISABLED

The IRS Volunteer Income Tax Assistance (VITA) and the Tax Counseling for the Elderly (TCE) Programs offer free tax help for taxpayers who qualify.

The VITA Program generally offers free tax help to people who make $52,000 or less and need assistance in preparing their own tax returns. IRS-certified volunteers provide free basic income tax return preparation with electronic filing to qualified individuals in local communities. They can inform taxpayers about special tax credits for which they may qualify such as Earned Income Tax

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<< TAXES

Credit, Child Tax Credit, and Credit for the Elderly or the Disabled. VITA sites are generally located at community and neighborhood centers, libraries, schools, shopping malls, and other convenient locations.

The TCE Program offers free tax help for all with priority assistance to people who are 60 years of age and older, specializing in questions about pensions and retirement issues unique to seniors. IRS-certified volunteers who provide tax counseling are often retired individuals associated with non-profit organizations that receive grants from the IRS.

In addition to traditional face-to-face tax preparation, the IRS is offering a self-assistance service at many VITA and TCE locations. If individuals have a simple tax return and need a little help or do not have access to a computer, they can visit one of the participating tax preparation sites and an IRS-certified volunteer will guide them through the process.

There are thousands of VITA sites located across the country. You may find a site near you between now and April by calling (800) 906-9887 or going to http://www.irs.gov/Individuals/Find-a-Location-for-Free-Tax-Prep.

To find a TCE site near you, contact tce.grant.office@irs.gov or call (888) 227-7669.

COWS WANDER THE FRESNO VETERANS HOME

They're not Jersey, Guernsey or Holstein, and they wander through the Fresno Veterans Home on wheels, not hooves. These are Computers on Wheels (COWs), and they were purchased for residents thanks to a generous donation by Pacific Gas and Electric Company (PG&E).

The Computer on Wheel's program provides residents with basic computer skills and assists them in setting up email and Skype accounts.

"Some of our residents may have never even used a computer," said Roy De La Cerda, Administrator of the Veterans Home of California – Fresno. "These computers are going to open up a whole new world for our residents. They will also provide family and friends the ability to see how their loved ones are doing face-to-face."

A total of 20 computers will be purchased using the PG&E grant funds. That will equip each of the five residential units with four computers. The laptop computers are on mobile carts so residents can use the computers to send emails or have conversations via Skype in the privacy of their own rooms.

"Our residents have seen many changes in their lifetimes," said De La Cerda. "We would just like to help them take advantage of technology to keep in touch with the people in their lives."

VETERANS

Getting the benefits you've earned?

Aware of benefit changes?

Know where to find services?

Download the CalVet mobile app and stay informed!

GET IT ON Google play

Available on the App Store

CALVET
CALIFORNIA DEPARTMENT OF VETERANS AFFAIRS

www.calvet.ca.gov

CALENDAR OF EVENTS

FEBRUARY 5

FEB 8
25th Anniversary Celebration
Filipino American Veterans Association
Double Tree Hilton, Sacramento, CA
Contact: Fred Aquino (916) 900-5056

FEB 12
CA Association of County Veterans Service Officers
Capitol Legislative Day
State Capitol, Sacramento, CA

FEB 15
Veterans Employment Seminar
VFW Post 3787
San Diego
Contact: Sarah (858) 433-0525

FEB 20
Women Warrior Wellness Conference
CSU Stanislaus/Swords to Plowshares
Turlock, CA
Contact: Jennifer Grigoriou (209) 205-0930

FEB 21
Habitat Hearts for Heroes Builders Ball
Sheraton Hotel, Universal City
Contact: Sarah (818) 884-8808

FEB 24
CalVet California Black Veterans Summit
African American Museum
Los Angeles, CA
Contact: Catherine Banks (916) 653-1402

FEB 26
Veterans Town Hall/Collaborative
Federal Building
San Francisco, CA
Contact: Eddie Ramirez (415) 740-4399

FEB 26–MAR 2
Traveling Vietnam Veterans Memorial
Capitol Park, Sacramento, CA

FEB 27
Traveling Vietnam Veterans Memorial Opening Ceremony
Capitol Park, Sacramento, CA
Contact: (916) 319-2011

FEB 27
ACT Veterans Collaborative
VVA Chapter 391 Meeting Hall
Sonora, CA
Contact: Nichole Mulford (209) 223-2286

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FOLLOW US!

CALVET HOME LOANS

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

EQUAL HOUSING OPPORTUNITY

*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.