

Financial Assistance

Project
Connect

History & Facts
of VA Benefits



Serving Those Who Served

Shiawassee County Veteran News

Welcome...



Each month look for information and current events to keep you updated. All monthly newsletters will be available online and in our office. Sign up at vetaffairs@shiawassee.net to receive monthly newsletter via email.



Letter from the Director:



I believe the time has come to pass the baton to another person to fill the shoes as Director of the Shiawassee County Veterans Affairs and Services Office. Therefore, I have chosen to retire effective June 3rd, 2016 to spend more time with my family.

This is certainly a time of mixed emotions for me. I was fortunate to do something I really enjoyed. I truly am going to miss the amazing relationships I have formed over the years. I came to this community just 10 years ago literally knowing no one. Today, where ever I go in the county I run across individuals I've either had the pleasure of working with or writing a claim in my office. I have met so many wonderful people.

Much change has taken place in the county VA department since I became employed with the county. I have taken great pride in watching the transformation take place and believe there is still much that can be done. As the department moves forward with a new director hopefully the community will continue to support the good works of the office when it's time to renew the millage and that all veterans will unite and support my successor. I have been honored and humbled to have had this opportunity to serve you, the veterans of Shiawassee County.

Thank you and God Bless,

Jerilyn A. Strein

Contact us: 201 N. Shiawassee St.
3rd floor, Surbeck Building
Corunna, MI 48817

Phone: (989)743-2231
Fax: (989)743-2393
vetaffairs@shiawassee.net

Calendar of Events:

- June 3 Retirement Party for VA Director Jerilyn Strein/6pm-9pm at The American Legion/Owosso
- June 4 Curwood Festival Heritage Parade/2pm
- June 6 D-Day
- June 9 Project Connect Veterans only/8am-10am
All County Residents & Veterans/10am-2pm
- June 14 Flag Day
- June 15 Michigan Veterans Trust Fund/10am
- June 19 Father's Day
- June 20 First Day of Summer
- June 22 Veterans Affairs Relief Fund Meeting/3pm

Retirement Party

Please join us to celebrate the retirement of
Shiawassee County
Veterans Affairs and Services, Director





Jerilyn Strein
Friday, June 3, 2016
6pm-9pm
The American Legion
201 Mason St., Owosso, MI 48867

Given by The American Legion, VA Committee, and VA Staff



CURWOOD FESTIVAL Heritage Parade



**Saturday, June 4
2pm**



See you there!

Did you know?

There are VAMC outpatient clinic's nearby:



**Lansing VA Outpatient Clinic
2025 S. Washington Avenue
Lansing, MI 48910
(517)267-3925**



**Flint Community Based
Outpatient Clinic
2360 S. Linden Rd.
Flint, MI 48532
(810)720-2913**

History and Facts of Veterans Affairs Benefits



- During the Revolutionary War, disability payments were limited to soldiers who lost limbs or suffered other serious wounds.
- Lobbying by Civil War veterans led to coverage that included peacetime injuries and illnesses.
- After World War I, compensation was scaled back to cover only combat injuries and diseases contracted in war. However, World War II brought an expansion of benefits to include all conditions that developed during service or shortly afterward.
- In the 1950s, President Eisenhower — a former five-star general — tried to rein in the costs. He found little support in Congress, and the basic system has remained the same ever since.
- The VA uses a formula that combines a veteran's conditions into a rating of between 0% and 100% — in 10% increments. The higher the rating, the larger the disability payment.
- Nearly half of those in the system have ratings of 30% or below. Veterans can apply for higher ratings when circumstance change, ailments grow worse or there is a change in the number of dependents claimed.
- The current benefits boom began with a political battle over Agent Orange and other herbicides used to clear jungle brush in Vietnam.
- In 1991, the VA started paying veterans who had served in Southeast Asia during the Vietnam War (meaning possible exposure to Agent Orange) and who later in life developed specific diseases and cancers.
- In 2001, the VA added Type 2 diabetes to the list of diseases that Agent Orange might have caused in Vietnam veterans. This disease affects 1 in 4 U.S. senior citizens at large and nearly 50% of all Vietnam veterans.
- In 2010 a form of leukemia, Parkinson's disease, and ischemic heart disease was added to the list of diseases possibly caused by Agent Orange exposure. Since then, more than 100,000 cases of heart disease — the leading cause of death in the U.S. — have been added to the disability rolls.
- Veterans of all generations have also been encouraged to apply for compensation in regard to post-traumatic stress disorder (PTSD). As a result, PTSD related claims have increased substantially in recent years with veterans from recent wars and those from the Vietnam era applying in roughly equal numbers. Some veterans have stated that they have lived with the disorder (PTSD) ever since leaving the military. Others kept it at bay until recent wars or major life changes released old "demons." Also, the economic uncertainties of retirement seems to have had an effect on the number of Vietnam veterans seeking compensation for the very first time.
- The VA had long required documentation of a traumatic event that resulted in post-traumatic stress disorder. But in 2010, in keeping with the current science, the administration said a qualifying trauma could simply be a fear-inducing situation such as traveling through enemy territory.
- The most frequent problems for which disability claims are filed include tinnitus (ringing in the ears) and/or hearing difficulties followed by neck and back problems, knee and ankle complications, PTSD, migraines and high blood pressure. One of the latest trends, resulting from another policy change, is a rise in disability determinations related to sleep apnea.
- The Pentagon had long prohibited veterans from receiving disability pay in addition to their military pensions. But, in 2003, officials lifted the ban if a veteran had a disability rating of at least 50%.
- Some veterans think that you can only file a claim for combat related injuries which is not true. The basic wear and tear of military service is also considered a disability as long as there is evidence that the ailment was either caused or aggravated while in the military. Examples of such claims are joint pain, gastrointestinal problems, plantar fasciitis and vertigo among others along with secondary conditions due to the primary.
- Nearly any ailment that originated during service or was aggravated by it — from sports injuries to shrapnel wounds — is covered under the rationale that the military is a 24/7 job.
- Laws governing Veteran benefits change constantly necessitating continuous training for service officers. It is not uncommon for a veteran who has applied for a certain benefit previously and been denied to now be eligible. This is why it is important that veterans have a service officer review their benefit status on a regular basis.

VA Call Center Helps With Choice Program Billing



Veterans can now work directly with the VA to resolve debt collection issues resulting from inappropriate or delayed Choice Program billing.

The VA has set up a Community Care Call Center for veterans experiencing adverse credit reporting or debt collection resulting from inappropriately billed Choice Program claims. Veterans experiencing these problems can call 877-881-7618 for assistance.

The new call center will work to resolve instances of improper veteran billing and assist community care medical providers with delayed payments. VA staff are also trained and ready to work with medical providers to expunge adverse credit reporting on veterans resulting from delayed payments to providers

AspenDental®

FREE Dental Care to Veterans

Day of Service for Veterans
June 25th



Interested Veterans should call
1-844-ASPEN-HM

or

1-844-277-3646

to find a participating Aspen Dental office and
schedule an appointment.

www.aspendental.com/about/healthy-mouth-movement

Parkinson's Agent Orange and VA Benefits

Veterans who were exposed to Agent Orange or other herbicides during military service and develop Parkinson's disease do not have to prove a connection between their disease and service to be eligible to receive VA health care and disability compensation.

Parkinson's disease is a degenerative brain disorder that leads to shaking, stiffness and difficulty with walking, balance and coordination. It is considered a presumptive disease by the VA. If one of these conditions is diagnosed in a veteran in one of these groups, the VA presumes that the circumstances of his/her service caused the condition, and disability compensation can be awarded.

Veterans who served in Vietnam, the Korean demilitarized zone or another area where Agent Orange was sprayed may be eligible for a free Agent Orange registry health exam.

Surviving spouses, dependent children and dependent parents of veterans who were exposed to herbicides during military service and died as the result of Parkinson's disease may be eligible for survivors' benefits.

To file a claim, contact our office at: (989)743-2231



Freedom's Colors

by Roger W Hancock

"Red is for Bravery";
blood shed is sacrifice.
Freedom came with lives the price.

"White is for Liberty";
freedom's purity.
Life be free from God's decree.

"Blue is for Justice";
as vast as the sky.
Over freedom's land to occupy.

Financial Assistance is available for veterans in need.

**Shiawassee County
Veterans Affairs and Services**

FINANCIAL ASSISTANCE

If you are a veteran in need or a dependent of a veteran you may be eligible for emergency financial assistance.

What is considered an emergent need?

Emergent need is further defined to mean an unforeseen circumstance causing temporary financial emergency or hardship that a grant will resolve. The key factor in determining whether or not a grant is approved is the ability of the applicant to manage the obligation for which aid is requested after a grant is made. If there is no reasonable expectation that a grant would enable the applicant to resume his or her financial responsibility, then a grant does not meet policy.

What are the basic eligibility requirements?

- Resident of Michigan and Shiawassee County
- Veteran discharged under Honorable conditions
- At least 90 days of active service or separated as a result of medical condition incurred in the military
- Veteran and/or legal dependent, or the un-remarried widow/widower of a veteran

What documents are required for an application?

- DD214, discharge papers or separation report
- Valid Drivers License or State I.D.
- Marriage Certificate, Birth Certificates, Death Certificate, if applicable
- Bills or Rent/Mortgage account statement in which you are seeking assistance
- Proof of income and/or documentation of disability rating from VA or Social Security



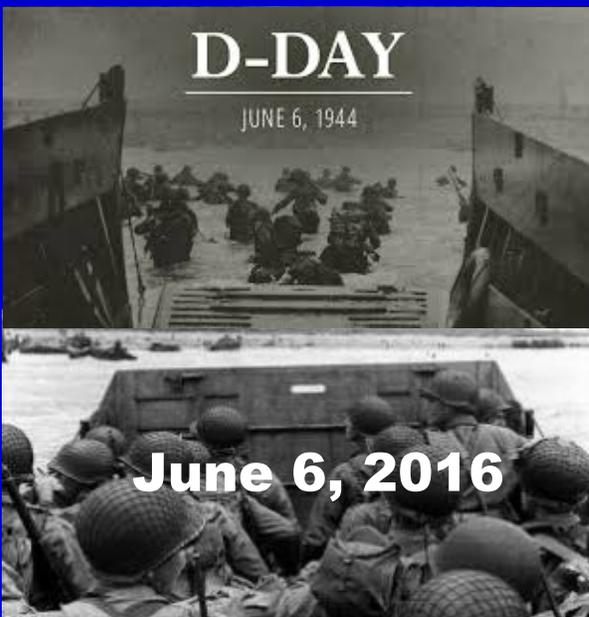
Be prepared to answer these questions when applying for assistance:

- What unforeseen situation occurred that put you behind in your monthly budget?
- What financial emergency/hardship was caused?
- What makes this situation temporary?
- How does this grant resolve the situation?
- How can veteran/dependent pay monthly budget in the future?



How Do I Apply?

To apply for the Michigan Veterans Trust Fund or the Veterans Relief Fund call our office and we will be able to assist on what documents you need to bring to your scheduled appointment (989)743-2231.



D-DAY

JUNE 6, 1944

June 6, 2016

SHIAWASSEE COUNTY HOMELESS COALITION
FOUNDED FOR THE 5TH ANNUAL

PROJECT CONNECT

Thursday, June 9, 2016

Location: Corunna Community Center (Old Casino)
McCurdy Park
Corunna, MI 48817

FREE TRANSPORTATION-IF NEEDED PLEASE CALL (989) 725-9303

"CONNECTING YOU TO COMMUNITY RESOURCES"

FREE EVENT

FOR ALL VETERANS & LOW INCOME RESIDENTS

VETERAN'S EVENT!!!

EARLY ACCESS
VETERANS ONLY
TIME: 8:00AM - 10:00AM

ALL COUNTY RESIDENTS
TIME: 10:00AM - 2:00PM

- FREE HOT BREAKFAST
- FREE HOT LUNCH
- VA HEALTHCARE
- VA HOMELESS HOUSING ASSISTANCE
- VA NUTRITION & FOOD SERVICE
- VA PEER SUPPORT
- VA SAGINAW MINORITY VETERAN PROGRAM
- VA MENTAL HEALTH
- VA BENEFIT SPECIALIST
- VA VETERAN'S JUSTICE OUTREACH
- VA HOMELESS WORKER PROGRAM
- VETERANS JUSTICE OUTREACH
- VA REHABILITATION SERVICES
- EMPLOYMENT
- HOME REPAIR GRANTS
- EMERGENCY ASSISTANCE

ALL LOW INCOME SHIAWASSEE COUNTY RESIDENTS & VETERANS!!!

ALL COUNTY RESIDENTS
TIME: 10:00AM - 2:00PM

- FREE HOT LUNCH
- HAIR CUTS
- HYGIENE PRODUCTS
- KIDS CORNER
- FOOD TRUCK
- EMPLOYMENT ASSISTANCE
- HOMELESS ASSISTANCE
- NUTRITION CLASSES & RECIPES
- CONSUMER'S ENERGY
- DEPRESSION SCREENINGS
- HEALTH SCREENINGS

The American Legion Owosso Post #57

The American Legion meets the first Monday of every month at 7:00pm.

Poker room Thursday thru Sunday 5:00pm to close

Monday-Burger's	4pm-8pm
Tuesday-Coney's	4pm-8pm
Friday-Taco's	4pm-8pm

The American Legion
201 E. Mason St.
Owosso, MI 48867
Phone: (989)723-1382

THE AMERICAN LEGION



AMVETS-Durand Post #2273

The AMVETS in Durand meets the first Tuesday of every month at 7:00pm.

June 12th-Pancake Breakfast
9am-noon
\$6-All you can eat
(sponsored by the AMVET Riders)

June 19th-Father's Day Steak Dinner
2pm-6pm
\$10-New York Strip

AMVETS
8495 E. M-71
Durand, MI 48429
Phone: (989)288-3655



Veterans of Foreign War -Corruna Post #4005

The VFW in Corunna meets the first Monday of every month at 7:00pm.

Thursday Night Bingo
6pm-9:30pm (every Thursday)
Paper cards/Cost by numbers

VFW
416 S. Shiawassee St.
Corunna, MI 48817
Phone: (989)743-5015



4 VA Loan Myths That Hamper Veteran Home Buyers



Myth 1: You need perfect credit

This one is almost laughably wrong. VA loans were created to help level the playing field for veterans and military members who've sacrificed for our country. More flexible and forgiving credit guidelines are a key part of the benefit.

While the VA doesn't require a certain credit score, the private lenders ultimately making these loans certainly will. The good news is, many are looking for a minimum 620 FICO score to qualify. That's considered just "Fair" credit, a step below "Good" and two beneath "Excellent."

VA loans also typically feature shorter waiting periods than conventional loans following negative credit events like a bankruptcy or foreclosure.

Myth 2: VA loans cost more

These \$0 down loans come with a host of big-time benefits that have made homeownership possible for millions of veterans and service members who might otherwise be left on the sidelines. They also don't inherently cost more than other loan types.

The VA limits what lenders can charge in closing costs, and these no-down-payment loans also come with no mortgage insurance. The latter can prove especially costly and eat into a veteran's buying power.

Conventional buyers without a 20-percent down payment usually need to pay for private mortgage insurance. FHA buyers face both upfront and annual mortgage insurance charges.

Compared to FHA, the VA estimates its 2015 buyers will save \$44 billion in mortgage insurance costs over the life of their loans. VA buyers do have to contend with an upfront funding fee, which can be paid in cash at closing or rolled on top of the loan. The VA Funding Fee varies depending on your down payment, your service history and whether it's your first use of the benefit. For most first-time buyers, it's 2.15 percent of the loan amount. Veterans who receive compensation for a service-connected disability don't have to pay this fee.

Myth 3: VA loans take forever to close

VA loans have long fought a reputation for being slow and choked with red tape. Some of that reflects old truths, but the program has become considerably more efficient over the past 15 years.

Long a sore spot for buyers and real estate agents, VA appraisals now come back in under 10 business days on average, which is on par with the other loan types, Frueh said. Wait times can be longer in more remote parts of the country.

There's also little difference between VA and conventional loans in terms of getting to the finish line. The average VA purchase in December closed in 51 days, which was a day longer than the typical conventional loan, according to mortgage software provider Ellie Mae.

VA loans also had a higher closing success rate than conventional loans throughout all of 2015.

Myth 4: No down payment makes VA loans risky

This is one of the surprising — and surprisingly neglected — stories of the housing recovery. These \$0 down loans have had the lowest foreclosure rate of any mortgage on the market for most of the past eight years, according to data from the Mortgage Bankers Association.

That success is partly due to the VA's common-sense guideline for discretionary income, which helps ensure buyers can weather financial hiccups and stay current on their mortgage. But the VA's foreclosure prevention team deserves a lot of credit, too.

Foreclosure specialists get regular updates on each of the 2.5 million active VA loans, and they can reach out to homeowners at the first sign of danger. The foreclosure team also encourages lenders and mortgage servicer(s) to offer foreclosure alternatives to borrowers in jeopardy.

Those efforts helped more than 90,000 veterans avoid foreclosure last year alone.

JUNE
3



NATIONAL DONUT DAY

June 3



THE HISTORY OF DONUT DAY BEGAN ON THE BATTEFIELDS

The simple donut represents the food, services, and comfort The Salvation Army brought to frontline fighting soldiers during World War I. Today it is a symbol of The Salvation Army's concern and readiness to help in times of need.

JOIN US IN CELEBRATING NATIONAL DONUT DAY

A PORTION OF THE PROCEEDS WILL GO TO THE SALVATION ARMY TO HELP SERVE THOSE IN SHIAWASSEE COUNTY

1 DOZEN DONUT'S - \$12

(4 Cinnamon & Sugar,
4 Powdered & 4 Plain)

**WE WILL DELIVER ALL PRE-
ORDERS**



PLACE PRE-ORDERS BY
CONTACTING:
The Salvation Army
(989) 725-7485

Jonathan_Tamayo@usc.salvationarmy.org