



## AFSA Retiree and Veteran Affairs Newsletter

### - AFSA LEGISLATIVE SURVEY

Thank you for all those of you who took the time and completed our 2020 AFSA Legislative Survey. Your participation has helped us focus our direction in formulating our legislative platform. I appreciate your time and thank you again for taking the survey and helping us ultimately help you as we tackle the issues and concerns of the association with Congress.

-- AFSA IS QUALITY OF LIFE --

### GETTING A SOLID START ON A NEW LIFE

VA is calling every newly separated service member three times during his or her first year of separation. From help getting a home loan, to health care, to returning to work, to mental health support – VA is here for you. It's your call. Qualified VA representatives will be reaching out to help you better understand the benefits available to you and help you get a solid start on your civilian life. VA is on the line – take the call!

VA is committed to supporting every service member transitioning from service. As part of your welcome to VA, we want to inform you about what to expect during this critical time and help you build a solid start to your civilian life. New routines, new responsibilities... year one out of the service presents a lot of change, but the stress of change is not a weight you have to carry alone. VA is your partner, and we're here to connect you with direct benefits, as well as resources through partner organizations, to help you navigate these new challenges.

### - TRAINING FOR A NEW CAREER

You may receive Vocational Rehabilitation and Employment (VR&E) services to help with job training, employment accommodations, resume development, and job seeking skills coaching. Other services may be provided to assist Veterans and Service members in starting their own businesses or independent living services for those who are severely disabled and unable to work in traditional employment. To learn more about the VR&E program, review the VR&E Process page by visiting the link below.

The VR&E assists service members and Veterans with service-connected disabilities and an employment barrier prepare for, find, and maintain suitable careers, or maintain a life of independence. Learn how the VR&E program can help you prepare for your future!

[https://www.benefits.va.gov/VOCREHAB/edu\\_voc\\_counseling.asp](https://www.benefits.va.gov/VOCREHAB/edu_voc_counseling.asp)

## **- VIETNAM VETERAN KEEPS BLACK HISTORY ALIVE IN LOUISIANA**

Norman R. Smith grew up in the famous Tremé neighborhood in New Orleans. He was one of those children who knew what he wanted to do at a young age. Smith didn't want to be a pilot or a police officer, or even a soldier. He wanted to be a historian. Specifically, he wanted to record and preserve black history.

As a boy, some of the first stories Smith heard were of family members from generations past. He knew that his father had been in the military, along with his grandfather and great grandfather. In fact, his mother's great grandfather had served in the war of 1812, and her great uncle had fought in the 9th Cavalry Heavy Artillery in the Civil War. Their stories fascinated Norman.

As early as the fifth grade, Smith had the idea to make calendars that would bring to life the stories of black historical figures. His goal was to share the many contributions black people had made to American society, especially some who might be lesser known.

"The point was to do something positive," he explained. "So little black kids like me could have something to look forward to. To look up to." For a time, it remained just an idea.

Smith finished school and trained as a mortician, perhaps because it was a career that would allow him to honor those who had passed on. Soon after finishing his training, he was drafted into the Army where he was to serve as a telephone technician. But after arriving in Vietnam, he was transferred to work as an identification specialist and later he was tasked with preparing fallen heroes for return home to their families. After Smith returned from Vietnam, he worked as a funeral escort stationed at Oakland Army Base.

Upon discharge from active duty, Smith resumed his career as a mortician. He worked in other fields over the next few years, including for the Louisiana Department of Veterans Affairs. After leaving that position, he decided to take the opportunity to achieve the goal he had set for himself many years before. He began what would eventually add up to nine years of research on historical black figures from Louisiana. In 1983 he published his first calendar under the title Etches of Ebony Louisiana.

"I called them Etches of Ebony Louisiana because I was documenting the history of our people," said Smith. "I was etching their names into the history books."

Smith continued to produce the calendars until 2004. During that time, he told the stories of thousands of people, one for each day on the calendar. He also created special calendars that featured the African American churches and historically black colleges of Louisiana.

When Hurricane Katrina struck New Orleans in 2005, it destroyed much of Smith's research, and nearly all the work he had produced.

"There were seven feet of water in my house," he recalls. "My file cabinets were floating."

In 2018, Smith met the director of the Southeast Louisiana Veterans Health Care System, Fernando Rivera. Smith shared his story with Rivera, and Rivera had an idea. Over the next few months, Smith worked with the Rivera's team at the Veterans medical center in New Orleans to create a display that would tell some of the stories Smith had hoped to preserve. Many of those featured in the exhibit were Veterans. They all had a connection to the local area and made an impact on the region's history. The installation featuring Smith's work is currently on display at the New Orleans Veterans medical center in honor of Black History Month 2019.

Were it not for the dreams of a young Norman Smith, some of the people he later worked so hard to research might be that much closer to being forgotten. We thank him for his contributions and proudly share his work with the community so that the stories he shared, and his own story, might live on to inspire someone else.

## **- CHANGES TO THE VA HOME LOAN**

On Jan. 1, 2020, it became easier for you to use your VA home loan benefit to purchase, refinance, or construct a home with no down payment, regardless of the cost of the home. The VA home county loan limits were eliminated as part of the Blue Water Navy Vietnam Veterans Act of 2019 for Veterans and service members with full entitlement.

Historically, VA only guaranteed home loans up to the county conforming loan limits (CLL) as determined by the Federal Housing Finance Agency. These loan limits reflect the changes in average U.S. home prices at the county level. If you chose to purchase, refinance, or construct a home above the CLL, the lender would likely require a down payment from you before they would choose to close on the loan. In counties such as San Diego, Calif., or Arlington, Va., the limit is much higher to reflect the average cost of a home. This meant that when using your VA benefit, the lender—not VA—would require you to pay up to a 25% down payment on any amount above the county limit.

As of January 1, first-time homebuyers, or homebuyers who have sold their home and have full benefit entitlement available, will no longer have to worry about loan limits or down payment requirements when purchasing, refinancing, or constructing a new home.

### ***When purchasing another home using your VA loan***

Conforming loan limits will impact those who want to purchase a second (or subsequent) home using a VA home loan. For those that currently have a VA home loan and plan to keep it and purchase a new home using a VA-backed loan that is more than \$144,000, the rules are different.

- You must be able to afford all the loans at the time of closing.
- The next home you purchase must be your primary residence.
- VA may be able to back the next loan, but it will depend on your remaining entitlement and the conforming loan limit (CLL) for your county.

Your basic VA home loan entitlement starts at \$36,000 and goes up to 25% of the loan amount. The amount remaining on your entitlement after purchasing your first home will impact how much of a down payment will be required for your next purchase.

If the county CLL is \$500,000 and your last loan was for \$500,000, then you have no entitlement remaining.

If your first loan was for \$200,000 and the second is for \$400,000, the CLL for your next home would need to be at least \$600,000 if you want the no-down payment option, otherwise you'll have to pay a down payment on the amount above the CLL. Note that the county that will determine your loan limit is the county in which your next home is located.

### ***In practice***

We've come up with more examples of how this would work in practice, which can be seen here.

As each case is different, your first step should be to request your certificate of eligibility, which will show your remaining VA home loan entitlement. If you need assistance determining what this means for you, reach out to your lender or a VA loan specialist.

As with any home loan decision, you should speak with your lender(s) or a loan specialist at your VA Regional Loan Center to go over your options when purchasing your next home.

Only you can determine what is best for your personal and financial needs.

Whatever the case, speaking to a loan professional about your options and shopping around for the best situation for you is key.

Remember, the VA Home Loan Program staff are here to assist you. For more information on VA home loans go to: [www.benefits.va.gov/homeloans](http://www.benefits.va.gov/homeloans).

## **- SPACE A FLIGHTS**

The Space-A Program fills surplus capacity and seating on DOD aircraft. A popular perk among retirees, eligible disabled Veterans can also take advantage of the program and fly for free. To be eligible for Space-A flights, Veterans must have a permanent and total service-connected disability rating.

LEARN MORE <https://www.blogs.va.gov/VAntage/60642/eligibility-disabled-veterans-space-available-flights/>

## **- TAX SEASON IS HERE AGAIN**

As we enter another tax season, we want to make sure you are aware of all of the options you have for getting your tax documents.

We recommend you take advantage of myPay. A myPay account is your one-stop source for all of your most important retired pay information, including your 1099-R. In fact, by the time you read this newsletter, retiree 1099-Rs will be available in myPay. If you have requested your 1099-R to be mailed, it should have been mailed via U.S. Postal Service no later than January 31, 2020.

Get your 1099-R and pay information 24/7 in myPay. It's the fastest and most secure way to obtain a copy of your 1099-R is through myPay. Retirees and annuitants can log in to myPay, and print a 1099-R from the comfort of their home. Instructions are at: <https://myPay.dfas.mil>

If you're not using myPay, now is a great time to get started. With the refresh this spring, myPay is now simpler, streamlined and more mobile-friendly. That means it's easier to manage your pay account using the web browser on your computer or with a connected device, like your smartphone or tablet.

The advantage of using myPay is that your 1099-R tax statement will be available much sooner in myPay than through postal mail. 1099-Rs generally become available in myPay in late December, while paper copies aren't mailed until later in January. In addition, in myPay you can download or print your current year tax statement, as well as prior year 1099-Rs (up to four prior years for retirees and up to two prior years for annuitants). While you're in myPay, you can also easily check to make sure we have your correct mailing address and email address.

## **- NOVEL CORONAVIRUS**

VA is working closely with The Centers for Disease Control and Prevention (CDC) and other federal partners, monitoring an outbreak of Novel Coronavirus (2019-nCoV).

VA has activated its emergency management coordination cell (EMCC) and is implementing an aggressive and collaborative public health response to protect and care for Veterans.

At this time, no Veterans receiving care at VA have been diagnosed with 2019-nCoV. Currently, there is no vaccine to prevent the 2019-nCoV infection and no medication to treat it. CDC believes symptoms appear 2 to 14 days after exposure.

### **\* *What to do if you have symptoms\****

If you have both:

- \* Symptoms of fever, cough, and shortness of breath and
- \* Have either recently returned from China or have direct exposure to others diagnosed with 2019-nCoV.

Call before visiting your local VA medical center to seek care. Tell them about your recent travel and your symptoms.

LEARN MORE <https://www.publichealth.va.gov/n-coronavirus/index.asp>

## **- ACTIVE HEROES OFFERS VETERANS ACTIVITIES AND RESOURCES**

Army Veteran Troy Yocum started Active Heroes non-profit because of his grandfather, a World War II Veteran. Yocum could not understand why his grandfather had taken his own life.

After his own deployment to Iraq, Yocum realized many Veterans silently struggle with depression and PTSD, similar to his grandfather.

Yocum hiked 7,800 miles across thirty-seven states to bring awareness to Veteran suicide. He called it the "Hike for Heroes." In the process, he raised \$1.3 million, which allowed him to launch Active Heroes. Yocum's efforts earned him a Citizen Honors Medal in 2014.

### ***Active Heroes Events***

Free of charge to Veterans and military members, Active Heroes sponsors almost 500 annual events across the United States. Activities include, "Carry the Fallen," where participants hike with a ruck to signify the burdens Veterans carry, Workouts of the Day hosted at gyms across the country, the 22 Pushup Challenge, Active Heroes 5k, Stand at Attention Competition, and Zumbathons.

### ***Peer Mentors and other programs***

Volunteers, who are Veterans, military members or part of a military family, are trained to be Active Heroes mentors by the suicide prevention organization, QPR Institute, to support struggling or potentially suicidal Veterans.

The Active Heroes Community Center is located in Louisville, Kentucky, within Louisville Athletic Club. It assists hundreds of Veterans and military family members every month. They also have a retreat center, located in

Shepherdsville, Kentucky, open to military families free of charge. Visitors can schedule a day to visit the grounds during hours of staffing, schedule a cabin vacation, or sign up for selected camping dates with cookouts.

The non-profit also offers home repair assistance and educational scholarship opportunities, for which Veterans can apply.

Visit the Active Heroes website for more information. <https://activeheroes.org/>

### **- VETERANS AND FAMILY MEMBERS AIM HIGHER FOR CONTINUED EDUCATION WITH A NEW AFSA MEMBERSHIP**

AFSA has partnered together with Columbia Southern University to provide a sponsored One-Course Scholarship (**Over a \$700 value. Plus Registration Fee-Waiver and Books at No Cost!**) for all military veterans/retirees and family members.

#### **This Is A Continued Educational Opportunity For Those Who Have Borne The Battle!**

AFSA is honored to help Military Veterans/Retirees and their Family Members on their journey to reach higher educational goals. Join AFSA now to participate. Membership will be validated before scholarship is awarded. Participants must enroll in the CSU College course within six months of joining the AFSA. Visit our website at [www.hqafsa.org/edconnect](http://www.hqafsa.org/edconnect)

### **- ARE YOU A VETERAN IN CRISIS OR CONCERNED ABOUT ONE?**

Did you know that VA offers same day services in Primary Care and Mental Health at 172 VA Medical Centers across the country? Contact the Veterans Crisis Line (1-800-273-8255 and press 1, Chat, or Text 838255.)