



**JUNE 15, 2016 • 10 AM to Noon •
Heart of Texas Goodwill, Belton**

Welcome

Katie called to order at 10:03

Steering committee updates

Primary topics and take-always from last week's meeting:

- * A lot of the value in VSACT participation comes from the great connections and contacts we make at the meetings. We'd like to reach as many people as possible. Help us by inviting co-workers, professional contacts, and such. Push your comfort zone.
- * To this end, we've made VSACT invitation cards. Take some, write your contact info on them, and give them to people you invite to VSACT meetings. When they come, they'll put their card in a bowl at the sign-in sheet. We'll draw twice from the bowl and give a \$10 Starbucks card to the guest on the first card and to the "host" on the second card.
- * Members of the Steering Committee will attend more meetings of other regional veteran groups & report back to the VSACT on what they're doing (and report to them). If you attend other meetings on a regular basis, please let us know.
- * The VSACT roster at <http://texvet.org/vsact> is chock-full of reliable people who Get Things Done™. Help us build that resource list by inviting excellent people.

Speaker #1

Jim Bob Mickler - The Veterans Land Board (VLB) - cell: 512-417-3757

- Asked how many attendees know what the VLB is. Virtually everyone did. He said that was good 'cause last year they did a study: Only 16% of Texas vets knew what the VLB is.
- Noted that 12% of TX males are vets (2nd largest US population). TX has largest % of female vets of any state.
- Started in 1946. Land loans in 1949. Home loan in 1983. Home improvement in 1986. 2000 State Vet Home Program. 2006 State Veteran Cemeteries Program - established a number of cemeteries across the state.
- VLB offers below-market loans on Homes, Home Improvements, and Land. Profit on the loans is used to support state nursing care.
- The VLB is not the VA and is not a federal program. They are a state program.
- TX is only one of 6 states that offer vet benefits. TX is the only one that offers a land loan program (CA has one that's ending.).
- Vets may use the program more than once, once any current IVLB loan is paid off.
- Vets can use all three loan types (Home, Home Imp., and Land) at the same time.
- All property must be entirely in TX.
- Subject to credit approval - No more than 30% To 35% of your monthly income.
- Loans may not be used for construction or refinancing.
- If someone's talking refinancing, call me (Jim)!
- Eligibility: All vets after Sept 16, 1940 who served at least 90 days. No dishonorable discharge. Resident with intent to stay in TX. Also eligible: Unmarried surviving spouse of eligible vet who is MIA, KIA, or died from a service-connected injury.

- DD-214 >> They send you a notice of eligibility letter valid for 1 year

Home Buying

- Primary residence only; up to \$417K from a participating lender; single family, condo, or town home - 2-4 family 5 years or older; Originated in conjunction with FHA, VA, or conventional financing; 15 to 30 year term.
- Interest rates: Updated weekly. (3.71 rate this week; 3.21 for 30% or greater disability or surviving spouse).
- VLB prohibits premium pricing; the VLB sets the rate, not the lender.

Home Improvements

- * Increased recently to \$50K (from \$25K).
- * Max term 20 years.
- * Loan under \$10 K = 10 year term.
- * Same interest rate as a home loan.
- * Must have at least one contractor bid.
- * No down payment.
- * One-time closing with full funding after 4 days.
- * Loan originated by the VLB.
- * Home must have sufficient value/equity for them to approve the loan.

Land Program

- * Jim: "Land is a great investment in Texas."
- * One acre minimum.
- * Up to \$125K
- * 30-year fixed rate at 6.75%.
- * 5% minimum down payment (with a 620+ credit score). 6% to 7% for lower score.
- * Note / Deed of Trust mortgage / Fee Title
- * Entirely funded through the VLB.
- * Jim referred to LandsofTexas.com for finding land to buy.
- * They currently have 17,500 active land loans.

- * Online application >> Application fee \$325 >> Farm and ranch contract (TREC Form 25-10)
- * They also run Forfeited Land Sales: Type I Sales - Quarterly online sale for Veterans only. Min bid = appraised value - bids due at end of day of sale - As-IS; can finance up to 95% of sale.

Wrap Up

- Jim quickly discussed property tax exemptions for disabled veterans, grant programs, and state veterans homes.
- State Veterans Homes: Start at \$140 per day; typically covered by VA + social security if 70%+ disability; not restricted by income, but may be limited by a veteran's particular disability.
- State veteran Cemeteries: No cost to veterans, spouses, and dependent children (Recent change by Bush).
- Please "like" us on Facebook. We also have a monthly newsletter and a monthly review.
- <https://www.facebook.com/TXVLB/>
- 800-252-VETS • 7:30 to 5:30
- www.texasveterans.com

Questions

Q: Disability benefits?

A: Only apply to married spouse.

Q: If both In a couple are veterans?

A: We only take the one with the best credit score.

Speaker #2

RP/6 – Don Felt: Site Manager, Fort Hood USO

"I'm going to talk about the USO in general, The Fort Hood USO in particular, and RP/6."

General

- * 75th anniversary (1941) in Feb!
- * New president/CEO 2 years ago. Chose to narrow focus of USO programs >> redefined the mission (was lift the spirits of troops and families) to "Strengthen American service members by connecting them to family home and country throughout their deployment."
- * 30K volunteers across 180 facilities

Fort Hood USO

- * 15th year at Fort Hood (one month before 9-11)
- * Old WW2 barracks off DK Mills Blvd, two-story barracks building behind the Chilli's.
- * 200 visits per day.
- * Computers that are card-accessible. Gaming stations. 21-seat theater.
- * Lunch every days for active duty and their families from 11:30 to 1, sponsored by local restaurants.
- * Family board game night once per month.
- * United for Reading program - Service member reads a book to their child, records on DVD, gets sent to their kid. Can also send DVDs from family to deployed.
- * May to Sept - Movies on the Lawn program, right there on the USO HQ. Pizza, popcorn, games for kids. First event: 500 people, half about 3 feet tall.
- * USO Center on North Fort Hood. Not 7 days per week because not enough volunteers. Anyone in the Gatesville area? Direct them to us so we can expand our service hours. Mike McCotton is in charge of that facility.

RP/6

- * Transition - With military downsizing, about 1 million troops will leave the service over the next 3 years. With families, that's a ton of affected people.
- * Transition 30 Alliance; Us and partners like Comfort Crew, Stronger Families, Hire Heroes USA, and RallyPoint 6 @ rp6.org
- * RP6 started by a military retiree who realized that transition was very challenging, even for them (a successful transition). Connected with a successful east coast Protal.
- * RP6 focuses on 8 areas: Employment, Edu, Legal, Financial, benefits, family support, etc. They do not provide the services. RP6 helps transitioning soldiers connect to the services they need.
- * Told a nice story about a short phone call where they referred a donor to the right org to accept their donation.

Q: Please send out the volunteer opportunities?

A: I'll pass it to Katie. It's worth noting that a lot of troops volunteer at the USO. "I'd like to see more volunteers who'll look like regular folk than military."

Org updates from now to July 2016

Fundraiser for the community - Friends of Central Texas Veterans Cemetery to replace wreaths - \$1 donation or more. Now to Labor Day weekend. Vision XXI on Facebook. Trying to get to \$25K

Benefits for Employers of Vets and the Disabled seminar: Bell County Judge - John Burroughs - Event to encourage employers to know what their benefits for hiring vets and disable - July 26 - \$50 (deductible) - Temple Hilton Garden Inn - Speakers from TX Workforce, Tax Credits, and local business

that's succeeding in vet employment. Need help getting this out to the business community.

BEITZ has a lot of fans to give away - Maureen Jouett.

Vet Court Mentor Program - Seeking more mentors. Contact Maureen Jouett or Michael Jackson

July 9 from 8 AM to 5 PM - Mental Health First Aid training class at St. Joseph's Catholic Church in Killeen.

June 25 - Dental for Veterans - Killeen Aspen (full - may put you on stand-by or send you to Waco)

Bell County VSO - Veteran Affairs Dental Insurance Program (pilot program - 2 years remain - need more participants!). VA treatment only for combat-related dental trauma for specific teeth (unless 100%). VA insurance at \$12 / month via Delta Dental.

I have massage therapy students about to graduate. 4 are vets or vet spouses. Monday 20th of June is when the scheduling lines open up. ineedamassage.com

Operation Phantom Support: Free food for veterans. July 18 @ 5 PM: full spaghetti dinner, then a bottle auction. Just behind the Church of the Living Waters. Helping veterans living at home rebuild their independence.

July 24 hiring event from 1 to 4 PM at Waco - RSVP - 254-753-7337

HOT Vet One Stop grand re-opening July 1 2016 From 1 to 5 PM. 2010 LaSalle Ave, Waco, 76706

Happiness & Calls for Help!

Maureen: Wal-Mart donated a bike to a vet who needed one.

Donated electric hospital bed for a vet in Killeen!

Pest control - Please contact me! (Secretary note: Who was this?)

Katie: Vet trying to get back to school. Owes \$25 K to another school. Has to pay \$1K to get her transcripts. Also needs a laptop.

(She got a few referrals.)

Omissions or errors? Please contact jonathan@texvet.org