

Veterans Affairs and Rehabilitation Western Division May 2024



MAY

MAY 1 — SILVER STAR SERVICE BANNER DAY

Officially established in 2010, Silver Star Service Banner Day honors all those who have been wounded in battle or who are ill or dying as a result of their military service. Hundreds of thousands of Veterans live with physical wounds and psychological trauma caused in conflicts as old as World War II through the present.

MAY 8 — ANNIVERSARY OF VICTORY IN EUROPE DAY

After the death of Adolf Hitler and the fall of Nazi Germany, U.S. Service Members serving in the European Theater of World War II found themselves wondering if they would be returning home — or sent to fight an increasingly desperate and debilitated Imperial Japanese Army.

Our full article: Anniversary of Victory in Europe Day

MAY 10 — MILITARY SPOUSE APPRECIATION DAY

Military Spouse Appreciation Day is a day to appreciate the sacrifices made by Military Spouses, many of whom are expected to shoulder the responsibilities of the home without the support of their significant other. Military Spouses contribute to the mission first and are a vital component of troop morale. Spouses are often required to pick up and move at a moment's notice, which makes holding a stable career that much more difficult for them.

MAY 13 – Children of Fallen Patriots Day – A Day to honor the children left behind by the brave men and women who gave their lives while defending our freedom.

MAY 18 – Armed Forces Day Observed on the third Saturday every May, this is a day dedicated to paying tribute to men and women currently serving in the U.S. Armed Forces.

MAY 27 — MEMORIAL DAY

Memorial Day remembers all those who died fighting in America's wars. The federal holiday is thought to have originated not long after the end of the American Civil War, but in 1971, was officially dedicated as it is today.

With busy lives, it can be hard to find time to volunteer. However, the benefits of volunteering can be enormous. Volunteering offers vital help to people in need, worthwhile causes, and the community, but the benefits can be even greater for you, the volunteer. WE, you, us volunteer our time and resources every year to our organization. Now it is time to gather those volunteered hours, monetary donations summarize them and report them to our Units, Districts, and our National organization. So..... That means REPORTS. I am looking forward to reading all your reports, please have them to me by May 15th, no exceptions. I Thank YOU in advance.

Military Appreciation Month 2024



May is Military Appreciation Month, a special time for those in and out of the military. It is a time designated to honor and recognize the contributions, sacrifices, and service of the members of the armed forces, past and present.

Not only do we pause on Memorial Day to remember the sacrifice and service of those who gave all, but the month also marks several other military anniversaries and events, including Military Spouse Appreciation Day and Armed Forces Day. We honor the service and sacrifice of members of the Army, Navy, Air Force, Coast Guard, Marines, Space Force and National Guard as well as the contributions of their spouses and families.

Congress designated May as National Military Appreciation Month in 1999 to ensure the nation was given the chance to publicly show their appreciation for troops past and present. It serves as a reminder of the profound contributions made by service members.

What is Military Appreciation Month?

Military Appreciation Month plays a crucial role in fostering awareness and understanding of the challenges faced by the military community. It provides a platform for education and dialogue about the experiences of service members, veterans, and their families.

Each year, the president makes a proclamation reminding Americans of the important role the U.S. Armed Forces have played in the history and development of our country. May was chosen because it has many individual days marked to note our military's achievements, including Loyalty Day, established in 1921, Victory in Europe (VE) Day commemorating the end of WWII in Europe in 1945, Children of Fallen Patriots Day, and the anniversary of the death of Osama bin Laden.



Mother's Day, is a time to honor motherhood and show our appreciation to moms of all kinds, including wives, sisters, and grandmas, for all their hard work and sacrifice. Showing love, gratitude and appreciation through acts of kindness and the giving of Mothers Day gifts and flowers.



News from the U.S. Department of Veterans Affairs (VA) Big Increase in Number of Women Veterans Receiving VA Benefits The U.S. Department of Veterans Affairs (VA) is delivering disability compensation benefits to a record number of women Veterans. According to VA, 702,557 women veterans are receiving disability compensation benefits from VA — an all-time record and an increase of 180,959 women Veterans (or 26%) over five years ago.

The average woman veteran who receives disability compensation benefits from VA has a 68% combined disability rating, and they receive an average of \$26,809 in earned disability compensation benefits per year from VA.

The average grant rate for women veterans is 89.2%, meaning that 89% of women veterans who have applied for disability benefits with VA have received benefits for at least one condition.

Women veterans are the fastest growing cohort at VA, and — in addition to delivering record levels of disability compensation benefits — VA is now serving more women veterans in its health care system than ever before. The sharp increase in women veteran benefits in recent years is largely due to the PACT Act, which has empowered VA to expand health care and benefits to millions of veterans who were exposed to toxins and other hazards while serving the country.

"Women veterans have fought in every war since the American Revolution, but they have not always been able to access the care and benefits they've earned and deserved. But now, at VA, we're making sure that those days are over," said VA Deputy Secretary Tanya Bradsher, the first woman veteran VA deputy secretary. "These record numbers demonstrate that we've made tremendous progress in recent years, but they are still just the beginning — we won't rest until every woman veteran is coming to VA."

"We want women veterans to come to VA for their health care and benefits, which is why we're hosting women veteran outreach events across the country throughout this month and throughout this year," said VA Under Secretary for Benefits Josh Jacobs. "To all the women Veterans out there, we encourage you to visit VA.gov or call 1-800-MYVA411 to apply for your earned benefits today. We will do everything in our power to serve you, just like you've served our country."

In recognition of Women's History Month, VA's regional offices are hosting or participating in 139 outreach efforts specifically focused on women veterans. In addition to disability compensation benefits, VA's concerted efforts to reach out to women veterans are helping them get education benefits and well-paying jobs: despite only making up 11.3 % of the Veteran population, women Veterans received 27.5% of Post 9/11 education benefits and 26.4% of Veteran Readiness and Employment benefits in 2023 .

Over the past two years, VA has also dramatically expanded health care for women veterans. Specifically, VA expanded breast cancer screenings and mammograms for Veterans with potential toxic exposures; supported access to reproductive health services, including contraception, in vitro fertilization, abortion counseling and – in certain cases – abortion care for V\veterans and VA beneficiaries; and dramatically expanded one-on-one maternity care coordination for women veterans. Women veterans are also enrolling in VA health care at higher rates under the PACT Act, and VA recently hosted its first Women Veterans Experience Action Center, helping more than 340 women veterans apply for the care and benefits they deserve. Additionally, as announced by the White House this week, VA and the Department of Defense are launching a new Women's Health Research collaborative to explore opportunities to promote joint efforts to advance women's health research and improve evidence-based care for veterans and service members.

Source: Ray Seva

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VA to Launch Program to Help Veterans Avoid Foreclosure on Their Homes



On May 31, VA will launch a new program — the Veterans Affairs Servicing Purchase (VASP) program — to help more than 40,000 veterans experiencing severe financial hardship avoid foreclosure and stay in their homes.

VASP is a new, last-resort tool in VA's comprehensive suite of home retention options for eligible veterans, active-duty service members, and surviving spouses with VA-guaranteed home loans who are experiencing severe financial hardship.

Through VASP, VA will purchase defaulted VA loans from mortgage servicers, modify the loans, and then place them in the VA-owned portfolio as direct loans. This will empower VA to work directly with eligible veterans to adjust their loans — and their monthly payments — so they can keep their homes. With VASP,

these borrowers will have a fixed 2.5% interest rate, which will provide a consistent, affordable payment for the remainder of their loan.

VA is committed to doing everything possible to prevent foreclosures for veterans and their families. Over the past several months, VA has strongly encouraged a foreclosure moratorium through May 31, 2024, extended its COVID-19 modification program through May 31, 2024, and worked with veterans directly to help them retain their homes. In total, VA helped more than 145,000 veterans and their families avoid foreclosure in 2023 alone.

"This new program will help more than 40,000 Veterans and their families stay in their homes, and there's nothing more important than that," said VA Secretary Denis McDonough. "We at VA are committed to doing everything in our power to help veterans avoid foreclosure, and that's exactly why we're launching VASP – to help the veterans who need it most."

"When a veteran falls on hard times, we work with them and their loan servicers every step of the way to help prevent foreclosure — including offering repayment plans, loan modifications, and more," said Under Secretary for Benefits Josh Jacobs. "But some veterans still need additional support after those steps, and that's what VASP is all about. This program will help ensure that when a veteran goes into default, there is an additional affordable payment option that will work in a higher interest rate environment — so they can keep their homes."

Veterans will not apply directly for VASP. Instead, beginning May 31, mortgage servicers will identify qualified borrowers and submit requests on behalf of Veterans based on a review of all home retention options available and qualifying criteria. veterans facing financial hardship should work with their mortgage servicers to explore available options.

VA anticipates that VASP will result in a government subsidy spending reduction of approximately \$1.5 billion from 2024 to 2033, making it beneficial for veterans, taxpayers, servicers, and loan holders alike. This is because the savings associated with avoiding foreclosures outweighs the cost of purchasing these homes. VA has existing authority to establish and implement VASP under 38 U.S.C. § 3732 and § 3720.

VA is proud to help veterans get access to — and retain — the homes they deserve by guarantying home loans with no down payment requirements and competitively low interest rates. In total, VA has helped veterans, service members, and survivors obtain more than 28 million homes. Currently, more than 3.7 million veterans have active home loans guaranteed by VA, and VA guaranteed 400,695 home loans in 2023 alone.

Veterans who are having difficulty reaching a resolution with their mortgage servicer can contact VA at (877) 827-3702, option 4. Learn more about the policy and the VASP program. For more information on VA home loans, visit the VA home loans website.

Source: Ray Seva

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