



July 2025



Top Left: Senator Ashley Moody addresses DAV & DAVA members at Joint Opening Session at Department Convention.
 Top right: Department Commander John Cornish pictured in front of artillery piece at National Headquarters.
 Bottom Left: Members from Chapters 1, 4, 38, 84 and Units 18, 109 and 84 at State Veterans Nursing Home in Daytona Beach.
 Bottom Right: Assistant Adjutant Ayala, Senior Vice Dunn and Commander Cornish at C&A training.



DEPARTMENT COMMANDER JOHN CORNISH

I want to thank the Department of Florida for the faith and confidence you have in me to be your next Department Commander. It means the world to me, and it is a serious task that I take to heart. Together with the rest of the Department line and staff, we stand to serve you and your chapters as each of you plan to grow our organization. I would like to congratulate our new Auxiliary Commander Joey Caywood and her officers. Over the course of this year, we will have good and bad times but let us not forget our mission and always remember our reason for being here: "Keeping Our Promise to America's Veterans"! Our passion is "Veterans helping Veterans". I believe we are stronger together and more prepared to empower Veterans to lead high quality lives with respect and dignity.

At our convention, we recognized some outstanding individuals: top NSO recruiter-Brenda Culbreth, top DSO recruiter-Paul McLemore, top member recruiter-Rodney Deflumeri, and the veteran of the year-Gary Hutchens. There were also many Department Appreciation awards given out. I would like to thank United States Senator Ashley Moody for her kind words and support. The efforts of each of our members and volunteers not only make me proud to be a part of this organization but set us apart from many other organizations. We are able to help people because of OUR people.

I think the Department as a whole is moving in the right direction. We are visiting Veterans' Nursing Homes and hosting cookouts for the Veterans, conducting Chapter Officer Training, Case Management Training (CMS), CSO & DSO training, consistently utilizing the LVAP hours utilization program to encourage volunteer turnout, and hosting fundraising events combined with membership drives.

My goal is to increase chapter attendance at the Mid-Winter Conference, CSO training and Chapter Officer Training. I will help facilitate this objective by visiting chapters and providing support to help bring them back into the fold.

In the Month of May we held our first Veterans' cookout at Clyde Lassen VA home located in St. Augustine Fl. Members from Chapters 1, 4, 7, and 38 participated along with members from the Department. The cookout was a huge success.

Additionally, Chapter 38 held a Vietnam Veterans award program headlining one of our oldest members-Sgt.Maj. James Thomas, USMC/Ret. He was a highly decorated and active volunteer member during our VA Lake City hospital visits.

I had the honor of pinning 2nd Lt. Breanna Hernadez at Jacksonville University's commissioning ceremony. She is the daughter of proud parents Jose and Veronica Hernandez. Veronica is a DSO and Treasurer at Chapter 38.

Chapter 38 finished the month with a Memorial Day Celebration and Fundraiser at the Orange Park, Golden Corral.

I am honored to serve as your Department Commander. My team and I will work together to address challenges facing our Veterans and their families. I am confident that we will work together to further the work of helping Veterans to lead high quality lives with respect and dignity.

We have some chapters who are requesting donations from individuals and businesses and not considering them as a fundraiser. This subject has been discussed numerous times—at least 3 times a year. Twice by Adjutant Marshall at our Department Conventions and Mid-Winter Conference and at least once yearly by National Inspector Hartman during National Conventions. A request for a donation is a fundraiser. If someone donates to you on their own without requesting it---it is then a donation.





DEPARTMENT SENIOR VICE COMMANDER JOHN DUNN

First and foremost, I want to express my sincere gratitude for electing me as your Department Sr Vice Commander. I am both honored and humbled by your confidence in me, and I pledge to serve you to the very best of my ability.

As we embark on a new year, we are presented with fresh challenges and opportunities. Our primary mission remains unchanged: to support our fellow veterans and their families. If you ever find yourself overwhelmed or in need of assistance, please don't hesitate to reach out to the department. Remember, there is no greater reward than knowing your efforts have made a real difference in the life of a veteran in need. Reflecting on those moments of impact can bring a smile to your face and remind you why we do what we do.

Recently, I had the privilege of attending the Commander and Adjutant training at our National Headquarters in Erlanger, Kentucky. The experience was invaluable—I gained a wealth of information on both new and ongoing legislative issues, learned about the national push to utilize CMS and AFR, and had the opportunity to connect with our national representatives. The training also addressed a variety of concerns raised by attendees, providing helpful background and solutions.

Goals for the Year Ahead

Looking forward, I have set several key goals to help us grow and serve more effectively:

1. Expand Multi-Contact Marketing:

We will promote the use of multi-contact marketing

strategies with our hotlist and membership list to boost membership and strengthen our volunteer base.

2. Promote the VA Auto Fill Program:

I encourage the increased adoption of the VA Auto Fill program, created by Master Sergeant Silva, US Army (Ret.), Chapter 109. This innovative software streamlines claims preparation, reduces errors, and saves valuable time.

3. Enhance CMS Utilization:

By improving our use of the Case Management System (CMS), we can ensure that claims are never lost in transit and that we receive confirmation upon submission.

4. Train on Artificial Intelligence Tools:

We will offer training on leveraging artificial intelligence to assist with claims processing and information gathering, keeping us at the forefront of technological advancements.

5. Support Commander Cornish's Directives:

I am committed to assisting Commander Cornish with the implementation of any new directives to ensure our department's continued success.

Thank you once again for your trust and support. Together, we can make this year one of achievement and positive impact for our veterans and their families.

I look forward to seeing you when we conduct our Area Training this year. Adjutant Marshall will schedule Officer and CMS Training for all 7 Areas. Chapters interested in having training scheduled for the Areas should contact Adjutant Marshall and provide a list of dates chapter is unavailable to host the training. Training will begin at 8:20 am and conclude around 4 p.m.

Officer and CMS Training will begin in September of this year.



DEPARTMENT JUNIOR VICE COMMANDER PAUL MCLEMORE



First off, thank you for electing me as your Jr. Vice Commander. I am truly honored by your trust and support, and I am already working to make a difference to make us better... Sr. Vice Dunn and I have already begun visiting many chapters to install the new autofill program and assist members in learning the CMS program. Our goal is to ensure that every chapter feels confident and comfortable with these new tools. We plan to continue these visits and offer hands-on support, especially to our chapter CSOs, to make this transition as smooth as possible.

Our commitment to helping Chapter Service Officers (CSOs) become better informed about the claims process is both timely and essential. While many CSOs have years of experience, others are new and need additional support to navigate the ever-evolving landscape of veterans' claims. The VA's processes and requirements are constantly changing, making ongoing education and adaptability crucial for effective service.

Key Strategies for the Year Ahead

- Chapter Visits and Knowledge Sharing
 - Continue visiting chapters to observe and learn about different approaches to claims processing.
 - Identify best practices and share them across all chapters to ensure consistency and efficiency.

- Encourage open dialogue so that new and experienced CSOs can learn from one another.
- Continuous Training and Updates
 - Organize quarterly training sessions and workshops focused on the latest VA claims procedures and policy changes.
 - Leverage feedback from chapter visits to tailor training content to real-world needs.
- Embracing Change
 - Make changes that value innovation and improvement, rather than sticking to outdated methods simply because "it's always been done this way".
 - Encourage CSOs to question existing processes and suggest improvements based on current VA requirements and veterans' needs.
- Commitment to Veterans
 - Remember that the ultimate goal is to serve veterans effectively and compassionately.
 - Emphasize the responsibility to stay informed and adaptable to honor the trust veterans place in your organization.

The most important thing I want to emphasize is that we should never become static in our learning, especially when it comes to VA claims. The landscape is always changing, and so should we. Let's stay committed to bettering ourselves, because when we do, we achieve better results.



DEPARTMENT CHAPLAIN REVEREND JIM TAYLOR

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Our State Convention was very successful this year. We were able to move from five Areas to seven areas within the state structure. We had a visit from the junior US Senator Ashley Moody from the state of Florida who visited the convention. She was appointed to the Senate by Governor DeSantis in the seat vacated by Marco Rubio this year. She seemed very supportive of veterans.

We had a wonderful turnout again this year for the Memorial Service. Thanks to all in attendance. It is a joy to me personally when we have so many of you take time to be at the Memorial Service to honor and remember those who have paved the way before us.

We had a successful transfer of leadership team. I do have to say Andy is outnumbered this year as the entire line is prior Navy. I am sure he will struggle through. I doubt, however, even with so many years of leadership experience, he will be able to teach us how to march. Sailors are just not built that way. It should be a lively year in any case.

I thank the nomination committee for once again supporting and the bodies' approval for me to return as your state chaplain. It truly is my honor to serve you in this position. I am excited by some of the technical advances we have come up with recently. One that directly affects me is that the Chapter Chaplains will now be listed in the leadership reports. This will give me the opportunity to connect with those chaplains serving in your chapters. I look forward to that opportunity.

Finally, we all know our United States celebrated the first Independence Day on July 4th, 1776. We now celebrate that day as the historic day the Continental Congress declared its independence from Great Britain. This congress made a bold statement to stand up to the world's most powerful nation, politically and militarily and said we will be a free and independent country.

Each year we have the honor and freedom to celebrate their bravery and know that for 250 years since that time the military services have served to maintain that independence. God Bless America, God bless all those past, present, and future who keep her free.

A word of advice for those who have had issues with booking a room for January's CSO Training and Mid-Winter Conference. Book your room now to avoid having to book a room at another hotel. This message was in prior newsletters with the contact information for the hotel and the dates of the CSO Training.

Service Officer Mission Statement

- Gather Information
- Advise and Direct Clients



benefits assistance for over 500,000

- Forward all communication and information to the DAV National Service Office of jurisdiction

DAV



LVAP HOURS:

The timely and accurate reporting of LVAP hours will be one of my priority goals this fiscal year. Last year only 21 of our 52 chapters reported LVAP hours to the department monthly as required. It is my belief that every chapter is performing functions for which LVAP hours can be claimed – they simply are not reporting those hours. Consequently, we are significantly under-reporting the activity of the Department of Florida.

Reporting LVAP hours, by every chapter, is very important to the DAV organization. DAV is required to report volunteer hours to Congress, watchdog groups, members, and donors. Reporting 'ALL' of our volunteer hours can strengthen our lobbying capabilities in congress, elevate the favorable opinion of watchdog groups, and reinforce the trust of our members and donors.

The below chart will be updated and appear in this newsletter monthly going forward so that every chapter will know where they stand.

Chap #	Current Month	YTD	Chap #	Current Month	YTD	Chap #	Current Month	YTD	Chap #	Current Month	YTD
1	1,763	12,164	23	150	3,471	83	221	2,774.5	112	1,214	7,803
4	93	4,751	29		543	84	1,265	7,554	113		10,723
5	453	4,325	30		1,518	85	1,835	9,556	123	9,192	64,318
6			32	3,721	28,470.5	86		14,925	125		278
7	328	1,570	38	3,587	22,163	87		8,746	126	452	4,574
11	267	2,368	42		708	90	100.5	677.5	129		1,291
12	390	1,997	49	3559	5,248	94	130	1,262	133	32	5,18`
13		650	57	460.5	2,990.5	97		2,475	144		7,097
16	2,406	25,901	63			98		7,597	148		
17			67		2,325	101			150	407	7,083
18	4,568	44,436	70		7,124.5	108		3,986.5	158		1,133
			73		18	109	10,819	119,400	159	403	3,331
22	352	352	82	1,205.8	15,115.6	110	128.5	897.5			

TOTALS 7/1/24-present (unofficial)

DEPARTMENT JUDGE ADVOCATE MICHAEL MICHELOTTI



South Carolina Massage Therapist Charged in Connection With 2025 National Healthcare Fraud Takedown

As part of the Justice Department's 2025 National Health Care Fraud Takedown, Dee Alice Moton, of Hephzibah, Georgia, was charged by indictment with healthcare fraud in connection with a scheme where Moton billed VA more than \$2 million for services not rendered to veterans. Moton, a licensed massage therapist, owned and operated a massage therapy business in Aiken, South Carolina, called Flowing Hands Massage Clinical Therapy. As alleged in the indictment, Moton consistently billed veterans for services that were not rendered, such as multiple mutually exclusive evaluation and management codes, telehealth codes when in-person services were rendered, and specialized services she was not authorized to render or treatments for ailments veterans did not have or could not have received. This case was investigated by the VA OIG.

National Healthcare Fraud Takedown Results in 324 Defendants Charged in Connection with Over \$14.6 Billion in Alleged Fraud

The Justice Department announced the results of its 2025 National Health Care Fraud Takedown, which resulted in criminal charges against 324 defendants, including 96 doctors, nurse practitioners, pharmacists, and other licensed medical professionals, in 50 federal districts and 12 State Attorneys General's Offices across the United States, for their alleged participation in various healthcare fraud schemes involving over \$14.6 billion in intended loss. The Takedown involved federal and state law enforcement agencies across the country and represents an unprecedented effort to combat health care fraud schemes that exploit patients and taxpayers. It was led and coordinated by the Health Care Fraud Unit of the Department of Justice Criminal Division's Fraud Section and its core partners from the U.S. Attorneys' Offices, Health and Human Services OIG, Federal Bureau of Investigation, and Drug Enforcement Administration. The VA OIG, Centers for Medicare and Medicaid Services, Homeland Security Investigations, Internal Revenue Service Investigation, Defense Criminal Investigative Service, Department of Labor, United States Postal Service OIG, Office of Personnel Management OIG, and other federal, state, and local law enforcement agencies participated in the operation.

VA's Integrated Veteran Care Programs provide critical community-based health care to our nation's disabled veterans and their dependents," said Acting Inspector General David Case of the VA OIG. "Robust oversight of VA's health care system is one of VA OIG's highest priorities. The VA OIG is committed to holding accountable those who defraud government benefits programs intended to care for our nation's heroes."



Adjutant's Column Continued

Only one of the scheduled cook-outs at our State Veterans Homes remains. Ardie Copas State Veterans Nursing Home 13000 SW Tradition Parkway Port St. Lucie July 15 (120 residents).

The U.S. House of Representatives has approved amendments to a spending bill that would authorize U.S. Department of Veterans Affairs (VA) doctors to issue medical marijuana recommendations to military veterans and support psychedelics research and access.

Two days after the House Rules Committee made the cannabis and psychedelics amendments in order for floor consideration, the full chamber agreed to attach them to the Military Construction, Veterans Affairs and Related Agencies (MilConVA) appropriations legislation on Wednesday.

One of the accepted proposals from Reps. Brian Mast (R-FL) and Dave Joyce (R-OH)—who are both co-chairs of the Congressional Cannabis Caucus—would increase veterans' access to state medical marijuana programs and eliminate a current VA directive barring the department's doctors from issuing cannabis recommendations.

Veterans Affairs to cut staff by roughly 30,000 by end of September

The Department of Veterans Affairs announced this week that it is now [on track to reduce its workforce by nearly 30,000 employees](#) by the end of September, which is significantly fewer than the [previously projected](#) 70,000 to 80,000.

VA leaders said the staffing cuts are expected to be completed by the end of the 2025 fiscal year, which ends on September 30.

Dates for the 2026 CSO Certification Training is Tuesday, January 6, 2026, beginning at 1:00 pm with testing on Friday, January 9, 2026. . CSO's will need to turn in their test and other documentation when they pick up their certificates following recess of the Joint Opening Session around 11:00 am-11:30 am on that day.

WASHINGTON — The Department of Veterans Affairs announced today it has temporarily expanded burial benefits for certain Veterans, per the [Senator Elizabeth Dole 21st Century Veterans Healthcare and Benefits Improvement Act](#).

The new law specifies eligible Veterans are those who are discharged from VA-provided medical or nursing care to receive VA-provided hospice care at their home and who pass away between July 1, 2025, and Oct. 1, 2026.

Previously, Veterans who died at home under VA hospice care after discharge from VA-provided medical or nursing care were not always eligible for a full VA burial allowance. The Dole Act addresses that gap.

"VA is working hard to fully implement the many provisions of the Dole Act," **said VA Secretary Doug Collins**. "We're excited to offer this expanded benefit, which better supports Veterans who choose to spend their final days at home, surrounded by their loved ones."

Families and caregivers of Veterans receiving hospice care at home following discharge from VA-provided medical or nursing care are encouraged to contact their local VA for information about eligibility and how to apply for burial benefits. Visit [VA burial benefits](#) or call 800-827-1000 for more information and see here for [details on the legislative language authorizing this change](#).



Adjutant's Column Continued

Gov. Ron DeSantis signed the Budget for Fiscal Year (FY) 2025–2026 on June 30, totaling \$117.4 billion after \$567 million in line-item vetoes. This budget continues the Governor's commitment to fiscal responsibility. The budget passed by the Legislature totaled \$117.9 billion, and following line-item and other vetoes, this budget is only roughly \$10 million above the Governor's Recommended budget from February. This marks the second consecutive year of a year-over-year reduction in state spending.

To ensure the continued support of Florida's Veteran community, the budget invests:

- An additional **\$20.8 million** to support capital improvements for the State Veterans' Nursing Homes.
- A continued funding of **\$1 million** to provide for a Veterans' Dental Care Grant Program to enable deserving qualified Florida Veterans to receive no-cost dental care to improve their general health.
- A continued **\$2 million** investment to assist Veterans in securing meaningful skills-based employment, provide employers a skilled talent pipeline, and to assist veterans in creating and operating a small business.

Effective July 1, 2025, several new laws in Florida will impact veterans and their families:

Key Changes:

Adult Day Health Care Centers: The Florida Department of Veterans' Affairs (FDVA) is directed to develop a statewide plan to establish adult day health care facilities dedicated to veterans and their families.

Senate Bill 348 Ethics Laws (Stolen Valor): Adds a "stolen valor" provision to Florida's ethics laws, prohibiting candidates, public officers, and public employees from knowingly misrepresenting their military service.

Veteran Outreach Programs: A new section of Florida law is created, requiring the FDVA to expand outreach programs to connect veterans, their families, and survivors with earned services and benefits, contingent upon annual legislative appropriation.

Senate Bill 684 Wartime Service Definition: Revises the definition of "veteran" to include more recent wartime service periods, such as Operation New Dawn, Operation Inherent Resolve, Operation Freedom's Sentinel, and Operation Enduring Sentinel, which may impact Florida Retirement System (FRS) benefits.

House Bill 39 Tax Exemption for Disabled Veterans: Increases the value of the tax exemption for certain disabled ex-servicemembers. These laws aim to enhance support systems, improve access to services, and protect veterans from exploitation in Florida.

Previously in support of our veterans, on D-Day, June 6, 2025, Governor Ron DeSantis signed House Bill 797, Senate Bill 116, and Senate Bill 910 into law. Florida Governor Ron DeSantis signed three pieces of legislation aimed at strengthening Florida's support systems for **veterans and their families**.

With nearly 1.4 million veterans calling Florida home, the state continues to deliver for those who have served, and this legislation reaffirms Florida's status as the most military- and veteran-friendly state in the nation.

House Bill 797 Designated Nursing Home Beds streamlines access to long-term care for veterans and their spouses by removing bureaucratic obstacles like Certificate of Needs processes. It also facilitates better utilization of skilled nursing facilities across the state by allowing nursing facilities to designate specific beds for veterans and their spouses pending FDVA approval. The bill empowers FDVA to approve these designations, so long as facilities meet rigorous standards for care and admission.

Senate Bill 116 Expanded Suicide Prevention Programs provides a comprehensive overhaul of how Florida supports its veterans by expanding suicide prevention programs to include early recognition of mental health conditions and not just emergency intervention. The bill also directs the creation of a statewide plan for adult health care centers dedicated to veterans. Expands suicide prevention programs to include early recognition of mental health conditions, not just emergency intervention.



Senate Bill 910 Veterans' Benefits Assistance - Protects veterans from predatory practices by cracking down on bad actors who seek to exploit veterans navigating the benefits process. This legislation creates strong new protections for veterans by placing clear limits on unaccredited benefits advisors, qualifying payment contingent upon securing a real increase on benefits for the veteran, and capping payouts. It also bans referral kickbacks, prohibits misleading guarantees, and mandates that anyone offering paid benefits must pass a high-level background check. Violators will face stricter penalties under the Florida Deceptive and Unfair Trade Practices Act. This includes limiting unaccredited advisors, and capping payouts contingent on securing a benefit increase.

For budget details and veto information, visit <https://www.floridavets.org/news/>

Caregiving for a Veteran

Caring for a veteran is meaningful, yet at times it is challenging. VA's Building Better Caregivers offers tools and a community to support you along the way. The Caregiver Support Line (CSL) operational hours are Monday-Friday 8:00am-8:00pm EST and Saturday 8:00am-5pm EST contact the VS at **1-855-260-3274**. Caring, licensed professionals are always available to offer support and to connect you with the Caregiver Support Team at your local VA Medical Center. <https://va.buildingbettercaregivers.org/>

Senator Elizabeth Dole 21st Century Veterans Healthcare and Benefits Improvement Act (Public Law 118-210)

Pres Biden in January 2025 signed a comprehensive and transformative legislation that will improve the lives of veterans and their caregivers on several fronts. Among its many impactful provisions, **the Dole Act** aims to streamline the disability claims process, expand access to job training and employment opportunities, address veteran homelessness, strengthen mental health services, and ease burdens for aging and disabled veterans to receive at-home care and much more.

The Dole Act will make **significant improvements to current caregiver support programs within the Department of Veterans Affairs** and expand access to home- and community-based services at every VA medical center. This will give tens of thousands more veterans the option to receive medical care at home rather than in a facility.

<https://www.dav.org/learn-more/news/2025/the-dole-act-signed-into-law/>

Pre-need Eligibility for Burial in a VA Cemetery

You can apply to find out in advance if you're eligible for burial in a VA national cemetery. This is called a pre-need determination of eligibility—and it can help make the burial planning process easier for your family members in their time of need. Learn how to apply for a pre-need determination of eligibility. Go to <https://www.va.gov/find-forms/about-form-40-10007/> Burial benefits available for spouses and dependents buried in a national cemetery include burial with the Veteran, perpetual care, and the spouse or dependent name and date of birth and death will be inscribed on the Veteran's headstone, at no cost to the family. Eligible spouses and dependents may be buried, even if they predecease the Veteran. <https://www.va.gov/burials-memorials/pre-need-eligibility/>

Burial and Memorial Benefits

National Cemetery Administration **A Presidential Memorial Certificate (PMC)** is an engraved paper certificate signed by the current president. In addition to the certificate, find out how to request a military medallion, headstone markers, ceremonial flag, and an urn o honor the military service of a Veteran or Reservist at www.cem.va.gov/burial_benefits

Free Veteran Headstone Benefit

In 1873 Sec. of War William Belknap approved 1st marble headstone design for National cemeteries. **Free headstone benefit continues**, outside of national cemetery. Apply "pre-need" at www.cem.va.gov Learn about headstones: <https://www.cem.va.gov/history/hmhist.asp#:~:text=In%201873%2C%20Secretary%20of%20War,height%20extending%20above%20the%20ground>

Burial in Arlington National Cemetery

After the death of the veteran or their eligible spouse, call Arlington National Cemetery 877-907-8585 and press 2. Your first step is to "start a case." You need a copy of your DD form 214 #4, a copy of the deceased death certificate with a "disk" or other specific unique number on it, and a copy of the cremation form. During your initial call, you will be given a Case Number and specific instructions on where to email your information. Once you get a Case Number and all documents are received, if you want to obtain wait times on cremated remains cases, contact the call center at 877-907-8585

<https://www.arlingtoncemetery.mil/Funerals/Funeral-Information/Funeral-FAQs>

Scholarships for Children and Spouses of Deceased or Disabled Veterans (CSDDV), and other Surviving Spouse benefits

Florida College System (FCS) is continuously seeking ways to improve the educational experience of our student veterans and active-duty military members and their families. An increasing number of veterans returning from service look to one of Florida's 28 state and community colleges as the most accessible and affordable educational options available. Additionally, military personnel and veterans are provided support during their college experience through the veterans' support centers located at FCS institutions. With over 42,000 veterans, active-duty service members, and families enrolled in the @FLCollegeSystem, we are committed to helping military members succeed in their next career.

<https://www.fldoe.org/schools/higher-ed/fl-college-system/military/>

Home Loans for Surviving Spouses of Veterans-Veterans Affairs

To get a VA-backed home loan as the surviving spouse of a Veteran, you'll need a Certificate of Eligibility (COE) to show your lender that you qualify for this benefit. Find out if you can get a COE. Keep in mind that you'll also need to meet your lender's credit and income requirements to get a loan.

<https://www.va.gov/family-and-caregiver-benefits/housing-assistance/surviving-spouse-home-loan/>

Gold Star Families

Those who've lost a family member serving in the US military, may be eligible for a variety of benefits including financial assistance, education, healthcare, and more. Find useful details by visiting: <https://www.va.gov/survivors/>

The VA Funding Fee

On VA Backed Home Loan-is a one-time payment that the Veteran, service member, or survivor spouse pays on a VA-backed or VA direct home loan. This fee helps to lower the cost of the loan for U.S. taxpayers since the VA home loan program doesn't require down payments or monthly mortgage insurance. **You won't have to pay a VA funding fee if any of these descriptions are true for you:**

- You're receiving VA compensation for a service-connected disability, **or**

- You're eligible to receive VA compensation for a service-connected disability, but you're receiving retirement or active-duty pay instead, **or**
- You're receiving Dependency and Indemnity Compensation (DIC) as the surviving spouse of a Veteran, **or**
- You're a service member who has received a proposed or memorandum rating before the loan closing date that says you're eligible to get compensation because of a pre-discharge claim, **or**
- You're a service member on active duty who, before or on the loan closing date, provides evidence of having received the Purple Heart

You may be eligible for a refund of the VA funding fee if you're later awarded VA compensation for a service-connected disability. The effective date of your VA compensation must be retroactive to before the date of your loan closing.

<https://www.va.gov/housing-assistance/home-loans/funding-fee-and-closing-costs/>

Florida Property Tax Benefits for Active-Duty Military and Veterans

Certain property tax benefits are available to members of the Armed Forces. Property Tax Exemptions, Homestead and Discounts Eligibility for property tax exemptions depends on satisfying certain requirements. Information is available from the property appraiser's office in the county where the servicemember resides.

<https://floridarevenue.com/property/Documents/pt109.pdf>

Overview of VA Health Services for Women Veterans

Women Veterans represent a diverse range of individuals, including professionals, mothers, and retirees — spanning different ages, racial backgrounds, and ethnicities. At VA, your women's health care team is dedicated to treating you as an individual and supporting your well-being throughout every stage of your life. As a Woman Veteran, you have access to care built specifically for you, including mental health support, gynecology, fertility services and more. Learn what's available and get the care you deserve:

<https://www.womenshealth.va.gov/overview.asp>

For additional information on Women Veterans, please go to <https://womenshealth.va.gov>

July 4 Independence Day



July 15 National Hot Dog Day



July 25 National Hire a Veteran Day



July 26 Americans with Disabilities Act Signed

