

**Remember to "FALL BACK"
Daylight saving time ends
Sunday, November 4, 2012**



**Election Day 2012
Tuesday, 6 November 2012**



Voter Assistance

VA Voluntary Service strives to meet the needs of America's Veterans in many different ways. To continue our mission of serving America's Veterans and their families, we provide the following links to assist you during your local, state and national elections. These links will take you to sites outside of VA. [United States Election Assistance Commission \(EAC\) 810 Vermont Avenue NW Washington, DC 20420](#)
[Our office phone number is: \(202\) 461-7300](#)
[To send email, please use the Contact VAVS link.](#)

Veterans Crisis Line: Confidential Help for Veterans

The Veterans Crisis Line offers free, confidential support to Veterans in crisis, as well as their family and friends. Call 1-800-273-8255 and press 1 for Veterans.

Assisted Living House and VA Benefits

If a home in an assisted living community is what you need, then it's possible that veterans' benefits can help. Homes in assisted living communities are often for sale rather than rent. VA borrowers with assisted living needs may be able to get a VA-guaranteed mortgage to finance a property located in an assisted living (http://www.directvaloans.com/VA_Home_Loan_Guide/A83/VA_Loans_for_Assisted_Living.aspx) community. As long as the property meets VA requirements for acceptable use, then it can be considered for VA financing. For instance, condos and townhomes must be on the VA-approved list, and all properties must undergo a VA appraisal and provide safe living conditions. Qualified veterans or surviving spouses with assisted living needs may purchase approved homes in assisted living communities using the VA Home Loan Guaranty Program, and there may be additional VA benefits available. Through an underutilized VA benefit called Aid and Attendance, wartime veterans and surviving spouses can receive reimbursement for in-home care. Those who are unable to feed and dress themselves and take care of bathing and other bodily needs without assistance, and those who are bedridden or need help with prosthetic or orthopedic devices, may qualify for the Aid and Attendance benefit. Also, those with physical or mental injuries or illnesses that may require assistance to protect them from daily environmental hazards or dangers may also qualify. The annual income threshold for Aid and Attendance is currently \$18,234 for a veteran with no dependents. Those with one dependent can make \$21,615 and still qualify. For each additional dependent, the threshold is upped by \$1,866. For surviving spouses with no dependents, the annual Aid and Attendance threshold is \$11,715. For spouses with one dependent, the threshold is \$13,976 and increases by \$1,866 for each additional dependent.

The advantages of buying a home using a VA loan (http://www.directvaloans.com/VA_Home_Loan_Guide/Why_A_VA_Loan.aspx) include:

- * No money down up to conforming loan limits.
- * No monthly private mortgage insurance premiums.
- * No prepayment penalties
- * Competitive interest rates

For more information about purchasing a home in an assisted-living community using a VA-guaranteed loan contact a VA specialty lender.

Special Courts Give Veterans a Second Chance

October 15, 2012 by Alex Horton

It is often said that coming home from war can be more difficult than the war itself. While deployments are measured in months or years, reintegration is a lifelong event, often away from the battle buddies that watched their back. The pressure can be too great for some Veterans—and may lead to first time run-ins with the law.

That's why Veterans Treatment Courts, tailored for Vets with first time felonies, have popped up all around the country. Judges offer leniency in exchange of a treatment plan, usually fulfilled at a VA facility.

The courts were highlighted in a recent segment on 60 Minutes, which traced the rise, fall, and rebirth of a Marine Veteran who found himself facing the justice system after a combat tour. The piece also delves into the story behind the bench, and how the treatment program is a tougher yet more promising option for Vets.

The system works for another Marine featured; he avoids jail by graduating from the program and is on his way toward another graduation—this time from college.