OREGON DEPARTMENT
*of* VETERANS' AFFAIRS

# 2014 Annual Report to the Governor

## Advisory Committee to the Oregon Department of Veterans' Affairs

This annual report covers operations and key actions of the Oregon Department of Veterans' Affairs for the fiscal year beginning July 1, 2013 through June 30, 2014. The report is issued in compliance with ORS 406.220 and contains information selected by appointed members of the Advisory Committee to the Director of the Oregon Department of Veterans' Affairs.

# 2013-2014

## Advisory Committee to the Oregon Department of Veterans' Affairs

Since the Advisory Committee was established in 1945, it has held a distinctive and fundamental role as advisors to the Director of ODVA. Advisory Committee members include:

### Left to right:

Mary Mayer, Portland, Chair
Al Herrera, Beaverton, Vice Chair
Trisa Kelly, Portland, Secretary
Dennis Guthrie, Redmond
Irv Fletcher, Woodburn
Gerard Lorang, Portland
Ryan Howell, Albany
Kevin Owens, North Bend
Michael Jones, Ontario

### Primary Agency Statutes and Administrative Rule Chapters

Oregon Constitution, Article XI-A; XI-F(2)
OAR Chapter 274
ORS Chapter 406
ORS Chapter 407
ORS Chapter 408

OREGON DEPARTMENT *of* VETERANS' AFFAIRS

# 2014 Annual Report to the Governor

**Advisory Committee to the Oregon Department of Veterans' Affairs**

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Oregon
John A. Kitzhaber, MD, Governor

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August 29, 2014

Dear Governor Kitzhaber,

It has been my distinct privilege and honor to serve as the Chair of the Advisory Committee to the Oregon Department of Veterans' Affairs (ODVA) for the past year, and I am very pleased to present our 2014 Annual Report. In reviewing the report, I hope that you will be as proud as I am of the collaborative efforts of the Advisory Committee and the ODVA in making significant progress in improving the lives of Oregon veterans and their families.

At the same time, we also know how broad our mission is in serving a diverse veterans' community across issues like health care, education, employment, and housing. This summer, we have also seen our veteran services system challenged in keeping up with demand from four generations of veterans with impacts from five major wars.

While we have a strong foundation in Oregon, the Advisory Committee must continue to focus on developing and implementing a strategic framework to better serve our veterans and their families. We remain committed to assisting ODVA in its efforts to target veteran services, mobilize partnerships, drive veteran engagement, and invigorate core operations.

I am very proud to recognize the dedicated service of my fellow veterans on the Advisory Committee. You have appointed an exceptional group of nine military veterans who are providing excellent counsel to the ODVA director on all veterans' issues and concerns in the state. We are indeed fortunate to have such volunteer Advisory Committee members who bring their diverse talents and invaluable experiences to the table.

This past year, we have reimagined our role and responsibilities as an Advisory Committee, brought focus and accountability to our work, and reinvigorated our connection to the veterans' community we serve. I am proud of the foundation we have built by establishing formal bylaws, a structured orientation, a committee membership handbook, improved website and email presence, and quarterly meetings held in every region of the state to improve our outreach to veterans and stakeholders. Our subcommittees are re-engaged, working more closely than ever before with their ODVA counterparts, to respond in a timely manner to the systemic concerns brought up by veterans at our meetings. The Advisory Committee looks forward to continuing with a sense of urgency, renewed energy, and focus as we work together with ODVA to ensure veterans thrive in Oregon.

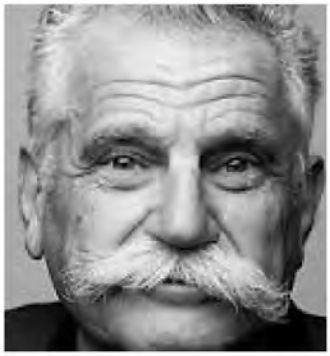
Again, thank you for giving me the opportunity to serve our veterans and their military families from the unique vantage point as Chair of the Advisory Committee to the ODVA. Please do not hesitate to reach out with any questions or concerns you may have regarding Oregon's efforts on behalf of veterans or with any veterans' issues in which you may want the assistance of the Advisory Committee.

Sincerely,

Mary J. Mayer

Mary J. Mayer
Advisory Committee Chair

**Advisory Committee to the Oregon Department of Veterans' Affairs**
*Mary J. Mayer, Chair | Irv Fletcher | Dennis Guthrie | Al Herrera | J. Ryan Howell | Michael Jones | Trisa E. Kelly | Gerard F. Loring | Kevin J. Owens*



# EXECUTIVE SUMMARY

For the first time in the Oregon Department of Veterans' Affairs nearly 70 year history, our state is striving to serve veterans spanning four generations and five major wars. Currently, there are an estimated 322,355 veterans in Oregon and nearly three quarters of this population served during a war or major conflict. ODVA is serving a shrinking, but increasingly diverse, veterans' population that has significant needs across health care, education and employment.

The core services that ODVA provides and coordinates result in vital state and federal benefits and resources for Oregon veterans and have an enormous impact on the state's overall economy.

In 2013, our efforts helped draw down more than $2.2 billion in federal veteran benefit dollars into the state. More than $1.1 billion of these funds were a direct result of the department's core work and awarded as disability and pension payments to veterans and their families.

Nearly 16,000 new claims and more than 71,000 total claims were filed under ODVA's power of attorney during fiscal years 2013 and 2014. Currently, ODVA holds power of attorney for nearly 86,000 Oregon veterans.

Beginning in 2013, the department embarked on a comprehensive review of the agency to examine its mission, evaluate and prioritize its programs, and recruit new staff to address significant turnover because of retirements.

In early 2014, ODVA developed a new strategic plan for the agency. The plan was crafted not to transform the agency, but to make a series of course corrections that, over time, will create a more robust agency focused on serving Oregon veterans and their families.

The development of the strategic plan included careful consideration of existing operations and potential strategies to use limited resources to positively impact the greatest number of veterans.

**2013**

**$2.2 billion in federal veteran benefit dollars were drawn into Oregon.**

**More than 71,000 total claims were filed under ODVA's power of attorney.**

## Veteran Services, Resources and Benefits

- ODVA launched the Package This Claim (PTC) pilot program to allow County Veteran Service Officers to file claims electronically.
- In 2014, the agency requested and received funding from the Emergency Board for one limited duration position to focus on training and accreditation of CVSOs.
- ODVA applied for a federal grant to fund access to care for veterans in highly rural areas, in an amount not to exceed $400,000, with an anticipated notice of award of fall 2014.

## Veteran Home Loan Program

- State legislation was implemented to allow ODVA to slightly expand the Home Loan program and the department has begun to experience a reverse trend to portfolio run-off.
- The 2013 Veterans' Home Loan Program financial statement audit was performed by the Oregon Secretary of State's Office and received "clean" audit opinion.

## Oregon Veterans' Home

- Construction of the new Oregon Veterans' Home in Lebanon is nearly complete and has a planned opening in Fall 2014. In 2013, the state provided additional funds to make up a short fall in the local match due to construction changes mandated by the federal VA.
- In 2014, the Oregon Veterans' Home in The Dalles was recognized in the sixth annual Best Nursing Homes publication. This is the second year in a row that the home has been named one of the top rated nursing homes in Oregon.
- The Veterans' Home Program financial statement audit was performed by Merina & Co. and received a "clean" audit opinion.

## Core Operations

- Last year was one of continued change for the agency. With this change came new leadership; expanding relationships within the veteran community; and an opportunity to re-evaluate key operations, policies, and outcomes to better serve Oregon veterans.
- The agency received another "Gold Star" award from the State Controller's Office for excellence in financial reporting. This represents 21 consecutive years in a row in which this award for excellence in financial reporting has been awarded to ODVA.
- Reinvigorated the role and responsibility of the nine-member Advisory Committee to the ODVA to ensure a strong connection to the veterans' community and the best in advice for the department.

## Outreach and Community Engagement

- Implemented the $1 million Veterans' Extended Outreach Grant Program in support of extending local county veteran services outreach activities.
- Expanded outreach and statewide partnership activities to increase effective and appropriate ways of reach veterans and their families including new data sharing with other state agencies, hosting a veteran service provider summit, website development for county veteran service offices, and the development of an online donation site to support veteran programs.

• Rendering of the Oregon Veterans' Home in Lebanon, scheduled to open in the fall 2014.

# VETERAN LANDSCAPE

For nearly 70 years, the Oregon Department of Veterans' Affairs (ODVA) has witnessed generations of service members returning home and then deploying their hard-earned leadership, skills and experience to significantly contribute to our state's communities and economy. These men and women are proud, proven, trained, committed, and patriotic citizens.

What the public may not know is that one out of every 10 Oregonians is a veteran. While the vast majority of our veterans gain great strength from their service, it is not surprising that many can face challenges as they reintegrate home. For those most impacted by their service, citizens must understand their tenacious spirit and resiliency. They deserve nothing less than the best in care, resources, and opportunities from our veteran benefit system – not as a charity, but as an investment.

For the first time in ODVA's history, the department is striving to serve veterans spanning four generations and five major wars. With more than 322,000 veterans in the state, ODVA is serving a shrinking, but increasingly diverse, veterans' population that has significant needs across health care, education and employment.

The primary role of the state's department of veterans' affairs is to deliver, coordinate and advocate on behalf of Oregon veterans for federal and state benefits. Three major program areas enable this work:

## Veteran Services Program

The Veteran Services Program that includes Statewide Veteran Services, Certification and Training, the County Veteran Service Offices, National Veteran Service Offices, Conservatorship, Educational Aid and Emergency Financial Assistance.

## Oregon Veterans' Homes

The Oregon Veterans' Homes that include the veterans' homes in The Dalles and Lebanon.

## Veteran Home Loan Program

The Home Loan Program that provides low-interest mortgages to Oregon veterans.

In 2013, the department's efforts helped draw down more than $2.2 billion in federal veteran benefit dollars into the state. More than $1.1 billion of these funds were a direct result of the core work of ODVA and its county partners and awarded as disability and pension payments to veterans and their families.[1] These federal dollars positively impact Oregon veterans and are an economic force multiplier in both our urban and rural communities.

1 USDVA FY13 Summary of Expenditures by State

More than

# $91 million

**per month in disability compensation and pension payments were made to 61,869 Oregon veterans in 2013.**

## Impact of Federal Benefits in Oregon

The core services that ODVA provides result in benefits and resources for Oregon veterans and have an enormous impact on the state's overall economy. Disability compensation, pension payments, education and health care benefits are earned through honorable military service. These benefits provide income to veterans to pay for living expenses, reduce dependency on state resources, contribute to the health of Oregon's citizens, and increase the state's trained and educated workforce.

## Disability Compensation and Pension

To Oregon veterans, disability compensation and pension payments assist them in being self-sufficient citizens after their honorable service has caused a disability. More than $91 million per month in disability compensation and pension payments were made to 61,869 Oregon veterans in 2013.[2]

The value of these dollars is reflected by the 2012 median annual income of $33,374 for veterans in Oregon. This income is 29% more than the non-veteran population. Veterans experience nearly half the poverty rate of the general Oregon population (8.5% veterans vs. 16.4% non-veterans) while enduring disabilities at more than double the rate (31.3% veterans vs 14.9% non-veterans).[3]

## Healthcare

VA operates the largest integrated health care delivery system in America. Currently 96,190 Oregon veterans have access to VA healthcare. More than $959 million was spent in Oregon providing that care in 2013, an increase of nearly 21% over 2012.[4] As the nation begins implementing mandatory insurance coverage for all citizens, this benefit meets the new health care act requirements.

VA's recent efforts have also expanded access to care through the development of virtual access, reducing the need for travel to medical facilities. Improved access to care through tele-health and other virtual services is of particular benefit to rural veterans in Oregon, as well as those with chronic conditions and/or impaired mobility.

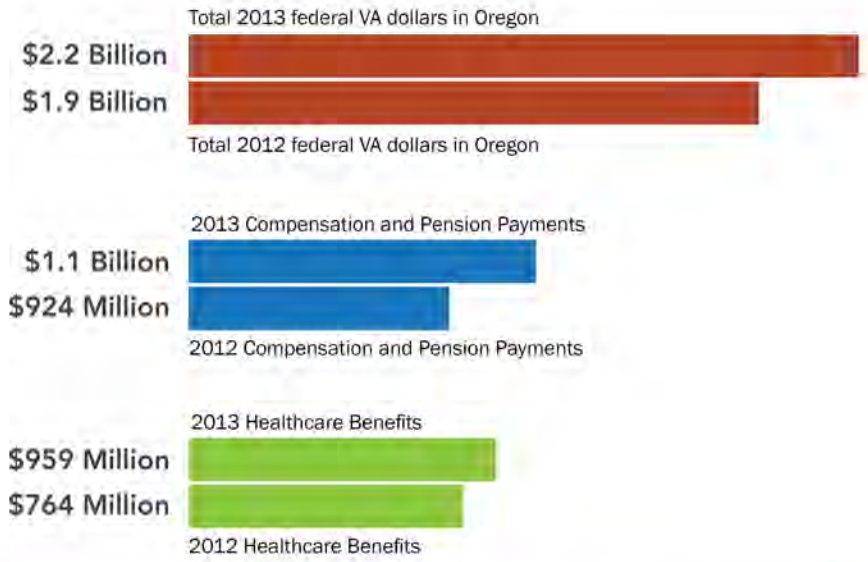
## Education

More than $128 million in federal veteran education benefit dollars were spent in Oregon in 2013.[5] These dollars flow directly into the state's community college and university system, and provide monthly income to veterans while attending school.

More than 41% of veterans 25 years and older have some college or an associate degree and 26% have a bachelor's degree or higher. Non-veterans in Oregon have a lower percentage of associate's degrees, but

2 USDVA FY13 Summary of Expenditures by State
3 Veteran Status, 2012 American Community Survey 1-Year Estimates, OR
4 USDVA FY13 Summary of Expenditures by State
5 USDVA FY13 Summary of Expenditures by State

## Federal Veteran Benefit Dollars Received in Oregon




higher number of advanced degrees (30%)[6]. This may suggest that although veterans begin college, they may encounter life circumstances like multiple deployments, responsibilities for providing for a family, or deal with social and mental health considerations that prevent them from obtaining a four-year degree. In 2013, more than 11,000 veterans were using federal education benefits in Oregon.[7]

Homelessness and Emergency Services – According to the last published Oregon Housing and Community Services One Night Homeless Count (2011), veterans represented 7.4% (1,635) of all homeless Oregonians. Significant resources have been allocated by the federal VA to end veteran homelessness by 2015. In the past five years, millions of dollars have been invested in this effort.

In 2013, six providers in Oregon were awarded more than $3.3 million as part of a federal VA Supportive Services for Veteran Families (SSVF) Program grant which assists veterans and their families transitioning from homelessness to permanent housing and prevent at-risk families from becoming homeless.

The ongoing funding and efforts are working. Nationally, the 2013 Annual Homeless Assessment Report (AHAR) estimates there were 57,849 homeless veterans on a single night in January in the United States.

6 Veteran Status, 2012 American Community Survey 1-Year Estimates, OR
7 USDVA Annual Benefits Report FY 2012

That is a 7.7% decline since 2012 nearly a 20% reduction since 2009.

### Employment

According to the Oregon Labor Market Information System's Current Population Survey (2013), the average annual unemployment rate for Oregon's veterans, ages 20 and over, was 9.2 percent in 2012. That is higher than the national average of 7.0%. The unemployment rate for Oregon veterans has exceeded the national rate in eight of the last 10 years.

### Results of Federal Benefits in Oregon

From WWII to the most current conflict in Afghanistan, veterans are seeking benefits, services and resources at unprecedented rates. In the last decade alone, the total dollars being received by Oregon veterans has more than doubled from $924 million (2003) to $2.2 billion (2013). From 2012 to 2013, the amount increased by $400 million even as the veteran population decreased. [8]

According to the USDVA's FY13 Geographic Distribution of VA Expenditures (GDX) Report, Oregon veterans received more than $1.1 billion in Compensation and Pension Payments, $128 million in Education and Readjustment benefits (increase from $120.6 million in 2012), and more than $959 million in Health Care (an increase from $764 million in 2012).

8 USDVA FY13 and FY03 Summary of Expenditures by State

## Veterans in Oregon:

# 322,355

**6.5%** World War II
**8.5%** Korea
**37.2%** Vietnam
**15.3%** Gulf War
**6.6%** Iraq/Afghanistan
**25.9%** Peacetime

More veterans are filing claims, seeking and receiving healthcare and using their earned education benefits, however the federal VA system has experienced a significant bottleneck in the rating and awarding of these benefits. In response, the federal VA began moving the claims and benefit process to electronic means and although they are making progress, veterans continue to encounter significant delays in receiving these benefits.

## Oregon Veteran Demographics and Trends

Currently, there are an estimated 322,355 veterans in Oregon whose service ranges from World War II (6.5%), Korea (8.5%), Vietnam (37.2%), the Gulf War (15.3%), Iraq/Afghanistan (6.6%) and the intervening peacetime operations (25.9%). Nearly three quarters of this population served during a war or major conflict. [9]

Nearly 9% of Oregon veterans are women[10], 8% are minorities and 1% is Native American.[11]

In Oregon, 23% of veterans are over the age of 74 compared to just 6.5% for the non-veteran population. This is a reflection of the aging WWII, Korean War and Vietnam generations, where a large majority of citizens served in a war. Demographics for the younger generation of veterans in the state are inverse. The veterans' population indicates only 7.4% of veterans are 18-34 year olds compared to over 32% for non-veterans.[12] Fewer people are serving in the military today, but those who do, are having to endure multiple in-theater deployments overseas.

## WWII and Korean War Era Veterans

The number of remaining WWII and Korean War veterans is on a steep decline. In 2013, Oregon's WWII veteran population dropped by more than half, from 15.5% to 6.5%. Korean War veterans also saw a decrease in their ranks, dropping to 8.5% of the veteran population.

In post-WWII and Korea War society, not much was known about post-traumatic stress. The term did not enter the official manual of psychiatric diagnoses until 1980. Effective treatments didn't become widely available until the late 1990s. As these veterans age and are no longer working, they increasingly face memories of their war time experiences. These veterans tend to know very little about post-traumatic stress, even as it haunts many of them. If they do seek help, they are likely to describe their problems as physical.

Even as the number of these veterans continue to decline, ODVA continues to experience a spike in claims for medical care, mental health services, long-term care, and burial benefits by service members of these conflicts. Assistance for their widows has also increased significantly, and ODVA works closely with the federal VA to ensure this generation's claims are expedited.

9 www.va.gov/vetdata/Veteran_Population.asp
10 www.va.gov/vetdata/Veteran_Population.asp
11 Veteran Status, 2012 American Community Survey 1-Year Estimates, OR
12 Veteran Status, 2012 American Community Survey 1-Year Estimates, OR

**Forty years after the end of the Vietnam War, the agency has seen a heavy increase in disability claims filed on behalf of Vietnam veterans due to triggered responses to the current wars and the manifestation of acute diseases brought on by exposure to Agent Orange, an herbicide used to clear jungles in Vietnam.**

## Vietnam Era Veterans

By conservative estimates, at least half a million of the nation's Vietnam veterans still lead lives challenged by serious, war-related readjustment issues.

Forty years after the end of the Vietnam War, the agency has seen a heavy increase in disability claims filed on behalf of Vietnam veterans due to triggered responses to the current wars and the manifestation of acute diseases brought on by exposure to Agent Orange, an herbicide used to clear jungles in Vietnam. In 2010, three additional major conditions were identified as being associated to the exposure to herbicides: non-Hodgkin's lymphoma, Parkinson's disease, and B-cell leukemia. This exposure is also linked to fatal and chronic conditions such as Hodgkin's disease, multiple myeloma, prostate cancer, heart disease, and Type 2 diabetes.

## Gulf War Era Veterans

Although the Gulf War only lasted 100 hours on the ground, its effects on the health of these veterans were long-lasting. More than 20 years later, they are still experiencing neurological, respiratory and other health issues as a result of their service.

Similar to issues with Agent Orange use during the Vietnam War, the federal VA has taken a long time to acknowledge the health issues stemming from Operation Desert Storm. Burning oil fields, the destruction of unused Iraqi chemical weapons, and other issues with hazardous waste resulted in a plethora of serious medical conditions.

## Iraq/Afghanistan Veterans

Of the nearly 31,000 Oregonians who have deployed in support of recent conflicts, almost 38% of Oregon's service members consisted of Oregon National Guard and Reserve components.[13] Not since WWII have we seen such a mass activation of Guard and Reserve forces to federal duty. The complexity of veteran benefit laws and the eligibility required for these benefits offers a unique challenge when trying to provide National Guard and Reservists with benefits. Unless these service members have a minimum number of active duty days accredited to their service, many do not fully qualify for benefits.

Because of advances in technology and medicine, more service members are surviving injuries incurred in war that would have killed them in previous battles. Traumatic Brain Injury (TBI), often called the signature wound of the Iraq and Afghanistan wars (OIF/OEF), occurs when a sudden trauma or head injury disrupts the function of the brain. Research on OIF/OEF veterans suggests that 10% to 18% of these troops are likely to have PTSD after they return. In addition to PTSD, OEF/OIF service members are at risk for other mental health problems. Although studies vary widely in terms of methods used, estimates of depression in returning

13 Legal Residence/Home Address for Service Members Ever Deployed, Contingency Tracking System Deployment File

**Of the nearly 31,000 Oregonians who have deployed in support of recent conflicts, almost 38% of Oregon's service members consisted of Oregon National Guard and Reserve components.**

troops range from 3% to 25%.[14] These wounds are often invisible, the treatment complex, and the effects far-reaching.

As these recent wars begin to draw down their combat ready forces, the department's work with this new generation of veteran is just beginning. They need jobs, education, healthcare and reintegration services to transition back into civilian life. In the next decade alone, ODVA anticipates filing nearly 60% more disability claims directly related to this war – PTSD, TBI, orthopedic, and respiratory issues – that develop and become acute years after service.

## Women Veterans

Today nearly 9% of Oregon veterans are women. As roles traditionally filled by male service members begin to become available to women, it is estimated that they will make up almost one-fifth of the veteran population over the next 30 years. [15]

Women are eligible for the same VA benefits as male veterans; however the VA health care system has begun to realize that women need services to better address gender specific needs. Besides comprehensive health services, women veterans can now receive services for reproductive health, military sexual assault, menopause management and gender specific cancer screenings.

The VA has also begun to offer health care and mental health services to women veterans in areas that respect their privacy and is sensitive to their unique experiences. One of the major changes the VA has implemented are Women Veterans Program Managers, and women only clinic areas available at all VA facilities to help them navigate the predominately male-centric VA healthcare system.

## Military Families

While Oregon is one of the few states without an active duty military base, it is estimated that there are nearly 78,000 military and veteran family members statewide. With no central concentration of military or veteran residents, it can be difficult to identify vital issues and gaps in services available to this select group of people.

In 2013, the governor appointed Oregon Military Families Task Force submitted to the legislature the results of an online survey built to collect data, identify needs and gaps in the state's resources for military families.

They reported that Active Duty service member families comprised 54% of participants, followed by National Guard (32%) and Reservist (12%). More than 87% of respondents had experienced a combat zone deployment and 30% had experienced more than four total deployments since 2001.

Of all respondents, 72% requested services for critical life issues such as health care (61%), mental health (41%), financial assistance (38%) and employment (27%). About 56% reported the ability to find resources easily and more than 60% received the help, at least in part, they needed.

All respondents were asked to identify the issues they felt needed to be addressed within the military family community. The top three common and reoccurring experiences described by Oregon's military families include: 1) Lack of a military community support network; 2) The need for mental health counseling services for service members, children and spouses; and 3) Difficulty finding resources to assist the family through emergency and transitional life events.

14 www.ptsd.va.gov/public/PTSD-overview/reintegration/overview-mental-health-effects.asp

15 Veteran Population Projections: FY2010 to FY2040, Office of the Actuary, Department of Veterans Affairs

# MAIN MISSION

ODVA has four major operational functions: veteran services, the veteran home loan program, the two veteran homes (The Dalles and Lebanon) and core operations that support and enhance other functions.

## Veteran Services

In partnership with 34 of Oregon's 36 counties, the agency assists veterans by filing federal claims on their behalf and advocating for disability compensation and pension benefits. These federal claims result in benefits and resources for Oregon veterans and have a significant impact on the lives of veterans. Disability compensation, pension payments, education and health care benefits are earned through honorable military service. These benefits provide income to veterans to pay for living expenses, reduce dependency on state resources, contribute to the health of Oregon's citizens, and increase the state's trained and educated workforce. ODVA holds Power of Attorney (POA) for more than 86,000 veterans (as of April 2013). ODVA represents veterans for the vast majority of all claims filed in Oregon.

## Veteran Home Loan Program

ODVA's original purpose was to provide affordable home loans to veterans and this remains an important core program today. In the past seven years, the home loan program has weathered great challenges in the national housing market and a low interest rate environment. However, during that past 18 months, the loan program has increased the amount of loan originations from $8.8 million in fiscal year 2010 to approximately $52 million in fiscal year 2014. ODVA anticipates additional increases for fiscal year 2015.

**Nearly 9% of Oregon veterans are women. As roles traditionally filled by male service members begin to become available to women, it is estimated that they will make up almost one-fifth of the veteran population over the next 30 years.**

WWII WASP and Oregonian, Eileen Roach.

## Veterans' Homes in The Dalles and Lebanon

The Oregon Veterans' Homes provide veterans and their families access to high-quality nursing home care at affordable rates as a federal and state benefit. The Oregon Veterans´ Home in The Dalles opened in 1997 and can care for as many as 151 residents who need long-term care in a skilled nursing facility, and offers Alzheimer's and memory-related care, and inpatient and outpatient rehabilitative care. Admission is open to veterans, their spouses and parents who have lost a child to war-time service. The Dalles home has won numerous national awards for excellence.

The new 154-bed veterans' home being built in Lebanon (planned opening in Fall 2014) received 65 percent in federal VA grant funds and 35 percent in local match funding (Linn County levy) for construction. In 2013, the state provided additional funds to make up a short fall in the local match due to construction changes mandated by the federal VA. Upon opening, the types of operating revenues expected for the Lebanon Home are anticipated to be similar to that of the current facility in The Dalles.

## Core Operations

Core operations play a critical role in supporting the function of ODVA's programs. The communications section provides technical and communications support to the 34 county veteran service offices in addition to all departmental communications, publications such as Vets News, and website development. The section also produces and regularly updates the Veteran Benefits Magazine that is used by all the counties and has established customized websites for each county that link to key state and local resources for veterans.

The information services section supports the challenging data operations for a mortgage loan program, conservatorship system, veteran services databases and a wide variety of applications.

Finance manages the critical bond sales for home loans and handles the financial aspects of the veterans' homes, along with day-to-day accounting, budgeting, financial reporting and payroll functions.

## Our Vision

Veterans and their families thrive in Oregon.

## Our Mission

ODVA serves and honors veterans through our leadership, advocacy and strong partnerships.

## Our Values

Respect, Integrity, Stewardship and Excellence.

# New Cadence

## Strategic Framework

In early 2014, ODVA developed a new strategic plan and mission, vision, values statement for the agency. The plan was crafted not to transform the agency, but to make a series of course corrections that, over time, will create a more robust agency focused on serving Oregon veterans and their families.

The development of the strategic plan included careful consideration of existing operations and potential strategies to use limited resources to positively impact the greatest number of veterans.

# Five-Year Strategic Goals and Objectives

## Target Veteran Services

Serve more veterans and serve them better

- Invest in a 21st century veterans' services system
- Ensure veteran service officers across Oregon are well staffed and resourced
- Focus statewide veteran services on training, claims review, advocacy, and support
- Better connect veterans to community resources

## Mobilize Partnerships

Leverage all resources available to veterans

- Maximize up-front, preventative resources to reduce expensive, back-end safety net systems
- Bring the veterans' lens to key outcome areas in health/wellness and education/economic opportunity
- Collaborate to create, connect and support statewide networks for veterans and family resources
- Partner across federal, tribal, state and local governments
- Engage private, non-profit and philanthropic sectors

## Drive Veteran Engagement

Amplify awareness of resources and build the Oregon veteran brand

- Deepen the connection with the veteran community
- Promote a positive image of veterans and their families
- Build the Oregon veterans Brand
- Ensure a seamless and positive experience by veterans seeking services

## Invigorate Core Operations

Build a better, stronger and more durable department for future generations through our responsible, resourceful and creative management

- Reenergize the Veterans' Home Loan program
- Provide the best in care at the Oregon Veterans' Homes
- Support 21st century veteran services through integrated information technology
- Maintain fiscal integrity and sustainability of the department's programs
- Infuse a culture of service that champions our values and vision through leadership, training, communication and accountability

## Key Performance Measures

Based on ODVA's five-year strategic plan for 2014-2019, the department revised its existing key performance measures (KPMs) in early 2014 and developed some new, more meaningful measures to align with the strategies, goals and objectives.

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## KPM #1a Loan Program: Delinquent Accounts

Percentage of the number of Oregon Department of Veterans' Affairs home loan accounts that are 90 days or more delinquent plus those in active foreclosure.

### Goal

Maintain the fiscal integrity of the loan servicing portfolio by keeping the percentage of the number of loans that are 90 days or more delinquent or in active foreclosure to not more than 1.5% of the overall servicing portfolio.

### Oregon Context

Provide Oregon veterans with an earned home loan benefit through a high quality, high performing loan portfolio.

### Our Strategy

ODVA's strategy is to use quality underwriting standards and early intervention efforts with borrowers to minimize delinquencies and foreclosures.

## KPM # 1b Loan Program: Loan Origination

Increase the loan origination volume to $35 million or more in new loans per year.

### Goal

Provide veterans with a home loan benefit and help achieve long-term financial sustainability of the Veterans' Home Loan Program.

### Oregon Context

Provide a viable home loan program to Oregon veterans with rates generally below market levels.

### Our Strategy

The home loan program offers loans to veterans with rates generally below market levels. The department's strategy includes: developing new marketing strategies to reach more brokers and wholesale lenders who actively offer the home loan program to veteran borrowers; streamlining internal loan processing operations (including IT), to make the loan program more attractive to brokers and wholesale lenders; and increasing targeted advertisement and outreach activities that increase awareness of the home loan program to veterans and the public. Additional loan production, coupled with a streamlined, "end-to-end" loan processing and servicing software system (from loan origination through loan servicing) will create greater efficiency and service levels. The goal is to increase the number of third party originators submitting loans to ODVA for funding and servicing.

## KPM# 2 Veteran Services: Disability Compensation and Pension Benefits

Amount of average U.S. Department of Veterans Affairs (federal VA) disability and pension compensation received per Oregon Veteran who receives these benefits.

### Goal

Veterans independence and financial stability. Improve the financial stability and independence of Oregon disabled veterans and of Oregon veterans and their families who are eligible to receive pension benefits.

### Oregon Context

Many Oregon veterans are eligible to receive federal VA disability benefits and many Oregon veterans and their families are eligible to receive federal VA pension benefits.

### Our Strategy

Deliver high quality claims representation for veterans on federal VA disability and pension claims so that veterans may receive awards for these claims that exceed the national average. ODVA partners for this strategy include County Veterans Services Offices (CVSO), National Service Organizations and other veteran organizations.

## KPM #3 Veteran Services: Power of Attorney (POA)

Number of power of attorneys granted by veterans to veteran service officers and the Department.

### Goal

Veteran's independence and financial stability. Increase veteran's access to disability compensation, pension benefits and other federal, state and local benefits.

### Oregon Context

Many Oregon veterans are eligible to receive federal VA disability benefits and many Oregon veterans and their families are eligible to receive federal VA pension benefits.

### Our Strategy

Increase the number of veterans and dependents currently receiving information about benefits and assistance in preparing federal VA claims from veteran service officers, accredited by the Oregon Department of Veterans Affairs. ODVA partners include federal VA, state agencies, county veteran service offices, other local government agencies and community-based organizations.

## KPM #4a Oregon Veterans Homes: Occupancy

Maintain an occupancy rate for licensed bed of at least 80% for licensed beds in both veterans' homes.

### Goal

Achieve occupancy levels in both The Dalles and the new Lebanon veterans' home that exceed the average statewide occupancy levels nursing facilities in order to be able to provide private pay rates to veterans that are lower than Oregon median nursing home rates.

### Oregon Context

Meet the care and social needs of Oregon's veterans requiring skilled nursing care in a cost-effective manner.

### Our Strategy

Maintain high occupancy levels by providing excellent nursing care and services to our veterans.

## KPM #4b Oregon Veterans Homes: Maintain below-market veteran private pay rates

### Goal

Maintain veteran private pay rates below the median rate charged by Oregon nursing homes.

### Oregon Context

Meet the care and social needs of Oregon's veterans requiring nursing care in a cost-effective manner.

### Our Strategy

Maintain below-market veteran private pay rates at both the Oregon veterans home in The Dalles and the new veterans home in Lebanon by providing excellent care and services to our veterans in a cost-effective manner. This strategy will be facilitated by operating the veterans' homes with high levels of occupancy, resulting in operational efficiencies and economies of scale.

# 2013-2014 AGENCY PROGRAM HIGHLIGHTS

## Core Operations

Last year was one of continued change for the agency. With this change came new leadership, expanding relationships within the veteran community, and an opportunity to re-evaluate key operations, policies, and outcomes to better serve Oregon veterans.

Historically, the agency has been one of the longest tenured agencies in state government. Through 2013, the department lost nearly 20% of its staff and key leadership to retirements. While the loss of key leadership initially presented some immediate challenges, it also presented an opportunity to begin identifying improvements and resulted in the development of the agency's strategic framework.

Beginning 2013, the department embarked on a comprehensive review of the agency to examine its mission, evaluate and prioritize its programs, and recruit new staff to address turnover. Strategic planning to address the challenges and opportunities revealed by the review began in January 2014 and updated performance measures were crafted.

With the agency's efforts focused on strengthening the delivery of veteran benefits and outreach in the state, ODVA began efforts to partner with other service providers to reimagine how government delivers services and reach more veterans through methods that are impactful, appropriate and sustainable.

### Veteran Service Provider Summit

In May, the agency partnered with the Oregon National Guard to host the second annual Veteran Service Provider Summit. More than 280 veteran service providers, representing 10 regions in Oregon, attended the summit in Salem.

During the half-day event, providers across more than eight service areas worked together to identify actionable, whole community strategies to best respond to the opportunities and concerns of veterans and military families within their regional service area.

### Data sharing with Other State Agencies

With the increasingly diverse demographics within the veteran community, it has become even more important to concentrate information and awareness efforts on effective and appropriate methods to reach veterans and their families. One of the main drivers of increasing the number of veterans who receive services is communicating with veterans and the public to develop an awareness and understanding of the resources and benefits available.

Since 2009, the legislature has passed numerous bills that have significantly increased ODVA's requirements to engage in outreach and contact with veterans. The most recent legislation (HB 2421 and 2422 in 2013) requires the Oregon Department of Motor Vehicles (DMV) and the Department of Human Services (DHS) to provide ODVA with names and addresses of veterans who opt in to being contacted by ODVA when making application through DMV or DHS. This project began in January 2014 and ODVA is receiving 2,000 to 3,000 veteran's names and addresses (no email addresses or phone numbers) per month from DMV. DHS will provide similar information when their computer systems change later in 2014. ODVA mails each veteran a copy of the veteran benefits (40-page) magazine that describes all the state and federal benefits available and how a veteran may access them. When the agency begins receiving information from DHS, ODVA could be receiving more than 50,000 veteran contacts each year.

### Donation Site

In April 2014, the agency successfully implemented a new donation website to allow online donations to support and improve programs and efforts that benefit Oregon veterans.

**The agency partnered with the Oregon National Guard to host the second annual Veteran Service Provider Summit. More than 280 veteran service providers, representing 10 regions in Oregon, attended.**

One of the funds, the Veteran Suicide Awareness and Prevention Fund, was established in 2013 when the Oregon Legislature passed SB 762 creating a public information campaign to raise awareness and prevent suicide by veterans in Oregon. Part of the awareness effort partnered ODVA with the DMV and the Oregon Charitable Check-off Commission to raise money for this effort.

### Increasing Awareness

The agency began introducing new online mediums in 2013 to manage and enhance the outreach to the veteran community. The implementation of email subscriptions, a news blog, partnerships with county veteran service offices to build CVSO websites, focused social media marketing, a 40-page veteran benefit magazine featuring federal and state benefit information, and electronic newsletter, and informational publications accessible through ePublish sites has increased outreach to a measurable and impressive 62,000 veterans per month.

## Veteran Services Program

### Package This Claim Pilot

Statewide Veteran Services (Portland) began the Package This Claim (PTC) pilot program on December 13, 2013. This program allows County Veteran Service Officers to file claims, electronically via VetraSpec, to the Portland office. Seven CVSOs were initially involved. This pilot program prepares ODVA for submitting electronic claims to the VA when this option becomes available late 2014. All counties now have the capability to take advantage of this option as a result of this pilot. This program is expected to increase efficiency and will decrease mailing and supply costs.

### Veterans' Extended Outreach Grant Program (VEOGP)

The 2013 Oregon Legislative Assembly provided ODVA with $1,000,000 in funds for the Veterans' Extended Outreach Grant Program in support of County Veteran Service Offices. Initially, 34 counties received $10,000 each in support of extended outreach activities. The remainder was available for competitive grant proposals from the counties.

The goals of the grant program are to:

- Serve veterans statewide to greatest effect
- Improve outreach to veterans
- Inform them of their benefits
- File claims on behalf of veterans

The agency received 26 requests totaling $804,075, for $600,000 in funding from the Veterans Extended Outreach Grant Program (VEOGP). After a thorough review and evaluation of the proposals; 19 were selected for full funding based upon ranking. The remaining seven proposals were selected for an equal share of partial funding based upon the availability of funds.

The proposals were thoughtful, innovative and targeted to meet the needs of your local communities. The core

**The Legislature funded a $1 million grant in support of Oregon's County Veteran Service Offices.**

**The Veterans' Extended Outreach Grant Program proposals were thoughtful, innovative and targeted to meet the challenges of serving our veterans and their family members.**

of most proposals focused on a unique combination of staff enhancement, outreach and technology upgrades to meet the challenges of serving our veterans and their family members.

For the five-month period of February through June 2014, here is the preliminary data:

- An increase from 3,760 new power of attorney designations for 2013 versus 4,341 for 2014, represents a 16% increase in the number of new ODVA power of attorneys granted to CVSOs; compared to the same timeframe in 2013.

## Expansion and Enhancement

The economic impact of the federal claims CVSOs and veteran service officers file on behalf of veterans is substantial. In 2013, $2.28 billion in all federal VA claims (education, health, compensation and pension, etc.) were paid to veterans in Oregon. Compensation and pension benefits, which are cash benefits paid directly to Oregon veterans, totaled $1.1 billion for 2013, or $91.7 million each month. The department continues to pass through $3.5 million to CVSOs to enhance and expand their efforts.

## County Veteran Service Officer Training

One pressing need exposed by the agency's review was for initial intensive training for an unusually high number of new CVSOs hired by counties since July 1, 2013. The review also anticipates that additional ongoing training for VSOs could boost the number of successful claims and dollars returned to Oregon veterans.

In 2014, the agency sought funding from the general purpose Emergency Fund and approval of one limited duration position (0.50 FTE) for the training and accreditation of CVSOs. The request was approved.

## Highly Rural Veterans Transportation Grant

In February, the ODVA applied for a federal grant to fund access to care for veterans in highly rural areas, in an amount not to exceed $400,000, with an anticipated notice of award of fall 2014.

The goal of the program is for states to leverage innovative approaches to transport veterans in highly rural areas to VA Medical Centers, using existing local partnerships and resources where feasible. At present, the only organized transportation to a VA Medical Center in many of Oregon's rural counties is the Disabled American Veterans van system or veteran volunteers who transport veterans to appointments.

The need for reliable transportation is compounded due to limitations on the number and frequency of medical appointments that can be accommodated within the VA medical system; when veterans are able to obtain an appointment, it is imperative that they attend the appointment, and be on time. The highly rural counties in Oregon that applied for the grant were: Baker, Gilliam, Grant, Malheur, Morrow, Sherman, Wallowa, and Wheeler. Outcomes will include factors such as an increase in the number of trips and total veterans served. The grant is for a period of one year.

## Conservatorship Representative Payee Services

The ODVA conservatorship manager receives all calls regarding issues of financial incapacity. Quite often these calls are to inquire if ODVA provides representative payee (rep payee) services. A rep payee is an individual or company assigned by the payer of a benefit (i.e. USDVA or SSA) to receive funds and pay debts on behalf of a beneficiary who has been deemed financially incapable. This differs from a conservator who is assigned by a state circuit court judge.

In November 2012, ODVA started the process to begin taking on rep payee cases. Although the final DAS approval of new OAR's happened around June/July 2013, ODVA did not receive our first rep payee client until late December 2013. To date the program has received

**Recent state legislation has allowed ODVA to slightly expand the home loan benefit to Oregon veterans.**

nine clients and currently has three new pending cases. With the current veteran demographics, the department expects these numbers to increase in the coming months and years.

For veterans who cannot manage their own financial affairs, the benefits of having a rep payee can be life altering. As a rep payee, the agency pays all the veteran's financial obligations. ODVA is also able to ensure that the veteran is not taken advantage of through financial fraud or abuse. The department guides veterans in regards to housing issues and make sure they have food, transportation to medical appointments, and anything else they may need within the limits of their income.

## Veteran Home Loan

The ODVA sources their loan volume by using Third Party Originators from around the state. This provides the ability to reach areas of the state that might otherwise be underserved by a retail origination force. ODVA underwrites and funds loans originated by approved mortgage brokers, or purchased closed loans from approved mortgage lenders. Loans closed or purchased by ODVA are serviced by the agency. This provides a close continued relationship with veteran borrowers during the course of their home loan experience.

Operational costs of the agency are largely derived from the home loan program. This requires the agency to be heavily dependent upon the program in order to adequately serve the Oregon veteran community.

Recent state legislation has allowed the ODVA to slightly expand their reach to Oregon veterans. These recent changes include:

- The increase in the allowable loan amount to match the federal VA loan amount of $417,000
- An Oregon veteran having available 4 loans over their lifetime, and
- The Loan-to-Value (LTV) for each individual loan that matches the LTV of the federal VA home loan guarantee program

With the department's core support services heavily reliant upon the home loan program for funding operations, loan production is material to the long-term viability of ODVA. The housing crisis has significant impact on the home loan program. There were several months in the past five years where the program did not fund any loans. Plus, with the restriction on offering a refinance program, the current servicing portfolio has significant runoff, resulting in a severe reduction of interest income.

The last six months of 2013 and the first six months of 2014 have shown a marked increase in home loan production, and 2014 looks to be a good year for the program. However, challenges remain. The housing industry is not fully out of the crisis and rates appear to be poised to increase. The demographics of homebuyers are showing signs of shifting to younger buyers who don't necessarily see the need for homeownership and do not have the savings to make a down payment.

### QVMB's

The use of Qualified Veteran Mortgage Bonds (QVMBs) for the state home loan product limits ODVA's ability to offer a refinance product and limits borrowers to those 25 years or less from their military service discharge date to use the benefit. These restrictions also reduce the available borrower pool, which reduces loan production. Having a solid, sustainable and consistent level of new mortgage production is vital to the department's long-term mission.

### Financial Statement Audits

The 2013 Veterans' Home Loan Program financial statement audit was performed by the Oregon Secretary of State's Office. ODVA received "clean" audit opinion. In addition, the agency also received another "Gold Star" award from the State Controller's Office for excellence in financial reporting. This represents 21 consecutive years in a row in which this award for excellence in financial reporting has been awarded to ODVA.

### Lower Cost of Funds

The department reduced the costs of existing liquidity facilities by over $300,000 and extended their expiration dates by approximately two years. These savings will be reflected in lower costs of funds on seven separate bond issues and will help to facilitate attractive future lending rates to veteran borrowers.

## Oregon Veterans Home

### The Construction of Oregon's Second Veterans' Home

The new facility being built in Lebanon (planned opening in Fall 2014) received 65% federal USDVA grant funds and 35% local match funding (Linn County levy) for construction. In 2013, the state provided additional funds to make up a short fall in the local match due to construction changes mandated by the federal VA.

The new construction in Lebanon is already changing the perception of veterans' homes across the nation. Organized around the idea of an intentional community or neighborhood, this new veterans' home will offer residents a way to maximize normal living environments and routines, provide autonomy, a sense of community, and quality of life. The communities consist of three houses per neighborhood and each house will accommodate up to 14 residents. The campus will provide space for 154 individuals who require long-term skilled nursing care as well as rehabilitation services in a true home-like setting with routine activities and social interaction that decreases social isolation.

### Upgrades

In 2013, the Home implemented software to facilitate an electronic health records system and submitted a federal grant for facility improvements such as a wandering patient management system for the memory-care unit. The Veterans' Home in The Dalles also partnered with the Veterans Health Administration to share electronic medical records. These improvements and upgrades should reduce medication errors, better monitor diseases and other health risks, and help ensure a safe and secure environment for residents that allow maximum freedom for the residents.

**The Oregon Veterans' Home in The Dalles was recognized in the**

# U.S. News and World Reports

**sixth annual Best Nursing Homes publication. This is the second year in a row that the home has been named one of the top rated nursing homes in Oregon.**

## Recognition

In 2014, the Oregon Veterans' Home in The Dalles was recognized in the U.S. News and World Reports sixth annual Best Nursing Homes publication. This is the second year in a row that the home has been named one of the top rated nursing homes in Oregon.

Among several noted points of excellence, the Home met health and safety standards for food preparation and other nursing-home activities. The inspections are conducted at least every 15 months.

## Financial Statement Audits

The Veterans' Home Program financial statement audit was performed by Merina & Co. ODVA received "clean" audit opinion.

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# A NEW CADENCE FORWARD

In reviewing this report, Oregon can be proud of ODVA's efforts for veterans and military families this past year. At the same time, the department recognizes it has an incredibly broad mission in serving a diverse veterans' community across issues like health care, education, employment, and housing.

The veteran services system has been challenged in keeping up with demand from four generations of veterans with impacts from five major wars. Veterans and their families rightfully demand constructive solutions and continued efforts.

Moving forward, the department has an excellent opportunity to further help veterans and their families thrive in Oregon. Beyond the individual and family benefits, a thoughtful approach will draw down federal funds, coordinate and leverage partners, invest in up-front preventative strategies, and reduce expensive back-end safety net services at the state and local level.

ODVA is a natural center of gravity for veterans when they reach out for resources and benefits. In the agency's efforts, it must continue to strengthen service and benefit delivery, communication and outreach, as well as align essential partnerships. A more focused and coordinated system is the only way to reduce gaps in services and improve outcomes for veterans, their families, and survivors.

In the work ahead, the department must focus on developing and implementing its strategic framework to better serve veterans and their families. ODVA must continue to expand and flesh out the high-level strategies to target veteran services, mobilize partnerships, drive veteran engagement, and invigorate core operations.

In its work for Oregon veterans, the department is fortunate to have broad partners across all levels of government and countless public and private organizations. No single agency or organization can wholly address the diverse needs of veterans. ODVA and the Advisory Committee look forward to continuing to partner broadly to ensure veterans and their families thrive in Oregon.

# APPENDIX

## ODVA Program Summary

The Oregon Department of Veterans' Affairs has three primary program areas:

- The Veteran Services Program that includes Statewide Veteran Services, Certification and Training, the County Veteran Service Offices, National Veteran Service Offices, Conservatorship, Educational Aid and Emergency Financial Assistance.
- The Oregon Veterans' Homes that includes the veterans' homes in The Dalles and Lebanon.
- The Home Loan program that provides low-interest mortgages to Oregon veterans.

## Veteran Services Program

The Veterans' Services Program is responsible for providing advocacy and benefits to veterans, their dependents, and survivors. The program provides benefits counseling, claims and appellate representation, certification and training for counties and national service organizations, conservatorship services, educational assistance, emergency financial assistance, and other service delivery partnerships across the state. The division is the front line for all veteran benefits, ensuring that veterans obtain all the benefits to which they are entitled as a result of their military service.

Within the Veterans' Services Division, there are seven sub-program areas:

### Statewide Veteran Services

The United States Department of Veterans Affairs (Federal VA) benefit system is a legal system. In order to qualify for benefits, veterans must file a claim against the United States proving they are eligible for these benefits through the submission of legal, military, and medical evidence.

ODVA employs federally accredited and state certified Veteran Service Officers (VSOs) located in Salem and Portland, who are subject matter experts in Federal VA law (Chapter 38 United States Code and Chapter 38 Code of Federal Regulations) and are allowed to represent veterans who grant the VSO a power of attorney. These VSOs represent veterans, their dependents, and survivors before the Federal VA in their claims and appeals. With its County Veteran Service Officer and National Service Officer partners, ODVA provides claims advocacy and representation to Oregon's 322,000 veterans, resulting in more than 15,814 new claims and more than 71,000 total claims filed during fiscal years 2013 and 2014. Currently, ODVA holds power of attorney for nearly 86,000 Oregon veterans.

The Statewide Veteran Service office in Portland submits all claims under ODVA's power of attorney for 34 counties and state VSOs to the federal VA. This office inputs, catalogs, provides quality assurance and liaisons with the Federal VA. This office also represents veterans on county and ODVA claims during various stages of appeals.

The Statewide Veteran Service office in Salem handles direct claims for veterans for Marion and Polk Counties, and sensitive claims on a statewide basis. The office also works on a few statewide veteran issues in a limited capacity. These statewide issues include veterans in justice involved situations (corrections, veteran's courts, etc.) and women veterans' issues. In addition to working active claims and appeals cases, state VSO's from the Salem office provide county veteran services when a county elects not to fund a county veteran service office or has a temporary vacancy.

## Certification, Training, and Outreach

ODVA is responsible for the training, certification, and accreditation of all county, state and national service officers. The agency holds initial onsite training for all new veteran service officers, one annual conference and will be developing online learning. Training is conducted on the latest federal VA legal, medical and process information.

ODVA trains and accredits veteran service officers (VSO) to file defensible claims for disability, benefit and pension compensation on behalf of veterans. Claims are filed through ODVA's Power of Attorney (POA) or a national service organization's POA, as the claims are legal documents reviewed and adjudicated by the U.S. Department of Veterans' Affairs.

It takes approximately 18 months for a new VSO to achieve accreditation. VSOs must understand the intricacies of veteran status, types of military discharges, privacy laws under HIPAA, Federal VA organization and structure, and state and local information resources available to veterans. The VSOs also need to learn the basics of federal laws and eligibility surrounding service connected compensation, non-service connected pensions, survivor benefits, veteran and dependent educational benefits, Veterans Administration healthcare, fiduciary responsibilities and conservatorship assistance available to veterans, how to interview veterans, and how to develop and file (using the correct forms, documentation, and procedures) each kind of claim.

One of the more daunting hurdles for new VSOs is learning to interpret and manage existing claims with complex case files and long histories. VSOs also need to be trained in laws and procedures specific to the appeals process. ODVA provides 40 hours of intensive one-on-one class room training for new VSO's to go over this information initially, along with mock interviews, full practice claims, and training on the automated case management data system, VetraSpec. After this initial intensive introduction, the VSO returns to their home county, and begins interviewing veterans and compiling claims under remote supervision; for the next eighteen months, ODVA provides intensive coaching via phone and email, and will arrange for a site visit to the Portland claims office and the federal VA, and will also periodically go to a CVSO's county to work with them in their home environment.

Fully-accredited VSOs need continuing education to keep pace with new procedures and directives coming from the federal Veterans' Administration. Training needs for fully-accredited VSOs include developing curricula and hosting an annual conference with specific workshop tracks and general sessions. Advanced training includes a deeper dive into the Code of Federal Regulation Title 38 governing veterans' benefits, analysis of federal claims and appeals decisions, legal research, and outreach best practices.

## County Veteran Service Officers (CVSOs) Program

ODVA's statewide partnership with counties began when the legislature appropriated money to aid counties in an effort to promote services to veterans on a local level. It is an effective network of trained County Veteran Service Officer (CVSO) in 34 of the 36 counties.

CVSOs are not supervised by ODVA; however, the agency provides training, certification, accreditation, counsel, and outreach to the CVSOs. The vast majority of CVSO appeal cases also are handled by the Statewide Veteran Service office in Portland.

### National Veteran Service Officers (VSOs) Program

ODVA partners with national veterans' service organizations in Oregon. National veteran service officers provide the same veteran benefit and claims representation as state and county veteran service officers. Currently, the Disabled American Veterans, Veterans of Foreign Wars, Military Order of the Purple Heart, and National Association of Black Veterans participate in this partnership.

### Conservatorship

When veterans are deemed to be incompetent by the court or the Federal VA to manage their own finances, the court or the federal VA may appoint ODVA to provide conservatorship services, which include managing all assets for the veteran as fiduciary. In 2013, ODVA began representing new clients as a Representative Payee (in which the Agency acts in a limited capacity to pay the bills of these veterans).

### Educational Aid

Educational Aid is a state benefit that provides veterans $150 a month for a full-time student and $100 a month for a part-time student who has no other military or veteran education benefits.

### Veterans' Emergency Financial Assistance Program

Emergency Aid offers a one-time grant to veterans who have emergency needs. Examples include a veteran whose car needs repair and without this repair cannot work or a homeless veteran who obtains a job, but needs help with rent and deposits for a place to stay. The key is sustainability; the veteran must be able to sustain their finances after receiving the bridge funding via this grant.

## Oregon Veterans' Home

The purpose of the Oregon Veterans' Homes is to provide veterans and families with access to high-quality nursing home care at affordable rates as a state and federal benefit for veterans. Residents receive 24-hour, long-term skilled nursing, Alzheimer's and other memory-related, and rehabilitative care by a nursing staff whose skills and understanding meet the unique and special needs of veterans. The nursing staff is complemented by physical, occupational, and speech therapists who provide specific physician-ordered services to help residents meet their maximum rehabilitative potential.

## ORVET Home Loan Program

Wanting to provide a benefit to World War II veterans returning home, Oregon citizens voted in 1945 to create a Veterans' Home Loan Program, establishing it in Article XI-A of the Oregon Constitution. Identified as the Home Loan Program, this historically self-sufficient program provides low-interest rate mortgages on single-family, owner-occupied homes to qualified veterans.

Oregon is one of only five states in the nation that has been grandfathered under federal tax law to offer a state veteran home loan program; the other four grandfathered states include Alaska, California, Texas, and Wisconsin. The concept behind the veteran home loan program is that these states want to provide an enhanced housing benefit to their veterans for their past service and sacrifice.

Historically, this enhanced housing benefit has generally resulted in significantly lower home loan rates than are normally available in the marketplace through the issuance of tax-free, state general obligation bonds called Qualified Veteran Mortgage Bonds (QVMB). QVMB's have limitations on how they can be used; most notably, borrowers must apply for a loan within 25 years of discharge from military service, and funds cannot be used for refinancing. ORVET also has access to limited amounts of less restrictive bond monies from which it can also make loans to veterans who apply for a loan after 25 years from date of discharge. It is this money that is being used to finance loans made to Oregon's veterans that were made eligible as a result of the passage of Measure 70 in 2010. The ORVET program offers financing up to the Fannie Mae limit, currently $417,000.

## Other State Programs Serving Veterans

### Burial Benefits

#### Military Funeral Honors

The Oregon National Guard is responsible for providing military funeral honors in Oregon. "Honoring Those Who Served" is the title of the DoD program for providing dignified military funeral honors to veterans who have defended our nation. Upon the family's request, every eligible veteran may receive a military funeral honors ceremony, to include folding and presenting the United States burial flag and the playing of Taps.

### Consumer Protection

Service members called into active service can suspend and reinstate provision of telecommunications, Internet, television, health spa and health club services without the provider imposing a charge for suspension or reinstatement.

### Dependents and Survivor Benefits

#### Oregon's Veterans' Dependent Tuition Waiver

Offered by the State of Oregon University System (OUS) and local community colleges, this state benefit provides a full tuition waiver (excluding fees) for a bachelor's, master's or associates degree at an OUS institution or community college for children and spouses (who have not remarried) of a member of the U.S. Armed Forces who either died in active duty, became 100 percent disabled in connection with military service (universities only), or died as a result of a disability sustained in active duty. Dependents of recipients who earned a Purple Heart after Sept. 11, 2001 are also eligible to receive a tuition waiver from Oregon universities. Eligibility differs slightly for community colleges and universities. Call the college admissions department for detailed information on this benefit.

#### Professional Licensing for Spouses in Oregon

Under specified circumstances, certain professional regulatory boards can issue authorization to practice profession to spouse or domestic partner of active member of Armed Forces who is subject of military transfer to Oregon.

### Education Benefits

#### Oregon Nonresident Veteran Fee Remission

Nonresident veterans who are pursuing undergraduate studies pay tuition rates and fees no greater than the Oregon resident rate. Veterans must establish Oregon residency within one year of enrollment at one of the seven OUS campuses. To qualify, the nonresident veteran must have served in the Armed Forces of the United States and relieved or discharged from that service under honorable conditions. Eligible nonresident veteran students should contact the financial aid office at the OUS institution to request this benefit. Benefit is extended to veterans who enroll and begin after September 2013.

#### Voyager Tuition Assistance Program

Voyager is a tuition benefit that is available to honor and support Oregon residents who served the nation as members of the National Guard or Reserves in an active duty capacity in a combat zone since Sept. 11, 2001. Voyager is a "last dollar award." Qualifying students will be awarded a fee remission for no more than the difference between campus tuition and mandatory fees and expected military tuition benefits. The student is responsible for obtaining federal military tuition benefits. If a student is not eligible for federal tuition benefits they must demonstrate proof of ineligibility. Application forms or process information is available at campus financial aid offices. Contact your university financial assistance department for more information.

#### Statewide Apprenticeships (BOLI)

Oregon Apprenticeship Opportunities Statewide is offered through the Oregon Bureau of Labor and Industries (BOLI). If eligible, an apprentice may use veterans´ educational benefits while registered in

an apprenticeship program. If an existing apprenticeship program does not have an approved veteran's program in place, veterans can coordinate the establishment of a new training program by communicating with an employer and the Apprenticeship and Training Division. The employer can be a current employer or a prospective employer who is willing to coordinate apprentice training with the VA and the Apprenticeship and Training Division. An apprenticeship representative can assist you in determining eligibility for your apprenticeship/training goals. Typically, an apprenticeship lasts two to five years, depending on industry requirements.

### College Credit for Your Military Training

ACE recommended credits can be used to fulfill your free-elective requirements, but the number of credits that can apply to your degree program is determined by each individual college. Some schools may even refuse to grant any credit for military experience, so ensure you are attending a school that will respect and award you for your valuable service.

## Employment Benefits

### 5-Point Veterans' Preference

Veterans who provide proof of their veteran status when applying for public employment will receive a 5-point preference. This preference is added to the total possible points based on your qualifications for the job. This preference is also applicable when being considered for promotions.

### 10-Point Disabled Veterans' Preference

Disabled veterans who provide proof of their service-connected disability when applying for a government job will receive a 10-point preference.

### Direct Professional Licensing for Military Experience

An Oregon law passed by the 2012 Legislature was designed to quickly get service members back to work after serving in the military. This statute requires certain professional licensing agencies and boards in Oregon to accept military training or experience as an acceptable substitution for education or experience required for licensure, certification or registration. The bill eliminates the need for veterans to go back to school for training that they have already received in the military, saving time and money.

Requirements that must be met in addition to the military education or experience are outlined by professions specified in the bill. These professions include: private security professional, teacher, engineer, land surveyor, psychologist, occupational therapist, occupational therapy assistant, physician assistant, nursing assistant, denture technology, chiropractor, physical therapist, radiologist, hemodialysis technician, athletic trainer, respiratory care, polysomnographic technologist, pharmacist, pharmacy technician, cosmetologist, mortician, embalmer, polygraph examiner, private investigator, and commercial driver.

### Public Employment Interviews

In 2011 the Legislature passed HB 3207, which mandates public employers to interview veterans for positions if the veteran can prove their military education and skills meet the minimum qualifications and desired attributes of the position. The intention of this statute is to get veterans into interviews with hiring managers so veterans can prove they are qualified. It is the responsibility of the veteran to plainly demonstrate through the application process that their experience in the military qualifies them for the position they are seeking.

### Oregon Disabled Veterans' and Veteran Employment Representatives

Veterans can find employment information, education and training opportunities, job counseling, job search workshops, and resume preparation assistance at state Workforce Career or One-Stop Centers through the Employment Department. These offices have specialists who work directly with veterans and disabled veterans to find employment. Disabled Veterans´ Outreach Program Specialists (DVOP) and Local Veterans Employment Representatives (LVER) assist veterans in applying for federal, state, local government and private sector employment and have offices to serve all veterans in more than 20 Oregon cities.

### Veterans Day Off

Senate Bill 1, passed during the 2013 Regular Session, requires employers to offer paid or unpaid time off on Veterans Day to employees who are veterans of the Armed Forces. Notice must be given by a veteran 21 days in advance of Veterans Day.

## Housing

### Preventing Homelessness

The state expends an amount equal to 25 percent of document recording fee funds deposited into the Emergency Housing account to assist veterans who are homeless or at risk of becoming homeless and an amount equal to 25 percent of moneys deposited in the General Housing account to meet the critical housing needs of veterans in Oregon, and an amount equal to 25 percent of moneys deposited in the Home Owner Assistance account to expand Oregon's supply of homeownership housing for low and very low income veterans and families of veterans.

## Identification, Documents, and License Plates

### Veterans Recognition License Plate

Oregon DMV offers specialty license plates to veterans and service members who want to display their military service. You can choose from plates that indicate branch of service, campaign or service medals and some specialty military plates such as the Gold star Family plate. A portion of the fees from the veteran plates helps support the Oregon Veterans' Home, a skilled-nursing care facility, located in The Dalles.

### Veteran Designation on ODL

The DMV now offers a veteran designation that can be voluntarily placed on Oregon driver licenses. In order to receive the designation, veterans must be a United States veteran, provide proof of veteran status (DD214 or DD215), and meet all other Oregon requirements for a driving privilege or identification card including payment of the original, renewal or replacement fee. There is no additional fee for the veteran designation.

### Copies of Discharge Papers

Most veteran's benefits require a copy of their DD214 or discharge record. This is an important document and must be safeguarded. It is recommended that you file a copy with your county court house and maintain a copy in a safe place. ODVA may also have a copy of file.

## Recreation Passes

### Oregon Hunting and Fishing Licenses

A free hunting and angling license for disabled veterans rated at 25 percent service-connected disabled or more with the VA is offered through the Oregon Department of Fish and Wildlife. Veterans must be Oregon residents for at least six months. Also, non-resident uniformed service members are able to hunt or fish in Oregon for the same cost as an Oregon resident.

### Special Access Pass for Disabled Veterans

Service-connected disabled veterans can apply for this pass from the Oregon Parks and Recreation Department. Passes are valid for four years and allows free year-round camping and day-use privileges at RV and tent sites at 26 Oregon State Parks.

### Active Duty Leave Reimbursement

Active Duty Military on official leave are eligible to be reimbursed for state park visits. After your visit, send the camping receipt for the dates of your stay, and a letter from your CO on official letterhead stating you were on leave for the dates you camped. The refund request must arrive no later than 30 days after departure date of your stay.

## Taxation

### Oregon Property Tax Exemption

If you are a disabled veteran, you may be entitled to exempt some of your homestead property's assessed value from your property taxes. To qualify, veterans must be certified by the VA or any branch of the Armed Forces as having disabilities of 40 percent or more or be a veteran who served and is certified each year by a licensed physician as being 40 percent or more disabled. Active duty service members, including National Guard and Military reserve forces, also may qualify for a residential property tax exemption.

### Oregon Property Tax Deferrals

Disabled veterans may qualify to "borrow" from the state of Oregon to pay property taxes to the county. To qualify, veterans must be determined eligible to receive or be receiving federal Social Security disability benefits due to disability or blindness. If you qualify, the Oregon Department of Revenue (DOR) will pay property taxes to the county. Six percent on the taxes are deferred and a lien will be placed on the property. All taxes plus interest and fees must be repaid.

## Veteran Legal Information

### Veteran Courts Offer Diversion

There is a growing effort nationally, and in Oregon, to institute veterans' courts or dockets to allow district attorneys to send military members and veterans into treatment, rather than jail, when they commit a non-violent offense.

These courts are staffed by people who take into consideration the charges and challenges facing veterans who return home from war. They may allow some military members to enter into mental health diversion programs as treatment for non-violent infractions as opposed to automatically jailing the offender.

The law relies on the judgment of a prosecutor, who will determine, on a case-by-case basis, which defendants may be eligible for diversion. These prosecutors must consider, for example, whether a veteran who spent four years at a military base should be offered the same diversion opportunity as one who deployed twice to combat situations in Afghanistan or Iraq. Prosecutors must decide how serious the crime must be before diversion is taken off the table and must consider the victim of the offense.

### Veteran Treatment Courts

Veterans charged with non-violent crimes who are in need of mental health or substance abuse treatment may be eligible for Veterans Treatment Courts. If a Veteran is eligible and there are resources in the veteran's area, the decision to go through treatment court is up to him or her. Veterans who choose treatment court are assessed by a mental health care provider. The provider decides what the Veteran's treatment needs are. Most veterans receive treatment through the VA network.

Veterans Treatment Court allows veterans to remain in the community. A judge regularly checks on progress, though, while the veteran is in treatment. If the veteran fails to meet the requirements of the program, the Court will act. For example, if the Veteran fails drug screens or does not obey court orders, the Court will impose upon him or her such things as community service, fines, jail time, or re-arrest back through the legal system.

### Child Custody

Courts in Oregon are prohibited from considering a person's disability when awarding child custody or parenting time in domestic relations proceeding, unless it is shown by clear and convincing evidence that it would not be in the best interests of the child to award sole or joint custody. Directs court to only consider disability if likely to endanger child's health, safety, or welfare.

## Federal Veterans Programs and Benefits Overview

### Allowances

#### Clothing Allowance

The VA pays a clothing allowance to veterans who, because of a service-connected disability, wears or uses a prosthetic or orthopedic appliance (including a wheelchair) in which the VA determines tends to wear out or tear the clothing. The VA will also pay a clothing allowance to veterans who use medication prescribed by VA physicians for skin conditions caused by a service-connected disability which the VA determines causes irreparable damage to the veteran's outer garment.

#### Automobile Assistance Program

The VA offers qualified veterans and active duty service members a one-time payment of up to $18,900 to be used toward the purchase of an automobile or other forms of conveyance. To qualify, a veteran or service member must have one of the following disabilities including loss, or permanent loss of use, of one or both feet, loss, or permanent loss of use, of one or both hands, or permanent impairment of vision in both eyes to a certain degree.

#### Adaptive Equipment

VA will pay for installation of adaptive equipment for automobiles deemed necessary to ensure that eligible veterans will be able to safely operate vehicles, and to satisfy the applicable state standards of licensure. This equipment includes power steering, power breaks, power window lifts, power seats and other special equipment necessary to assist the person into and out of the vehicle or other conveyance.

VA will also repair, replace, or reinstall adaptive equipment determined necessary for the operation of a vehicle acquired under this program, or for the operation of a vehicle an eligible veteran may previously or subsequently have acquired.

#### Guide Dogs and Service Dogs

VA may provide guide dogs to blind veterans including the expense of training the veteran on how to use them, and the cost of the dog's medical care.

Additionally, VA may also provide service dogs trained for the aid of hearing impaired veterans and veterans with spinal cord injuries, dysfunction and other chronic impairment that substantially limits mobility. Currently there are pilot programs being conducted by the VA to provide service dogs to veterans who have conditions such as PTSD.

### Burial Benefits

#### Service – Connected Death

If a veteran's death is service-connected, the VA will pay a burial allowance of up to $2,000 for deaths on or after Sept. 11, 2011. If the veteran is buried in a VA national cemetery, some or all of the cost of moving the veteran's body to the national cemetery nearest the veteran's home may also be reimbursed. There is no time limit for applying for a service-connected burial allowance. The person who bore the veteran's burial expense may claim reimbursement from any VA regional office.

#### Non-Service-Connected Death

If a veteran's death is not service-connected, there are two types of payments the VA may make: Burial and Funeral Expense Allowances. The VA will pay a burial and funeral allowance if the veteran was discharged under conditions other than dishonorable and the veteran was in receipt of VA pension or compensation at the time of death. If a veteran died while in a VA facility or as a patient at an approved state nursing home the VA may also pay this allowance.

#### Burial Plot Allowance

When a veteran is buried in a cemetery that is not under the U.S. government jurisdiction, the VA may also pay a plot allowance, provided that the veteran was discharged under a condition other than dishonorable;

and meet other qualifications similar to that of a non-service connected death.

Filing a Claim for Reimbursement of Expenses To file for reimbursement of burial expenses an Application of Burial Allowance form must be submitted to the VA. The person filing the claim must also provide a certified copy of the veteran's death certificate and proof of the veteran's military service (Form DD-214), and itemized bills of the funeral and burial expenses.

### Burial Flag

A United States flag is provided, at no cost, to drape the casket or accompany the urn of a deceased veteran who served honorably in the U. S. Armed Forces. It is furnished to honor the memory of a veteran's military service to his or her country. When burial is in a national, state or post cemetery, a burial flag will automatically be provided. When burial is in a private cemetery, the funeral director will generally help the next of kin with this process.

### Headstones and Markers

The Department of Veterans Affairs (VA) furnishes upon request, at no charge to the applicant, a Government headstone or marker for the unmarked grave of any deceased eligible veteran in any cemetery around the world, regardless of their date of death. For eligible veterans that died on or after Nov. 1, 1990 and whose grave is marked with a privately purchased headstone, VA may also furnish a headstone or marker to supplement the graves or a Medallion to be affixed to the privately purchased headstone. Eligible veterans are entitled to either a Government-furnished headstone or marker, or the new medallion, but not both.

### Bronze Medallions for Headstones and Markers

The Department of Veterans Affairs (VA) provides a medallion, by request, to be affixed to an existing privately purchased headstone or marker to signify the deceased's status as a veteran. If requested, the medallion is furnished in lieu of a traditional Government headstone or marker for veterans that died on or after Nov. 1, 1990, and whose grave is marked with a privately purchased headstone or marker.

### Burial at Sea

The VA National Cemetery Administration cannot provide burial at sea. For information, contact the U.S. Navy Mortuary Affairs office toll free at 888-647-6676.

### Presidential Memorial Certificates

A Presidential Memorial Certificate (PMC) is an engraved paper certificate, signed by the current president, to honor the memory of honorably discharged deceased veterans.

## Dependents and Survivors

### Dependency and Indemnity Compensation [DIC]

This benefit is the primary monthly monetary benefit payable to surviving dependents of a deceased veteran, and is the equivalent benefit to disability compensation for veterans. Although it is usually a service-connected benefit, DIC may also be authorized for certain nonservice-connected deaths as well.

This benefit is payable if the veteran died while on active duty, in the line of duty and not due to willful misconduct or, if death was after service, the death was caused or attributed to a service-connected disability.

The current basic monthly rate of DIC is $1,215 for an eligible surviving spouse. The rate is increased for each dependent child, and also if the surviving spouse is housebound or in need of aid and attendance. VA also adds a transitional benefit of $301 to the surviving spouse's monthly DIC if there are children under age 18. The amount is based on a family unit, not individual children.

### Survivors' (Death) Pension

This is a needs-based benefit paid to an unremarried surviving spouse, or an unmarried child, who meets certain age or disability requirements, of a deceased wartime veteran.

In order to qualify for a VA Death Pension, the VA calculates income received from most sources by the

surviving spouse and any eligible children. It includes earnings, disability and retirement payments, unemployment insurance payments, interest and dividends payments, and net income from farming, business or rental property.

If the income is below a certain level, the dependent or surviving spouse may be eligible for this pension.

## Dependents' Educational Assistance (DEA)

DEA is a federal VA benefit that provides education and training opportunities to eligible dependents, spouses and survivors of certain veterans. The program offers up to 45 months of education benefits. To be eligible, you must be the dependent or spouse of a veteran who died or is permanently and totally disabled as the result of a service-connected disability, a veteran who died from any service-connected disability, a service member missing in action or captured in line of duty by a hostile force, a service member forcibly detained or interned in line of duty, or a service member who is hospitalized or receiving outpatient treatment for a service connected permanent and total disability.

A dependent who wishes to receive benefits for attending school or job training must be between the ages of 18 and 26. In certain instances, it is possible to begin before age 18 and to continue after age 26. Marriage is not a bar to this benefit.

## Fry Scholarship

Children of an active duty member of the Armed Forces who has died in the line of duty on or after September 11, 2001, are eligible for the Marine Gunnery Sergeant John David Fry Scholarship. Eligible children attending school may receive up to their full tuition & fees for a public school or a statutory annual maximum amount for a public school, plus a monthly living stipend and book allowance under this program.

## Burial Benefits

Dependents and surviving spouses of an eligible veteran are eligible to be buried in national cemeteries.

When a death occurs and eligibility for interment in a national cemetery is determined, grave space is assigned by the cemetery director in the name of the veteran or family member. One gravesite is permitted for the interment of all eligible family members, unless soil conditions or the number of family decedents necessitate more than one grave. There is no charge for burial in a national cemetery.

## Headstones and Markers

Spouses and dependents are not eligible for a Government-furnished headstone or marker unless they are buried in a national cemetery, state veteran's cemetery, or military post/base cemetery.

## Survivor Benefit Plan

When a military retiree dies their retirement pay stops. This means that the surviving spouse is without this income source. If a veteran is a military retiree, thought needs to be given as to how to protect the spouse from the hardships caused by the loss of the retirement pay.

One option available is the Survivor Benefit Plan (SBP). The SBP is an insurance plan that will pay the veteran's surviving spouse a monthly payment (annuity) to help make up for the loss the retirement income. The plan is designed to protect survivors against the risks of the veteran's early death, a survivor outliving the benefits, and inflation.

## CHAMPVA and Tricare

The Civilian Health and Medical Program of the U.S. Department of Veterans Affairs (CHAMPVA) is a comprehensive health care program in which the VA shares the cost of covered health care services and supplies with eligible beneficiaries. The program is administered by Health Administration Center.

Due to the similarity between CHAMPVA and the Department of Defense (DoD) TRICARE program (sometimes referred to by its old name, CHAMPUS) the two are often mistaken for each other. CHAMPVA is a U.S. Department of Veterans Affairs (VA) program whereas TRICARE is a regionally managed health care program for active duty and retired members of the uniformed services, their families, and survivors. In some cases a veterans may look to be eligible for both/either program on paper. However, if you are a military retiree, or the

spouse of a veteran who was killed in action, you are and will always be a TRICARE beneficiary.

### Incarcerated Veterans

When a veteran receiving VA disability compensation is incarcerated, payments to the veteran is suspended, however, benefit payments may be apportioned to the veteran's spouse, child or children, and dependent parents on the basis of individual need. In determining individual need, consideration shall be given to such factors as the claimant's income and living expenses, the amount of compensation available to be apportioned, and any special needs.

### Post-9/11 GI Bill Transfer of Entitlement

The Post-9/11 GI Bill also offers some service members the opportunity to transfer their GI Bill to dependents. An individual approved to transfer an entitlement to educational assistance under this section may transfer the individual's entitlement to the individual's spouse, or one or more of the individual's children any combination of spouse and child. A family member must be enrolled in the Defense Eligibility Enrollment Reporting System (DEERS) and be eligible for benefits, at the time of transfer to receive transferred educational benefits.

A child's subsequent marriage will not affect his or her eligibility to receive the educational benefit; however, after an individual has designated a child as a transferee under this section, the individual retains the right to revoke or modify the transfer at any time.

## Compensation and Pensions

### Disability Compensation

This benefit is the primary monetary benefit paid to veterans who are disabled by an injury or illness that was incurred or aggravated during active military service. These disabilities are considered to be service-connected.

Disability compensation is paid monthly and varies with the degree of disability, the impairment of a veteran's earning capacity and the number of dependents. Veterans with certain severe disabilities may be eligible for additional special monthly compensation. The benefits are not subject to federal or state income tax.

### VA Disability Pension Benefit for Wartime Veterans (non-service connected Disability VA Pension)

is a benefit paid to wartime veterans who have limited or no income, and who are age 65 or older, or, under 65, and are permanently and totally disabled, or, a patient in a nursing home, or, are receiving Social Security disability payments. The amount that's payable depends upon the type and amount of income the veteran and family members receive from other sources. Veterans who are more seriously disabled may qualify for Aid and Attendance or Housebound benefits (listed below). These benefits are paid in addition to the basic pension rate.

Monthly payments are made to qualified veterans to bring their total income to a congressionally established support level (including other retirement and Social Security income).

### Aid and Attendance (A&A)

A&A is a benefit paid in addition to monthly pension. It may not be paid without eligibility to a pension. A&A is allowed if the veteran: requires the aid of another person in order to perform his or her daily living activities; is bedridden; is a patient in a nursing home due to mental or physical incapacity; or has corrected visual acuity of 5/200 or less, in both eyes, or concentric contraction of the visual field to 5 degrees or less.

### Housebound Benefits

This benefit may not be paid without eligibility to pension. Qualifying veterans must have a single permanent disability (rated 100 percent disabled), and need assistance, or have a single permanent disability (100-percent disabled) and another disability, or disabilities, evaluated as 60 percent or more disabling.

A veteran cannot receive both A&A and Housebound Benefits at the same time.

## Education

### Post 9/11 GI Bill

The Post-9/11 GI Bill provides financial support for education and housing to honorably discharged veterans with at least 90 days of aggregate service on Title 10 Active Duty or Title 32 Active Guard Reserve Duty after Sept. 10, 2001, or individuals discharged with a service-connected disability after 30 days. The Post 9-11 GI Bill will pay eligible individuals full tuition and fees directly to the school for all public school in-state students, attending classes at a greater than half-time rate. A monthly housing allowance (MHA) based on the Basic Allowance for Housing for an E-5 with dependents is also provided. Distance Learning enrollee's housing allowance is equal to half the national average BAH for an E-5 with dependents. An annual books and supplies stipend of $1,000 is paid proportionately based on enrollment. This benefit provides up to 36 months of education benefits, generally benefits are payable for 15 years following release from active duty. This benefit may be transferred to dependents and spouses based on six years of active duty service.

### Tillman Scholarship

The Pat Tillman Foundation's Tillman Military Scholars program supports our nation's active and veteran service members and their families by removing financial barriers to completing a degree or certification program of choice. The scholarships cover not only direct study-related expenses such as tuition and fees, but also other needs, including housing and child care.

### Tuition Assistance – Top-Up

Top-up allows the VA to reimburse an individual for all or a portion of the charges for courses that are not reimbursed under certain military education programs. The amount of this benefit can be equal to the difference between the total cost of a college course and the amount of Tuition Assistance that is paid by the military for the course. To be eligible for the Top-up benefit, the person must be approved for federal Tuition Assistance by a military department and be eligible for Montgomery GI Bill (MGIB)-Active Duty benefits or the Post-9/11 GI Bill.

### Yellow Ribbon GI Education Enhancement Program

The program was enacted to assist eligible individuals with payment of their tuition and fees in instances where costs exceed the most expensive in-state undergraduate tuition at a public institution of higher education. To be eligible, the student must be a veteran receiving benefits at the 100 percent benefit rate payable, a transfer-of-entitlement-eligible dependent child or spouse of a veteran. VA will match the school's percentage (up to 50 percent) to reduce or eliminate out-of-pocket costs for eligible participants. To receive this benefit your school must agree to participate in the Yellow Program. Six of seven OUS institutions participate in the Yellow Ribbon Program.

### Reserve Educational Assistance (REAP)

REAP is a Department of Defense (DoD) education benefit program designed to provide educational assistance to members of the Reserve components called or ordered to active duty in response to a war or national emergency (contingency operation) as declared by the president or Congress. Eligible veterans must be a member of a Ready Reserve component (Selected Reserve, Individual Ready Reserve, or Inactive National Guard) to pay into the "buy-up" program. Guard members are eligible if they were serving under Title 32 orders for 90 consecutive days as authorized by the president or secretary of defense for a national emergency and is supported by federal funds. The DoD and Department of Homeland Security (Coast Guard) will determine eligibility.

### Veterans' Educational Assistance Program (VEAP)

The Post-Vietnam Era Veterans' Education Assistance Program (VEAP), is available if you elected to make contributions from your military pay to participate in this education benefit program. You can use this benefit for degree, certification, correspondence, apprenticeship/job training programs, and vocational flight training programs.

### Vocational Rehabilitation and Employment (VR&E)

The Vocational Rehabilitation and Employment (VR&E) VetSuccess Program assists veterans with service-

connected disabilities to prepare for, find, and keep suitable jobs. For veterans with service-connected disabilities so severe that they cannot immediately consider work, VetSuccess offers services to improve their ability to live as independently as possible. Eligibility and entitlement for VR&E are two different things. You may meet eligibility criteria, yet not be entitled to services. The first step in the VR&E process is to be evaluated to determine if you qualify for services.

### Tuition Assistance while on Active Duty

This DoD program is administered by the individual branches of the armed forces. Tuition Assistance (TA) can be used to pay up to 100 percent of a service member's tuition while taking eligible courses during off-duty hours. Tuition Assistance benefits are capped at $250 per semester credit hour, with a $4,500 yearly cap. All universities and local community colleges in Oregon use the recommendations made by the American Council on Education (ACE) to award academic credit toward a degree for education and training received in the military.

## Healthcare

### Basic Healthcare Eligibility

A person who served in the active military service and who was discharged or released under conditions other than dishonorable may qualify for VA health care benefits. Reservists and National Guard members also may qualify for VA health care benefits if they were called to active duty (other than for training only) by a federal order and completed the full period for which they were called or ordered to active duty.

Veterans who enlisted after Sept. 7, 1980, or who entered active duty after Oct. 16, 1981, must have served 24 continuous months or the full period for which they were called to active duty in order to be eligible. This minimum duty requirement may not apply to veterans discharged for hardship, early out, or a disability incurred or aggravated in the line of duty.

### Non-VA Medical Center Emergency Care

Veterans are eligible for emergency care at non-VA facilities under certain circumstances. The 2010 Veterans Emergency Care Protective Act enable VA to reimburse veterans enrolled in VA health care for the remaining cost of emergency treatment if the veteran has outside insurance that only covers part of the cost. If non-VA emergency care is received, notification to the nearest VA health care facility must be made within 48 hours of hospitalization. VA payment is limited up to the point that veteran's condition is stable for transport to a VA facility. The VA can also provide retroactive reimbursements for emergency care received on or after July 19, 2001, if considered appropriate under the circumstances.

### 5-Year Post Deployment Benefit

Veterans, including members of the National Guard and activated reservists, are eligible for the enhanced "Combat Veteran" benefits if they served on active duty in a theater of combat operations after Nov. 11, 1998, and have been discharged under honorable conditions.

### TriCare

TriCare is the Department of Defense's managed health care program for active duty military and their dependents, as well as military retirees and their dependents.

## Housing

### Federal VA Home Loan Guaranties

The purpose of the VA loan guaranty program is to help veterans and active duty personnel finance the purchase of homes with competitive loan terms and interest rates. The VA does not actually lend the money to veterans. VA guaranteed loans are made by private lenders, such as banks, savings and loans, or mortgage companies. The VA guaranty means the lender is protected against loss if the veteran fails to repay the loan. You can apply for a VA loan with any mortgage lender that participates in the VA home loan program. You will need to get a Certificate of Eligibility from the VA to prove to the lender that you are eligible for a VA loan.

### HUD / FHA Loans

Veterans are not eligible for VA financing based on Active Duty for Training in the Reserves, or Active Duty for Training in the National Guard (unless "activated" under the authority of Title 10, US Code) service. However, these veterans may qualify for a HUD / FHA veteran's loan. The VA's only role in the HUD / FHA program is to determine the eligibility of the veteran, and issue a Certificate of Veteran Status, if qualified. Under this program, financing is available for veterans at terms slightly more favorable than those available to non-veterans.

### Specially Adaptive Housing Grants

The VA may approve a grant of not more than half of the cost of building, buying, or remodeling adapted homes, or paying indebtedness on homes previously acquired, up to a maximum of $64,960. To qualify for this grant, veterans must be entitled to compensation for permanent and total service-connected disability due to certain specifications.

### Special Housing Adaptations Grant

VA may approve a grant for the actual cost, up to a maximum of $12,992, for adaptations to a veteran's residence that are determined by the VA to be reasonably necessary. The grant also may be used to assist veterans in acquiring a residence that already has been adapted with special features for the veteran's disability. To qualify for this grant, veterans must be entitled to compensation for permanent and total service-connected disability due to certain specifications.

### Supplemental Financing–Loan Guaranty

Veterans who have available loan guaranty entitlement may also obtain a guaranteed loan or possibly a direct loan from VA to supplement the grants to acquire a specially adapted home.

### Home Improvements and Structural Alterations

The HISA program provides funding for disabled veterans to make home improvements necessary for the continuation of treatment or for disability access to the home, essential lavatory and sanitary facilities. Disabled veterans may be eligible for HISA when it is determined medically necessary or appropriate for the effective and economical treatment of the service-connected disability.

## Homelessness/Emergency Resources

### National Call Center for Homeless Veterans: 1-877-4AID-VET (1-877-424-3838)

If you are a homeless veteran, you can receive support to get back on your feet. Contact VA's National Call Center for Homeless Veterans at 1-877-4AID-VET (1-877-424-3838) to speak to a trained VA responder. The hotline and online chat are free and neither VA registration nor enrollment in VA healthcare is required to use these services. Expert responders staff the hotline for homeless veterans 24 hours a day, seven days a week. The responders can provide emergency support and resources to homeless veterans, family members, as well as community agencies and non-VA providers.

When you call or join the online chat you will be connected to a trained VA responder. The responder will ask a few questions to assess your needs. If you're a veteran, you may be connected with the Homeless Program point of contact at the nearest VA facility. VA offers these services to homeless veterans and veterans at risk of homelessness and their families.

### VA's Compensated Work Therapy

VA's Compensated Work Therapy (CWT) is comprised of three unique programs which assist homeless veterans in returning to competitive employment: Sheltered Workshop, Transitional Work, and Supported Employment. Veterans in CWT are paid at least the federal or state minimum wage, whichever is the higher.

CWT veterans have been successfully employed over the years in various competitive positions including, but not limited to, health care, information technology, manufacturing, warehousing, construction trades, clerical and office support, retail and the services delivery. CWT programs develop an individual rehabilitation plan for each veteran and provide a wide range of support services to the veteran at the CWT locations. VA benefits including service-connected compensation, and non-service connected pensions cannot be reduced,

denied, or discontinued based on participation in CWT.

### Homeless Veteran Supported Employment Program (HVSEP)

The HVSEP provides vocational assistance, job development and placement, and ongoing supports to improve employment outcomes among homeless veterans and veterans at-risk of homelessness. Formerly homeless veterans who have been trained as Vocational Rehabilitation Specialists (VRSs) provide these services.

### Transitional Residence Program

The Transitional Residence (TR) program is a work-based Psychosocial Residential Rehabilitation Treatment Program offering a therapeutic residential setting for veterans involved in CWT. The TR program provides a rehabilitation-focused residential setting for veterans recovering from chronic mental illness, chemical dependency and homelessness. TR provides a bridge between hospitalization or intensive outpatient treatment and successful community reintegration. It utilizes a residential therapeutic community of peer and professional support, with a strong emphasis on increasing personal responsibility and achievement of individualized rehabilitation goals.

This program differs from other VA-operated residential bed programs in that participants contribute (using their CWT earnings) to the cost of operating and maintaining their residences and are responsible for planning, purchasing and preparing their own meals.

### HUD-VASH

This joint Supported Housing Program with the US Department of Housing and Urban Development (HUD) provides permanent housing and ongoing case management treatment services for homeless Veterans who would not be able to live independently without the support of case management. HUD's Section 8 Voucher Program has designated more than 10,000 Vouchers to Public Housing Authorities (PHAs) throughout the country for veterans who are homeless. This program allows veterans to live in veteran selected apartment units with a Housing Choice voucher. These vouchers are portable so that veterans can live in communities served by their VA medical facility where case management services can be provided.

### Drop-in Centers

These programs provide a daytime sanctuary where homeless veterans can clean up, wash their clothing, and participate in a variety of therapeutic and rehabilitative activities. Linkages with longer-term assistance are also available.

### Stand Downs

Stand Downs are one-to three-day events that provide homeless veterans a variety of services and allow VA and community-based service providers to reach more homeless veterans. Stand downs give homeless veterans a temporary refuge where they can obtain food, shelter, clothing and a range of community and VA assistance. In many locations, stand downs provide health screenings, referral and access to long-term treatment, benefits counseling, ID cards and access to other programs to meet their immediate needs.

## Long-term Care

### Geriatric Evaluation

A geriatric evaluation is the comprehensive assessment of a veteran's ability to care for him/herself, his/her physical health, and social environment, which leads to a plan of care. The plan could include treatment, rehabilitation, health promotion, and social services. These evaluations are performed by inpatient Geriatric Evaluation and Management (GEM) Units, GEM clinics, geriatric primary care clinics, and other outpatient settings.

### Adult Day Health Care (ADHC)

The ADHC program is a therapeutic day care program, providing medical and rehabilitation services to disabled veterans in a combined setting.

### Respite Care
Respite Care provides supportive care to veterans on a short-term basis to give the caregiver a planned period of relief from the physical and emotional demands associated with providing care. Respite care can be provided in the home or other non-institutional settings.

### Skilled Home Care
This benefit is provided by VA and contract agencies to veterans that are homebound with chronic diseases and includes nursing, physical/occupational therapy, and social services.

### Hospice and Palliative Care
This program offers pain management, symptom control, and other medical services to terminally ill veterans or veterans in the late stages of the chronic disease process. Services also include respite care as well as bereavement counseling to family members.

### Nursing Home Care
While some veterans qualify for indefinite nursing home care services, other veterans may qualify for a limited period of time. Among those that automatically qualify for indefinite nursing home care are veterans whose service-connected condition is clinically determined to require nursing home care and veterans with a service-connected rating of 70% percent or more. Other veterans may be provided short-term nursing home care if space and resources are available.

## Naturalization

### Veterans Natualization Preference
Qualifying immigrants who have served honorably on active duty in the U.S. Armed Forces and certain components of the National Guard and the Selected Reserve of the Ready Reserve, may apply for expedited citizenship processing under special wartime provisions in the Immigration and Naturalization Act.

To honor the service and sacrifices that these immigrants have made for their adopted nation, these troops can naturalize in overseas ceremonies instead of waiting until their return to the U.S. The spouses and children of these military members may also naturalize abroad without having to return to the U.S. for any part of the process.

## Records, Medals, Discharges

### Military Records and Medals
Veterans or their next of kin who need assistance in obtaining service records, a DD214, or replacement awards and medals must formally request them through the National Personnel Records Center (NPRC). The NPRC is the records custodian for most discharged and retired members of all branches of service. The fastest way to obtain a copy is through their website. If you do not have access to the internet, you can order a copy by mailing or faxing a Standard Form 180. The forms are available in any CVSO office or online at www.archives.gov/veterans.

### Correction of Errors or Injustices on Military Records
Requests to have military records corrected are handled through each branch of service's Board for the Correction of Military Records. All requests to correct an error to military records must be filed within three years of discovery of the error and contain evidence, such as signed statements from you and other witnesses or copies of records that support your case. It is not enough to provide the names of the witnesses. Applying for a correction is a simple process, however, it is recommended you use the services of a VSO.

### Applying for Review of Discharge
Veteran Service Offices get a number of clients that ask for information on how they can upgrade their discharge. You must make your application for discharge upgrade within 15 years of discharge. If your discharge is older than 15 years, you must apply for a change to your military records using the process detailed above.

## Recreation Passes

### America the Beautiful

The National Parks and Federal Recreational Lands Pass Series The National Parks and Federal Recreational Lands Pass Series is your ticket to more than 2,000 federal recreation sites. Each pass covers entrance fees at national parks and national wildlife refuges, standard amenity fees at national forests and grasslands and at lands managed by the Bureau of Land Management and Bureau of Reclamation. You can obtain an Access Pass in person, with proper documentation, from a participating Federal recreation site or office.

## Transportation

### Travel Reimbursement

VA has authority to provide eligible beneficiaries reimbursement for mileage, special mode of transportation, and in certain circumstances, a taxi or hired car.

The travel is pre-authorized (authorization is not required for emergencies if a delay would be hazardous to life or health)

Scheduled appointments qualify for round-trip mileage. Unscheduled visits may be limited to return mileage only.

In order to be eligible for travel benefits when transporting to VA care or treatment, a veteran must actually be incurring an expense. Should one or more veterans travel together in a private vehicle, only the owner of the vehicle is actually incurring expenses and therefore is the only person entitled to travel reimbursement. However, should multiple veterans share a vehicle where passengers must pay for their transport such as a taxi or where one veteran pays another veteran for transport, then all are entitled to travel reimbursement either at the mileage reimbursement rate or actual expense, whichever is less. Such persons must provide a receipt to indicate an incurred expense and to receive reimbursement.

### VA Hospital Transportation Service Program

The Veterans Healthcare Administration has a transportation program for non-ambulatory and remote VA patients. The Veterans Transportation Service (VTS) provides transport for veterans to VA Medical Centers (VAMCs). These services include vehicle routing and scheduling software for VA Medical Facilities.

While all veterans with VA funded medical appointments are eligible to ride VTS, a first priority is given to wheelchair-bound patients who have no other transportation alternatives. VTS is establishing a network of community and volunteer transportation service providers to improve access to VA health care, including the Portland VAMC.

## Veteran Legal Information

### The Veterans Justice Outreach Program (VJO)

VJO offers outreach and case management to veterans involved in law enforcement encounters, overseen by treatment courts, and incarcerated in local jails.

### Incarcerated Veterans Benefits

VA benefits are affected if a beneficiary is convicted of a felony and imprisoned for more than 60 days. Disability compensation paid to an incarcerated veteran rated 20 percent or more disabled is limited to the 10 percent rate. Payments are not reduced for participants in work-release programs, residing in halfway houses or under community control. Failure to notify VA of a veteran's incarceration can result in overpayment of benefits and the subsequent loss of all VA financial benefits until the overpayment is recovered. VA benefits will not be provided to any veteran or dependent wanted for an outstanding felony warrant. VA may be able to take a portion of the amount that an incarcerated veteran is not receiving and pay it to his or her dependents, if they can show need.

When a veteran is released from prison, his or her compensation or pension benefits may be restored. Depending upon the type of disability, the VA may schedule a medical examination to see if the veteran's disability has improved or worsened.

### The Healthcare for Reentry Veterans Program

This program offers outreach to veterans incarcerated in state and federal prisons, and referrals and short-term case management assistance upon release from prison.

## 2014 Legislation Impacting Veteran Benefits and Programs

As a veteran community, we can be very proud of the support our veterans and military families received from the Oregon Legislature and Governor Kitzhaber during the 2014 Session. Across the state, service organizations, agencies, and veterans in the community actively worked to support the passage of a number of legislative bills further enhancing state benefits for veterans and their dependents.

Below is a full review of veteran-related legislation passed during the 2014 Session.

### HB 4021 In-state Tuition Rates for Nonresident Veteran Graduate Students

Directs public universities to charge a nonresident veteran, who is graduate student, instate rates for tuition and fees. Veteran must have honorable discharge or general discharge under honorable conditions and provide proof of physical presence in Oregon within 12 months of enrollment. Applies to veterans admitted as new graduate students, but not continuing graduate students, on of after September 15, 2014

### HB 4023 Veterans Memorial Highway and Private Employers Veterans Preference

Dedicates a portion of U.S. Highway 26 that is within the boundaries of the Warm Springs Reservation as the "Warm Springs Veterans Memorial Highway." Permits private employers to grant preference to veterans hire and promote veterans and promote service members, veterans, surviving spouses of deceased veterans, and spouses of veterans totally disabled from enemy action or service-related accident.

### HB 4025 Clarification of ORVET Home Loan Limit

Clarifies that the loan limitation (currently $417,000) for Oregon Department of Veterans' Affairs home and farm loans is for each loan.

### HB 4057 Professional Licensing Provisions for Veterans

Requires certain boards and agencies to report to the Legislature no later than October 1, 2014 regarding the implementation of new requirements to accept substantially equivalent military training or experience for certain education, experience or training requirements in order to obtain a license, certificate or other authorization to practice profession.

### SB 1506 Interstate Compact on Educational Opportunity for Military Children

Enables Oregon to join Interstate Compact on Educational Opportunity for Military Children and establishes the State Council for Educational Opportunity for Military Children. The bill will provide a central point of contact for military families transferring into Oregon to help efficiently transfer records from the originating school district to the new school district.

### SCR 204 Senate Concurrent Resolution to Honor Major General Raymond F. Rees

Honors Major General Raymond F. Rees for his distinguished career and service to his state and country.