

Jan Dils Veterans Disability Benefits Newsletter

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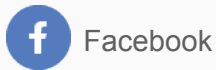
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On July 4th, our country celebrated 242 years of independence. While an occasion for parties, barbecues and fireworks, this is the most significant national holiday on the American calendar, an unabashed expression of patriotic pride.

July 4th is indeed a day of celebration. However, our history buffs know that our fight for independence – the American Revolutionary War – lasted from 1775 – 1783. These soldiers were our first heroes to put our liberty above life and serve our country.

Millions upon millions of Veterans have followed in their

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footsteps to preserve our American freedoms. Here, at the Jan Dils team, we are honored to protect the men and women returning to civilian life to ensure they receive their benefits.

In this communication, we have two positive stories to share. The first is about new policies to protect Veteran homeowners. We also share information and a link to assist our disabled Veterans in qualifying for special housing grants. There are many factors that impact the wellness of Veterans. In our eyes, affordable housing, income, transportation and access to quality healthcare are rights everyone deserves – especially our Veterans.

The second article addresses improvements in the Veterans Health Administration (VHA), including national recognition of the head of the VHA, Dr. Carolyn Clancy. Dr. Clancy was named one of Modern Healthcare magazine's 50 Most Influential Physician Executives and Leaders. The honor underscores our belief that Veterans deserve nothing but the best. We continue to serve as your benefits advocates. If you have questions do not hesitate to give us a toll-free call at 877.VETERAN, or [send us an e-mail](#). Meanwhile, have a safe and wonderful summer.

Sincerely,



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VA Issues New Policy to Protect Veteran Homeowners



VA Issues New Policy to Protect Veteran Homeowners from Predatory Lending

The U.S. Department of Veterans Affairs (VA) has issued a [new policy](#) implementing the May 2018 [Economic Growth, Regulatory Relief, and Consumer Protection Act](#), to protect Veteran homeowners from predatory lending practices when obtaining a VA-guaranteed refinance loan.

The act helps protect Veterans and service members from the dangers associated with repeatedly refinancing their home loans, requiring, among other things, the seasoning of the original loan and a recoupment period for fees, closing costs, and expenses related to the refinance.

“We want to ensure Veterans have the informed ability to take advantage of economic opportunities and make sound decisions that enable them to prosper when using their benefits,” said Acting VA Secretary Peter O’Rourke. **“This is yet another tool that will help Veterans meet their personal goals.”**

The act also provides for a specified interest rate decrease and for protections of loan-to-value ratios. A refinancing loan must meet the requirements specified in the act, or the VA will not guarantee the loan.

The VA recently implemented a policy where lenders provide Veteran borrowers a comparison of their existing VA-backed home loan to the proposed one when refinancing to ensure borrowers are set up for success. This is also referred to as a recoupment or break-even analysis, which helps Veteran borrowers clearly understand the costs of refinancing, the monthly payment savings, and the overall impact on their finances.

VA-backed home loans generally do not require a down payment, have low closing costs, and are the lowest rates among all loan products in the marketplace. Notably, VA-backed home loans also continue to outperform other products in the market. In fiscal year (FY) 2017, VA guaranteed more than 740,000 loans for a total of \$189 billion, an all-time record for the VA Home Loan Program. Over the past three years, VA has guaranteed more than 2 million VA home loans for over \$500 billion.



The VA Home Loan Program's mission is to maximize Veterans' and service members' opportunity to obtain, retain and adapt homes by providing a viable and fiscally responsible benefit program in recognition of their

service to the nation. In addition, the VA also helps severely disabled Veterans adapt their homes to live more independently by providing up to \$81,080 for home modifications. If you are a service member or Veteran with a permanent and total service-connected disability, you may be entitled to a Specially Adapted Housing (SAH) grant or a Special Housing Adaptation (SHA) grant. For more information about the grants, including eligibility criteria, visit [Housing Grants for Disabled Veterans](#).

At Jan Dils, Attorneys at Law, we have advocated for our disabled Veterans for 24 years. When dealing with the government, we won't take "no" for an answer. Always feel welcome to [contact us](#) for a free consultation.

Source:

<https://www.va.gov/opa/pressrel/pressrelease.cfm?id=4073>



**Top VA Physician Makes
Modern Healthcare Magazine's
50 Most Influential List**



Top VA Physician Named as one of *Modern Healthcare* Magazine’s 50 Most Influential Physician Executives and Leaders

Over the last decade, the U.S. Department of Veterans Affairs (VA) seemed to face one scandal after another regarding accusations of mismanagement, falsified records and preventable patient deaths. With the recent bipartisan passage of the VA Mission Act, wait times for VA appointments and quality of VA care will be addressed and greatly improved.

The VA Mission Act is a considerable start. It is also important to have the best and brightest physicians caring for our Veterans and guiding healthcare programs now and into the future.

On June 18, the VA was pleased to announce Dr. Carolyn Clancy, who leads VA’s Veterans Health Administration (VHA), was named by *Modern Healthcare* magazine as one of 2018’s [50 Most Influential Physician Executives and Leaders](#).

“This is yet another great testament to Dr. Clancy’s work ethic and devotion to our nation’s Veterans,” said Acting VA Secretary Peter O’Rourke. “Dr. Clancy is a noted physician, researcher and educator, and we are proud to have her on our VA team.”

According to *Modern Healthcare*, the 50 Most Influential Physician Executives and Leaders recognition

program honors physicians working in all sectors of the healthcare industry who are steering their organizations and the healthcare delivery system through dynamic, challenging times. Further, the magazine said, the physicians stand out for the scope of their executive responsibilities, personal achievements, innovation and commitment to their communities.

“It is such an honor to be recognized for the work we’re doing at VA for our Veterans,” said Clancy, VA’s executive in charge of VHA. “Our Veterans have earned and deserve the best care we can provide them.”



In her role as executive in charge of VHA, Clancy directs VA’s healthcare system with an annual budget of approximately \$68 billion, overseeing the delivery of care to more than 9 million enrolled Veterans. VHA is the largest integrated healthcare system in the U.S., providing care at 1,242 sites of care, including 171 VA Medical Centers and 1,062 outpatient sites of care of varying complexity. VHA is the nation's largest provider of graduate medical education and a major contributor to medical and scientific research. More than 73,000 active volunteers, 127,000 health-profession trainees and over 306,000 full-time, healthcare professionals and support staff are an integral part of the VHA community.

Under Clancy’s leadership, the VA launched tools that enable Veterans to get information more readily about everything from quality care to patient wait times. She also led efforts across VA to tackle the opioid crisis,

including adopting decision-support technology. This year, Clancy will lead efforts to boost performance at lower-performing healthcare facilities.

At Jan Dils, Attorneys at Law, it's always our pleasure to share good news coming from the VA. However, for many of our heroes and their families, the system can still be very difficult to navigate. We applaud the improvements the VA is making, but we're here to ensure no Veteran gets left behind – especially those returning disabled. If you have questions, do not hesitate to give us a toll-free call at 877.VETERAN.

Sources:

<https://www.va.gov/opa/pressrel/pressrelease.cfm?id=5077>

<https://www.ncbi.nlm.nih.gov/pubmed/10169289>

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Jan Dils, Attorneys at Law, handles Personal Injury Claims, Social Security and Veterans Disability for clients throughout West Virginia with offices located in Parkersburg-Beckley-Charleston-Huntington-Logan as well as one additional office located in Charlotte, North Carolina. But regardless of where you are located we are able to serve you or a family member Nationwide.

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