

Veteran Information

by Margo Hudson

Home Modification Programs

The VA has three main grant programs to assist disabled veterans with necessary home modifications.

Under the **Home Improvements and Structural Alternations Grant** program, veterans with service-connected disabilities or veterans with **non-service-connected disabilities** can receive assistance for any home improvement necessary for the continuation of treatment or for disability access to the home and essential lavatory and sanitary facilities.

A HISA grant is available to veterans who have received a medical determination indicating that improvements and structural alterations are necessary or appropriate for the effective and economical treatment of his/her disability.

A veteran can receive both a HISA grant and either a SHA or SAH grant (see below). The HISA program is available for both service-connected veterans and **non-service-connected** veterans.

Home improvement benefits up to \$4,100 may be provided to service-connected veterans and benefits up to \$1,200 may be provided to **non-service-connected veterans**.

You can apply for a HISA grant by completing VA Form 10-0103, Veterans Application for Assistance in Acquiring Home Improvement and Structural Alternations, and submitting it to your local VA medical center.

The **Specially Adapted Housing Grant** and **Special Home Adaptation Grant** are for veterans with service-connected disabilities. They may be entitled to a grant for the purpose of constructing an adapted home or

modifying an existing home to meet their adaptive needs.

The SAH grant generally is used to create a wheelchair-accessible home. It's currently limited to \$50,000.

The SHA grant is used to assist veterans with mobility throughout their homes. It's currently limited to \$10,000.

For more information, call 1-800-827-1000 or visit www.homeloans.va.gov/sah.htm or www.va.gov.

Homeless Veterans

The VA has many benefits and services to assist homeless veterans. Disability benefits, education, health care, rehabilitation services, residential care, and compensated work therapy are among the services it offers to eligible veterans.

The **Acquired Property Sales for Homeless Providers** program makes available properties VA obtains through foreclosures on VA-insured mortgages for sale to homeless provider organizations at a discount of 20 percent to 50 percent. Some of these properties are available for lease.

For more information, call 1-800-827-1000 or visit www.va.gov/homeless.

Special Days

April 1 U.S. Air Force Day
 April 9 National Former Prisoner of War Recognition Day
 May 12 Native American Rights Day
 May 19 Armed Forces Day
 May 28 Memorial Day

April is the Month of the Military Child.

May is National Military Appreciation Month, Navajo Code Talkers Month, and National Family Month.

New Firewood Unit Opens

A new firewood area, located approximately 9.3 miles from Logsdan, is expected to open by early April.

This unit, known as the **North Fork #2-North** unit, has a mixture of fir, hemlock, cedar, and hardwoods located in decks at one landing.

Permits are required and can be obtained at the Tribal Natural Resources office in the administration building in Siletz from 8 a.m. to 4:30 p.m. weekdays. Maps and directions also are available at the same location.

Permits will be issued to tribal members only, who will need to show their tribal ID card and provide the license number of the vehicle they will use to haul the wood. Out-of-the-Siletz-area woodcutters can call the numbers below to have a permit mailed to them.

The permits are for tribal member woodcutting for **personal use only**. This

firewood **cannot be sold**. The person named on the permit must be present when cutting and hauling the firewood.

Tribal members wishing to cut wood for tribal elders must present a signed note from the elder stating that the individual is authorized to cut firewood on their behalf. The note must include the elder's tribal ID number.

Permits are good for two weeks and allow up to two cords of wood to be cut on each permit. Each tribal member is allowed up to five cords total per year from tribal firewood units.

The North Fork #2 unit may be burned at any time to prepare for planting, so get your firewood now.

For more information, stop by the Natural Resources office or call Tribal Forester Mike Kennedy at 541-444-8232 or 1-800-922-1399, ext. 1232.

Cut Wood for the Elders Day

The Tribal Natural Resources Committee and Natural Resources Department will sponsor another "Cut Wood for the Elders Day" on **May 12**. The woodcut will be held at the old log yard at the tribe's **Toledo Mill property**.

We need lots of volunteers to help cut and split firewood for tribal elders. Bring your chainsaws, hydraulic wood splitters, splitting mauls, axes, and lots of energy. Even if you don't have any of those, we can use the moral support!

Lunch, drinks, and snacks will be provided. We will meet at the tribal administration building at **8 a.m.** and caravan to the mill. For anyone wishing to come later, directions to the mill will be posted on the front door of the building.

The goal of this event will be to stockpile firewood for future delivery

to elders. Elders Coordinator Angela Ramirez maintains a list of elders who burn wood for their winter heat.

People willing to haul firewood to elders outside of the Siletz area should contact Angela at 1-800-922-1399, ext. 1225, or 541-444-8225 and she will pair you up with an elder in need. We especially need folks who can haul wood to the Eugene, Salem, and Portland areas.

The last woodcut that we had in February was well-attended by tribal youth. Let's keep this new tradition going strong!

If you have parents or grandparents who burn wood in the winter to stay warm, you need to help out at this event. This would also make a great Mother's Day present!

Personal Finance and Real Estate

by Yvonne Messmer, Housing Finance Manager, 503-390-9494 or (toll-free) 1-888-870-9051

Down Payment Assistance Program

The tribe's program provides down payment and closing cost assistance to qualifying below-median-income households and leverages other private funding.

Tribal members can apply to the Down Payment Assistance Program (DPA) at any time. Applications are processed on a first-come, first-served basis.

The tribe does not charge a fee for application or use of the DPA Program, however, there are costs associated with the purchase of a home.

DPA is awarded in the form of a forgivable loan as evidenced by a recorded trust deed against the subject property.



How Do I Know If I Am Ready to Buy a Home?

You can find out by asking yourself some questions:

- Do I have a steady source of income (usually a job)?
- Have I been employed on a regular basis for the last 2-3 years?
- Is my current income reliable?
- Do I have a good record of paying my bills?
- Do I have few or no outstanding debts (like car payments)?
- Do I have money saved for a down payment?
- Do I have the ability to pay a mortgage every month, plus additional costs?

If you answered yes to these questions, then you might be ready. Give me a call to find out about the Down Payment Assistance Program and how it can help you!

What is the Difference Between a Credit Report and a Credit Score?

Have you heard these terms before and wondered what the difference is? A credit report vs. a credit score is kind of like the test you take vs. the grade you get.

Credit reports are a history of what you have done financially for the past seven to 10 years. Your credit report contains:

- Your name(s) – past and current
- Address – past and current
- Social Security number and date of birth
- Employer(s) – past and present
- All credit accounts that you have had for up to 10 years prior
- How much you owe and how much credit you have
- The terms for each credit account
- The current status of each account

- Bankruptcies, judgments, repossessions, past due child support and collections
- Inquiries that have been made

Your credit score is simply that, a score that you earn based on what you have done. Credit scores generally range from 300 to 850, the higher the better.

Lenders use the scoring system to determine your credit worthiness. If you have paid your bills on time, been responsible with your money, and have stable income, you will get the best rate possible and maybe even some other great options.

If you have a troubled past and a low credit score, lenders may charge a higher rate or higher fees, or they might not be willing to give you a loan.

If you have questions about your credit report, please feel free to call me. I may be able to answer your questions and give you some options on what to do.