

TEXAS VETERANS LAND BOARD BENEFITS

**Contact: Ruben Balle @ 210-355-1922
1-800-252-8387 or
www.texasveterans.com for questions,**

How the Land Program Works

The Texas Veterans Land Board (VLB) will finance the tract of land in which you are interested. It takes approximately 60 days to close a loan, provided all necessary documentation is submitted timely and there are no unusual situations associated with the purchase. VLB land loans are for purchases of 1 acre or more, up to \$80,000.00 for a 30 year fixed rate loan, minimum 5% down payment required, survey required, \$325.00 appraisal and contract service fee required.

How the Housing Assistance Program Works

The Veterans Housing Assistance Program (VHAP) provides financing up to \$325,000 toward the purchase of a home to qualified Texas veterans. Also, some service connected veterans may received a discount on the loan. Call us at 1-800-252-8387 for a listing of our lenders you may use.

How the Home Improvement Program Works

The Texas Veterans Land Board (VLB) will lend eligible Texas veterans up to \$25,000 for up to 20 years on a fixed-rate note to make substantial repairs to their existing primary residence. No down payment is required. For loans of less than \$10,000, the maximum term of the loan will be 10 years. All loans are FHA-insured. The VLB must be in a first or second lien position. The veteran cannot advance any funds to the contractor or purchase materials prior to receipt of loan proceeds from the VLB. The VLB now offers a one-time closing with up-front funding (4 days after closing) of the full amount of the loan.

TEXAS VETERANS NURSING HOMES

- **Skilled-care nursing homes exclusively for Texas Veterans and their spouses**
- **Daily rates well below market average, including medications.**
- **Spacious rooms, large dining rooms, designated activity areas, covered porches, courtyards and landscaped grounds, on-site occupational and physical therapy clinics, special diets, and recreational activities**
- **Libraries, beauty shops, barbershops, meditation areas and sitting areas**
- **32-60 certified Alzheimer's care beds in secured wings with separate facilities at each home**
- **Homes in Big Spring, Bonham, El Paso, Floresville, McAllen, Amarillo and Temple**

Veterans Cemetery Program

Killeen, Texas

The Central Texas State Veterans Cemetery in Killeen is 174 acres and will be capable of providing approximately 50,000 burial places for veterans, their spouses, and eligible dependent children. Construction will be accomplished in phases, with phase I covering approximately 62 acres, including an information center, administration building, committal shelter, columbarium for approximately 1,100 cremated remains, and an assembly area for ceremonies, as well as approximately 6,500 in-ground burial places. Phase II will be implemented when there is a need for additional burial sites. This site is open and operational.

Mission, Texas

The Mission site is 75 acres and will provide approximately 26,000 burial places. The initial phase of construction in Mission will cover 32 acres and involve approximately 6,200 total interment sites. This site is open and operational.

Future Cemetery Locations

Abilene, Texas

On August 26, 2004 the Texas State Veterans Cemetery Committee selected Abilene to be the third location for development of a Texas State Veterans Cemetery (TSVC). The initial application for construction grant funding has been approved by the VA. Design of the Abilene veterans' cemetery site began in February 2006. This site should be operational Memorial Day, 2009.

Corpus Christi, Texas

On October 25, 2005, the Texas State Veterans Cemetery Committee selected Corpus Christi to be the fourth location for development of a Texas State Veterans Cemetery.

The VLB will continue to look for suitable cemetery sites in areas with large veterans' populations that are not served by other National or TSVC. Up to seven TSVC's are planned to augment the four National Cemeteries.

Loan Eligibility Requirements

To be eligible to participate in the Texas Veterans Loan Programs, an applicant must have:

- Served no fewer than 90 cumulative days on active duty or active duty training in the Army, Navy, Air Force, Marine Corps, Coast Guard or United States Public Health Service, or recognized reserve component of one of the listed branches of service (unless discharged sooner due to service-connected cause), OR completed all initial active duty training required as a condition of service in any National Guard or reserve component of one of the listed branches of service, OR served in the Armed Forces of the Republic of Vietnam (ARVN) between February 28, 1961 and May 7, 1975 (ARVN - Housing Assistance Program or Home Improvement Program only).**
- Served after September 16, 1940.**
- Not been dishonorably discharged. A person who has been discharged from the branch of the service in which the person served or from the National Guard is considered not to have been dishonorably**

discharged if the person: (1) received an honorable discharge; (2) received a discharge under honorable conditions; or (3) received a discharge and provides evidence from the Veterans Administration, its successor, or other competent authority that indicates that the character of the person's discharge has been determined to be other than dishonorable.

- Listed Texas as the home of record at the time of entry into the military OR must have been a legal resident of Texas for at least twelve consecutive months immediately prior to filing an application OR be on active military duty, stationed in Texas, and have changed his/her state of legal residency to Texas. The applicant must also be a bona fide resident of Texas at the time the application is made. (A "bona fide resident" is someone who is living in Texas with the intent to remain in Texas.) This may include a Texas resident currently serving on active military duty outside of Texas. Presence in Texas due solely to military service may not establish bona fide residency.
- Successfully repaid any previous Texas Veterans Land Board (VLB) loan. A loan is considered repaid when the account has been paid in full by the original veteran purchaser or last approved assignee. Any other active VLB loans in programs other than the one for which application is being made must be in good standing. Veterans are entitled to have only one loan in each VLB program at the same time.

NOTE: The unmarried, surviving spouse of a Texas veteran who is missing in action, or who died in the line of duty, or died from a service-connected cause may be eligible to participate in the programs. The veteran's home of record must have been Texas at the time of entry into the military, OR the veteran must have been a legal resident of Texas at the time of death. Qualified unmarried, surviving spouses *may* be eligible for an interest rate discount.

Texas State Veterans Home Eligibility Requirements

To be eligible for admission into a Texas State Veterans Home (SVH), the following requirements must be met.

The applicant must be recognized as an **"eligible veteran"** by the Department of Veterans Affairs (VA) and

- require long-term nursing care as determined by a physician and concurred by the VA,
- be at least eighteen (18) years of age,
- be a bona fide resident of Texas at the time of application for admission,
- have been a legal resident of Texas at the time of entry into military service, or have resided in Texas continuously for at least one year immediately prior to application for admission (residence based solely on military assignment is excluded),
- not have been dishonorably discharged.

Additionally, eligibility for admission is extended to persons over the age of eighteen (18) years of age who have been bona fide residents of Texas continuously for at least one year immediately prior to application for admission, and who are one of the following:

- the spouse or unmarried surviving spouse of a veteran, or
- Gold Star parents, all of whose children died while serving in the United States Armed Forces.

Texas Veteran Cemetery Eligibility Requirements

The state of Texas follows the same eligibility rules that the Federal Government uses for National Cemeteries. Generally, veterans, spouses, surviving spouses, and dependent children are eligible for interment in a Texas State Veterans Cemetery. For detailed information on rules for eligibility visit this link: www.va.gov

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