

Veterans Corner
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Former Prisoners of War

Do you know any former prisoners of war (POW) or their family members? If so, the Department of Veterans Affairs (VA) needs your help. VA is once again reaching out to former prisoners of war not currently using VA benefits and services, urging them to contact the Department to find out if they are eligible for health care, disability compensation and other services. "One of VA's highest priorities is meeting the need of former prisoners of war," said Secretary of Veterans Affairs Jim Nicholson. "They are extraordinary men and women who have endured captivity, suffered extreme deprivation and sacrificed their own freedom to preserve the freedom of all Americans." During recent years through a nationwide outreach campaign that included direct mailings and the help of news media and veterans organizations, VA has added hundreds of former POW's to its compensation rolls, people who had not previously been receiving benefits to which they were entitled.

If you know a former POW, please ask him or her to contact VA at 1-800-827-1000. Details about benefits and services available to former POW's and family members are available at <http://www.vba.va.gov/bln/21/Benefits/POW/index.htm>.

New York State Alternative Veterans Exemption

Real Property Tax Law, section 458-a, is available only for residential property of veterans who served during wartime or received an expeditionary medal. Each county, city, town and village (municipality) was given the option of deciding not to grant this alternative exemption. A municipality, however, which initially opted not to grant the alternative exemption, may decide to change its decision and grant the exemption. Ask the assessor or the clerk of the municipality in which your residence is located to determine if the alternative exemption is in effect.

Form DD214, which you should have received upon separation from the service, contains some of the information the assessor needs to determine your eligibility. Other written documentation also may help to prove eligibility, such as a copy of discharge orders, VA documentation for disability rating, etc. you should also have a copy of the deed to the house or other proof that you and/or your spouse are the owners of the property.

Active duty may also be eligible. For more information contact your local tax assessor.

Military Home Loans

It could be easier for service members and veterans to use the veteran's home loan guaranty program to buy homes worth more than \$417,000.

The Government National Mortgage Association, known as Ginnie Mae, announced that it is eliminating the restriction on the size of mortgage loans backed by the Veterans Affairs Department. That will allow people using the VA home loan guaranty program to get loans for more than \$417,000, which is the maximum amount lenders may want to loan during the downturn in the housing market.

Ginnie Mae spokeswoman Terry Carr said the plan would provide government backing for so-called “jumbo” loans that many lenders are currently reluctant to provide because of difficulty in finding financing for the loans.

The plan could be a boost for service members and veterans who have been unable or unwilling to use the VA loan program because of the loan limits. The Ginnie Mae announcement notes that California is one state where the change could help. Although 10 percent of the nation’s veterans live in California, less than 1 percent of the VA loans backed by Ginnie Mae in the last two years were to California veterans.

“We expect this change will expand the availability of low-cost financing and increase homeownership opportunities for America’s veterans, particularly in high-cost areas, by encouraging lenders to make more VA loans,” said Ginnie Mae executive Michael Frenz in a statement.

For more information call Michael Frenz or Terry Carr in Washington DC at 202-708-2043 or by fax 202-708-3019.

New Memorial

In honor of all those who served and sacrificed in Afghanistan and Iraq and the Global War on Terrorism, a new monument will be dedicated on Wednesday October 10th at 2pm at the Railroad Place and Division Street Corner. The memorial is the first of its kind in the area recognizing the men and women involved in the war. In attendance will be the parents of John J. McKenna IV who make the ultimate sacrifice in Iraq and the parents of Nathan Brown, the first county casualty of the war. Lieutenant Colonel John Betor, an Iraq Veteran, will be the speaker, the firing squad will be provided by the VFW Post 420, the Color Guard from the Korean War Veterans Association, the Bugler will be Ernie Bellenger and the wreath escort will be Sergeant James Smith, U.S. Marine Corps from World War II.

Funding for the plaque was furnished by Bob Israel and Sonny Bonacio of Saratoga Springs.

The General public is invited to this dedication to honor these veterans.

Veterans Assistance Night and Job Fair Expo

Over 85 organizations, which provide services to veterans, such as employment, VA counseling, education, VA loans, small business loans, medical services, housing,

vocational training and many more service will be under one roof to speak to veterans throughout the region. This is a FREE event open to the public on Tuesday October 9, 2007 from 6-9pm. There will be a special USO Show at 8pm.