

About 8,950,000 results (0.2 seconds)

## CalVet - CA.gov

<https://www.calvet.ca.gov/>

Welcome to the CalVet website, and thank you for your service! You may register to get ... CalVet

Veteran Services Veteran Services / Benefits - Education ...

You've visited this page many times. Last visit: 7/10/18

### CalVet Programs

CalVet Programs. Page Content.

California is home to nearly 2 ...

### Veteran Services / Benefits

Education - Housing - VA Claims -

Employment - Healthcare - ...

### Veteran Services

The Division of Veterans Services is responsible for administering ...

[More results from ca.gov »](#)

### CVSO Locations

The following are the County Veteran Service Office locations ...

### Housing

Veteran Services / Benefits - Housing. Page Content ...

### Education

Veteran Services / Benefits - Education. Page Content. As ...

### People also ask

What is a CalVet?



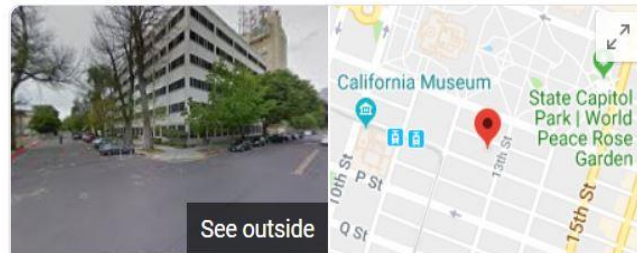
How does a CalVet loan work?



Can veterans get help with rent?



Can veterans get housing assistance?



## Calvet

Website

Directions

Save

State government office in Sacramento, California

**Address:** 1227 O St, Sacramento, CA 95814


**Phone:** (916) 503-8359

[Suggest an edit](#) · [Own this business?](#)

### Add missing information

[Add business hours](#)

**Know this place?** [Answer quick questions](#)

 [Send to your phone](#)

[Send](#)



Welcome to the CalVet website, and thank you for your service! You may register to get information tailored to the personal profile you create or simply browse the site anonymously.

Learn about the state and federal benefits you are entitled to receive and how to claim them. Those benefits could compensate you for a service-connected disability, allow you to begin or resume your college education, care for your health, train for or find employment, buy a home, live out your years with dignity and respect, and much more!

To find out about the benefits you and your dependents are entitled to receive, Register, Log in or Browse now!

#### Veteran Services / Benefits

Education

Employment

Healthcare

Housing

Advocacy/  
Assistance

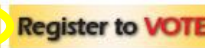
VA Claims

[CalVet Connect](#)

[Press Releases](#)

[Public Notices](#)

#### Spotlight



Office of General  
Gavin Newsom



CalVet Secretary  
Vito Imbasciani MD



Contact CalVet Toll-Free  
[800-952-5626](tel:800-952-5626)

**AFFECTED  
BY THE  
WILDFIRES?**



**Veterans  
Crisis Line**  
1-800-273-8255 **PRESS 1**

**CalTAP**  
CALIFORNIA TRANSITION ASSISTANCE PROGRAM

**Veteran Driver License  
and ID Now Available**

[more info](#)



**SCHOOL CLOSURES**

[CLICK FOR MORE INFORMATION](#)

CalVet Connect  
**my CALVET**

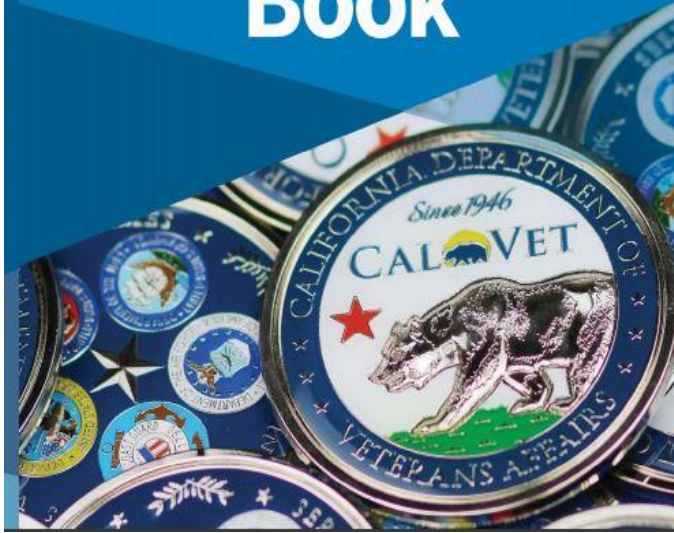
Register with MyCalVet to get Veteran benefit and service recommendations just for you!



**GAVIN NEWSOM**  
GOVERNOR, STATE OF CALIFORNIA

**VITO IMBASCIANI MD**  
SECRETARY, CALVET

# CALIFORNIA Veterans Resource Book



STATE OF CALIFORNIA  
DEPARTMENT OF VETERANS AFFAIRS  
1227 O STREET, SUITE 300 | SACRAMENTO, CALIFORNIA 95814

**THE SECRETARY**

Dear California Veterans and Families,

I am pleased to present the 8th edition of CalVet's California Veterans Resource Book. This book assists you in learning about and accessing the wide variety of services and benefits available to California veterans and family members.

Our goal is to provide information about all of the programs offered, plus how to find out if you qualify, who to contact, and how to apply. Whether you're interested in getting a veteran designation on your driver license, getting a discounted State Parks pass, or if you need assistance with the big concerns such as education, health care, disability benefits, employment, housing, or emergency assistance, you will find helpful information in this book.

I want to thank our partners: the U.S. Department of Veteran Affairs, County Veterans Service Offices, and Veterans Service Organizations as well as many agencies, organizations, and nonprofits supporting our state's 1.7 million veterans. We've included contact information for them in this book.

The California Veterans Resource Book is also available online at [www.calvet.ca.gov](http://www.calvet.ca.gov) where we update it regularly. I encourage you to take advantage of these benefits and services -- if you served, you earned.

Sincerely,

Vito Imbasciani MD  
Secretary

**CALVET**  
HOME LOANS

# Local Interagency Network Coordination

*Kevin Graves*

*CalVet LINC*



# California State Benefits



## REGIONAL OUTREACH

California Department of Veterans Affairs (CalVet) works closely with local communities in a joint effort to serve our state's veterans. To ensure veterans receive the assistance, benefits, and services they need, CalVet divides California into eight regions and staffs each region with a Local Interagency Network Coordinator (LINC). Our LINC's play a dynamic role within local communities, serving as both informational conduits to the community and feedback resources for CalVet.

LINC's bridge the gap between CalVet and the federal, state, county, and non-government agencies that provide services to our state's 1.7 million veterans. Our LINC's are advocates for veterans, military service members, and their families within their regions. In addition, they supplement and support the County Veterans Services Offices (CVSO) and regional partners in the development of improved and expanded services and support for their local veteran populations and assist veterans with employment and educational opportunities.

### CALVET'S EIGHT LINC REGIONS ARE:

- » **Sacramento Valley and North State:** Yolo, Sutter, Yuba, Nevada, Placer, Sacramento, El Dorado, Amador, Calaveras, Tuolumne, Alpine, Siskiyou, Modoc, Trinity, Shasta, Lassen, Tehama, Plumas, Sierra, and Butte.
- » **Bay Area:** Sonoma, Napa, Marin, Contra Costa, Alameda, San Francisco, San Mateo, San Joaquin, Santa Clara, and Solano.
- » **Inland Empire:** San Bernardino, Riverside, Inyo, and Mono.
- » **Central Valley:** Fresno, Kern, Kings, Madera, Mariposa, Merced, Stanislaus, and Tulare.
- » **Central Coast:** Monterey, San Benito, San Luis Obispo, Santa Barbara, and Santa Cruz.
- » **Los Angeles:** Los Angeles and Ventura.
- » **Orange:** Orange and Southwest Los Angeles.
- » **San Diego:** San Diego and Imperial.

# 8 LINC Regions

## Local Interagency Network Coordinators (LINC)s

### CalVet HQ

#### Deputy Secretary

**Keith Boylan**

[keith.boylan@calvet.ca.gov](mailto:keith.boylan@calvet.ca.gov)

#### Asst Deputy Secretary,

**Michael Magee**

[michael.magee@calvet.ca.gov](mailto:michael.magee@calvet.ca.gov)

#### Director-Outreach and Education

**Roberto Herrera**

[roberto.herrera@calvet.ca.gov](mailto:roberto.herrera@calvet.ca.gov)

#### North Valley LINC

**Cole Wagenaar**

[cole.wagenaar@calvet.ca.gov](mailto:cole.wagenaar@calvet.ca.gov)

#### Central Valley LINC

**Annette Wholaver**

Work: (559) 600-4082

[annette.wholaver@calvet.ca.gov](mailto:annette.wholaver@calvet.ca.gov)

#### Inland Empire LINC

**Merlene Steinbeck**

Work: (909) 387-5986

[merlene.steinbeck@calvet.ca.gov](mailto:merlene.steinbeck@calvet.ca.gov)

#### Bay Area LINC

**Kevin Graves**

[kevin.graves@calvet.ca.gov](mailto:kevin.graves@calvet.ca.gov)

#### Central Coast LINC

**Calvin Angel**

[calvin.angel@calvet.ca.gov](mailto:calvin.angel@calvet.ca.gov)

#### Los Angeles LINC

**Anthony Rodriguez**

Work: (213) 744-4847

[anthony.rodriguez@calvet.ca.gov](mailto:anthony.rodriguez@calvet.ca.gov)

#### Orange County LINC

**Ben Gales**

[ben.gales@calvet.ca.gov](mailto:ben.gales@calvet.ca.gov)

#### San Diego LINC

**Lance Iunker**

[lance.iunker@calvet.ca.gov](mailto:lance.iunker@calvet.ca.gov)

# What LINC's Do

- They are **resource experts** in the area of Veteran services and benefits on a Federal, State, and local level
- Provide outreach for CalVet
- Make referrals and work directly with established service provider networks
- Assist with local emergencies
- Provide leadership and advocacy to local communities

# College Tuition Fee Waiver

- Waives tuition and fees at any state funded school (UC, CSU, CA Community College) through doctorate
- Saves CA Veterans over 35 million a year



# College Tuition Fee Waiver for Veterans Dependents

- Open to dependents of disabled veterans with rating of 0% or above
- Dependents must be CA residents
- Waives tuition at any state funded school (UC, CSU, CA Community College) through doctorate

# What is a Service Connected Disability?

Any Condition, Injury, or Disease

- Caused By
- Aggravated By
- First Diagnosed during Military Service

As long as it is

- Chronic in nature
- or has Residuals

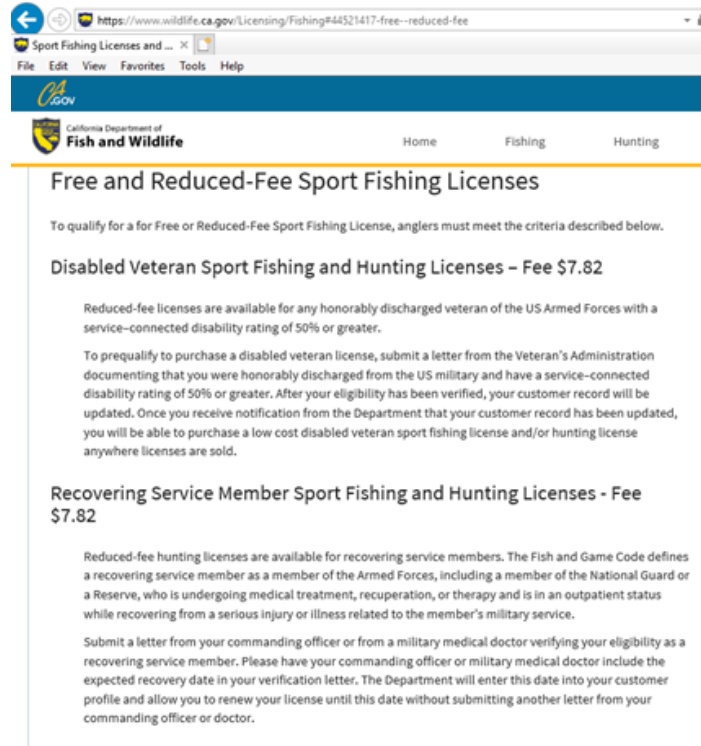
# What is required for Service Connected Disability?

It is incumbent upon the Veteran to substantiate:

- Some thing happened during Military Service
- Injury, Disease, Exposure, Event
- Current Condition
- Nexus (Link) between Military & Current Condition

# Fishing and Hunting Licenses

- Reduces annual fees for fishing and hunting licenses for disabled veterans



# State Park Pass

## DISTINGUISHED VETERAN PASS - No Fee (Lifetime Pass)

Honorably discharged war veterans who are residents of California with an overall / combined rating at 50% or greater service-connected disability, or were held as prisoners of war by forces hostile to the United States, or recipients of the Medal of Honor are eligible to receive the Distinguished Veteran Pass (formerly Disabled War Veteran/Prisoner of War Pass).



Entitles the holder to the use of all basic facilities (including day use, camping and boating) in California State Parks at no charge. The pass is not valid for group use or sites, special events, commercial use, additional/extra vehicle fees, or for supplemental fees and cannot be used in conjunction with any other pass and/or discount. Admittance and use subject to available space. This is a lifetime pass and is valid for use of the pass holder only. Although the benefits are lifetime, the pass holder's passcard will need to be renewed every five years. For complete Distinguished Veteran Pass Program *Terms and Conditions*, [click here](#).

Download the [Distinguished Veteran Pass Application](#) .

For a detailed list of required documents pertaining to this application, [click here](#).

**Application may be made in person at the [Park Pass Sales Office](#) location *only*, located at 1416 9th Street, Room 116, Sacramento, California. [Click here for a location map](#).**

Or, send completed application with required documentation including copy of valid California Driver License or California Identification Card to:

California State Parks  
Attn: Distinguished Veteran Pass Program  
P.O. Box 942896  
Sacramento, Ca 94296-0001

- No cost use of all basic State Park System-operated facilities including camping and day use.



# Tax Programs

- Disabled Veteran property tax exemption
- Business license, tax and fee exemption

# CalVet Minority Veterans

- Provide information, advocacy, outreach, and support to California's minority veterans
- Help unnaturalized veterans in California with citizenship and naturalization services.

# CalVet Women Veterans

- Provide information, advocacy, outreach, and support to California's women veterans
- Partner with The California Women Veterans Leadership Council (CWVLC)

# DMV Programs

- Veteran Drivers License
- “Honoring Veterans” License Plates
- Motor Vehicle Registration Fee Waiver

# CalVet Homes for Long-Term Care

- Provides long-term care for Veterans offering medical, dental, pharmacy, rehabilitation and social activities.
- 8 locations:
  - Barstow, Chula Vista, Fresno, Lancaster, Redding, Ventura, West Los Angeles, Yountville



# State Cemeteries

- 3 veteran cemeteries:
  - California Central Coast Cemetery (Seaside, CA)
  - Northern California Veteran Cemetery (Redding, CA)
  - Yountville Veterans Home Cemetery (Yountville, CA)

# What is the CalTAP program?

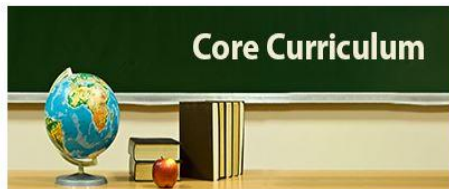
Designed to **inform** and **connect** Veterans of all eras to their earned federal and state benefits as well as provide continued support and assistance as their needs change over time through four pathways:

- Core Curriculum
- Education
- Employment
- Entrepreneurship

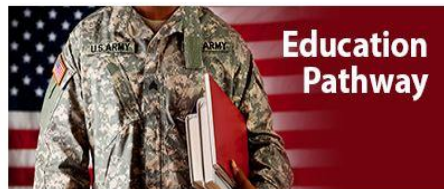


[Home](#) : [California Transition Assistance Program \(CalTAP\)](#)

## California Transition Assistance Program (CalTAP)



### Core Curriculum



### Education Pathway



### Employment Pathway



### Entrepreneurship Pathway

California Transition Assistance Program (CalTAP) is a program designed to inform and connect Veterans of all eras to their earned federal and state benefits as well as provide continued support and assistance as their needs change over time through four pathways:

- Core Curriculum: (Veteran 101, CA Benefits, Financial Literacy)
- Education: (Selecting a School, Educational Benefits, UC & State Schools)
- Employment: (Apprenticeship, Job Search, State Employment)
- Entrepreneurship: (DVBE, Business Centers, Business Resources)



# CalVet Home Loans

*Brad Pedersen*

*Property Agent Loan Origination*

*CalVet/Home Loans*



# CalVet Home Loans

CalVet Home Loans is a state agency dedicated to providing low cost home loans to Veterans purchasing homes in California. This benefit is offered to Veterans as a “thank you” for the sacrifices made for our state and nation.





# Who is eligible for a CalVet Home Loan?

- All veterans who served on active duty a minimum of 90 days (not including active duty for training purposes only), whether during wartime or peacetime.
- Requires service under honorable conditions.
- No prior residency rules. A veteran may have entered service from outside California. National Guard or reservists who have been ordered to active duty, including Active Guard/Reserve (AGR) duty are eligible.

# What is the difference between CalVet and VA?

- VA is a federal benefit that can be used to purchase a home anywhere in the US.
- VA is a loan guaranty not a loan.
- CalVet is a state benefit and we fund all of our loans through the sale of tax exempt bonds at no cost to the taxpayers of the state of California.

# So How Do We Underwrite?

CalVet **manually underwrites** every loan to expand the home owner benefit to include “complex credit profile” veterans. It is a very personal process.

- Follow Federal VA guidelines
  - VA handbook for source document
- No automated underwriting systems are used
- No minimum FICO scores
- No pricing overlays for income, asset, employment
- Property appraisals are accepted with no additional overlays other than health and safety items

# The CalVet Advantage

Maximum Loan Amount:

- **\$605,438 to \$908,158**
- Depending upon the County property is located in.
  - NOTE: this is above most competitors (without Jumbo pricing)
  - Zero down payment up to \$908,158
  - Purchase Price on a residential home is possible with CalVet.

## CalVet Maximum Loan Amounts Effective 1/1/2019

County Name	2019 CalVet SFR Maximum	County Name	2019 CalVet SFR Maximum
ALAMEDA	\$ 908,156	ORANGE	\$ 908,156
ALPINE	\$ 605,438	PLACER	\$ 690,000
AMADOR	\$ 605,438	PLUMAS	\$ 605,438
BUTTE	\$ 605,438	RIVERSIDE	\$ 605,438
CALAVERAS	\$ 605,438	SACRAMENTO	\$ 690,000
COLUSA	\$ 605,438	SAN BENITO	\$ 908,156
CONTRA COSTA	\$ 908,156	SAN BERNARDINO	\$ 605,438
DEL NORTE	\$ 605,438	SAN DIEGO	\$ 862,500
EL DORADO	\$ 690,000	SAN FRANCISCO	\$ 908,156
FRESNO	\$ 605,438	SAN JOAQUIN	\$ 605,438
GLENN	\$ 605,438	SAN LUIS OBISPO	\$ 833,750
HUMBOLDT	\$ 605,438	SAN MATEO	\$ 908,156
IMPERIAL	\$ 605,438	SANTA BARBARA	\$ 781,875
INYO	\$ 605,438	SANTA CLARA	\$ 908,156
KERN	\$ 605,438	SANTA CRUZ	\$ 908,156
KINGS	\$ 605,438	SHASTA	\$ 605,438
LAKE	\$ 605,438	SIERRA	\$ 605,438
LASSEN	\$ 605,438	SISKIYOU	\$ 605,438
LOS ANGELES	\$ 908,156	SOLANO	\$ 618,125
MADERA	\$ 605,438	SONOMA	\$ 881,188
MARIN	\$ 908,156	STANISLAUS	\$ 605,438
MARIPOSA	\$ 605,438	SUTTER	\$ 605,438
MENDOCINO	\$ 605,438	TEHAMA	\$ 605,438
MERCED	\$ 605,438	TRINITY	\$ 605,438
MODOC	\$ 605,438	TULARE	\$ 605,438
MONO	\$ 661,250	TUOLUMNE	\$ 605,438
MONTEREY	\$ 815,063	VENTURA	\$ 891,250
NAPA	\$ 908,156	YOLO	\$ 690,000
NEVADA	\$ 608,063	YUBA	\$ 605,438

\*High-cost counties are bolded, and higher loan amounts are only available with CalVet/VA guaranteed financing.

MLA(12/2018)



# We Really Do Care

- Benchmarking against lenders throughout the nation, CalVet has consistently sustained one of the **lowest cancellation rates** as reported in the National Delinquency Survey conducted by the Mortgage Bankers Association. This is measureable proof of CalVet's commitment to keep veterans and their families in their homes. (Cancellation compares to foreclosure.)

**Vito Imbasciani, MD, Secretary Department of Veteran Affairs**

My husband is a former Marine and in January of this year we began the process of purchasing a home. We are first-time buyers and had heard our share of horror stories regarding the process of home buying. Despite these warnings, we were not prepared for the poor treatment and stress that we were subjected to by two private lenders before we found CalVet.

In April we entered contract on our perfect home and just five days before we were scheduled to close the lender withdrew and our contract was dead. At the urging of a coworker who had purchased with your program in the past I picked up my pride and reluctantly called the CalVet Home Loan Program. I was greeted by a friendly voice who listened patiently while I explained why I was calling and then transferred me to someone who could assist.

Christopher McMichael answered and put my mind at ease within two minutes of greeting me. His service was exceptional and even my realtor commented on how confident she was in his abilities. Not only did he reassure both my husband and myself, he contacted the selling agent and convinced them to re-enter a contract on the same home we were attempting to purchase previously. Without his tenacity and going above and beyond I don't believe this would have been possible.

During the loan processing and underwriting stages Lisa Rodgers and Elyssa Lowrey were the epitome of professionalism as well. Lisa was friendly and answered every question we had, and trust me when I say I had several. They proceeded through every document with a thoroughness and efficiency I haven't seen in a long time. They patiently listened as I explained each mark on our financial history and credit history and never once made us feel embarrassed.

I am proud to say that on Tuesday, June 12, 2018, my husband and I received the keys to our forever home, and it wouldn't have been possible without Mr. McMichael, Ms. Rodgers, or Ms. Lowrey. You have a great asset in these individuals...



# Short Sale/Foreclosure

- CalVet has the unusual ability to help Veteran's who experienced a short sale or foreclosure while using their VA loan eligibility.
- CalVet may stretch remaining eligibility, or offer a compromise with a down payment.



# Quick Review

## What are the benefits?

- CalVet Home Loans provides Veteran friendly underwriting terms.
- CalVet owns and services the loan for the life of the loan.
- CalVet provides superior insurance products
  - Low deductible, full replacement Fire, Hazard, Earthquake and Flood Insurance.
  - CalVet guarantees the home will be rebuilt in full with material of like kind and quality, (Guaranteed Replacement Cost), subject to the Deductible and Special Conditions.



[Home](#) | [CalVet Home Loans](#)

## CalVet Home Loans

### Am I eligible?

Most veterans living in California are eligible.



### Real Estate Professional?

CalVet is a lending partner you can trust.



### What's our Rate?

CalVet rates are lower than market.



### Purchase 101

We'll walk you through the home buying process.



Welcome to CalVet Home Loans. If you are ready to buy a home, CalVet Home Loans is here to meet our veterans' home financing needs. You will find the CalVet Home Loan is a true benefit with features that will save you money, simplify the lending process, and help you protect your investment.

CalVet Home Loan products have below market interest rates with low or no down payment requirements. In addition, CalVet Home Loans has expanded eligibility. Now, nearly any veteran wanting to buy a home in California is eligible.

If you are new to the home buying process, this website is designed to help you understand the steps to home ownership and discover just how easy and stress free purchasing a home and securing a CalVet home loan can be.

Are you ready to get started now? Just choose one of the options that works the best for your schedule!

1. [Apply online](#) by selecting the button below; or
2. Complete a [Contact Us](#) form and one of our CalVet Loan Originators will contact you based on your schedule; or
3. Call one of our CalVet Loan Originators at 866-653-2510 (Monday-Friday, 8am-5pm)

**CALVET**  
HOME LOANS

[Apply Online](#) ▶



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**CALVET**  
HOME LOANS

[Prospective Buyer](#)

[Current Customer](#)

Prospective buyers please call  
866-653-2510

[Get Pre-approved](#)

[Home Buying Process](#)

[Why CalVet?](#)

[Calculators](#)

Resources

- [FAQ](#)
- [Forms](#)

Homes for Sale



[Home](#) | [CalVet Home Loans](#) | [Calculators](#)

## Calculators

Would you like to estimate what a monthly payment would be for a particular loan amount? Use the Payment calculator below to estimate potential monthly payments. Next, you may want to determine if purchasing a home is a better financial decision than renting. Use the Rent Vs. Buy calculator to determine which situation is best for you. If you want a quick view of how our underwriters may determine the affordability of a loan for a person of your income profile, use the Income Qualifier Test calculator. However, our CalVet underwriters always apply compensating factor criteria. As a result, it is very important to always apply for a loan and let the underwriter decide. Also, these calculators are provided for information and customer service purposes only. These calculators are not used by our underwriters as part of our underwriting process.



### [Payment Calculator](#)

Use this calculator to determine the principal and interest payment for a home loan. You will need the loan amount, interest rate, and term.



### [Compare Loan Scenarios](#)

Use this calculator to compare and contrast different home loan strategies. Sometimes it makes sense to pay fees for lower interest rates. Sometimes it does not. Find out with this calculator.



### [Income Qualifier Test](#)

How much gross annual income do you need to qualify for a particular home loan payment and loan amount? Use this calculator to discover how underwriters may evaluate income in reference to a home loan payment and the amount of loan you qualify for.



### [Payment \(PITI\)](#)

Use this calculator to determine the principal, interest, taxes and insurance payment (PITI) on a loan. You will need to know the interest rate, the term, the loan amount, the annual taxes, and insurance premium you want to analyze.



### [Rent vs Buy](#)

Do you currently rent your home? If so, use this calculator to determine if purchasing a home is a superior financial decision.



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HOME LOANS

[Prospective Buyer](#)

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[Calculators](#)





[Home](#) | [CalVet Home Loans](#) | [Calculators](#) | [Income Qualifier Test](#)

## Income Qualifier Test



How much gross annual income do you need to qualify for a particular loan payment and loan amount? Use this calculator to discover how underwriters may evaluate income in reference to a home loan payment and loan amount. It is important to note, this calculator is designed as a guide and underwriters consider multiple factors when evaluating a loan application.

You can purchase a \$446,818 home

**Mortgage information** [-]

Calculate for: Annual income

Annual income: \$80,000

Purchase price: \$446,818

Total monthly payment: \$2,733

Loan amount: \$441,230

Term in years: 30 years

Interest rate: 3.9%

Property tax: 1.25%

Home insurance: 0.5%

Report amortization: ☒ Annually ☐ Monthly

Down Payment and Closing Costs: \$4,412 [+]

Total monthly debt payments: \$0 [+]

**\$2,733 Monthly Payment Breakdown** [+]

Total Payments: Interest \$307,982, Principal \$441,230 [+]

Use of \$10,000 Cash on Hand [+]



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Spot 2 Fourth Draft Gr...

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HOME LOANS

[Apply Online](#)



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**CALVET**  
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[Current Customer](#)

Prospective buyers please call  
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[Get Pre-approved](#)

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Resources

- [FAQ](#)
- [Forms](#)

[Homes for Sale](#)

INDICATE  
HOME  
IMPROVEMENT  
IN COMMENTS  
SECTION AT  
BOTTOM.

**Email Address**

Contact Me at

Select One ▼

Best Time to Call

Select One ▼

Total Gross Yearly Income (Income Before Taxes) \*

\$

\*Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower(B) or Co-Borrower(C) does not choose to have it considered for repaying this loan.

Total Monthly Debt Payments (including Alimony & Child Support)

\$

Current Employer

Number of Years

**Co-Borrower Information**

Will there be a co-borrower on this loan?

☒ No co-borrower ☐ Spouse ☐ Other

First Name

M.I.

Last Name

Social Security Number

-  -

Date of Birth

/  /

**Referral Information**

Referred by

**Loan Information**

Loan Purpose

Purchase ▼

Property Type

Select One ▼

Purchase Price

\$

Amt Avail for Down Payment or Closing Costs

\$

**Credit Check Authorization**

Do you authorize us to pull you and your co-borrower's credit reports in order to pre-qualify you for a loan? (If so, please provide social security numbers and date of births).

☐ Yes ☒ No

Comments

Submit

# Down Payment & Costs Assistance Programs

- CalVet 3% Deferred payment loan for closing fees
- CalHFA has Veteran and non-Veteran Programs
- Realtor groups assistance
- Counties Mortgage Assistance Program (MAP)
- Workforce Initiative Subsidy for Homeownership (WISH)

# Contact Us . . .

## California Department of Veterans Affairs

1227 O Street, Sacramento CA 95814

1-866-653-2510

[www.calvet.ca.gov/homeloans](http://www.calvet.ca.gov/homeloans)

## Brad Pedersen

Property Agent Loan Origination

916-747-4137

[brad.pedersen@calvet.ca.gov](mailto:brad.pedersen@calvet.ca.gov)





- Sincere Advice from a Veteran      31 JAN 2019      Contact CalVet
- I am 100% physically and mentally disabled. In describing some of my experiences in home buying with a VA loan I hope to encourage other veterans to do the same. I was officially homeless for over three years and am all too familiar with the frustrations and discouragements in trying to find safe and affordable housing. It took 16 months of nearly daily pursuit but could have been shortened and simplified with the knowledge of how and where to look!
- I chose CalVet purely by accident after falling prey to a number of fantasy home loan offers (cash back after closing, cash up front to cover a down payment, other rebates). Don't apply for several loans to find out details as that will lower your credit rating. Know the reality: a VA loan can be 0% down payment but there will still be out of pocket costs to cover. You must qualify with proof of identity, credit rating, verifiable income, debt level, ability to obtain home owner's insurance, etc. Your new home has to pass VA inspection with a working stove installed, it will be your residence, must be on property you will own, cannot require major repairs. Payment mortgage insurance isn't required as the VA is guaranteeing your loan.
- According to VA rules a lender cannot recommend a real estate agent. Having an honest one who will stick with you is a must. Determine in advance what you can afford to pay monthly with a strict budget including everything you can think of: your house payment including maintenance and insurance, existing loans, auto fuel and repairs, medical and medication costs, right down to the cat food. Be truthful with a realtor about your limitations and requirements. Ask to only be shown places whose owners will accept VA financing. If you love but can't afford to live in San Francisco, find out what other locations you can occupy. Through internet research I found between 25-50% of all the potential purchases myself. It was a tremendous boost in possibilities.
- Because I am disabled I am especially thankful to have stumbled upon CalVet. Get with them early on and save everyone pain. My first contact was positive and so were all the rest, even when I was too ill to do everything required by the Veteran's Administration. I was assigned a primary lending agent at CalVet who was the bridge to everyone else. I didn't have to find out individual names within the organization with whom I needed to communicate as they were provided for me. If I had questions or problems, he answered them or hooked me up with referrals. Everyone just banded together and helped me get it all done.
- Sincerely,
- Veteran Homeowner!!!!

