



### **TAXMAN DELAYED**

**KEN KIMURA HAS BEEN DELAYED AND WILL NOT BE AT THE RAO THIS FRIDAY. HE PLANS TO BE HERE BEGINNING NEXT FRIDAY THE 31ST.**

### **NEW TRICARE PROVIDER**

**OUR LADY OF LOUDES HOSPITAL IN BARETTO IS NOW A CERTIFIED TRICARE PROVIDER. BASICALLY THAT MEANS THEY ACCEPT TRICARE PATIENTS, GIVE TREATMENT AND YOU FILE THE CLAIM. THE RAO AS ALWAYS WILL ASSIST IN CLAIM PREPARATIONS IF YOU NEED HELP. WE ARE AWAITING A LIST OF WHAT DR'S THERE, ARE ALSO NOW TRICARE. FOR THOSE IN NEED OF DIABETES RELATED TREATMENT DRA RACHEL BLANCO-SOLEMA IS TRICARE CERIFIED, AND ALSO ACCEPTS FMP PATIENTS. SHE ALSO HAS A CLINIC AT #43 BRGY SAN MIGUEL SAN ANTONIO, ZAMBALES, AND ALSO ONE AROSS THE STREET FROM ST JUDES HOSP ON 18TH STREET. SHE CAN BE REACHED AT EMAIL ICEROSEFAIRY@YAHOO.COM. PLEASE NOTE NEITHER OF THE CLINICS ARE TRICARE, BUT ARE FMP. WE ARE ALSO TALKING TO LOURDES AND DR'S REGARDING FMP, AND VES, MORE TO COME ON THAT.**

### **Your Next VA Home Loan**

**ALTHOUGH THIS HAS NO APPLICATION HERE IN THE PHILIPPINES, ITS GOOD INFO IF YOU DECIDE TO GO TO THE STATES.**

**On Jan. 1, 2020, it became easier for you to use your VA home loan benefit to purchase, refinance, or construct a home with no down payment, regardless of the cost of the home. The VA home county loan limits were eliminated as part of the [Blue Water Navy Vietnam Veterans Act](#) of 2019 for Veterans and service members with full entitlement.**

**Historically, VA only guaranteed home loans up to the county conforming loan limits (CLL) as determined by the Federal Housing Finance Agency. These loan limits reflect the changes in average U.S. home prices at the county level. If you chose to purchase, refinance, or construct a home above the CLL, the lender would likely require a down payment from you before they would choose to close on the loan. In counties such as San Diego, Calif., or Arlington, Va., the limit is much higher to reflect the average cost of a home. This meant that when using your VA benefit, the lender—not VA—would require you to pay up to a 25% down payment on any amount above the county limit.**

**As of January 1, first-time homebuyers, or homebuyers who have sold their home and have full benefit entitlement available, will no longer have to worry about loan limits or down payment requirements when purchasing, refinancing, or constructing a new home.**

## **When purchasing another home using your VA loan**

**Conforming loan limits will impact those who want to purchase a second (or subsequent) home using a VA home loan. For those that currently have a VA home loan and plan to keep it and purchase a new home using a VA-backed loan that is more than \$144,000, the rules are different.**

- **You must be able to afford all the loans at the time of closing.**
- **The next home you purchase must be your primary residence.**
- **VA may be able to back the next loan, but it will depend on your *remaining entitlement* and the [conforming loan limit \(CLL\)](#) for your county.**

**Your basic VA home loan entitlement starts at \$36,000 and goes up to 25% of the loan amount. The amount remaining on your entitlement after purchasing your first home will impact how much of a down payment will be required for your next purchase.**

**If the county CLL is \$500,000 and your last loan was for \$500,000, then you have no entitlement remaining.**

**If your first loan was for \$200,000 and the second is for \$400,000, the CLL for your next home would need to be at least \$600,000 if you want the no-down payment option, otherwise you'll have to pay a down payment on**

**the amount above the CLL. Note that the county that will determine your loan limit is the county in which your next home is located.**

**In practice** We've come up with more examples of how this would work in practice, which can be seen [here](#).

**As each case is different, your first step should be to request your [certificate of eligibility](#), which will show your remaining VA home loan entitlement. If you need assistance determining what this means for you, reach out to your lender or a VA loan specialist.**

**As with any home loan decision, you should speak with your lender(s) or a loan specialist at your [VA Regional Loan Center](#) to go over your options when purchasing your next home.**

**Only you can determine what is best for your personal and financial needs.**

**Whatever the case, speaking to a loan professional about your options and shopping around for the best situation for you is key.**

**Remember, the VA Home Loan Program staff are here to assist you. For more information on VA home loans go to: [www.benefits.va.gov/homeloans](http://www.benefits.va.gov/homeloans).**

### **Veterans are 2x as likely as non-Veterans to be targets of online scams**

The internet is a powerful tool for Veterans. It allows them to keep up with friends, access their hard-earned benefits and shop for the things they need. Unfortunately, former service members are more likely than civilians to be targeted by online scammers while doing these things. Veterans are twice as likely to lose money to fraud because of [identity theft](#), [phishing](#), [impostor scams](#), and investment, loan, or donation deceptions.

Many of these scammers target Veterans to alter or access their government-provided aid, swindling them out of the money or benefits they have earned. This is a widespread issue. [Nearly 80% of Veterans](#) say they have been targeted by scams due to their service, according to an AARP survey. These scams are diverse and range from [phishing attempts](#) to solicitations for fraudulent Veteran-focused charities.

“Help the Vets” is one example of a fraudulent charity targeting Veterans. It claimed to fund medical care and mental health services for Veterans. An investigation found that “Help the Vets” spent 95% of donations on administrative costs and

compensation for its founder. Just 5% of proceeds were actually used to benefit Veterans.

Scammers and identity thieves also target financially stressed Veterans with promising investment opportunities. Recently, [a man defrauded about 2,600 people](#)—many of whom are pension-holding Veterans—in a Ponzi scheme. The investor told these pension holders to make monthly payments and disguised them as cash flows.

Identity thieves have developed both low-tech and high-tech ways to steal Veterans' data, like shoulder surfing and skimming. Shoulder surfing requires that someone physically look over your shoulder to steal your password, PIN, or credit card number. Skimming utilizes a device that fits onto regular credit card machines, allowing scammers to steal your credit card information.

## How to protect your information

Veterans can take simple actions to better protect their information:

- Use unique passwords for your online accounts. Re-using passwords increases the risk of cyber theft.
- Use multi-factor authentication (MFA). This combines more than one authenticator type based on information users know and information users receive. It also adds another level of security when Veterans log in to access and manage VA services and benefits.

VA works hard to prevent Veteran identity theft. VA delivers cybersecurity awareness training for all VA employees. It ended the use of Social Security numbers in its business processes. Lastly, VA gives free credit monitoring to Veterans and beneficiaries whose data was compromised by a VA breach. Veterans or beneficiaries of identity theft not caused by a VA breach can contact the toll-free Identity Theft Help Line at 1-855-578-5492 from 8 a.m. to 8 p.m. ET, Monday through Friday.

## **TAAL EVACUEES DRIVE ONGOING**

**THE RAO IS STILL A DROP OFF POINT FOR DONATIONS FOR THE FOLKS EFFECTED BY THE TAAL VOLCANO. WE HAVER RECEIVED QUITE A FEW DONATIONS OF CLOTHING AND FOOD STUFFS AND WILL INTAKE ITEMS UNTIL THE 29TH. OUR HEARTFELT THANKS TO THOSE WHO HAVE DISPLAYED THEIR GENEROSITY. IT IS PREDICTED THAT THE VOLCANO MAY BLOW ANYTIME, WHEN IT DOES MANY MORE WILL BE EFFECTED. ALSO WE MOST LIKELY DEPENDING ON PREVAIKLILNG WINDS HAVE A LOT OF ASH BVLOWING OUR WAY. WORD HAS IT THE N95 MASKS ARE OUT OF STOCK IN THE PHILIPPINES. I FOUND YOU CAN GET THEM AT A DECENT PRICE ON LAZADA. WOULDNT HURT TO HAVE SOME ON HAND JUST IN CASE. JUST WONDERING IF THEY MAKE THEM FOR DOGS?**