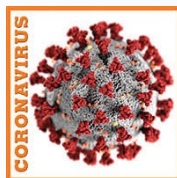




VETERANS OF FOREIGN WARS
NO ONE DOES MORE FOR VETERANS.

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VFW Post 8555 Newsletter/ Calendar



Coronavirus (COVID-19) Testing

Your doctor will help make the decision if you should get tested for COVID-19.

If you do not have health insurance, you can still get tested for COVID-19 if your doctor or healthcare provider recommends it.

For information about testing, you just need to call your doctor and/or access care the way you usually do. If you need help finding a doctor or accessing medical care, call **2-1-1** and they can direct you to low- or no-cost providers in your area.

For local testing sites:

<https://www.dshs.texas.gov/coronavirus/testing.aspx>



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<https://www.vfw.org/>



Want to stay connected with the VA?

The U.S. Department of Veterans Affairs (VA) social media site allows veterans to subscribe and receive the latest VA updates on topics such as VA news, health care, benefits, home loans, disability compensation, dependents & survivors, life insurance, and employment services. You can receive updates via email, text, Twitter, Facebook, Instagram, Flickr, YouTube, or Blog. Sign up using the link provided below.

<https://www.va.gov/opa/socialmedia.asp> .



From The VFW National Headquarters Bulletin

DISPLAYING MILITARY SERVICE SYMBOLS. Military service flags, insignias, etc., should be displayed in the following order (left to right as you face the flags): Army, Marine Corps, Navy, Air Force, Coast Guard and then Space Force.

PATRIOT DAY, SEPT. 11. Per Presidential Proclamation, Sept. 11, is designated as "Patriot Day." The President requests the flag of the United States to be flown at half-staff (sunrise to sunset) and a moment of silence observed in honor of the individuals who lost their lives on that day due to terrorist attacks on the United States.

Are You Registered to Vote?

Tuesday, Nov. 3, is Election Day this year. Veterans and their families are a key voting bloc. Ensuring that you are properly registered to vote is a priority. If you have moved, changed your name, changed party affiliation, or have not voted in more than a year, you may need to update your voter registration. It is very simple to do, but deadlines and requirements vary depending on the state or territory in which you live. Go to eac.gov for more information.

Texas Veterans Land Board Loan Programs

The Texas Veterans Land Board provides low-interest real-estate related loans to Veterans and military Service members in Texas.

There are three categories of loans: [Land Loans](#), [Home Loans](#), and [Home Improvement Loans](#). Veterans may apply for any or all the loans at the same time; it is possible for a Veteran to have an active loan in each program simultaneously. Once a Veteran or their successor has successfully paid off a VLB loan, they may obtain another.

Texas VLB Veterans Home Improvement Program : The VLB introduced the Veterans Home Improvement Program (VHIP) in 1986 to provide below-market interest rate loans to qualified Texas military Service members, Veterans, and Spouses for home repairs and improvement to their existing homes.

A VLB home improvement loan can be used for alterations, repairs, and improvements that are eligible for financing under the Department of Housing & Urban Development (HUD) Federal Housing Administration (FHA) Title I loan program.

The VLB offers loans up to \$50,000.00 for a 2-20 year term or loans from \$7,500 - \$10,000.00 for a 2-10 year term.

No down-payment is required; however, the program requires a \$10 flood certification fee and \$125 title search fee at time of application, and payment of closing costs.

Veterans with a VA service-connected disability rating of 30% or greater qualify for a discounted rate of .50 basis points (1/2 point below standard rate).

Note: Some improvements may not be eligible, please consult the [Texas Veterans Home Improvement Program Eligible and Ineligible Improvements Fact Sheet](#) for more information.

To qualify, the property must meet the following requirements:

- The home being repaired must be wholly within the state of Texas
- The home must be the applicant's primary residence
- Single Family dwellings, condominiums, duplexes, triplexes, and four-plexes are eligible; however, they must be at least 5 years old. Modular or manufactured homes that are on a permanent foundation and are part of the real property may also be eligible, but the final decision on these types of loans will be determined by VLB.
- The VLB must be in first or second lien position.
- The borrower cannot begin construction or advance funds to the contractor or purchase material prior to receipt of the loan proceeds from VLB. Loan proceeds will be available on the fourth business day after closing.
- The borrower must secure a general contractor.
- A current appraisal report may be required to determine the equity in the home for loans over \$25,000.00.



September						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2 VPR-VJ Day Japan Surrender	3	4	5
6	7	8	9	10	11 VPR-Patriot's Day	12
13	14 VFW Meeting	15	16	17	18 AF Birthday	19
20	21	22	23	24	25	26
27	28	29 VPR-POW/MIA Recognition	30			
Phases of the Moon: 2:☉ 10:☾ 17:☀ 23:☾						
Holidays and Observances: 7: Labor Day						