



California Department
of Veterans Affairs

Getting to Know CalVet

CalHFA Board Meeting

Vito Imbasciani MD, Secretary

July 21, 2022



Credit: Gary Coronado/Los Angeles Times via Getty Images





California Department
of Veterans Affairs

Mission & Vision

Mission

To Serve and Honor all California Veterans by Connecting them and their Families with their Earned Benefits through:

- Education
- Advocacy
- Direct Services

Vision

Provide innovative leadership in veteran advocacy and veteran services in California.

Set the national standard for connecting veterans and their families with the rights and benefits they have earned through their military service.



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Department History

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- Yountville Home est. - 1884
- Home Loan Program est. - 1921
- California Dept. of Veterans Affairs est. - 1947

Three Main Program Areas

- **Veterans Services\Women & Minority Veterans**
 - Outreach, education and benefits
- **Veterans Homes of California**
 - 8 long-term care facilities
- **Home Loans Program**
 - Home ownership benefit to qualified veterans



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California Veterans

California Veterans

Over 1.6 million veterans live in California, more than any other state.

- All military branches and all eras of services.
- 64% are age 55 and older
- 8.8% live below the poverty level
- 47% identify as an ethnic minority
- 10% identify as female

California Veterans & Housing

- The majority of veteran households are considered economically burdened (spends more than 30% of income on housing related costs)*
- Or severely burdened (spends more than 50% of income on housing related costs)*
- More than 11,000 veterans are experiencing homelessness in California
- California is home to 25% of the nation's homeless veteran population and more than 50% of the nation's *unsheltered* homeless veteran population



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Veterans Services

Veterans Services Division

Multiple Programs and Benefits including:

- California Transition Assistance Program (CaITAP)
- California State Approving Agency for Veterans Education (CSAAVE)
- VA Compensation & Pension
- Veterans Cemeteries

Veterans Housing and Homelessness Prevention (VHHP)

2015 - \$600 million bond authority from CalVet's Home Loan Program was secured to create the program.

Program administered by CalVet, HCD, and CalHFA.

Program components include:

- Competitive grant process
- Awards funding for the rehabilitation or construction of transitional, permanent supportive or affordable housing for veterans and their families
- Supportive services plan required in application process

Veterans Housing and Homelessness Prevention (VHHP)

- Emphasis on veterans experiencing homelessness
- 50% of funding serves Extremely Low Income (ELI) and 60% of the ELI housing is Permanent Supportive Housing
- For every \$1 of VHHP money received, the awarded project leverages \$9 in other funding
- \$478.7 million awarded
- 3,058 VHHP units funded
- 5,664 total project units funded

Veterans Support to Self Reliance (VSSR) Pilot

- Purpose: Provide enhanced supportive services for high-acuity senior veterans in permanent supportive housing. Demonstrate that aging veterans experiencing chronic homelessness can age in place successfully within permanent supportive housing.
- \$20 million total available in grant awards
- RFA scheduled for release in August 2022

Women Veterans Affairs & Minority/Underrepresented Veterans Affairs

Specific connection to veterans and their families who identify as women, minorities, or LGBTQ:

- Outreach events
- Informational webinars, presentations, in-person events
- Advocacy for specific issues
- Referral and assistance



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Veterans Homes of California

Veterans Homes of California

Eight Homes in Barstow, Chula Vista, Fresno, Lancaster, Redding, Ventura, West Los Angeles, Yountville.

Levels of care:

Domiciliary (DOM)

Assisted Living (RCFE)

Intermediate Care (ICF)

Skilled Nursing (SNF)

Memory Care (MC)



VHC - Fresno

Admissions Criteria

- Aged, Disabled, or Homeless
- Military service – active duty
- Discharged other than Dishonorable
- California resident
- Eligible for care by the U.S. Department of Veterans Affairs (VA)

Funding Sources

- State General Fund
- Member fees
- VA per diem,
other VA programs
- Insurance plans
- (Medicare, Medi-Cal,
private insurance)



VHC – Ventura

Veteran Census by Era and Home

War Periods – All Veterans Homes

As of July 2022

War Period	Barstow	Chula Vista	Fresno	Lancaster	Redding	Ventura	WLA	Yountville	Totals
World War II	5	15	26	3	24	9	29	28	139
Korean War	23	45	53	9	22	16	52	98	318
Vietnam War	47	124	90	20	43	25	116	292	757
Gulf War	1	7	3	2	0	0	5	7	25
Peacetime	17	46	58	15	36	4	58	114	348

VHC – Yountville Skilled Nursing Facility

- New, 240-bed Skilled Nursing and Memory Care
- Replaces the Holderman Hospital as the SNF, which opened in 1933
- Single-room occupancy
- Total project cost - \$320 million
 - 65% of construction cost is covered by VA
- Projected completion 2024



Front of SNF Building



Aerial View of SNF Building



Front View Along Main Road of Home



Interior of Single Room



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Home Loans Program



CalVet Home Loans

- Over 426,000 loans to veterans, since 1921
- CalVet is lender and servicer for the home loans
- NOT the Federal VA Loan Guaranty Program. Can be combined to achieve a “0” down payment lending solution
- The program has been administered at no cost to California taxpayers for the past 101 years

CalVet Home Loans

Types of Approved Dwellings:

- Single family residences
- Condominiums/planned units
- Farms
- Mobile homes
- Housing in cooperative developments

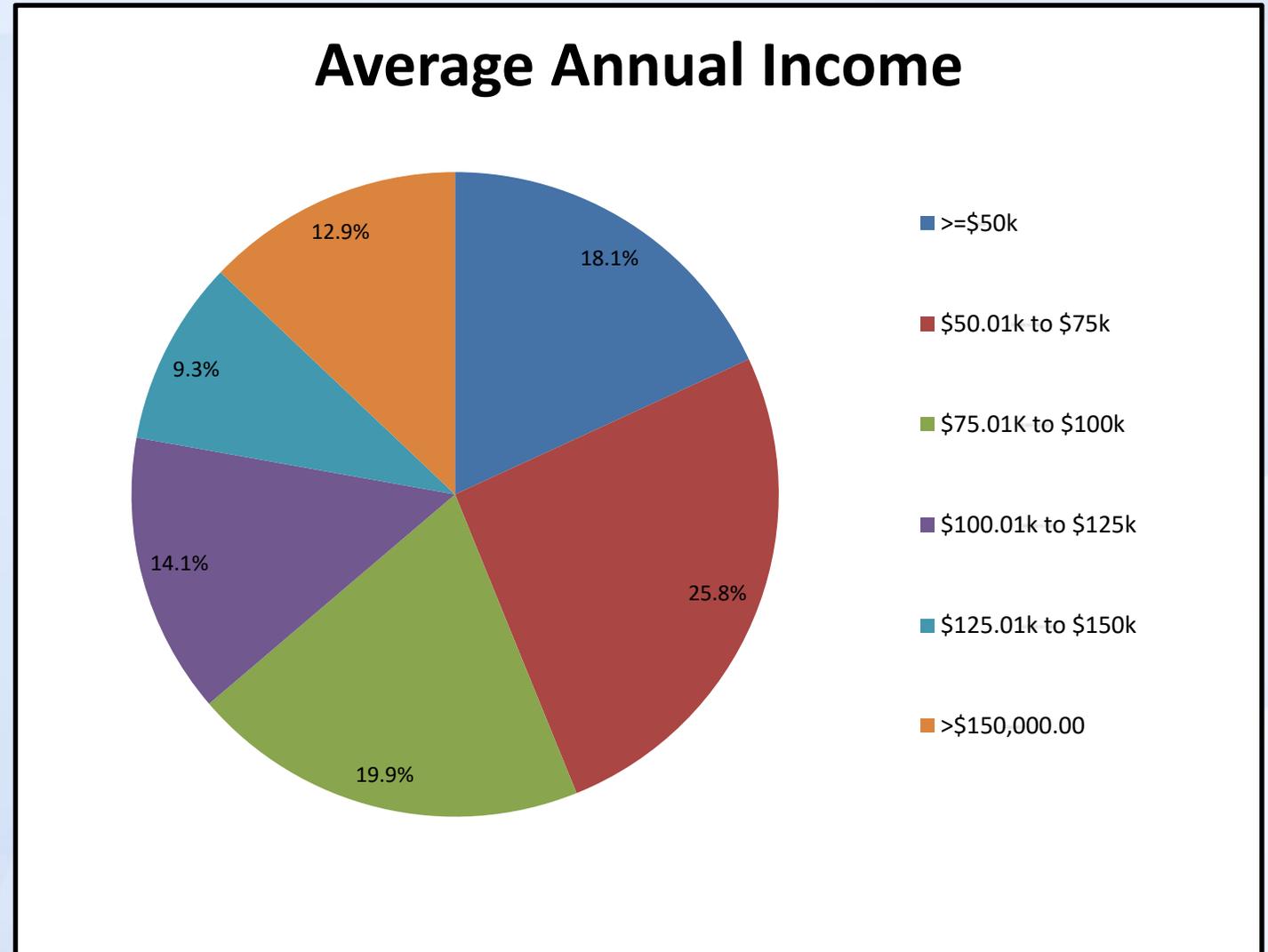


CalVet Home Loans - Specialties

- **Construction Loans**
 - With flexible draw schedules
 - No take out loans required
- **Rehabilitation Loans**
 - With flexible draw schedules
- **Home Improvement Loans** – for current CalVet loan holders
 - Solar, new roof, health and safety improvements
- **Insurance Benefits** – fire, earthquake and flood
 - Full replacement value
 - Low deductibles

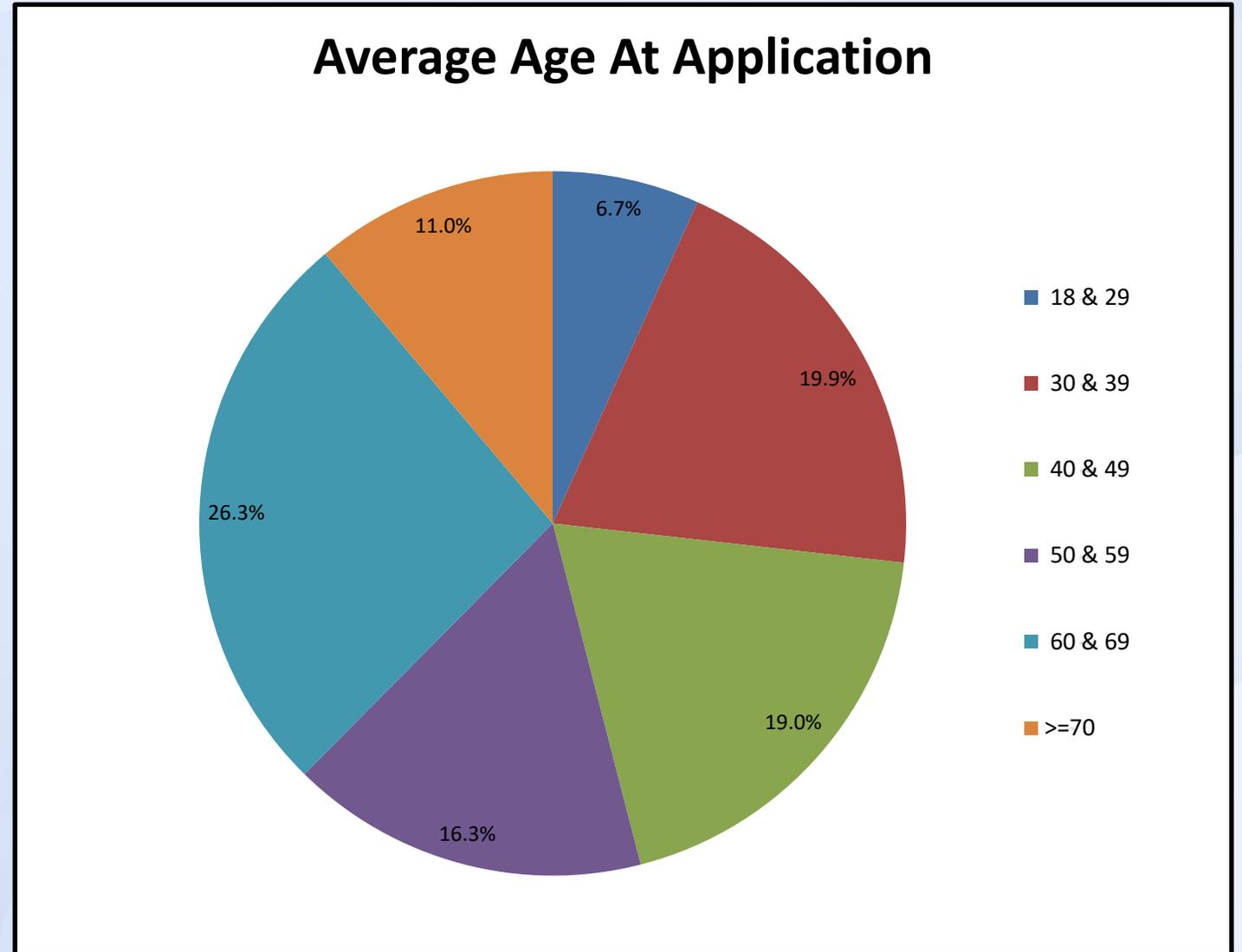
CalVet Home Loans: Who We Serve

- **18%** of veterans earn less than \$50,000 per year
- **44%** earn less than \$75,000 per year
- **64%** earn less than \$100,000 per year



CalVet Home Loans: Who We Serve

- Less than 7% are under 30 years old
- 20% of borrowers between 30 and 40
- Veterans over 60 years make up almost 40% of all borrowers





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Thank You!