

- 1) NEW: TREATMENT OF GUM DISEASE. WE CAN NOW TREAT THIS UNDER THE DENTAL/DENTURE GRANT HOWEVER: WE CANNOT TREAT THE ROUTINE MAINTENANCE OF THIS TREATMENT.
- 2) THE REASON WE PROVIDE THE VETERAN WITH A DENTAL GRANT BEFORE WE APPROVE A DENTURE GRANT IS BECAUSE USUALLY THERE IS A COST INVOLVED FOR ANYBODY TO SEE A DENTIST, MUCH LESS HAVE THEM DO A DENTURE PLAN. IF, OF COURSE, YOU HAVE A DENTIST WHO WILL HAVE THE VETERAN COME IN AND PROVIDE A DENTURE PLAN WITHOUT CHARGING ANY MONEY, YOU CAN ALWAYS SUBMIT THE DENTURE PLAN WITH THE DENTAL GRANT APPLICATION. FOR ME, THIS IS THE PREFERRED METHOD HOWEVER, I BELIEVE THE REASON THE ACOVA WANTS THE DENTURE PLAN SUBMITTED BEFORE A DENTURE GRANT IS APPROVED, IS SO THE VETERAN REALIZES HOW MUCH THE DENTURES ARE GOING TO COST AND THEY DON'T START ON THEIR DENTURES UNTIL THEY KNOW EXACTLY HOW MUCH THEY ARE GOING TO COST. WE HAVE HAD DENTURE PLANS COME IN AS HIGH AS \$11,000 AND WE DO NOT WANT A VETERAN TO START GETTING THEIR TEETH PULLED AND THEN FIND OUT THEY ONLY HAVE THE TOTAL OF \$4,000 FOR THE GRANT.
- 3) CRITERIA SHEET: PAGE 4 (FOR GRANTS) OR PAGE 6 (FOR LOANS) CHECK BEFORE YOU SEND IT IN.
- 4) CASH ASSETS: BE SURE TO OBTAIN ONE FROM EACH FINANCIAL INSTITUTE IN WHICH THEY HAVE ACCOUNTS. ALL LIQUID ASSETS MUST BE COUNTED. IF YOU HAVE PROBLEMS OBTAINING THE CASH ASSET FORM FROM A PARTICULAR BANK (I.E. WELLS FARGO) YOU MAY USE THE LAST THREE MONTHS OF BANK STATEMENTS. WE NEED TO HAVE A 90 DAY AVERAGE. PLEASE BE SURE TO EITHER INCLUDE THE NAME AND ADDRESS OF THE VETERAN, NAME AND ADDRESS OF THE LENDING INSTITUTION AND OR CHANGE THE RETURN ADDRESS ON THE BOTTOM OF THE SHEET TO HAVE THE FORM RETURNED TO YOUR OFFICE AND SUBMIT THIS WITH THE APPLICATION (PREFERRED METHOD). THE VETERAN MAY TAKE THE FORM TO HIS LENDING INSTITUTIONS; HOWEVER, AFTER IT IS

COMPLETED BY THE BANK, IT SHOULD BE RETURNED TO NDDVA BY THE BANK-MAIL, FAX, EMAIL, ETC. (EITHER YOUR OFFICE OR OUR OFFICE WITH THE NAME AND ADDRESS OF THE VETERAN INSERTED ON THE FORM).

- 5) INCOME: ALL HOUSEHOLD INCOME SHOULD BE INCLUDED: HUSBAND, WIFE, ADULT CHILDREN LIVING IN THE HOME, COUPLES LIVING TOGETHER, AND SO ON. BE SURE TO ASK HOW MANY MEMBERS LIVE IN THE HOUSEHOLD.
- 6) ALL INCOME NEEDS TO BE INCLUDED: EMPLOYMENT, SS, VA BENEFITS, PENSIONS, UNEMPLOYMENT, WORKMAN'S COMP, RENTAL INCOME, INVESTMENT, ALIMONY, ETC. FOR THE PAST 12 MONTHS. PUBLIC ASSISTANCE (FOOD STAMPS, TANIF, ETC) ARE NOT COUNTED IN INCOME). HOWEVER, IF A VETERAN STATES HE HAS NO INCOME, IT IS IMPORTANT TO KNOW HOW THEY ARE SURVIVING.

THE GRANT PROGRAM IS BASED ON THE NET INCOME FOR THE PAST 12 MONTHS. IF A PERSON HAS SWITCHED JOBS OR JOB HOPPED DURING THE PAST 12 MONTHS WE NOT ONLY NEED THE LAST TWO PAYROLL CHECKS OF THEIR PRESENT EMPLOYMENT, BUT THE FINAL PAYROLL CHECK OF EACH OF THE OTHER JOBS. WHEN WE START A NEW YEAR AND A PERSON HAS NOT FILED THEIR TAXES A COPY OF THEIR W-2 CAN BE PROVIDED FOR ALL INCOME.

- 7) DEDUCTIONS: ALL MEDICAL DEDUCTIONS CAN BE USED. INSURANCE, MEDICARE PAYMENTS, MEDICAL BILLS WHICH ARE BEING PAID ON FOR THREE MONTHS AND HAVE AT LEAST THREE MONTHS OF PAYMENTS REMAINING. IF THE TOTAL OF THE MEDICAL EXPENSES EXCEEDS \$199, (WHICH INCLUDES INSURANCE PREMIUMS, ETC) ALL MEDICAL EXPENSES MUST BE VERIFIED.
- 8) HOW LONG DOES IT TAKE TO HAVE A GRANT APPROVED: THAT DEPENDS ON SEVERAL FACTORS - IF YOU HAVE SUBMITTED ALL THE NECESSARY INFORMATION REQUIRED, IT HAS BEEN KNOWN TO BE APPROVED WITHIN A DAY OR TWO. AS ANYONE

KNOWS WHO WORKS WITH OUR PROGRAMS, A LOT DEPENDS ON HOW MANY APPLICATIONS COME IN AT THE SAME TIME, OTHER DUTIES THAT COME UP, ETC. I WORK ON APPLICATIONS AS A PRIORITY UNLESS THE COMMISSIONER GIVES ME ANOTHER PRIORITY.

9) THE WEBSITE IS OUR GO TO: ALL NEW FORMS ARE ON THE WEBSITE AN EXAMPLE OF THIS IS, THE FORM FOR THE TAX COMMISSIONER (REQUEST FOR COPIES OF TAX RETURNS) WILL NO LONGER BE ACCEPTED BY THE TAX COMMISSIONER'S OFFICE UNTIL IT HAS THE BAR CODE IN THE UPPER RIGHT HAND CORNER. WE ALSO NEED FORM 500 INCLUDED WITH THE TAX REQUEST FORM SO THEY WILL FAX IT TO US INSTEAD OF MAILING IT. IT IS EASIER BY FAR, TO OBTAIN A COPY OF THEIR TAX FORM (WE ONLY NEED A COPY OF THE FRONT PAGE OF THEIR 1040 TAX FORM WHICH COVERS THE MOST RECENT TAX YEAR AND W-2'S IF THEY HAVE NOT COMPLETED THE MOST RECENT TAX INFORMATION)

AS SOON AS WE HAVE AN ACOVA MEETING, (WHICH HAPPENS QUARTERLY) ALL CHANGES (POLICY, FORMS, ETC.) ARE POSTED TO THE WEBSITE. THE MINUTES OF THE ACOVA MEETINGS ARE POSTED ON THE WEBSITE AS SOON AS THEY ARE TYPED UP AND APPROVED.

10) IF A BANK WILL NOT COMPLETE THE CASH ASSET FOR (I.E. WELLS FARGO) THE VETERAN CAN PROVIDE BANK STATEMENTS FOR THE LAST THREE MONTHS. THIS DOES NOT HAVE TO BE SIGNED BY THE BANK. THE VETERAN CAN USE THIS MEANS TO VERIFY EXPENSES ALSO AS LONG AS THE EXPENSES ARE IDENTIFIED. THE ONLY FORM THAT NEEDS TO BE COMPLETED AND SIGNED BY THE BANK IS THE CASH ASSET FORM WHICH NEEDS TO BE COMPLETED BY THE BANK UNLESS THE BANK REFUSES.

11) PARTNERING WITH OTHER SOURCES HELPS OUR FUNDING IMMENSILY. ONE COMMENT WAS THAT MOST OF OUR VETERANS WHO NEED HELP NEED IT IMMEDIATELY. THIS USUSALLY IS THE CASE WITH IMPACT FUNDING. HOWEVER, TWO THOUGHTS: PARTNERING WORKS FOR BOTH OF US... THE OTHER PARTNER KNOWS WE WILL WORK WITH THEM IF THE SITUATION FITS OUR PROGRAM, OUR FUNDING CAN GO FURTHER AND MORE

VETERANS CAN BE HELPED. AS FAR AS THE IMMEDIACY OF THE FUNDS NEEDED, MOST OF THE TIME THE VETERAN KNOWS THEY ARE GOING TO NEED HELP BEFORE IT COMES TO A CRISIS. WE APPRECIATE A VETERAN COMING IN SOONER INSTEAD OF LATER.

12) INCREASE ASSETS, INCREASE INCOME: YES, THIS IS REVIEWED AT THE ACOVA MEETINGS. WE WERE ABLE TO RAISE THE INCOME LIMITS AT THE LAST MEETING, BUT ALSO BEAR IN MIND..OUR FUNDS ARE NOT UNLIMITED AND WE NEED TO FOCUS ON THE NEEDIEST VETERANS. WHEN A VETERAN COMES IN FOR A GRANT AND IT IS APPARENT THEY DO NOT QUALIFY DUE TO INCOME OR ASSETS, WE DO NOT WANT THEM NOT TO APPLY. ALL APPLICATIONS WHICH ARE NOT APPROVED ARE TRACTED FOR THE REASONS WE COULD NOT ASSIST THEM, I.E. INCOME, ASSETS, ETC. THIS GIVES US AN IDEA ON CHANGES WE COULD POSSIBLY MAKE TO ASSIST OUR VETERAN POLULATION.

13) IF A VETERAN ABUSES THE PROGRAM, WE CAN BANN THEM FROM FUTURE USE OF OUR PROGRAMS. WE CAN ALSO POST COMMENTS OF MISUSE ON VETRASPEC.

#### LOANS:

1)MOST OF THE INFORMATION ABOVE APPLIES TO BOTH THE LOAN AND GRANT PROGRAM; HOWEVER, THE LOAN PROGRAM IS BASED ON THE PAST 12 MONTHS PLUS PRESENT AND PROJECTED OR FUTURE INCOME TO ESTABLISH A STABLE INCOME BASE. THIS PLUS THE ABILITY TO REPAY THE LOAN BASED ON INCOME AND EXPENSES, CREDIT AND THE LOAN PURPOSE, ALL COME INTO THE EQUATION.

2) WE CANNOT MAKE A LOAN FOR THE FOLLOWING REASONS:

- A)USING THE FUNDS TO RELOCATE TO ANOTHER STATE
- B)TO CONSOLIDATE DEBT

3)WE CANNOT MAKE LOANS TO:

- A)A PERSON WHO DOES NOT QUALIFY AS A VETERAN PER NDCC 37-14-01.1

- B) A PERSON WHO HAS NOT BEEN A RESIDENT OF ND FOR 12 MONTHS
- C) A PERSON WHO IS NOT CURRENT ON PAYING CHILD SUPPORT
- D) A PERSON WHO HAS AN OUTSTANDING TAX LIEN