



VETERANS VOICE

Winnebago County Department of Veterans Services Newsletter

June 2025

VA Home Loans

VA direct and VA-backed Veterans home loans can help Veterans, service members, and their survivors to buy, build, improve, or refinance a home. You'll still need to have the required credit and income for the loan amount you want to borrow. But a Veterans home loan may offer better terms than with a traditional loan from a private bank, mortgage company, or credit union. For example, nearly 90% of VA-backed loans are made with no down payment.

VA home loan types

The VA offers a VA direct loan and 3 VA-back loans. You can use these programs to buy a home or refinance a home loan only within the U.S. and its territories, including Puerto Rico and the Northern Mariana Islands.

With a VA direct home loan, the VA serves as your mortgage lender. This means you'll work directly with the VA to apply for and manage your loan.

With a VA-backed home loan, the VA guarantees (or stands behind) a portion of the loan you get from a private lender. If your

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**"A man travels the world
over in search for what he
needs and returns home to
find it ."**

- George A. Moore

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VA-backed home loan goes into foreclosure, the guaranty allows the lender to recover some or all of their losses. Since there's less risk for the lender, they're more likely to give you the loan under better terms. Lenders follow the VA standards when making VA-backed loans. They may also require you to meet additional standards before giving you a loan. These standards may include having a high enough credit score or getting an updated home appraisal.

Eligibility

You will need to request a [Certificate of Eligibility](#) (COE) to show your lender that you qualify based on your service history and duty status. To get financing for a VA-backed home loan, you must meet credit, income, and occupancy requirements from both the VA and your lender. If you have any questions about your eligibility for a VA home loan, please call VA Loan Guaranty Service at 877-827-3702, Monday through Friday, 7:00 am to 5:00 pm.

How to request a COE

If you're a Veteran, you'll need a copy of your discharge or separation papers (DD214) in order to request a COE. You can request a COE [online](#), through your lender, or [by mail](#). The VA will review your request and tell you their decision.

Requesting a COE is only part of the process for getting a VA direct or VA-backed home loan. Your next steps will depend on the type of loan and the lender. The lender will request a VA appraisal of the house. The lender will review the appraisal and your credit and income information. If they decide to accept your application, they'll work with you to select a title company (or other entity) to close (transfer ownership) on the house.

Trouble making payments?

If you fall behind on your mortgage payments, your mortgage servicer (the company that handles collecting the money for your lender) can take your house to cover the money owed. This process is called foreclosure. If you're having trouble making your mortgage payments, contact your loan servicer right away. They will work with you to try to find a solution to your situation. Be careful of potential scams. Work only with trusted organizations. VA loan technicians can also offer options to [avoid foreclosure](#). If you would like their help and advice, please contact them at 877-827-3702.



National Homeownership Month

National Homeownership Month celebrates the joys and benefits of owning a home. It's a special time when people across the United States reflect on homeownership's significant role in fostering community ties and building personal wealth.

This month reminds us of the dream of owning a home, an aspiration that connects deeply with the pursuit of happiness and stability in American life. The observance is important because it emphasizes how owning a home is more than just having a place to live. Homeownership encourages long-term financial growth, community involvement, and a stable environment for raising families.

It's celebrated to recognize these advantages and to promote policies that make owning a home more accessible and sustainable for more people. Efforts during this month highlight the importance of fair housing practices and the need to provide equal housing opportunities to all.

National Homeownership Month is a time to advocate for continued improvements in housing policies to ensure that the benefits of homeownership can be a reality for more people across the country. It's a nod to security, community, and putting down roots in a place you call your own.

Preventing Homelessness of Veterans Impacted by Job Loss

When you live paycheck to paycheck - as many Americans and many Veterans do - just one major life event can disrupt your economic stability and increase your risk of becoming homeless.

With layoffs on the rise nationwide, we want to make sure Veterans are aware of the VA resources available to help them avoid facing homelessness or get rapidly rehoused.

VA has staff on standby around the clock to provide support. If you or a Veteran you know needs immediate assistance to avoid homelessness, please call the National Call Center for Homeless Veterans at 1-877-4AID-VET or (877)424-3838. Calls are answered 24 hours a day, 7 days a week.

Resources available

If you are facing layoffs or housing instability, VA staff can direct you to the appropriate resources and supportive services offered by VA, their partners and other government agencies. This includes:

- Legal aid resources. Find free legal clinic on the [VA Office of General Counsel's website](#) and use national directories of legal service providers, including [Stateside Legal](#) and [ABA Home Front](#), to find legal service providers to help you avoid eviction.
- Supportive Services for Veteran Families. [SSVF](#) provides case management and supportive services to prevent homelessness or rapidly re-house Veterans and their families who are homeless. SSVF's [Shallow Subsidy](#) services provide a modest subsidy for two years to extremely low-income Veterans who are homeless or at risk of homelessness. Call 1-877-4AID-VET or (877)424-3838 to learn more.
- Employment services. VA can help you regain employment, reestablish financial and housing security, reclaim your independence. Some programs available include:
 - [Homeless Veterans Community Employment Services](#) (HVCES), which provides homeless Veterans with vocational assistance, job development and placement, and ongoing supports to improve employment outcomes. [Compensated Work Therapy \(CWT\) Program](#) is a national vocational program that partners with employers to provide Veteran candidates for employment.
 - [Vocational Rehabilitation and Employment \(VR&E\) Program](#), which helps Veterans with service-connected disabilities prepare for, find, and keep suitable jobs by providing comprehensive rehabilitation evaluations.

Learn about VA programs

- If you are a Veteran who is homeless or at risk for homelessness, or need to connect with a Veterans justice outreach specialist, call the National Call Center for Homeless Veterans at 877-4AID-VET (877-424-3838).
- Visit the [VA Homeless Programs website](#) to learn about housing initiatives and other programs for Veterans exiting homelessness.
- Check out the [Ending Veteran Homelessness podcast](#) to learn more about what VA is doing about Veteran homelessness.
- Learn how to [get involved with housing homeless Veterans](#).
- [Subscribe to the Homeless Programs Office newsletter](#) to receive monthly updates about programs and supportive services for Veterans experiencing or at risk of homelessness.

Upcoming Event

WINNEBAGO COUNTY FAIR

VETERANS DAY

FRIDAY, AUGUST 1, 2025

NEW in 2025!

- Entrepreneur and Education Presentations
- Static Displays
- Debt Management/Credit Repair
- And much more....

Advance Ticket Discounts!

1 FREE Ride Pass w/ proof of military service

\$8 Family Tickets (price at gate is \$15)

June 2 - July 29

Winnebago County Veterans Services

Oshkosh

220 Washington Ave, 3rd Floor

Neenah

211 N. Commercial Street

Visit the Veterans Services Booth AT THE FAIR

for more family fun & giveaways. Our staff will be available at Fair all week to discuss services for veterans and assist with enrollments.

THANK YOU FOR YOUR SERVICE!

CONTACT US

**Winnebago County
Veterans Service Office**

Oshkosh Location
**220 Washington Ave.
Oshkosh, WI 54901
(920) 232-3400**

Neenah Location
**211 N. Commercial
Neenah, WI 54956
(920) 729-4820**

**Stay informed about benefits; join our e-mail list.
Send a request to:**

CVSO@winnebagoctywi.gov

Visit us on the web at:

**[www.winnebagoctywi.gov/
veterans](http://www.winnebagoctywi.gov/veterans)**



www.facebook.com/WinnebagoCVSO

**For a list of more events,
check out our [calendar](#) !**