



Military and Veteran Families **OUR HIDDEN HEROES**



The San Diego Office of Military & Veterans Affairs is the vanguard for finding and securing benefits and services to military, veterans and their families



OMVA Director Wil Quintong (left) and Assistant to the Director and Program Coordinator Adonis Relieve (right) strive to provide the best outcomes for veterans in San Diego.

PHOTO BY CHARLIE NEUMAN

Celebrating the “Hidden Heroes”

BY ALLEN PIERLEONI

OMVA advocates for veterans and their families

The U.S. government has a proud history of recognizing the contributions and sacrifices of its veteran and active-duty armed-services members through a wide-reaching menu of benefits.

Perhaps lesser-known is the fact that the families of those who have served also are eligible for many of those same benefits, and some exclusive ones as well.

The County of San Diego Office of Military & Veterans Affairs (OMVA) specializes in helping those dependents and survivors—the so-called “hidden heroes”—discover and navigate their way through the many opportunities they may not know even exist but to which they are entitled via federal, state and local agencies and programs.

In that way, OMVA is an advocate for and counselor to San Diego’s military-connected population and their families, who number more than 943,000 individuals.

One issue on which OMVA particularly focuses is educating the many veterans and survivors “who don’t understand the benefits their husbands or wives deserve, and obtaining the compensation they have earned,” says Wil Quintong, OMVA Director.

OMVA’s driving mission is “getting families the benefits and services that will help them in the long run,” he says. “It’s heartwarming when we see survivors get their benefits. Sometimes they don’t even know they’re entitled to them or expect them, so they’re overjoyed.”

Another service OMVA provides is “connecting families and survivors with organizations in San Diego that can help with issues such as legal services, employment and financial aid,” he says. “We have a network of referrals. For instance, we’ve partnered with the San Diego Veterans Coalition and many other nonprofits.”



“It’s heartwarming when we see survivors get their benefits. Sometimes they don’t even expect them.”

WIL QUINTONG,
Director, Office of Military & Veterans Affairs

“Also, our college fee-waiver program covers the tuition for California state funded Universities and Colleges for dependents of service connected veterans. Our office processes about 8000 waivers a year.”

As much as OMVA assists veterans, “we have been giving special recognition to family members and survivors, the ‘hidden heroes.’ Even though they did not serve on deployments or at the military bases, they have served,” Quintong says. “The military family plays such an important role in the services. Without that family support, our military couldn’t accomplish their mission.”

How does supporting families and survivors fit in with the Live Well San Diego Initiative, a vision to build better health, safety and prosperity for the County of San Diego’s 3.3 million residents?

“Supporting our active duty, veterans and their families and helping them receive the benefits they deserve results in added income,” says Quintong, “which in turn allows them to enjoy a healthier, safer and thriving lifestyle.”

“IF YOU SERVED, YOU DESERVE”

“Our main job is to sit with veterans and their families and help them file their claims for compensation with the Veterans Administration,” says Wil Quintong, Director of the County of San Diego Office of Military & Veterans Affairs.

To increase its outreach, OMVA staffs its three Military and Veterans Resource Centers—“one-stop shops”—with Veteran Service Representatives (VSRs), experts at navigating the federal and state bureaucracies and getting results.

“They do it because they’re passionate about helping veterans and their families, who wouldn’t get their benefits without them,” Quintong says. “A lot of the VSRs are veterans themselves. Developing a claim for a veteran or dependent is a rigorous process that takes a lot of time and patience.”

Such is the case, especially when the large numbers are considered. The veteran population of San Diego County is 243,369, Quintong says, with some 700,000 dependent family members. Between OMVA and other veteran support groups, “we touch over 316,000 veterans and their families annually,” Quintong says.

“Out of the 58 counties in California, the County of San Diego reaches the most veterans and family members,” he says. “Our battle cry is, ‘If you served, you deserve.’”

The Long Journey of Joana Brown

BY ALLEN PIERLEONI

In a complicated two-year case, OMVA was there every step for a surviving spouse

David Brown had served in the U.S. Army Reserves for nearly 20 years, simultaneously continuing what would be a 25-year career as an engineer with Marriott Hotels, first in Boston, then in San Diego.

In February 2003, after pre-training with the reserves for a year, he was transferred to active duty status and deployed for three months to Camp Udairi in Kuwait as a commander in the 1394th Transportation Brigade. After further deployments to Virginia and Alaska, he was released from full-service duty in December 2003 and resumed his position at Marriott, which the company had held for him during his service.

By late 2014 Brown began to complain of pain. "At first we thought he had sciatica, but then he got very sick," says his surviving spouse, Joana Brown. "It turned out he had the highest stage of multiple myeloma, so aggressive that he passed away in nine months."

When her husband was first diagnosed, the Browns reached out to the Office of Military & Veterans Affairs, where they were connected with Senior Veteran Services Representative Christopher Gunn and his team.

The Browns wanted to "accrue his veteran's benefits (especially medical insurance)," Joana Brown says. "Keep in mind, we thought we were looking at the future of a surviving veteran, not a passing veteran."

David Brown passed away during the process—in July 2015—before his case had been fully documented. "When he passed, the process turned into surviving-spouse paperwork and what I was entitled to as a veteran's wife," says Joana Brown.

Ultimately, an amendment was added to David Brown's death certificate that helped settle Joana Brown's case. In part, it described how her husband's duties in Kuwait

included regularly checking a storage facility holding "tons of radioactive depleted uranium munitions."

Joana Brown received her backdated Veterans Administration entitlement at the end of her two-year journey. Along the way, she joined several women's grief-support groups where she met and helped recently widowed surviving spouses, who didn't know how or where to begin the benefit process.

"Even though our office at OMVA represented Joana Brown, the accolades for the approval of her entitlement belong to her for her time, patience and perseverance," Gunn says.

"Now she routinely helps other surviving spouses as well as veterans and their families apply for their VA entitlements. Her dedication and humbleness do not go unnoticed."

"I feel honored that I'm able to assist people," she says. "Mr. Gunn and his team are really the key to the success of my story, which I feel truly blessed to share."



"[OMVA is] really the key to the success of my story, which I feel truly blessed to share."

JOANA BROWN
Surviving spouse, U.S. Army

HOW TO GET BENEFITS

Each year, more than 300,000 military veterans receive personalized assistance from the County of San Diego Office of Military & Veterans Affairs, and other veteran-support groups.

In OMVA's case, they are guided through the step-by-step benefits process by Veteran Service Representatives, who help expedite each case.

Adonis Relieve, Assistant Director of OMVA, outlines the process:

BENEFITS PROCESS

- 1 The OMVA Outreach Office receives an inquiry from a veteran or a dependent.
- 2 The office establishes contact and makes an appointment with the client to review the claim for benefits.
- 3 A Veteran Services Representative (VSR) assists with the claim preparation and gathering of supporting documents, including medical and service records, and military discharge documents.
- 4 The VSR completes the claim with the veteran/dependent and submits it to federal (Veterans Administration), state and local agencies for adjudication.
- 5 The VSR follows up and contacts the appropriate agency for the decision. A claims decision may take a few months or longer, depending on the complexity of the case and the number of claim issues.
- 6 The VSR helps the veteran/dependent appeal a decision, if necessary.

As the surviving-spouse of an Army veteran, Joana Brown was entitled to VA benefits. She now helps other surviving-spouses with their bereavement and casework.

PHOTO BY CHARLIE NEUMAN

As a former spouse of a veteran, Kirsten Banks (posing with her three kids) was eligible for VA services that helped her family thrive.
PHOTO COURTESY OF THE BANKS FAMILY

Veterans' Families Can Get Help Too

BY ALLEN PIERLEONI

Courage to Call helps troubled military members find their way to success

Military personnel and their families make up nearly a third of San Diego County's 3.3 million population. Given the numbers, and the complex emotional issues that are conjoined to military life, there's always a need for help and guidance.

Courage to Call is part of the answer. CTC is a county-funded 24/7 support hotline that is staffed by veterans and offers a broad range of services, including mental health counseling and housing assistance.

Also, it's an Office of Military & Veterans Affairs partner and an essential part in OMVA's network of authoritative referrals.

"Courage to Call serves approximately 5,000 active duty military, veterans and their families each year," says Community Liaison Jennifer Santis. "Each client is unique, and we try our best to achieve the most successful outcomes for everyone."

One recent success story is that of Kirsten Banks, 28, a veteran's wife who was trapped in an abusive marriage in an Ohio township. Last June she and her three children, ages 5, 6

and 7, fled to San Diego because her mother lives here.

"When I left, I had nothing," Banks says. "I literally packed up the back of an SUV and drove away. When I got to San Diego, I felt so defeated. I was at the end of an eight-year marriage, and it was hard to be by myself and have to face starting over."

An issue of "food insecurity" motivated Banks to drop by CTC's bi-monthly food pantry, which gives away food to anyone with a military ID or any veteran. She connected with a case manager and a counselor "who put me in touch with additional resources," she says, and her life changed.

"First they helped me get into housing [via Crisis House]," she says. The community resource center paid her security deposit and three months' rent. "Then they and Courage to Call furnished the entire house."

In Ohio, Banks was a certified emergency medical technician and ambulance driver, and was adamant about returning to the workforce. CTC assisted her in finding the \$350 to pay for California EMT certification and licensing.

Now Banks has a home and a job, and her children are in school. "It's such a weight off our backs," she says. "We're still getting on our feet and don't have a lot, but we're so thankful for what we do have and for Courage to Call's [ongoing] support."

She paused a moment, then added, "There's no way any of this would have happened if it wasn't for Courage to Call. We would be either homeless or still living in my mom's house."



"I felt so defeated. It was hard to be by myself and have to face starting over."

KIRSTEN BANKS
Client, Courage to Call



WARNING SIGNS POINT TO MENTAL HEALTH ISSUES

Mental health services are among the many services the County of San Diego Office of Military & Veterans Affairs offers veterans and their families.

"The types of mental health conditions we see in our clinic at the Military Veterans Resource Centers often lead to veterans coming into contact with the law through the courts, where we assist them," says Judith Litzenberger, Executive Director at the California Veterans Legal Task Force.

Listed below are some of the symptoms that might affect clients:

★ Post-traumatic stress disorder

Upsetting dreams, loss of interest in activities, elevated sense of guilt, feelings of detachment, aggressive behavior.

★ Anxiety disorder

Restlessness, irritability, excessive worrying without facing a specific threat, or being worried disproportionate to the actual risk.

★ Depression

Feelings of guilt, indecisiveness, diminished ability to concentrate, suicidal thoughts.

★ Military sexual trauma (sexual assault or harassment experienced during military service)

Difficulty with relationships and social functions, physical health problems (chronic pain, eating disorder), substance abuse.

If any of these apply to you or someone you know, please contact San Diego's OMVA for guidance.

What Comes Next?

Support exists for service members and their families to transition from active duty

After serving in the military, making life and death decisions, civilian life might seem simple: get a job, find a house, get the kids in school, pick a doctor. But there is a lot to absorb, for one thing, and for another, life can throw you a curveball.

“Don’t get stuck on the idea you can figure it out,” says Angela Nagel, a Family Support Partner for the San Diego nonprofit Courage to Call, which offers peer counseling and mental health services to vets. “Life happens. I tell people, ‘education, education, education.’ And San Diego is the hub for resources for military members and their families.”

In fact, Nagel cites her own family’s transition as a perfect example of what *not* to do. “My husband is a Marine Corps vet, and was stationed at Camp Pendleton,” she says. “We transitioned in 2002, but he didn’t include me in anything—especially then, it was up to the service member to inform his family of benefits. And a lot of young marines think they’ll go directly to law enforcement. But he didn’t get into the police department. So we had a three-year window I call the ‘survival years.’ It was a struggle. We were living with his parents, we had two young babies, he was delivering stinky uniforms and I was waitressing.”

It wasn’t until Nagel’s husband sustained a serious spinal injury a few years ago that they came into direct contact with the wealth of veterans services—and it changed their lives. They learned, for example, their children are eligible for the Cal-Vet tuition waiver, meaning they can attend any public college in the state tuition-free. With their two sons in high school now, 16 and 18, this is a benefit they very nearly missed.

In her own work at Courage to Call, she encourages veterans and their families to attend all appointments together—

BY THEA MARIE ROOD

at the VA, on base, at transition workshops offered by veteran collaboratives—to become fully versed on health care, education, employment resources and housing benefits. “I still see a lot of family members who feel out of the loop,” she says. “There are programs for spouses and they should be involved in the transition.”

She also urges vets to take advantage of immediate transition services, like resume writing and job assistance. “So many vets are stubborn and don’t want help, but it’s here for you,” she says. “Don’t put your family in such a hole that it will be hard to get out, even with the resources that are available.”

HOW OMVA CAN HELP

OMVA can provide comprehensive counseling and referrals to each veteran regarding many VA benefits, including—but not limited to—disability, employment, the GI Bill and other educational benefits, health care, insurance, vocational rehabilitation, and state and local agencies. Additionally, veterans are encouraged to attend the CalTAP and Reboot Transition Seminars, where OMVA makes presentations and offers counseling to each participant.

The Nagel family learned of important benefits, such as the Cal-Vet college tuition waiver for their children.

PHOTOS BY CHARLIE NEUMAN



“So many vets are stubborn and don’t want help, but it’s here for you.”

ANGELA NAGEL
Family Support Partner, Courage to Call

Making Home Affordable

BY THEA MARIE ROOD

Veterans are eligible for a variety of housing benefits that can be life-changing



William “Bud” McElroy was wounded in a firefight in Iraq, but bandaged himself up and kept evacuating other wounded soldiers. He was the first amputee to serve in Iraq (an earlier injury), as well as the first self-described “one-legged firefighter” in the San Diego Fire Department. As an “incomplete paraplegic” today, he supports his household of seven, competes in Veterans Wheelchair Games, and was cheerfully building out some dining room chairs for his wife when a reporter phoned. He is the very definition of tough.

“It’s hard for me to reach out—I’m used to giving, not taking,” the retired Army Sergeant Major admits. “Sometimes we’re too stubborn and don’t want to go to the VA. But if you work in the aerospace industry, and you get hurt at work, there’s workers comp. In the military, there’s no workers comp—it’s the VA. You shouldn’t feel bad about getting help at the VA, you’ve paid into it. We’re still soldiers—we still need that care.”

In McElroy’s case, he learned he was eligible for a Property Tax Exemption because of his 100% disability rating, which helps him afford his San Diego residence—the home he grew up in and bought from his parents. “I am grateful I met somebody who told me about [the exemption],” he says. “But like any government thing, it involved a stack of paperwork. I’ve been blown up, tore up and jacked up, and the last thing I need is to fill out paperwork. But the VA guy said, ‘I’ll walk you through it.’ We did it over the phone and I just had to fax in my DD214 and my VA letter.”

Not only did McElroy get the exemption, it was backdated four years, which is a relief for McElroy, whose household includes his retired wife, his son and daughter-in-law (who are full-time students), and his daughter and grandson. McElroy has also been able to qualify for a VA program that gave him a grant to modify his house, making it wheelchair-friendly. “I just want to pass the word,” he says. “I was lucky to get that personal touch—someone who was willing to come out and help me take care of this. It means the world to me.”

“You shouldn’t feel bad about getting help from the VA, you’ve paid into it.”

WILLIAM “BUD” MCELROY
Retired Sergeant Major, US Army

Army veteran, William “Bud” McElroy proudly displays many medals he earned while participating in Veteran Wheelchair Games.

PHOTOS COURTESY OF WILLIAM “BUD” MCELROY



VA HOMEOWNER BENEFITS

★ VA Home Loans

You don’t have to be a first-time homebuyer to use a VA Purchase Loan, which usually requires no down payment or mortgage insurance. There are also Cash-Out Refinance and Interest Rate Reduction Refinance loans, as well as Adapted Housing Grants that help veterans with a permanent and total disability get help purchasing an adapted house or modifying an existing home.

★ Property Tax Exemptions

Veterans with 100% disability ratings are eligible for an exemption on their California property taxes.

★ Armed Forces Retirement Communities

Veterans who are over 60 and had more than 20 years of active service may be eligible for one of AFRC’s two communities: one in Washington, D.C., and one in Gulfport, Mississippi.

★ Housing Assistance

The U.S. Department of Housing and Urban Development, Military OneSource and the VA all offer financial counseling and other resources to avoid foreclosure.



Paying for College

BY THEA MARIE ROOD

Learn what education benefits are available for you and your family

Many veterans know the GI Bill pays tuition and fees, a monthly housing allowance and stipends for books and supplies. In fact, they are often steered toward it when they register for school. But family members may also be eligible for programs that will help them get a degree, and it's important not to overlook these lesser-known but equally important opportunities.

"Based on my experience, my best advice is for [veterans and their] families to be proactive to maximize your benefits," says Cristy Gonzales, the spouse of a U.S. Marine veteran who initially had no idea she could have help attending school. "We went to the Military and Veterans Resource office in Escondido, and from that brief overview, we learned my husband was eligible for disability and we were eligible for college tuition.

"My best advice is for [veterans and their] families to be proactive to maximize [their] benefits."

CRISTY GONZALES, VETERANS SERVICES REP
County of San Diego Office of Military & Veterans Affairs

We didn't even know, didn't even know to ask those questions."

Once her husband received the maximum benefit, Gonzales was able to receive Dependents' Educational Allowance, also known as Chapter 35 benefits. She had a nursing degree from her home country, the Philippines, but needed refresher courses to pass the board exams here, and had long believed they couldn't afford it. Using this allowance, she was able to finish her coursework at Loma Linda University and receive a monthly stipend for her education expenses.

"It really helps," she says. "I wasn't working back then, and with his disability, my husband didn't have a proper job. This has really helped our family a lot."

Through this process, they also learned their son and daughter, now ages 5 and 3, will be eligible for Chapter 35 assistance and a Cal-Vet tuition waiver. "With a tuition waiver and a monthly stipend, they will grow up knowing they can go to school, they won't have to worry," Gonzales says. "But it's not just important for the kids. It also gives us as parents relief: Instead of 'Oh, my God, how can we pay for college,' we know we can send our kids to school."

Gonzales continues to take courses herself and hopes to eventually complete a medical degree and become a physician. She was also recently hired at a county office through a work-study program at school. "There are so many benefits available at the VA, there is something out there for you," she says. "It's worth it because you served and you earned it. We are so thankful for the 20 minutes we spent in the VSO."

EDUCATION BENEFITS

★ **GI Bill Educational Benefit for Veterans**
The Post-9/11 GI Bill can help pay for college, graduate school and training programs. It covers tuition and fees, provides a monthly housing allowance, and gives up to \$1,000 a year for books and supplies.

★ **College Tuition Fee Waiver for Dependents**
The Cal-Vet Tuition Fee Waiver waives mandatory system-wide tuition and fees at any California community college, California State University or University of California campus. It can be used for undergraduate and graduate programs.

★ **Vocational Rehabilitation Program for Veterans**
Vocational Rehab is an employment program designed to help vets with disabilities find and keep a job. It will pay for training costs, tuition and fees, books, supplies, equipment and special services needed by the veteran, as well as a monthly subsistence allowance to help with living expenses.

★ **VA Dependents Educational Allowance**
Also known as Chapter 35, this program is open to spouses and children of veterans who are 100% or permanently disabled, or who died while on active duty or due to a service-related injury. It offers career counseling, special assistance and vocational training.

OMVA Partners

BY THEA MARIE ROOD

The Office of Military and Veterans Affairs can link you to a myriad of other resources

When you walk in the door of the OMVA, you are not only going to get help accessing military benefits. You can also be instantly linked—on-site—with a variety of other county agencies that can provide crucial assistance to you and your family.

“It’s a one-stop shop,” says Bryanna Fornerod, the Military and Veteran Liaison for the County of San Diego Department of Child Support Services. “I’ve referred my own family members there. We had a death in the family, he was a veteran, and had a 10-year-old daughter. They connected her mom to all the benefits she was eligible for through her dad.”

Fornerod also, of course, frequently refers clients to the OMVA and receives referrals back. “It’s a two-way street,” she says. “Anyone in our office who is military or a veteran—either side, the custodial or non-custodial parent—the case manager refers to me to help them tap into resources.” In the same way, if OMVA staff see a parent with child support issues, they send Fornerod a direct referral.

One of those referrals was in 2014 to a veteran who Fornerod first met in jail. “He had never been connected to any benefits, and he struggled to support himself—and never supported his kids,” she says. But the VA had an office at the jail, and helped him obtain a 90% disability rating and VA income. When he learned of this, he immediately told

Fornerod he wanted to help his son, who was 16 at the time.

“They went to the OMVA office together and he got his son connected to the Cal-Vet tuition waiver and other educational benefits,” Fornerod recalls. “Then he took him shopping for some shoes. It opened that door—the son saw his dad had some benefits that could help him because of his service, and the father had a successful parenting experience. He realized he could provide for his child. He immediately went from 15 years of non-compliance to being 100% compliant with his child support. He told me, ‘I can’t thank you enough for helping me connect to my little guy.’ It was a huge turning point in the relationship of this father and son.”

“It’s a one-stop shop—I’ve referred my own family members there.”

BRYANNA FORNEROD
Military and Veteran Liaison, County of San Diego
Department of Child Support Services



AVAILABLE RESOURCES WITH SAN DIEGO COUNTY AGENCIES

★ County Family Resource Centers

These centers can connect military service members, veterans and their family members to CalWorks, General Relief, CalFresh and Medi-Cal (which provide cash assistance, food and medical coverage).

★ Department of Housing and Community Development Services

Specific services are aimed at vets to avoid or solve homelessness, including rent assistance and housing referrals. Services also exist that can help negotiate landlord conflicts, provide rental assistance to avoid eviction and VA home-buying and home owner programs (including home repair and loan grants).

★ Aging and Independence Services

AIS offers services to older adults and people with disabilities to help them remain safely in their homes.

★ Department of Child Support Services

DCSS recognizes military service members and veterans have unique circumstances. It has a dedicated team of child support professionals to work with custodial and noncustodial parents.

★ Child Welfare Services

CWS offers child protection in a culturally sensitive, family-centered and child-focused way.

Daniel Romero, Senior Program Director with SAY San Diego, works to connect more than 100 service organizations within the San Diego Military Family Collaborative to provide military and veteran families with the resources they need.
PHOTO BY CHARLIE NEUMAN



Working Together for a Greater Good

BY ANNE STOKES

Connecting families with the right resources

With one of the largest active duty and veteran populations in the nation, San Diego has a wide support network for military families. While too much help may sound like a “good” problem, it can make reaching out daunting. The San Diego Military Family Collaborative (SDMFC) exists to get families the help they need.

“It’s often equivocated to drinking out of a fire hose,” says Daniel Romero, Senior Program Director of Social Advocates for Youth (SAY) San Diego, the lead nonprofit behind SDMFC’s efforts. “It’s a challenging landscape to navigate as often there may be more than one provider in that space and sometimes there are different qualifications from provider to provider. Having a space for different organizations to come together hopefully allows referral pathways to be streamlined so that a family is connected with a warm contact instead of just a 1-800 number.”

Mr. Romero says much of what the collaborative does is information sharing. Over the past 10 years, it’s grown from six to more than 100 public, private, faith-based, military-connected and government organizations. Through this network, SDMFC is able to refer families to resources like child care, education, employment, criminal justice, housing, health care, financial assistance and more.

The collaborative does more than just refer families in need, it also connects providers and nonprofits with each other to

“It’s often equivocated to drinking out of a fire hose...It’s a challenging landscape to navigate.”

DANIEL ROMERO
Senior Program Director, SAY San Diego

avoid duplicating programs as well as enable them to provide more comprehensive services.

“The San Diego Military Family Collaborative’s mission is to provide an inclusive forum to maximize collective impact of community resources to enhance military family life,” Mr. Romero says. “Providers can learn about one another and then create those referrals down the line. ... we try to make sure there are opportunities where we can create synergy in our work.”

SDMFC holds regular meetings and workshops where service providers, families, command leadership and other community members can meet and provide their perspectives on important trends, like food insecurity, cost of living issues and domestic violence. Every fourth Friday of the month, SDMFC holds monthly convenings, which are open to the public and are broadcast on Facebook Live sessions, for those who can’t attend but would like to be involved.

“What we try to do is bring those agencies out to talk about what it looks like from their perspective ... how they offer support and service,” Mr. Romero says. “It allows others in the audience to get a better sense of what the issues are and how to help provide bridges of support whenever needed.”

For more information on how the San Diego Military Family Collaborative can help, visit www.sdmilitaryfamily.org or call 858-496-0044.

WHERE TO GO FOR HELP

The San Diego Military Family Collaborative (SDMFC) works with a wide variety of nonprofit, government and other community organizations to connect families with myriad resources. Whether the need is related to finances, employment, education or health care, SDMFC can refer veterans or active-duty families to the right place.

★ Public health and safety

- County of San Diego Health & Human Services Agency
- Courage to Call
- City of San Diego
- Jewish Family Service

★ Education

- PsychArmor Institute
- Arts for Learning San Diego
- United Through Reading
- Military Child Education Coalition
- KPBS

★ Emergency and financial resources

- Support the Enlisted Project (STEP)
- Jacobs & Cushman San Diego Food Bank
- Operation Homefront

★ Employment and transition

- zero8hundred
- VetCTAP of JBS Transition Experts
- Easterseals Southern California Bob Hope Veterans Support Program
- Vets’ Community Connections

★ Health care and mental health

- The Elizabeth Hospice
- San Diego County Suicide Prevention Council
- Kids’ Turn San Diego
- Fleet and Family Support Center San Diego
- Armed Services YMCA San Diego
- Marine and Family Programs, Marine Corps Community Services
- Resounding Joy

Visit www.sdmilitaryfamily.org/resource-connection for more information on Collaborative members, programs and services.

Tony Teravainen, co-founder of STEP, makes the service of veterans one of his top priorities.
PHOTO BY CHARLIE NEUMAN

A Hand Up

BY ANNE STOKES

Nonprofit helps military veterans and their families find their financial foothold

According to a 2019 Federal Reserve Board survey, 27% of American adults would be hard pressed to cover an unexpected \$400 expense and 12% wouldn't be able to at all.

Every year, people with such financial vulnerabilities join our military, says Tony Teravainen, CEO and co-founder of the Support The Enlisted Project (STEP). "Then what do we do to them? We rip them out of their home environment, take them away from their social support network, ... [and] pay the service member a low-income wage."

When military families and transitioning veterans face dire financial situations, STEP is there to help. Case workers, who are also certified financial counselors, work with clients to understand their financial situation and guide them in creating their own monthly and long-term budgets. Such budgets aid clients in reducing debt and creating future plans.

"We help families move from a financial crisis to a lifetime of financial self-sufficiency," says Teravainen. "Hopefully [they'll] be able to get their arms around their finances and be able to meet their financial needs and enjoy their lives, enjoy what they're working for and enjoy the country they're protecting and risking their lives for."

Teravainen says STEP's behavior-based financial intervention strategies have been successful: Over the past four years, STEP has assisted more than 3,800 active duty and veteran families, only 3% of whom have returned for help.

"Most of the folks who come to us have given up, thinking they'll never make it," he says. "Once you paint the whole picture and they're looking at a map of their financial future, they're like, 'I can do this.' It's them developing the solution, it's them setting the goals."



"We help families move from a financial crisis to a lifetime of financial self-sufficiency."

TONY TERAVAINEN
Support The Enlisted Project (STEP) CEO and co-founder

Teravainen knows the kinds of challenges military families face: Not only did he grow up in one, he served as a submariner before transitioning to the private sector, where he worked in business strategy development. He says their office gets holiday cards, family photos and thank-you notes:

"I didn't know where our next box of diapers was coming from."

"You saved our marriage."

"I don't understand how you do this or why you do this, but thank you so much for taking the time to work with me and getting me to the point where I can do this on my own."

"Every time we get that kind of feedback, it's from the heart," Teravainen says. "It inspires us even further because we know we've successfully helped that person change the financial course of their life permanently."

STEP works with families and individuals in San Diego, Imperial, Riverside, San Bernardino, Kern, Los Angeles, Ventura and Orange counties. For more information, visit www.stepsocal.org or call 858-695-6810.

A STEP IN THE RIGHT DIRECTION

Support the Enlisted Project works to ensure active duty and veteran families have the financial tools to thrive. In addition to financial literacy education, STEP has also provided over **\$1.7 million** in grants to nearly **3,000 military and veteran families** in Southern California since 2012. Through STEP's Emergency Financial Assistance Program:

903 families have received two weeks' worth of **emergency food supplies**

427 families have had their **utilities restored** or disconnection avoided

457 families have been able to avoid an eviction or foreclosure and **stay in their homes**

393 vehicle repossessions have been **prevented**

160 families have been able to **repair** their primary **vehicles**

406 families have been able to meet other **critical needs** such as baby items, insurance and other expenses

As a nonprofit, STEP receives no state or federal funding and relies on community donations and sponsorships. To find out how you can help, visit www.stepsocal.org or call 858-695-6810.

A Benefits Guide

BY ANNE STOKES

Veteran Service Representatives can help navigate the VA system

The VA provides benefits that help millions of veterans and their families, but navigating the federal bureaucracy can be daunting. At the County of San Diego Office of Military and Veteran Affairs, experienced Veteran Service Representatives (VSRs) know how the system works and what it takes to get veterans and their families the benefits they've earned.

Many veterans just don't know about the help that's available to them. VSRs can determine what you're eligible for, what documentation you need and how to get that documentation to the right place.

And it's not just veterans! Dependents can be eligible for educational benefits such as the CalVet tuition fee waiver and Chapter 35 assistance. Surviving spouses and their minor dependents may be eligible for Dependent and Indemnity Compensation.

VSRs can also make referrals to other service providers and connect veterans and their families with county services, housing, job training and more.



★ Where to find help

COUNTY OF SAN DIEGO OFFICE OF MILITARY AND VETERANS AFFAIRS HEADQUARTERS

5560 Overland Ave., Ste. 310, San Diego
858-694-3222
Monday-Friday, 8 a.m. to 5 p.m.
www.sandiegocounty.gov/hhsa/programs/ais/veterans_services/

MILITARY VETERANS RESOURCE CENTERS (MVRC)

offer a one-stop-shop where veterans can get help with VA benefits and connect with other community resources.

NORTH INLAND MVRC

649 W. Mission Ave., Escondido
760-740-5573
Monday-Friday, 8 a.m. to 5 p.m.

SOUTH REGION MVRC

401 Mile of Cars Way, Ste. 300,
National City
619-731-3345
Monday-Friday, 8 a.m. to 5 p.m.

NORTH COASTAL MVRC

1701 Mission Ave., Ste. 110,
Oceanside
442-262-2701
Monday-Friday, 8 a.m. to 5 p.m.

SAN DIEGO COUNTY LIBRARIES

At San Diego County libraries, veterans can connect with VSRs for help with paperwork and filing claims. Certain locations offer Vet Connect tele-video conferencing and monthly in-person assistance.

JULIAN BRANCH

1850 Highway 78, Julian
Vet Connect appointments: Thursdays
858-694-3222

ALPINE BRANCH

1752 Alpine Blvd., Alpine
Vet Connect appointments: Thursdays
858-694-3222

POWAY BRANCH

13137 Poway Road, Poway
Vet Connect appointments: Wednesdays
858-694-3222

BORREGO SPRINGS BRANCH

2580 Country Club Road, Borrego Springs
Vet Connect appointments 858-694-3222

VALLEY CENTER BRANCH

29200 Cole Grade Road Valley Center
Vet Connect appointments 760-749-1305

IMPERIAL BEACH BRANCH

810 Imperial Beach Blvd., Imperial Beach
Vet Connect appointments 619-424-6981

RAMONA BRANCH

1275 Main St., Ramona
VSR walk-in appointments: 4th Wednesdays
of the month, 9 a.m. to 3 p.m.

RANCHO SAN DIEGO BRANCH

11555 Via Rancho, El Cajon
VSR walk-in appointments: 2nd Thursdays of
the month, 9:30 a.m. to 1 p.m.

EL CAJON BRANCH

201 East Douglas, El Cajon
VSR walk-in appointments: 2nd & 4th
Mondays of the month, 9:30 a.m. to 1 p.m.

PINE VALLEY BRANCH

28804 Old Highway 80, Pine Valley
VSR walk-in appointments: 3rd Thursday of
the month, 9:30 a.m. – 1 p.m.

CHULA VISTA PUBLIC LIBRARY

365 F St., Chula Vista
VSR walk-in appointments: 3rd Wednesdays
of the month, 10 a.m. to 2:30 p.m.

SAN DIEGO CENTRAL LIBRARY

330 Park Blvd., San Diego
VSR walk-in appointments: 3rd Tuesdays of
the month, 1 p.m. to 4 p.m.

★ Forms and documentation to have

Having the right documentation can help get your claim process started quickly. However, even if you don't have complete records, VSRs can help you obtain them. When working with a VSR, it's helpful to have:

- ✓ **DD 214**
- ✓ **Marriage certificate**
- ✓ **Birth certificates**
- ✓ **Available medical records**
- ✓ **Military records**
- ✓ **Bank information**
(as programs may require direct deposit)



Claim **Your Benefits!**

Military veterans and their families are entitled to a wealth of services through federal, state and local agencies and programs. Benefits can include **compensation for a service-related injury or illness, college tuition fee waivers, medical care and more.** Whether you need to receive benefits counseling, follow-up with a claim

or acquire housing, the Office of Military & Veterans Affairs is a phenomenal resource for veterans and their families in San Diego County. To determine what benefits you are owed and how to acquire them, give OMVA a call at **858-694-3222**.

RECEIVE **SUPPORT** FROM YOUR PEERS

Military veterans, active service members and their loved ones can receive even more support from 2-1-1 San Diego. Upon contacting the 24/7 confidential helpline, callers reach a Peer Support Specialist who is dedicated to making their very first call productive and fulfilling. Find solace in the staff of veterans that are able to empathize and assist from direct experience.

Call 2-1-1 for support
or email support@211sandiego.org
for more information.



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