

Those of you, who did not attend the Paramus Veteran's Home application seminar missed a great one (this should have been a must do for a least 1 person from each post like the SO or in his/her absence the Chaplain or Commander). I want to thank Sam Casiello for putting it together and for Kim from the admissions office for presenting. Some of the take a-ways were:

1. The application process takes normally 3 weeks, if you provide everything asked for in the application. The admin office will help filling it out and answer questions. The application will APEAR TO BE OVERWHELMING AT OVER 40 PAGES but in reality there are only 16 pages that need to be completed.
2. To be eligible, the veteran must be honorably discharged and have at least 90 days active duty besides medical and other criteria (knew about the discharged but didn't know about 90 days active duty).
3. Spouses have to be married to the veteran for at least 10 years.
4. Gold Star Parents are eligible
5. Current waiting time for male veterans in the main unit is 2 months, female veterans and spouses of male veterans is 6 mos. Widows of veteran's waiting can be up to a year.
6. Currently have openings for dementia (non-ambulatory)
7. If you apply and are accepted and offered a bed, after the 2nd refusal you go to the deferred list. They no longer call you, you have to let them know you are ready and you go back to the top of the list. So if you can qualify but are not ready yet, file the application, so when you are ready you will have a short waiting period.
8. Financial requirements:
  - a. Couple you can have \$110,000 in liquid assets and you can still have your main residence as long as you are not renting it out. For Singles it's \$24,000. In addition you are encouraged to pre-pay for funeral expenses and are allowed an additional \$12,000 each. They require 3 years of financial statements from banks, IRA's etc and 3 years of tax returns both federal and state.
  - b. If you have more than the allowed assets you are billed \$5,601 per month for the veteran and \$8,212 for non-vet until you reach the asset limit. They take insurance, etc. so these can be reduced but continue till you reach the limit.
  - c. Once you are at the limit the charge is 80% of your monthly income minus expenses they authorize (see the application).
  - d. If you have a service connected disability of 70% or more you pay zero.