

VETERANS FOR CHRIST, INC.
P.O. BOX 362234
DECATUR, GA. 30036



January 2025

Get ahead of winter emergencies - Tips for staying safe this winter

Winter weather can be dangerous and unpredictable, bringing risky conditions due to snow, ice, and freezing temperatures that can lead to unexpected injuries and accidents. Common injuries during this season include frostbite, hypothermia and heart strain from overexertion outdoors.

Frostbite occurs when skin freezes from exposure to extreme cold. Hypothermia in cold conditions can set in when your body loses heat faster than it can produce it. Heart strain can arise when shoveling snow, considering the sudden exertions and lifting heavy snow. Accidents are more likely to due to icy roadways and slippery paths.

By preparing ahead of time you can avoid emergencies, protect your health and keep your loved ones safe. If you live in an area that experiences harsh winters, follow these tips to [stay safe and be prepared](#) in the months to come.

10 winter safety tips

1. Stay informed. Listen to local officials for weather updates and safety guidance before, during and after storms.
2. Prepare emergency supplies. Keep essential items like food, water, and first aid kits at home and at work.
3. Use heat safely. Use heating devices according to instructions and install a carbon monoxide alarm if you rely on alternative heat sources.
4. Use generators carefully. Place generators at least 20 feet away from doors and windows and shield them from rain or flooding to prevent electrical shock.
5. Avoid unnecessary travel. Stay off the roads during and after storms unless absolutely necessary.
6. Dress in layers when outdoors. If you must go outside, wear warm layers and limit your time outdoors.
7. Watch for cold-weather injuries. Particularly when outdoors for extended time, check for frostbite symptoms (numbness, pale skin) and hypothermia (shivering, confusion, or drowsiness).
8. Avoid overexertion. Cold weather can constrict blood vessels, which means your body will need to work even harder to shovel snow and walk in deep snow. This can put a strain on your heart and increase the risk of a heart attack. Pace yourself and take breaks as needed.

9. Maintain your car. Routine vehicle maintenance is especially important in winter to prevent breakdowns in severe weather. If possible, switch to snow tires or carry snow chains.
10. Pack a car emergency kit. Include a cell phone charger, blankets, warm clothes, a snow shovel, a flashlight with batteries, jumper cables, water and non-perishable snacks. If possible, keep a full gas tank.

Winter safety starts with [preparation](#). By following these tips, you can reduce risks and manage unexpected challenges. Staying informed, having emergency supplies, and taking care of yourself and your family can make a big difference during winter storms.

VA options to keep your home while navigating financial hardships

Explore tailored solutions to maintain your homeownership amid challenges

While the path to homeownership can be filled with unique challenges, Veterans should know that it's also paved with opportunities and support from VA. Throughout this news post, we explore the various options designed to keep you in your home, offering hope and possible solutions for when/if you experience financial hardships. Remember, you're not alone in this journey—support is just a call away.

[How do you get help if financial hardships arise?](#)

If you are having trouble making payments, the first step is to contact your mortgage servicer to discuss your options. You can find your mortgage servicer's phone number on your monthly bill. For Veterans facing foreclosure, VA understands these challenges and remains committed to assisting Veterans through one-on-one support from a VA Loan Technician and specific VA home retention options.

[What are the options to keep your home?](#)

[VA's Home Retention Waterfall](#) provides mortgage servicers with steps to help you keep your home and avoid foreclosure. If you're going through a tough time financially, there are some options that might provide relief.

A special forbearance could give you a temporary break from making mortgage payments, giving you some extra time to sort out your finances. However, after the forbearance period ends, your servicer will need to approve the loan for another option, as in a repayment plan or loan modification. Otherwise, you'll need to pay the past due amount in a lump sum and continue paying your normal monthly loan payments. This is because your servicer won't automatically add the outstanding loan payments to the end of your loan.

Another option is a repayment plan. If you've missed a few payments due to a temporary financial hardship, this plan spreads out your current monthly mortgage payment plus the amount past due over a short period without changing your interest rate. This could save you thousands in interest over time compared to a loan modification. After the repayment period, your mortgage payments return to the original amount.

If your hardship is expected to last six months or longer, your mortgage servicer may consider a loan modification. A loan modification permanently changes one or more of your mortgage loan terms to help you get caught up. The modified terms can include the interest rate, length of loan, the type of loan and principal balance. Missed mortgage payments and associated fees are added to the total loan balance. A loan modification with a high interest rate may increase your modified monthly payment for the remainder of the loan. If your mortgage servicer offers to extend the loan to a 40-year mortgage to lower your monthly payment, bear in mind that a longer loan term may lead to paying thousands of dollars in additional interest over the life of the loan.

If these options won't work for your situation, your mortgage servicer will evaluate whether you qualify for the new [Veterans Affairs Servicing Purchase \(VASP\)](#) program, which is a last resort option. VASP isn't a program that you can apply for yourself. If your servicer determines that VASP is the only option for keeping your home and you want to participate, they will submit your information to VA. Through [VASP](#), VA will purchase the modified loan from your mortgage servicer and place it in the VA-owned portfolio as a direct loan, making it more affordable.

[How these options could affect you](#)

Before signing any documents, it's essential to understand how these options will affect your finances, monthly payments, and mortgage at this present time, as well as in the long-term. Being aware of your financial standing empowers you to make informed decisions.

[What if I need help or more information?](#)

If you need additional support, you can always contact VA directly by calling 877-827-3702, option 4, or by visiting [the VA website for help avoiding foreclosure](#) for more information. VA help you every step of the way. More than 145,000 Veterans and their families avoided foreclosure in 2023 alone, and VA is committed to helping Veterans keep their homes.

**"Be on your guard, stand firm in the faith, being men of courage, be strong."
1Cor 16:13**

Sincerely,

William A. Harris, Jr.

William A. Harris, Jr.

William A. Harris, Jr., USAF Retired
President, Veterans for Christ, Inc.

www.veteransforchristinc.org

Need to contact VA?

Veterans Crisis Line: 1-800-273-8255 and press 1, Chat, or Text 838255

Homeless Veteran Resources: 1-877-424-3838 or Chat

White House VA Hotline: 1-855-948-2311

1-800-MyVA411 (800-698-2411) is never the wrong number