

VETERANS COMMITTEE
OF THE
SUFFOLK COUNTY LEGISLATURE
MINUTES

A meeting of the Veterans Committee of the Suffolk County Legislature was held in the Rose Y. Caracappa Legislative Auditorium of the William H. Rogers Legislature Building, 725 Veterans Memorial Highway, Smithtown, New York on September 27, 2016.

MEMBERS PRESENT:

Legislator Steven H. Stern - Chairperson
Legislator Sarah S. Anker - Vice Chair
Legislator Thomas F. Barraga
Legislator Lou D'Amaro
Legislator Leslie Kennedy
Legislator Monica Martinez

ALSO IN ATTENDANCE:

Sarah Simpson - Assistant Counsel/Legislature
Amy Ellis - Chief Deputy Clerk/Legislature
Andrew Tarantowicz - Budget Review Office
Deborah Harris - Aide to Legislator Stern
Lisa Pinkard - Aide to Legislator Martinez
Justin Littell - Aide to Legislator D'Amaro
Robyn Fellrath - Aide to Legislator Anker
Ali Nazir - Aide to Legislator Kennedy
Michael Pitcher - Director of Communications/PO
Ray Donnolly - Aide to Presiding Officer Gregory
Seth Squicciarino - Aide to Legislator Hahn
Katie Horst - County Executive's Office
John Marafino - County Executive's Office
Rick Brand - Newsday
Michael Aharoni - Broker/owner Sell To A Veteran
Brian Goldman - Sell To A Veteran
Patrick Donohue - Sell To A Veteran
Robert Braun - County Attorney's Office
And all other interested parties

MINUTES TAKEN BY:

Diana Flesher - Court Stenographer

MINUTES TRANSCRIBED BY:

Kim Castiglione - Legislative Secretary

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(THE MEETING WAS CALLED TO ORDER AT 9:41 AM)

CHAIRPERSON STERN:

Good morning, everyone. Welcome to the Veterans Committee of the Suffolk County Legislature. I would ask everybody to please rise and join us in the Pledge of Allegiance led by Legislator Barraga.

SALUTATION

I would ask everybody to please remain standing and join us in a moment of silence as we keep all of our brave men and women fighting for our freedoms overseas in our thoughts and prayers.

MOMENT OF SILENCE OBSERVED

Thank you. Okay. Again, good morning everyone and thank you for joining us. Director Ronayne is not going to be joining us today. We will be seeing Director Ronayne a little bit later on for a roundtable discussion of the ongoing challenges of suicide among our veterans. So that's going to be a discussion that we'll be holding with him and his team later on today.

We do have a presentation today, but if it's okay with everyone I'll take the resolution that is before us first. That is **IR 1752 - Adopting Local Law No. -2016, A Local Law to amend Chapter 353 of the Suffolk County Code to authorize the County Department of Audit and Control to register nonprofit veterans organizations (Co. Exec.)**. Is there anybody from the Administration that would like to comment? No?

MS. HORST:

No comments, unless you have questions.

CHAIRPERSON STERN:

Does anyone have any questions for Katie? Everyone understands the resolution before us. The public hearing has been closed. This is now eligible to be considered before the committee. I'll make a motion to approve, second by Legislator Barraga. All in favor? Any opposed? Any abstentions? IR 1752 is approved. **(Vote: 6-0-0-0)**

With that, I will welcome our guests today. Why don't you come on up. You and your team can have a seat at the front table. You were kind enough to have some materials that you brought with you. I believe everybody should have a copy. Is there anybody that doesn't have a copy? Okay. Very good.

Good morning and thank you for joining us. I'm going to have you guys introduce yourselves for the record.

MR. AHARONI:

Sure.

CHAIRPERSON STERN:

And it's a pleasure having you today.

MR. AHARONI:

Same here. My name is Michael Aharoni, Director of Sell To A Veteran.

MR. GOLDMAN:

Good morning. My name is Brian Goldman. I'm a partner with Mr. Aharoni, Sell To A Veteran.

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MR. DONOHUE:

Hi, how are you? Patrick Donohue. I'm an agent and I'm also a founding board member of Sell To A Veteran.

MR. AHARONI:

Everyone should have the brochure that we gave out. This basically gives the gist of what Sell To A Veteran is, but I will verbalize that. A few months ago, or should I say about a year and a half ago, I decided to open up a real estate company. I'm a broker. I've been a broker -- I've had my license for about eight years. I decided to open a real estate company.

I sat down with a very dear friend of mine by the name of John Hill, who is a decorated veteran. He runs the Long Island Advancement of Small Businesses here on Long Island. He mentioned to me that there is a major need on Long Island for veterans services regarding real estate. Long Island, as you all know, is the number one most populated for veterans anywhere in the United States. Long Island has the most veterans anywhere. New York State in whole is number two in the influx of veterans that come home overseas. So what John Hill and I sat down and we discussed what we needed to do for these veterans, these eligible veterans that are eligible to purchase a home through the VA loan.

I met with my partner, Brian Goldman, who will be speaking a little later, and we came up with Sell To A Veteran. Sell To A Veteran is trademarked. It is a 501(c)(3) not-for-profit organization. I'll dive right into what it is. Sell To A Veteran is not a real estate company. Sell To A Veteran, what we do is we go out, we educate veterans and active military families on their VA loans and their VA benefits. We hold their hands, we guide them through the whole process. We take them from step one to step at the end.

What happens is that a lot of these veterans when they come overseas -- come back from overseas or gets discharged, they have no idea that they have such a thing as a VA loan. Or, if they know about a VA loan, they don't know where to go or how to go or what to do with it. I hooked up with a bank in Missouri called Veterans United Home Loans. They are the number one VA loan provider in the United States. I sat with them, I explained to them exactly what we do in detail, which I'll get to in two seconds, and they said *Fine, let's do this. I'll send you leads of veterans that are looking in New York State.*

In one month I got over 20 qualified veterans looking for homes all across Suffolk, Nassau and the five boroughs, all ranging from \$175,000 to \$725,000. The problem is, as we all know, you can't buy anything here on Long Island for \$175,000. A lot of these also pre-approvals are for condos that are not VA approved. Every condo on Long Island and in the City is not VA approved. Co-ops are not VA approved. Short sales, foreclosures, are not VA approved, so it limits a lot of these veterans. And the issue is that there's a bank in Missouri that has no idea. They are not on Long Island, and Long Island is what is needed.

So what happened is I asked every single veteran that we got the lead *Where did you find out about this bank?* Every single one of them said *I Googled it.* Then a light bulb went off in my head. So you're trying to tell me that veterans here on Long Island don't know of a bank, a realtor, a real estate professional, regardless of what industry they're in, to guide you? You have to Google to find out where a VA loan is and get a bank in Missouri. So after speaking with many veterans, including Patrick Donohue, who will be speaking shortly, there is a need, a desperate need as we basically tested the market of veterans and active military families needed help.

Sell To A Veteran goes out, we do workshops for these veterans and active military families. We educate them and guide them through the home buying process. What we also do is we also approach homeowners and other realtors and explain to them the VA loan process as most realtors

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and homeowners and their seller's attorneys, which Brian will talk about briefly, have no idea what a VA loan entails.

On top of that, we go and reach out to veteran homeowners and we say to them, the Vietnam Vets, the Korean Vets, when you're reading to sell your home come join our program, sell down to another veteran. Keep it within the community.

On top of all of that, we raise money. What do we raise money for as a not-for-profit. We raise money for, one, earnest money. A lot of these veterans that are eligible to purchase a home do not have the money to put down. Yes, a VA loan is zero percent down payment, but as I said, a lot of sellers and seller's attorneys still want that financial commitment. So a lot of these veterans don't have that.

On top of that, we also raise money for closing costs outside of the seller's concession where sellers can purchase the closing costs. Through a VA loan veterans cannot basically cover their own closing costs, lawyers, inspections, appraisers, whatever the case may be, so what we do is we try to do a seller's concession.

Lastly, and the most important, and then I'll give it over to Brian, is we raise money for the repairs that are done to the house. VA loans are very, very critical when it comes to the house that a veteran can buy. It must be move in condition. It doesn't have to be new, but it has to be somewhat move in condition. The roof can't be falling, the siding can't be cracking, the paint can't be peeling, the foundation needs to be fine; there's a lot that goes into it.

So what we do is a lot of these sellers don't want to spend the money to repair them. They just want to sell the house. A lot of these lawyers, seller's attorneys, basically say to the seller *Don't repair them; you can go get another deal*. So what we do is we raise money to cover those repairs so the veteran is able to purchase whatever home that they can do.

So overall, and again I'll pass it over to Brian, is we are a 501(c)(3) not-for-profit focusing on the eligibility of the veterans, disabled veterans, any veterans that are eligible for a VA loan. The Homeless Heroes Act, Homes for Heroes, Wounded Warriors, all the other great charities out there focus on the veterans that can't get a home or have trouble purchasing a home. We focus on the eligible ones. We're the only ones on the east coast that do this. I do plan on taking this nationwide.

I'm going to hand it over to Brian. Brian will dig in a little more about the issue with eligible veterans as to why it's so hard to get these veterans into homes and why it's such a need. And then what I'll do is I'll end it with Patrick, a veteran himself, who we approached, very well known in Suffolk County, and hear from him and then I will take any questions.

MR. GOLDMAN:

Good morning. I've been a practicing attorney for 30 years. I've been doing real estate and other areas of law. When Michael approached me about this whole concept, the thing that really jumped out to me was the difficulty that a purchaser is going to have when dealing with a seller's attorney. Seller's attorney, when they're representing someone selling a house, they see things in a very limited fashion. They'll say *Okay, you're selling a house, let's say for \$300,000, We need a 10% down payment*. They don't understand the concept of what a VA loan is all about.

I spend half of my time speaking to these attorneys and trying to inform them that when you are pre-approved for a VA loan -- I analogize it to the Willy Wonka's golden ticket. You have a pre-approval that is as good as gold. And really there is no, I can't find one reason so far, why you can't close. So when I speak to the seller's attorneys I say *Well, we don't have \$30,000 to put*

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down on that \$300,000 house. We can put earnest money, we'll put a \$5,000 down payment. And they say Well, but your buyer could just walk away. And I have to explain to them that No, you don't understand. I have a veteran here who is utilizing a veteran's home loan and wants this particular house. Real estate is a very unique object. Every house is different. But I really have to go through it in great detail to try to convince the seller's attorney that we are very serious about this purchase and that it's 100% financing and we are going to work our way through it.

The other problem is finding those homes, and that's where Michael and our associates have gone out there looking for these homes. As Michael said before, this bank in Missouri has pre-approved approximately 20 veterans to be able to purchase a home. They're giving a veteran a pre-approval of \$175,000 in Nassau, Suffolk County, is just not going to work. So we approached a bank on Long Island to help us fund these veteran home loans. It's an authorized approval -- a direct lender, who has graciously accepted our proposal to work with us. There's no referral fees, there's nothing. Everything's aboveboard. They see the need as we have presented to them, and they are helping us with financing for these veterans. Thank you.

MR. AHARONI:

The issue is, and any realtor can say that they work with veterans. If a veteran approaches us and they already have a realtor; awesome. They do not have to use our real estate company. It has nothing to do with Sell To A Veteran. We'll educate every realtor there is. You want a realtor, you want to use your own lawyers, you want to use whatever -- any people you want to use; awesome. We'll educate them, we'll guide them.

We have multiple certifications and designations working with the veterans. I have the Did You Serve Certified Veteran Buyers Agent, I am a Military Relocation Professional. I have my Certified Buyer Representative designation. I have the Veteran and Military Association of Mortgage Professionals Certification, and many more, so I'm more than qualified to really lead this on as a movement. This is a movement. There is nothing like this out there. No one is helping these eligible veterans -- guide them. They have no idea what to do. I want to stop them from Googling a bank in Missouri, you know. If they are eligible they deserve for us to serve them and guide them through.

I'm going to pass it over to Patrick Donohue. He's an amazing veteran, a very dear friend of mine, who I was very grateful -- I should say we are very grateful to have onboard. He'll tell you a little bit about himself and why he decided to come out today and speak with all of you.

MR. DONOHUE:

Thank you, Michael. Hello, everybody. So go back about four years when I initially got out of active duty. I signed up for school and I got my real estate license. My intentions at that time were to obviously grow my own personal business, but also to, in turn, help veterans through this VA loan process because I knew a bit about it at the time, and also then motivate other veterans to possibly get in the business because I see it as a lucrative even just side income for some, an additional income source.

And then I started Project9Line around the same time and Project9Line took off so I took a leave of absence from real estate. I didn't know how long, and I really didn't think too deep into it, but I just kept on the path that I was going on. Helping others really in turn helps me the most.

And then, you know, circle back a little bit, not too long ago, I mean, Michael and what they already had been working on is something very near and dear to my heart, and it's actually something that I really wanted to do in terms of help other veterans, and that's what I've kind of dedicated my life to. So this is just in addition to and it's perfect, because throughout these last few years I have donated all my time. Patrick Donohue doesn't get an income for all the great work he does, and that's not a

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complaint, I'm okay with that, but my GI Bill has been able to support me here, thank God, luckily. I'm fortunate. That runs out soon. I get my MBA here at the end of the year and my GI Bill is expired, so how is Patrick Donohue going to earn an income? I do not want to leave the work I do at Project9Line. I think it's very important, how we're reaching and touching hundreds of Suffolk County veterans, so what better way to supplement my, you know, short-term issue of income than to add an additional resource for the people that I currently serve, and at the same time hopefully, you know, Patrick Donohue can make out, too, so I can continue to do the work I do with Project9Line in the capacity that I do it in. And then also earn an income helping veterans live the American dream.

I'll just tell you what happened to me on Thursday night. I'm at St. Joe's, there's a Marine -- he's in the Reserves now so he's a current service member. He has one of the houses in Islip that is on the bad land. He ended up with one of those houses and he has four daughters that are like under six. So this poor guy, he works full-time, goes to school full-time, has a house on bad land, right. So I'm watching this process throughout the last year, and at no point am I giving him professional advice, but he's my friend now. He's been in like five of my -- this is the fifth class he's in of mine in just a year.

Sure enough he comes in on Thursday night with his VA home loan paperwork. He got approval for a new house. He sold that house, ended up leaving on good terms for him financially and his family, thank God. And here he is with two different deals. One of them wants him to pay the taxes for the whole year in advance, which if you live somewhere else in the country might not be that much, but they want \$15,000, but it's \$100 less than this other loan, so I was able to in a short amount of time, and mind you, I'm no expert because I've been on a leave of absence for a few years, but with the knowledge that I have and the recent updates that they've, you know, told me about thus far, I was able to help guide him because he's on a short window. There's a ten day process from the time he got that paperwork, so I was able to guide someone already. My leave of absence only ended last week effectively, so -- and I really haven't been proactive other than coming here today to tell all you nice people about it. But I was able to already help a veteran; that's the moral of the story.

I'm really happy to be with these guys, I'm happy to come here and tell you guys all about it. And then I'm going to tell you about Vet Stock. You know I am. It's the world's only veterans music festival right here in Suffolk County where the veterans are the performers. There's no other event like it in the whole word. We have over 30 veteran musicians performing this year at the Emporium October 15th. The Suffolk County Police Department is sending the Emerald Society Pipe Band to open it up for us, and then there will be two stages going all day. You guys should come, you should invite all your friends. It's a great day to support veteran art. Thanks for your time today.

MR. AHARONI:

I'll wrap it up with this. I'm happy that Patrick came, so thank you so much. I'm happy that he mentioned about Vet Stock because all these veterans, all these veteran organizations, have to work together. There is a need, and I've said it a hundred times. I have multiple veterans that we've hired as real estate agents and this is just one of them. Okay. These veterans and active military families really have no idea. They have no idea of the process, they get taken advantage of, we all know this, okay. It's time -- for they served us, it's now our time to serve them. And with this organization we will raise the money, we are raising the money I should say, to help them, to guide them, to educate them, to hire them, and to really give them what they need here on Long Island, a home, you know. Regardless of what type, regardless of location, they deserve a home. With Sell To A Veteran what we do is we will do that. With multiple veterans we will go out, we will educate them, we will guide them so they do not have to go Google and find someone in Missouri. As much as they're doing an awesome job at that bank, let's keep it local. Let's keep it local here on Long Island.

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All I ask, you know, and the reason -- and I appreciate you having us here. You know, I need to get the word out. We have -- we have gotten the word out numerous times already. It is growing rapidly, but I need help. I can't do it alone. We can't do it alone. We know there's a need for it, and it is an honor for us to do it. My grandfather was a veteran. He passed away two years ago. I do this in his honor. I myself am not a veteran, but I do this because I feel that I need to do this, and with any help would be great.

So I leave it off at that. There's a lot more involved of course in here. I don't want to waste any of your time, I know you're all very busy. So any questions or concerns please let us know. And, again, we all appreciate your time.

CHAIRPERSON STERN:

Michael, thank you, and thank you to everybody for being here this morning. Of course, Patrick, thank you for your service to our great nation, and just as importantly, thank you for all of the wonderful work that you do for our veterans and their families in the community. Project9Line is an outstanding program and an awful lot of people continue to benefit from your hard work, you and your outstanding team. So thank you. And I know that my colleagues feel the same in anything that we can do to be of assistance going forward, certainly feel free to let us know.

Michael, I'm interested about the Did You Serve Certification. Maybe you can tell us a little more about that certification, what that means, how many professionals have that certification locally, and what's the process to become certified.

MR. AHARONI:

The Did You Serve Certified Veteran Buyers Agency comes from the bank in Veterans United Home Loans out in Missouri. Because they are the number one VA provider they do have a real estate company on the side. What happens is they run programs for realtors like ourselves. One of the programs that they run, which is a nationwide program, is the Did You Serve, which of course is also trademarked. What happens is you go through the process, there's school. You learn about the VA loans, you learn how to deal with veterans, all about discharging and employment and deployment and anything and everything that you need to really grasp in regards to working with a veteran and active military families.

So a few months ago I went through the schooling. And what happens is -- only 1% of realtors in the United States have this service. You have to be qualified. You need to -- you have to fill out an application, you go through a board. You have to have already experience with veterans. You have to have experience in the real estate market of course. You've got to know what you're doing. So it is a process just to get in, and only 1% of them, only 1% of realtors do, in fact, get in. I was one of the lucky ones based on my track record as well as what we're doing here.

I went through the schooling, which was two weeks, and afterwards you get a book, you read a whole book, like any other schooling there is, and you get certified. And what this certification -- it's a badge as you'll see in the brochure here. You get a whole press release and everything, and it basically gives you the credibility that you do know what you're doing. But I wasn't satisfied just with the Did You Serve because a lot of people don't know about the Did You Serve, so I made it my business to go through the National Association of Realtors to get my MRP, my Military Relocation Professionals certification.

I'm going a little above what you asked, but I'll bring it all together, because I want it to be credible. I did not want just another 501(c)(3) veteran organization doing what everyone else does. I wanted to prove a point. I wanted to say to people I know what I'm doing, these are my certifications. I've joined multiple veteran organizations, including Project9Line.

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So I went through schooling. It's a school, MRP designation. I would say probably 10% of realtors in New York State have it. Again, you have to go through schooling and everything, application, boards, all that stuff. So it's all schooling, all my certification is schooling and board approval. And it's just -- there's never too much to learn. There's always new avenues to go down, like continuing education.

So the long answer to your question is yes. I'm -- only 1% of the United States has it in realtors, Did You Serve Certification, Veterans Home Buyers Agent. We are certified to work with veteran buyers, to guide them through the home buying process. We know the ins and outs of a home buying process. It took about two weeks to take the class, a couple of hundred dollars to be certified and now it stays with me.

CHAIRPERSON STERN:

Legislator Anker.

LEG. ANKER:

When was it started -- when did you start your organization?

MR. AHARONI:

Sell To A Veteran was started in June of this year.

LEG. ANKER:

Brand new.

MR. AHARONI:

This is brand new. The real estate business was eight years ago. There's a dime a dozen real estate agencies.

LEG. ANKER:

Right. Have you reached out to the VFWs? We have so many, especially one in particular is the Rocky Point 6249. I think they would be very interested and maybe we can try to connect you guys with them, because they actually raise money similar to what you do, but they focus on housing for veterans.

MR. AHARONI:

That would be great, any connections. The answer to your question is yes, we just started reaching out to VFWs and American Legions because we've been so busy, thankfully, with the help of other veterans to really spread the word. We haven't even had time. We have realtors wanting to join us. So because we do what we do raising money, you know, again we're just three of us plus our team, so any help would be great.

LEG. ANKER:

How many clients do you have right now?

MR. AHARONI:

Veterans or in general?

LEG. ANKER:

Veterans.

MR. AHARONI:

Since we launched in June we've helped over 30 veterans purchase a home, all eligible, ranging from 300,000 up to 725,000, all through Nassau, Suffolk and the five boroughs. We're currently right

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now -- two are in contract currently right now and we have -- you have three, six, nine -- we have nine active veterans looking for homes on Long Island.

LEG. ANKER:

Thank you.

MR. AHARONI:

Thank you.

CHAIRPERSON STERN:

If all of the information, all the documentation that's required is in your hand and there's no outstanding information that's necessary, about how long is the process taking right now to go through the VA loan procedure? Is it a lengthy process? Are there administrative holdups? Is it relatively straightforward? How do you see the process at this point?

MR. AHARONI:

So the VA loan typically is the same length of time than a conventional or FHA. I say typically because it's based on the bank. It's based on the customer service of the bank, okay. It depends on how quick they act. First and foremost, it depends on how quick the veteran acts. The veterans have to get in all their paperwork, their DD 214's, their tax returns, their employment, etcetera, etcetera. And if they have a significant other, only the significant other is able to cosign the loan. Kids are not -- children are not eligible, outside people are not eligible, only their spouses are eligible. So if they need that spouse to come on, they have to provide all the paperwork. So first and foremost hopefully we tell these veterans get all the paperwork together within 72 hours. Then we ship it off to the bank. The bank does their underwriting, they give a pre-approval. That pre-approval takes about two days.

Then after that we go out and we find a home. Let's say it takes a month to find a home, okay. We find a home, then we have to do a home inspection. The home inspection takes a day. Then after the home inspection the bank orders the appraisal. Then the appraiser has to come to make sure the home is, in fact, eligible. That could take a week. Then the appraiser goes back to the bank and says to the bank *Well, this needs to be done, and this needs to be done, and this repair needs to be done.* Then the bank contacts us and we have to contact the seller and say to the seller *These repairs need to be done for the VA loan to pass.* Then the lawyers get -- do whatever they need to do. If we got to provide the money we'll provide the money. So right now we're already in two months. Assuming everything goes as quickly as possible and everything is turnkey and there's no holdups, it's a 45 day process from the time we sign the contract. So from the day we sign the contract of the house, if everything goes smoothly and the house appraises for what it is and there's no repairs that need to be done, it's 45 days until closing.

CHAIRPERSON STERN:

Anybody else?

LEG. BARRAGA:

One question. Let's say home repairs have to be done. It's negotiated between the attorneys. The seller agrees to pick up the first 50%. Who's picking up the other 50%? Where does the revenue come from for the 50%?

MR. AHARONI:

Our money comes from two ways. One, from the fundraising that we do, and two, from the commissions that we make on the real estate side. We take some of our commission and funnel it through Sell To A Veteran. So we fund from our own pockets and from the fundraising that we do we fund it, and that's where the money comes from.

LEG. BARRAGA:

How much of that comes from the fundraising side?

MR. AHARONI:

From the fundraising -- we just started fundraising now, so most of the money that we've done comes from our pocket, from our commissions, but hopefully as we get more money in and we fundraise more money I'm hoping that probably 95% of it, if not up to 100%, goes towards repairs.

LEG. BARRAGA:

How often do you find yourself in a situation where you have to do repairs of some type to get this loan approved? Is it a rarity or is it pretty common?

MR. AHARONI:

So out of the 30 plus veterans that we've helped I would probably say 99% of them needed some form of a repair. What I mean by that is paint was peeling, the siding was cracked, there are shingles missing on the roof. As little things as possible need to be fixed.

LEG. BARRAGA:

But of that 99%, how much of that 99% was picked up by the seller in order to close the deal?

MR. AHARONI:

Probably 99%.

MR. GOLDMAN:

See, the problem is if you negotiate a deal -- let's not talk about veterans for a moment. If I'm going to sell your house, we come to terms. I'm going to sell your house for \$300,000. You're taking the house as is, and then if I come back to say and say *Well, you know, my veterans home lender wants you to do x, y and z*, and the x, y and z cost \$2500, why should you do it as a seller. I have already made -- we have a bargain here, we have a contract, we have a meeting of the minds. Why should I spend more money? That's where I have to come in and say -- and really make the pitch. You're dealing with a veteran; give back, give back. And I have to tell you, it's not the easiest thing in the world, especially in the economy that we're living in, and especially where people -- when we approach someone who is going to sell a house, we tell them right off we're dealing with a veteran's home loan. So that in and of itself is a little hard to sell, because a person who's selling their house wants what they want. It's an uphill battle.

MR. AHARONI:

And here's where we come in, outside of the money aspects, because beside repairs we do earnest money as well as closing costs. Because I have the certifications and designations that I do, and because I went to the schooling that I do, when I see a house first and foremost I will already know what repairs are done. So when I make the offers, me being the Sell To A Veteran and the Certified Veterans Buyers Agent, I give the -- I make the offer and the seller and the realtor already know what repairs need to be done. So I'll make the offer and I say *Here's the offer with the concession that these are the repairs that need to be done. If you don't want to do them, then we'll renegotiate; this is what needs to be done.* So we help the fact that we don't have to really pay for the repairs because we're all certified in knowing what repairs are needed and what repairs are not needed before we even go into contract and before we even put an offer in. And the problem is a lot of realtors and other attorneys don't know that, and that's where this part of the education comes from. People need to be educated.

LEG. BARRAGA:

Thank you.

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MR. AHARONI:

Thank you.

CHAIRPERSON STERN:

Okay. Is everybody good? Okay. Important information and I appreciate everybody being with us today so that we can in turn have the information and share with our constituents, our local veterans and their families, who are our neighbors, who are our friends and family as well who need this important information. And so thank you. And of course we wish you and the organization every success --

MR. AHARONI:

I appreciate that.

CHAIRPERSON STERN:

-- going forward. And as I said, anything that we can do to be of assistance, so please always feel free to let us know.

MR. AHARONI:

I will just say really quick, feel free to check the website out. It's being completely revamped. The website that you see is pre-501(c)(3). So give us about a week or so and then check it again and everything will be revamped. But for the time being, please read it. And, listen, I appreciate everything that you've done thus far, all of you, and I thank you for your service as well, and let's change the world, all right?

CHAIRPERSON STERN:

Very good. Thank you very much. All right. There being no other business before the committee, we are adjourned.

(THE MEETING WAS ADJOURNED AT 10:15 AM)