

New Veteran Lifestyle "Vets to Farmers" Urban Farmhouse with Hydroponic Farming

The "Vets to Farmers" is a program that has been very welcomed by the Veteran community and the Veteran Administration, but there has been a lack of outreach programs and participation. Our programs allow not only training and a job opportunity, but a chance for the Vet to establish their own business to become entrepreneurs.

Therefore, our farmer training & technical support combined with a business model where the Vet Farmer can comprise self-sustainability. More importantly, this program creates Independence, Pride and exemplary Income.



Our goal is to build a community for Veterans to become neighbors and farm as a coop to support each other. There is a plan to build on a larger scale development in Tonopah, Pahrump, N. Las Vegas and Parkville N. Carolina to build Hydroponics Farm Housing Development Project for Veterans and Disabled Veterans on 10-20 acres to accommodate about 20-50 houses; with common Greenhouse, Storage Facility and Recreation Center/Clubhouse. This will make the building process much easier and reduction on expense making the project more feasible.



There shall be benefits of such a community living which can incorporate Vets with Disadvantage and Disabled Vets, where workload can be shared amongst their ability and capabilities. Some houses shall be built to accommodate any of the Veterans with physical needs such as wheelchair accessibility on a needed basis.

The houses will be presold to Veteran Farmers, who will participate in this program. We shall engage deeply with the Veterans Affairs in Washington to pursue the development projects to acquire their approval and support in providing us with Veteran's data and loan approval certification necessary for banks to finance; and further aids to support the Vets training costs. This shall ensure success in having pre-qualified buyers and entrepreneurs for all the homes, basically having each home PRESOLD to Vet and built to specifications required.

This Urban Farm Housing Development shall be limited to Veterans. (All Veterans, Disadvantaged Veterans, Disabled Veterans, Wounded Warriors, Survivors of Veterans) to live in a community of people with similar backgrounds and lifestyles who shall have the same goals to maintain a successful Farming operation in achieving happiness and wellness.



Why the USDA is eager to attract inexperienced farmers to the field.

The average American farmer is 58 years old, according to the 2012 Census of Agriculture. Farmers over 55 controls more than half of the country's farmland, and one in two is likely to retire in the next decade. Since 1987, there has been a decline in the number of new farmers joining the ranks, with only 17 percent at the beginning of their farming careers — with less than a decade of experience.

"When you look at the population growth, we're naturally going to need more and more producers to keep pace with the growing demand," says Karis Gutter, the USDA's first military veterans' agriculture liaison. "The veterans' cadre looks very promising for us."

About 2 1/2 million veterans have returned home from Iraq and Afghanistan, nearly half of them to rural counties. Despite that, very few veterans currently work in agriculture: just 2 percent of rural veterans of Iraq and the Gulf War, according to USDA.

But a USDA report from 2013 suggests that rural veterans could be a wise investment, because they tend to have more education and technical training than their nonveteran rural peers, and they bring unique skills from their military experience.

"It's an absolute natural fit," Gutter says. "Many of the men and women who have served come from rural backgrounds and get training to work with their hands and have a natural instinct for entrepreneurship."



VETERAN FARMER PROGRAM



THE CHALLENGE

The average American farmer is 58 – even older in Virginia – and is nearing retirement. The USDA estimates the nation needs 100,000 new farmers to replace them over the next decade. Hundreds of thousands of American veterans, including those who volunteered for the military after the Sept. 11 terrorist attacks, are separating from the service every year and seeking meaningful careers in the civilian sector.



THE OPPORTUNITY

Americans are increasingly purchasing local and organic food – the market share grew more than 10-fold in the last decade, despite a major recession. Veterans are 45 percent more likely to start their own businesses than other Americans. And they have the physical and mental toughness to forge successful careers in agriculture. Years of service have honed their ability to lead; to work independently or as part of a team; to plan, adapt, and overcome crises; and to accomplish whatever mission is before them.



THE SOLUTION

Pay veterans to learn how to farm. Help them find affordable farmhouse. Provide easy market access for the food they produce to satisfy the robust and growing public demand. And reinvigorate the farm sector with skilled new Vet-growers, eager to begin their next phase of life.

Veteran Farmer Hydroponics Program is a multilayered, hands-on educational program that develops new farmers to generate immediate income; capitalizes on the growing market in local, sustainably grown foods; and encourages entrepreneurship and job creation.



**“The Valley of Valor”
Urban Farm Housing for the
Wounded Warrior
Disabled Veterans
Disadvantaged Veterans
Survivors of Fallen Veterans
Veterans of all services and families**

Business Model

This project can be implemented to individual houses or in a development complex whereas the Vets would work on a co-op basis to support each other. Which can be managed with our support in training, operations, marketing and sells.

Also, houses can be customized to fit disabled Veterans’ needs.

Urban Farm:

Hydroponics Farming
(leafy greens & mints)

Greenhouse:	1200 sq. ft.
Cost:	\$10,000
Tower Garden:	76 Units
Cost:	\$50,000
Total Cost:	\$60,000

Sample Model “D” Home:

House:	\$240,000
Greenhouse Farm	\$60,000
Mortgage amount:	\$300,000
Monthly Payment:	\$1,520

Income Performa:

Greenhouse - Tower Garden:	76 units
Number of Plants per Tower:	44 plants
Total Number of Plants:	3,344 plants
Total Number of Harvested Plants per year:	52,166 plants
Sales Revenue:	\$108,637
Direct Costs:	\$18,282
Indirect Cost - others:	\$3,400
Indirect Cost - Salary:	\$44,000
Profit Before Tax:	\$42,955
Gross Profit:	\$86,955

Training Program:

Each Veteran will have hands-on training at a Hydroponics Farm for a term of 2 weeks to 12 weeks to experience from sowing to harvesting. Continued assistance and support will be provided by the Farm Staff on an ongoing effort. Training cost shall be discussed with VA Admin for full support for temporary Room & Board and any training fees.

Mortgage loan program Provided by USAA Bank.		
Home Model	Loan Amount	30-year mortgage @ 4.5%
A	\$150,000	\$760
B	\$200,000	\$1,014
C	\$250,000	\$1,266
D	\$300,000	\$1,520
E	\$350,000	\$1,774
F	\$400,000	\$2,027
G	\$417,000	\$2,112

Greenhouse Hydroponics Farming



Services, Facilities and Amenities:

As a note, it has been encouraged to provide similar services to these vets, which are familiar to them from the Military bases. Therefore, we are trying to emulate a

community designed to accommodate the facilities and activities to their familiarity. We feel the (Community Activity Center) will play a major role in the stability of the Veterans by providing a social gathering place for activities and leisure. Further, we shall setup a (HOA) coop management system of the residents to help manage the property and all the activities.

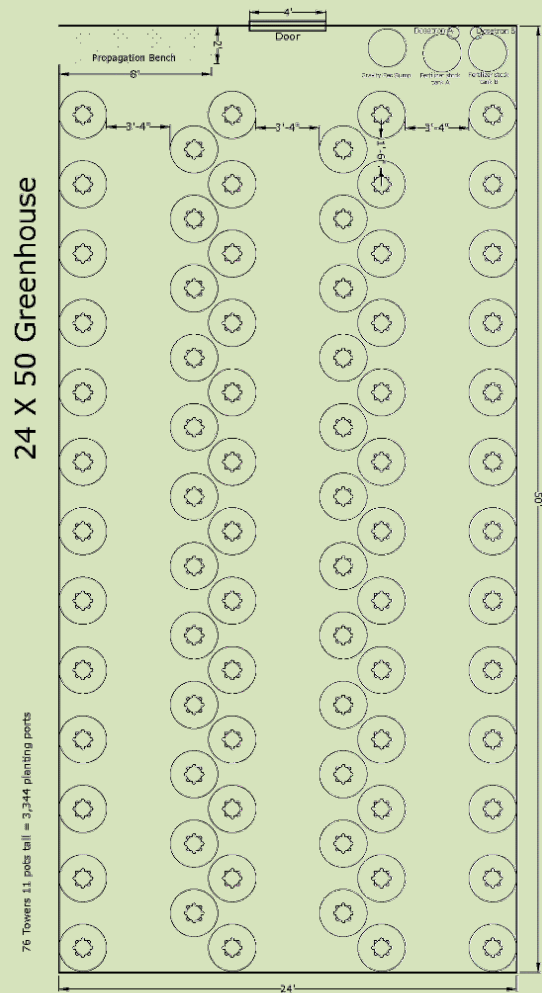
Hydroponics:

Hydroponics shall be an integral part of this development community, whereas it will be a "co-op urban farming management system" to provide food for themselves and the bulk sales into the local community (hotels, Supermarkets, restaurants) and allow private individuals to pick their own FFV.

This Hydroponics area will be spacious with wheelchair access in mind for planting and harvesting as well.

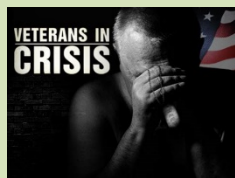


Tower Garden Greenhouse
Area: 1200 Sq. Ft. (24x50 ft)
Tower Garden Units: 76
Plants: 3344



Suicide prevention and suicide statistics (About 19 suicides per day)

Veterans are killing themselves at more than double the rate of the civilian population with about 49,000 taking their own lives between 2005 and 2011, according to data collected over eight months by News21.



Records from 48 states show the annual suicide rate among veterans is about 30 for every 100,000 of the population, compared to a civilian rate of about 14 per 100,000.

The suicide rate among veterans increased an average 2.6 percent a year from 2005 to 2011, or more than doubles that of the 1.1 percent civilian rate, according to News21's analysis of states' mortality data.

Nearly one in every five suicides nationally is a veteran — 18 to 20 percent annually — compared with Census data that shows veterans make up about 10 percent of the U.S. adult population.



VA Home Loan Advantages

The guarantee VA provides to lenders allows them to provide you with more favorable terms, including:

- No down payment as long as the sales price doesn't exceed the appraised value.
 - No private mortgage insurance premium requirement.
 - VA rules limit the amount you can be charged for closing costs.
 - Closing costs *may* be paid by the seller.
 - The lender can't charge you a penalty fee if you pay the loan off early.
 - VA may be able to provide you some assistance if you run into difficulty making payments.
- You should also know that:
- You don't have to be a first-time homebuyer.
 - You can reuse the benefit.
 - VA-backed loans are assumable, as long as the person assuming the loan qualifies.

Specially Adapted Housing (SAH) Grant

SAH grants help Veterans with certain service-connected disabilities live independently in a barrier-free environment. SAH grants can be used in one of the following ways:

- Construct a specially adapted home on land to be acquired
- Build a home on land already owned if it is suitable for specially adapted housing
- Remodel an existing home if it can be made suitable for specially adapted housing
- Apply the grant against the unpaid principal mortgage balance of an adapted home already acquired without the assistance of a VA grant

Housing Grants for Disabled Veterans

VA provides grants to Service members and Veterans with certain permanent and total service-connected disabilities to help purchase or construct an adapted home, or modify an existing home to accommodate a disability. Two grant programs exist: The Specially Adapted Housing (SAH) grant and the Special Housing Adaptation (SHA) grant.

Special Housing Adaptation (SHA) Grant

SHA grants help Veterans with certain service-connected disabilities adapt or purchase a home to accommodate the disability. You can use SHA grants in one of the following ways:

- Adapt an existing home the Veteran or a family member already owns in which the Veteran lives
- Adapt a home the Veteran or family member intends to purchase in which the Veteran will live
- Help a Veteran purchase a home already adapted in which the Veteran will live

Eligibility

If you are a Service member or Veteran with a permanent and total service-connected disability, you may be entitled to a Specially Adapted Housing (SAH) grant or a Special Housing Adaptation (SHA) grant. The table below provides an overview of VA's housing grant programs for Veterans with certain service-connected disabilities.

VA member benefits from website:

<http://www.benefits.va.gov/homeloans/purchasecashout.asp>