



# eNewsletter

February 2021 Edition

## 5 Experts on the 2021 Housing Market



If you're on the fence about deciding to rent, buy, or refinance right now, you may have many questions.

Will the market change in 2021? Will home prices drop or increase? Will interest rates rise, decline, or stay the same?

[Find out](#) in our Learning Hub.

## Pros and Cons of the VA Home Loan Process



[VA Home Loans](#) provide military servicemembers and Veterans with a flexible way to buy a home or refinance an existing mortgage – with unique benefits compared to other types of mortgages such as conventional or traditional.

## Did You Know?

Now is great time to think about lowering debt.

[You can do that](#) through a debt consolidation loan or a [VA Cash-Out Refinance Loan](#).

Speak with an AAFMAA Mortgage Services LLC (AMS) Military Mortgage Advisor today to determine if a refinance is a good option for you at (877) 387-6856.

### Phase one of the SBP-DIC Offset Phased Elimination is in effect.

Survivors who receive Survivor Benefit Plan (SBP) from DFAS and Dependency and Indemnity Compensation (DIC) from the VA will see an increase of their deposit from DFAS. This reflects the first phase of the SBP-DIC three-year phased elimination period.

Effective February 1, 2021, only two-thirds of DIC will reduce your SBP benefit from DFAS. Since the SBP is a taxable benefit, this adjustment will increase your taxable income for 2021. For more information, visit [www.dfas.mil](http://www.dfas.mil).

But before securing a VA Home Loan, it's important to weigh the pros and cons to determine if it's the right mortgage solution for you.

[Continue reading](#) in our Learning Hub.

## AAFMAA in the Community



### AAFMAA and Vets2Industry Present Financial Basics: Military Edition

AAFMAA is proud to partner with [Vets2Industry](#) to provide financial tips and wealth management resources exclusively for servicemembers, Veterans, and their families.

This complimentary webinar airs on Saturday, February 20, at 12:45 p.m., ET. Space is limited, so [reserve your spot today](#).



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