



## **VAREP LOCAL CHAPTER FORMATION MANUAL**

**VERSION 4.0**

**USA Homeownership Foundation, Inc.  
DBA Veterans Association of Real Estate Professionals (VAREP)**



**VAREP**  
VETERANS ASSOCIATION OF  
REAL ESTATE PROFESSIONALS

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# Contents

|                                                    |    |
|----------------------------------------------------|----|
| I. WELCOME .....                                   | 3  |
| II. VAREP BASICS .....                             | 4  |
| III. STARTING A VAREP LOCAL CHAPTER .....          | 7  |
| IV. ORGANIZATIONAL STRUCTURE .....                 | 9  |
| V. VAREP MEMBERSHIP & SUBSCRIPTIONS .....          | 13 |
| VI. LOCAL CHAPTER OPERATIONS SUMMARY .....         | 16 |
| VII. VAREP LOCAL CHAPTER PRODCUTION & AWARDS ..... | 19 |
| VIII. LOCAL BOARD ROLES AND RESPONSIBILITIES ..... | 21 |
| IX. SUMMARY .....                                  | 23 |
| APPENDIX A: PETITION TO FORM A CHAPTER .....       | 24 |
| APPENDIX B: VAREP CHAPTER CHARTER AGREEMENT .....  | 25 |
| APPENDIX C: VAREP LEADERSHIP OATH .....            | 28 |
| APPENDIX D: CHAPTER LEADERSHIP INTEREST FORM ..... | 29 |

## I. WELCOME

### So, you want to start a VAREP Local Chapter?

This manual will answer most of your questions and save you valuable time.

Congratulations on embarking on this challenging yet rewarding journey of leading a VAREP Local Chapter and VAREP National is here to support you every step of the way.

As a local chapter leader, your role is pivotal in raising awareness, educating others, fundraising, and driving meaningful impact within the housing community. Additionally, you play a critical part in improving the lives of servicemembers and veterans through initiatives like *VAREPCares* at the local level and *VETCares* nationally.

A VAREP Local Chapter provides active VAREP National Members with the opportunity to serve their local communities through the “Chapter Affiliate Subscription.”

VAREP Chapter Affiliate Members are classified as either “Housing Professionals” (real estate, lending, and other housing-related fields) or “Non-Housing Careers” (including retirees). Your chapter serves as a hub for fostering collaboration, sharing professional expertise, and offering educational opportunities to advance military and veteran housing initiatives.

This manual has been created to answer your questions and save you valuable time. Keep it close throughout your term—it will serve as a vital resource and a legacy piece to pass on to your successor. On behalf of VAREP National, thank you for your commitment to our mission. We wish you a successful term and look forward to seeing the incredible impact your leadership will bring.

Welcome aboard!

The VAREP National Team

## II. VAREP BASICS

### Main Tagline

Strengthening Lives – One Veteran at a Time!

### Mission

To assist veterans and servicemembers with financial stability, affordable housing, and the VA loan benefit through HUD-certified services.

### Vision

A nation where every veteran and servicemember achieves stable housing, financial independence, and economic prosperity without barriers.

### Core Values

- **Integrity:** Acting with honesty and ethics.
- **Respect:** Honoring veterans, servicemembers, and their families.
- **Empowerment:** Promoting financial stability and homeownership.
- **Advocacy:** Removing barriers to housing.
- **Community:** Building a supportive, inclusive environment.

### VAREP Member's Service Pledge

In Service to God and Country, We Unite to Serve Veterans and Servicemembers by:

- Upholding the Constitution of the United States.
- Providing HUD-certified financial and housing services to veterans and servicemembers.
- Supporting financial and housing stability for veterans and transitioning servicemembers.
- Protecting against unfair housing practices, SCRA housing violations, and VA loan bias.
- Providing affordable housing opportunities, minimizing foreclosure, and preventing homelessness.
- Educating housing professionals about the VA Home Loan Benefit, military, and veteran culture.
- Providing workforce and small-business development for veterans and servicemembers.
- Advocating legislative changes that benefit veterans, servicemembers, and their families.
- Giving a hand up to those in need through grants and charitable programs.

### Who We Are

Founded in 2011, the Veterans Association of Real Estate Professionals (VAREP) is a HUD-Certified Affiliate and a Veteran Service Organization (VSO) dedicated to assisting veterans and servicemembers with financial stability, affordable housing, economic opportunity, and VA loan access through HUD-certified services. Our programs include workforce development, small-business development, foreclosure and homelessness prevention, mental wellness, and services for successful civilian reintegration.

### History Timeline

- **2004:** Our Navy veteran founder missed using his VA home loan benefit when buying his first home due to misinformation and VA home loan bias from agents and lenders.

- **2008:** After discovering the lack of VSO representation in the VA Home Loan program and financial counseling, our founder was inspired to create a nonprofit to serve low-to-moderate income families, especially servicemembers and veterans, by leveraging his real estate expertise.
- **2011:** USA Homeownership Foundation Inc., DBA Veterans Association of Real Estate Professionals (VAREP) was established as a 501(c)(3) nonprofit. VAREP began by training real estate, lending, and housing professionals on the VA home loan benefit, military culture, and best practices for serving veterans, while also focusing on direct outreach to servicemembers and veterans to promote financial stability and responsible homeownership.
- **2012:** VAREP launched its first five chapters in California, comprised of volunteers from the real estate, lending, and housing industries, to train local professionals on the VA Home Loan, combat VA loan bias, and raise funds for veteran grants.
- **2014:** VAREP began advocating for veteran housing rights, hosting its first annual Policy Conference and National Convention.
- **2015:** VAREP launched the "House a Vet" mortgage-free home donation program, providing over 54 homes to veterans to date. Additionally, the "Freedom Flippers" program was established, spending over \$12.7 million to rehabilitate more than 525 foreclosed homes to date, offering affordable homeownership to low-to-moderate income families.
- **2016:** VAREP introduced the "Stop, Drop, Push" Campaign (SDP) for veteran suicide prevention through alternative therapies, providing gap grants for veterans to access holistic treatments like yoga, fly-fishing, surfing, deep sea diving, and martial arts.
- **2017:** VAREP became the only HUD-certified housing affiliate Veteran Service Organization, offering comprehensive financial and housing counseling. VAREP also launched Veteran Housing Summits and the H.E.L.P. Class, an 8-hour HUD-approved pre-purchase education program focused on the VA Home Loan.
- **2019:** VAREP reorganized, creating two sister nonprofits; VETCares, Inc., to manage charitable grant programs; and VAREP, Inc. as a 501(c)(19) Veteran Service Organization to enhance services for veterans.
- **2020:** To expand national housing resources, VAREP established USA Homeownership Loans and USA Homeownership Realty (a reciprocal referral brokerage).
- **2021:** Adding to its housing Continuum of Care (CoC), VAREP launched MVP (Military, Veteran, Patriot) affiliates, including MVP Insurance Services, MVP Title Services, and MVP Staffing Services, and USA Homeownership Loans.
- **2023:** VAREP opened Veteran Economic & Housing Outreach Centers (VEHOCs) in CA, NV, VA, MD, TX, and FL to streamline service delivery. These brick and mortars support our virtual VEHOC in providing services nationwide to veterans and servicemembers.
- **2024:** VAREP launched the MVP Heroes Housing Network (MVPHHN) as a referral resource for veterans and servicemembers. Amid the recent NAR settlement, rising VA loan defaults, and a fluid real estate market, MVPHHN connects veterans and servicemembers with trusted real estate, lending, and housing professionals, offering personalized support and potential savings.
- **2025:** Chapter growth with a goal of 60 chapters by December 31, 2025. Direct veteran and servicemember outreach to provide HUD-Certified housing services and VA Home Loan case management support. Launch Patriot Society to pair with each chapter.

**Six-Point Plan: We've Got you Covered!**

1. **Advocacy:** Champion policies that protect veterans' housing rights, promote affordable housing, and ensure access to homeownership opportunities.
2. **HUD-Certified Services:** Provide veterans and servicemembers with counseling services for financial literacy, credit improvement, responsible homeownership, and homelessness prevention.
3. **VA Home Loan Support:** HUD counselors offers VA Loan Benefit case management, assisting with COEs, resolving challenges, and providing guidance to simplify the process.
4. **Housing Savings Network:** Connecting veterans, servicemembers, and community heroes through the MVP Heroes Housing Network. Members receive personalized solutions and potential savings on real estate transactions.
5. **Workforce & Business Development:** Our Boots2Careers program offers job prep and placement services, while Boots2Business provides entrepreneurship training and resources for veteran startups.
6. **Wellness Programs:** Promote veteran well-being through multiple grant programs, a peer support resources network, and outdoor therapies for holistic recovery.

### III. STARTING A VAREP LOCAL CHAPTER

Local chapters support VAREP's mission, vision, six-point plan, and service pledge. Specifically, to be the education, professional, and philanthropic resource for the communities they serve.

#### Organizer Duties

1. **Explore.** Read the *entire* website to understand the VAREP organization.
2. **Read.** Understand the "CHAPTER LAUNCH MANUAL" located on the website.
3. **Contact Us.** Contact the VAREP National office at 951-444-7363, or email [info@varep.net](mailto:info@varep.net) to schedule a chapter launch orientation call with the Association Manager and/or Regional Association Leadership Committee (ALC) Member.
4. **Membership.** Become a VAREP Professional Association member by creating an account and paying the \$89.00 national membership fee and becoming an "Chapter Affiliate Member" for an additional \$10.00 annually.
5. **Board of Directors Application.** Fill out the online "BOARD OF DIRECTORS APPLICATION" located on the "Chapters" menu on the website.
6. **Leadership Orientation Meeting.** Organize a "VAREP Leadership Orientation Meeting." Round up real estate, lending, and housing professionals in your area who are interested in hearing about VAREP and who may want to be involved at the board level. **Note:** A successful orientation meeting should have approximately 20 housing professionals. The presentation should be made by the Association Manager and/or ALC Member. VAREP National will support you by creating the marketing to distribute and a PowerPoint presentation to utilize.
7. **Interview Volunteers.** Follow up with volunteers interested in board positions by having them apply. You should follow up with all those who attended this meeting to measure interest level and to encourage those who are interested to fill out the VAREP "Board of Directors Application" to apply for one of the eight local board positions.
8. **Formation Documents.** Fill out all documents to create a local chapter board: Petition to form a local VAREP Chapter, Chapter Affiliation Agreement, Local Chapter Board of Director Nomination Form, and VAREP Leadership Oaths. Submit all paperwork to VAREP National.
9. **Write a Strategic Business Plan.** The business plan includes a market analysis, marketing plan, and budget to be submitted to the Association Manager within two weeks after constituting the first board meeting. The final Chapter Business Plan should be completed no later than four weeks after the submission of all paperwork to VAREP National.

#### Guidelines for Assembling a Founding Chapter Board

- The Power of Eight: Each chapter is led by a board of eight volunteers.
- Veteran Board Requirement: Five of the eight Board of Directors must be veterans within the real estate, lending, and housing industries. Exceptions are case-by-case.
- Lender Max Limit: A maximum of three lenders may be on each board.
- Founding Chapter President: The Founding Chapter President MUST be a veteran.
- Service Term: The Founding Board service term is three years. Each board term thereafter is two years.
- Chapter Board Positions: President, Vice President, Secretary, Treasurer, Community Outreach Director, Education Director, Membership Director, and Government Affairs Director.

**Note:** To avoid nepotism, board members cannot be related by blood or marriage, in a romantic relationship, work in the same office, partners of business or otherwise and/or belong to the same business team.

### **Chapter Launch Checklist**

- Research area for Chapter Establishment
- Secure 1- 3 Organizers in the Local Area
- Have them read the Chapter Launch Manuel
- Send out Chapter Launch Flyer to Housing Industry
- Host several VAREP Chapter Launch Orientations (In-person or ZOOM)
- Interest Parties fill out Online Board of Directors Application
- Applicant Vetting Process
- Approval from VAREP National
- Have all Board and Committee Members Join
- Complete Chapter Formation Forms
  - Petition to form a Local Chapter
  - VAREP Chapter Charter Agreement
  - Oath of VAREP Leadership
  - VAREP Leadership Interest Form
- Swear in Ceremony
- Let's go serve the local veteran and servicemember community!

**For questions and further guidance, call 951-444-7363 and request to speak with the Association Manager and/or ALC Member.**

#### IV. Organizational Structure

- Founders:
  - Son Nguyen, Navy Veteran
  - Dustin Luce, Patriot Society
- Established as a California “C” Corporation on May 11, 2011, our legal name is USA Homeownership Foundation, Inc.
- We secured our 501(c)(3) IRS tax-exempt status on November 15, 2012 (Tax-Exempt ID #45-2458485).
- We registered the Doing Business As (DBA) of Veterans Association of Real Estate Professionals (VAREP) to show that we help people from all walks of life but focus on veterans and servicemembers.
- We earned our HUD-certified housing counseling affiliate (#90312) with Home Free as our intermediary in 2017.
- Our fiscal year runs from January 1 to December 31.
- Corporate Officers
  - President/CEO/Founder – Son Nguyen
  - Secretary – Carla Lemon
  - Treasurer – Sandy Heath
- Annual IRS Form 990 Filing
  - As a California-based 501.c3 and 501.c19 nonprofits, we are authorized to operate nationwide. VAREP National manages the required paperwork and fees for state-level operations and legal fundraising. All Local chapters use the VAREP National Employer Identification Number (EIN). VAREP National files IRS Form 990 annually which includes chapter operations and finances.
- Nonprofit Governance
  - Entities, including USA Homeownership Foundation, Inc., VETCares, Inc., VAREP Inc., registered. DBAs, and affiliates are based in Corona, CA. Each nonprofit organization is governed independently by their respective national boards. While separately structured, they share a unified mission: supporting the housing needs of veterans, servicemembers, and their families.
- Signing Authority
  - Son Nguyen is the sole signing authority for all national and local chapter agreements with vendors. All agreements must be submitted to the Association Manager for review before being forwarded to Son for approval and signature.
- National Headquarters Address
  - 495 E Rincon St., Ste. 110  
Corona, CA 92879
- The USA Homeownership website is [www.myhomeownership.org](http://www.myhomeownership.org).

#### Doing Business As (DBA) Registrations & Affiliated Businesses

To ensure sustainability and provide a full range of housing services, we registered the following DBAs, affiliated businesses, and two additional nonprofits. This allows us to offer a comprehensive approach to serving members, veterans, and servicemembers.

- **DBA Registration - Veterans Association of Real Estate Professionals (VAREP):** Operating under the USA Homeownership Foundation umbrella since inception, this showed our focus on veterans and servicemembers. [www.varep.net](http://www.varep.net). **Note:** This DBA was spun off in 2019 and incorporated to create an IRS 501.19 tax-code to make is an official Veteran Service Organization (VSO) – unchartered.
- **DBA Registration - USA Homeownership Realty:** Operating under the USA Homeownership Foundation umbrella,, this service acts as a reciprocal referral brokerage, dedicated to supporting the housing needs of veterans and servicemembers. Son Nguyen is the designated broker CA DRE Corp. #02064783.
- **DBA Registration - USA Homeownership Loans:** Established in 2021 and operating under the USA Homeownership Foundation umbrella, this lending service is designed to support and advance the USA/VAREP mission by providing essential financial resources and lending solutions. [www.usahomemtg.com](http://www.usahomemtg.com).
- **DBA Registration - MVP Heroes Housing Network:** Established in 2024 and operating under the USA Homeownership Foundation umbrella, the MVP Heroes Housing Network connects veterans, servicemembers, and community heroes with trusted real estate and lending professionals. Through the Real Rewards program, these heroes may receive potential savings and tailored support to meet their housing needs, ensuring access to secure and stable homeownership. [www.mvppreferral.com](http://www.mvppreferral.com).
- **VAREP, Inc:** A 501.c19 established in 2019. The “c19” is the IRS tax code establishes VAREP as a Veteran Service Organization (VSO) – Non-chartered. [www.myvarep.com](http://www.myvarep.com); [www.myvarep.org](http://www.myvarep.org); [www.myvarep.net](http://www.myvarep.net).
- **VETCares, Inc:** A 501.c3 nonprofit established in 2019, in partnership with VAREP to administer VAREP National’s philanthropic initiatives [www.vetcares.org](http://www.vetcares.org).
- **MVP United Insurance Services, Inc:** Established in 2022, and administered by Lockton Affinity, this for-profit entity in partnership with VAREP provides property, casualty, and commercial insurance needs of VAREP members, veterans, and servicemembers. [www.mvpinsure.com](http://www.mvpinsure.com).
- **MVP Staffing Services Inc:** Established in 2023, this for-profit entity in partnership with VAREP is still in development. When operation, it will support VAREP’s commitment to veteran workforce and small business development through its Boots2Caers and Boots2Business programs. [www.mvpstaffing.com](http://www.mvpstaffing.com).

### **Community Nonprofit Definition – 501.c3**

A 501(c)(3) exemption applies to a corporation and any community chest, fund, or foundation organized and operated exclusively for the following purposes: religious, charitable, scientific, testing for public safety, literary, or educational; fostering national or international amateur sports competition; or preventing cruelty to children or animals.

### **VSO Nonprofit Definition – 501.c19**

Tax-exemption under section 501(a) for organizations that benefit veterans of the United States Armed Forces. An organization must be either:

- A post or organization of past or present members of the United States Armed Forces.
- An auxiliary unit or society of such post or organization.
- Or a trust or foundation for such post or organization.

### Additional Requirements

- It must be organized in the United States or any of its possessions
- At least 75 percent of its members must be past or present members of the United States Armed Forces
- At least 97.5 percent of its members must be:
  - Present or former members of the United States Armed Forces,
  - Cadets (including only students in college or university ROTC programs or at Armed Services academies) or
  - Spouses, widows, widowers, ancestors, or lineal descendants of individuals referred to in the first or second bullet (within two degrees of consanguinity, such as grandparent, brother, sister, and grandchild represent the most distant allowable relationships)

### HUD-Certified Housing Counseling Services

- **Homebuyer Education:** Offering workshops and resources to help potential homebuyers understand the purchasing process, including financing options and responsibilities.
- **Foreclosure Prevention:** Assisting homeowners facing foreclosure with strategies to keep their homes and manage financial difficulties.
- **Rental Assistance:** Helping renters understand their rights, locate affordable housing, and apply for rental assistance programs.
- **Financial Counseling:** Providing advice on budgeting, credit management, and debt reduction to promote financial stability.
- **Homelessness Prevention:** Offering support and resources to prevent homelessness, including emergency assistance and referrals to local services.

**Note:** Our HUD-certified financial management and housing counseling services, including loss mitigation and foreclosure prevention, are free. The \$35.00 fee is the cost for credit report access, allowing our counselors to accurately assess financial situations. Our goal is to help people from all walks of life achieve financial stability and attain the American dream of homeownership.

### National Committees

Committees are volunteer-led by a Chair and Co-Chair, appointed by the VAREP National President, Executive Director, or Association Manager. Members must apply, undergo vetting, and be interviewed before being approved. Committees are overseen by the Association Manager, and members serve three-year terms, with a maximum of two consecutive terms. A third term may be granted with approval from the National President and Association Manager. Committee members may serve both locally and nationally but are encouraged to hold only one leadership role at a time. Exceptions allowing service on up to two boards simultaneously may be granted on a case-by-case basis, with approval from Committee Chairs, the VAREP President, and the Association Manager.

- **National Legislative Committee (NLC):** The purpose of this committee is to support VAREP's policy positions. They engage with local VAREP Chapters on various legislative advocacy efforts. Additionally, this board is to advocate with Congress, trade organizations, and agencies to support our efforts to remove housing barriers and increase sustainable homeownership

among the veteran and servicemember communities. The NLC Committee Chair will work with all departments within VAREP to ensure the legislative programs are met.

- National Education Committee (NEC): The purpose of this committee is to support, administer, and teach VAREP's education classes and initiatives. They engage with local VAREP Chapters ensuring each chapter provides education through "lunch and learns" as required for good chapter standing. They will also administer all national CE real estate courses in which VAREP is a registered school provider. The NEC Committee Chair will work with all departments within VAREP to ensure the education programs are met.
- Association Leadership Committee (ALC): To build sustainable chapters across the U.S. This will be accomplished by providing leadership training, strategic advice on outreach, recruitment, fundraising, and fostering collaboration through sharing best practices. ALC members ensures chapters align with VAREP's mission and serves as a resource hub for effective operations and community engagement. ALC Committee Chair will work with all departments within VAREP to ensure chapter efficiency is met.

### National Events

- VAREP Policy Conference - June (Dates Vary): All VAREP membership tiers are invited to attend the annual VAREP Policy Conference in Washington D.C. The event brings together industry leaders, policymakers, and housing professionals to tackle housing and economic challenges facing veterans and servicemembers. Attendees engage in expert panels, advocate for policies supporting veteran homeownership, and have the unique chance to meet with lawmakers on Capitol Hill.
- VAREP National Convention - October (Dates Vary): All VAREP membership tiers are encouraged to attend this premier event, held in rotating locations. It's a chance to recharge, connect with peers, and deepen your commitment to serving our heroes. The convention offers expert panels, industry trend discussions, informative breakout sessions, dynamic keynote speakers, inspirational stories, and valuable networking opportunities to advance VAREP's mission nationwide.
- VAREP Leadership Academy - March (Dates Vary) – Coming in 2027: VAREP Leadership are encouraged to attend. This event equips leaders with essential skills and resources through workshops, networking, and strategic sessions, empowering them to better serve military and veteran communities in the housing sector.

## V. VAREP Membership & Subscriptions

### VAREP National Membership - \$89.00 (Annual)

For just 27 cents a day and gain access to exclusive benefits, discounts, products, and services supporting veterans, servicemembers, and their families. Your annual dues supports VAREP staff, operations, and philanthropic initiatives, ensuring essential programs and services are available for veterans and their families.

Membership Eligibility: Membership is open to veterans, servicemembers from all eras, their families, friends, and patriot supporters from all walks of life.

Membership Classification: When applying, choose one of the three “Membership Classification” options listed below.

1. *Armed Forces:* Active-duty U.S. military members or those honorably discharged or with a General (Under Honorable Conditions) discharge.
2. *Family:* Close relatives of veterans and servicemembers within two degrees of consanguinity such as parents, grandparents, children, grandchildren, siblings, aunts, uncles, or spouses.
3. *Friends:* Extended relatives (e.g., cousins, great-grandparents), friends, patriot supporters, and veterans with discharge types not listed under the Forces classification.

Career Identification: When applying, choose one of the two “Career Identification” options listed below.

1. Housing Professional (Real Estate, Lending, or Housing Professionals)
2. Non Housing (Careers other than Housing including retirement)

Advocacy: All members are part of “VAREP Nation”, our grassroots advocacy network. You'll be a voice for veterans and servicemembers through emails, policy calls, and hill visits, driving real change for the community.

### Exclusive Benefits

- VA Loan benefit Support
- HUD Housing Services
- HUD Financial Counseling
- Insurance Products & Financial Tools
- VAREP The Magazine
- VAREP The Podcast
- Advocacy Opportunities
- Partner Discounts
- Real Estate Real Rewards Program
- Professional Development
- National Events and more!

**Annual Membership Renewal and Commitment**

Annual memberships and subscriptions renew automatically on each member's anniversary date. Please note that VAREP does not offer corporate, organizational, or office-wide memberships—only individual memberships are available.

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**Additional Subscriptions for VAREP Members****Chapter Affiliation Subscription (Optional): \$10.00 Annually**

As a VAREP National Member, you can subscribe to become a “Chapter Affiliate Member” through the Member’s Portal for an additional \$10.00 annually. This allows you to serve with other VAREP Members in your local community. If there is not a chapter near you, reach out to us and inquire how to start one.

**Note:** Chapters are NOT authorized to charge a separate fee for “Chapter Member Affiliation.” However, chapters are permitted to charge members and non-members “Reasonable” admissions to events to cover costs. Chapters must get approval from Association Manager/ALC Member for any admission charges to members and nonmember subscribers.

**MVP Housing Ambassador Subscription (Optional):**

As a VAREP National Member, you can subscribe to the “MVP Heroes Housing Network” as a *Brand Ambassador* through the Member’s Portal. This opportunity is available to members who identify as “Housing Professionals” in their membership profile.

**Note:** VAREP members do not have to be part of a Chapter to add the MVP Ambassador subscription. You just need to be actively working as a housing professional (real estate, lending, and other housing related careers).

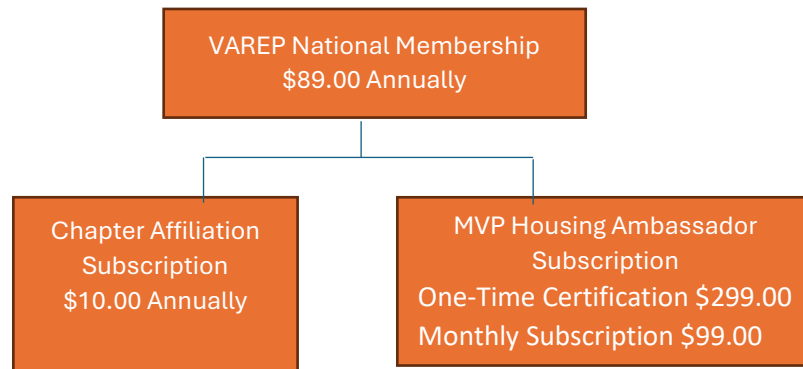
**Details:**

- One-Time Certification/Education Fee: \$299.00
- Monthly Subscription Fee: \$99.00

**Benefits Include:**

- Certification and specialized education.
- Access to training sessions and marketing resources.
- Tools to elevate your business or pivot toward serving military heroes and community heroes such as police, firefighters, EMTs, healthcare workers, teachers, and civil servants.
- Ambassadors give back through the Hero “Real Rewards” Program.

## VAREP Membership Summary



## Nonmember Subscriptions

### Nonmember Media Subscriber – \$30 Annually

As a VAREP Nonmember Media Subscriber, you'll gain access to *VAREP Magazine*, *VAREP Podcast*, and *VAREP Nation*, our legislative grassroots network, keeping you informed on veteran housing, financial empowerment, and advocacy topics.

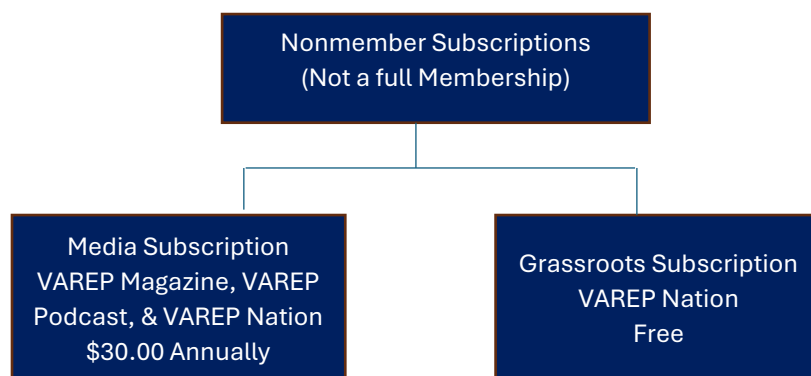
**Note:** Nonmember Media Subscribers do not have full access to exclusive member benefits. However, can upgrade to a full VAREP membership at any time.

### Nonmember Grassroots Subscriber - Free, However Registration is Required

As a VAREP Nonmember Grassroots Subscriber, you become part of VAREP Nation, our legislative advocacy network. Access to the Advocacy Toolbox. You'll be prepared to engage in awareness campaigns, phone calls, hill visits, letters, and social media initiatives, all aimed at advancing VAREP's mission.

**Note:** Nonmember Grassroots Subscribers do not have full access to exclusive member benefits. However, can upgrade to a full VAREP membership at any time.

## VAREP Nonmember Summary



## VI. LOCAL CHAPTER OPERATIONS SUMMARY

### VAREP National Chapter Objectives are to Provide:

- Centralized operational, membership, and event support from VAREP National staff.
- Regular communication regarding VAREP's strategic direction, as well as the organization's activities, goals, and objectives, via ongoing newsletters, electronic updates, and national events.

**Chapter Formation:** Local organizer submits a petition to the Association Manager requesting to start a local VAREP Chapter. Association Manager and/or ALC Member works with organizer to form the initial founding board known as the Power of 8. Once this is accomplished, formation documents are submitted, a Chapter Charter Agreement is signed and chapter is launched by the Leadership Oath.

**Chapter Conservatorship (Rehabilitation):** Chapters with four or fewer Board of Directors or those failing to meet production goals for a period of no more than six months will be placed under conservatorship by the Association Manager for a minimum of 12 months. During this period, the chapter's board will follow guidance from National to restore operations. The Association Manager and/or ALC Member will provide coaching and mentorship, helping to identify root causes of issues and develop a plan to guide the chapter back to success.

**Chapter Suspension/Termination:** Chapters that fail to meet minimum standards or violate the bylaws or chapter handbook will be suspended for at least one year. During this time, board members will be interviewed to determine their eligibility to join the new board upon re-launch. If a resolution is not possible, or if the violation is criminal or malicious, the chapter's charter will be immediately revoked, and the chapter will be permanently terminated.

### Board Positions Guidelines

- All new board positions are recommended by the Association Manager, then confirmed and appointed by the VAREP National President. Existing board positions are elected, appointed and confirmed by existing chapter Board of Directors.
- Each board position has one vote.
- The board term is two years, except the Founding Board, which has a term of three years. All board directors can serve in the same position for a maximum of two consecutive terms (to serve in the same capacity again, the individual must sit out one term before being appointed or elected again).
- Election years shall run based on the next calendar year from when the chapter was formed.
- To avoid nepotism, board members cannot be related by blood or marriage, in a romantic relationship, work in the same office, partners of business or otherwise and/or belong to the same business team.

### Committee Members

Chapter boards are not authorized to add any other voting board directors to the existing board structure prescribed by VAREP National. The title "Board of Directors" is reserved for voting board members. Only the Board of Directors will be granted access to the VAREP Toolbox. VAREP suggests

that, if a board wants to have non-voting members as part of the board to do specific tasks such as fundraising, media, etc., The chapter president appoints individuals to serve as “Committee Chairs and Committee Members”. A maximum of five can be on any committee and may serve on a maximum of two committee at a time. A board member may serve on a committee while serving on the board but must recuse themselves from voting on issued pertaining to the committee they are serving on.

VAREP Members in good standing can serve as chapter committee members, a vital leadership role supporting VAREP’s mission. Committee members assist with events and tasks outlined in the Chapter Handbook, working closely with chapter board members. While non-voting, this role provides a pathway to future board positions and requires professionalism, additional training, and attendance at VAREP national events. Activities may involve physical tasks such as setting up, standing, public speaking, fundraising, and lifting up to 30 lbs. Members must be committed, capable, and aligned with VAREP’s core values, as underperformance may result in being asked to step down.

**Note:** Having Committee Chairs is a great way to train future board directors and is encouraged.

### **Chapter Board Meetings**

- Chapters should conduct regular in-person monthly board meetings.
- Agenda should be prepared one week prior to meeting.
- Meetings should be focused and use Robert’s Rules of Order as a guide.
- Each board director should be punctual and keep to the time allotted for the meeting.
- If members who are not on committees and non-voting attend meetings, a separate “Member’s Meeting” is recommended after the board meeting. Committee members, although non-voting may attend the board meeting.

### **Monthly Chapter Leadership Calls**

Each month or as determined by the Association Manager and/or ALC Members, the Chapter President and one additional board member must participate in a call. These calls will cover chapter performance, challenges, and achievements. The goal is to provide guidance on recent events and operations while allowing chapter leaders to share feedback, successes, and concerns with VAREP National.

### **Annual Events/Business Plan**

Each chapter is required to submit its annual business plan by October 30 of each year to the Association Manager. The Association Manager will review and work with the chapter to edit, if necessary. The chapter business plan must be finalized and submitted to the Association Manager and/or ALC Member no later than November 15 of each year.

### **The Power of 8**

Each board is required to have eight active (participating) board directors either at launch or within three months of launch. If this criterion is not met, it is up to the VAREP National President, and/or Association Manager to suspend a chapter and all its activities.

**NOTE:** Any time a board drops below 5 active board directors, the board will be under VAREP National Conservatorship. This means the VAREP National President and Association Manager would intervene to

suspend all chapter activity and assist to bring board directors back to the Power of 8. Boards that consist of four or less board directors will not have any power or right to conduct chapter events and use chapter funds.

### The Power of 8 Plus 8

Each board is highly recommended to have eight active (participating) board directors plus eight committee members within 15 months of launch.

### Required Annual Chapter Activities

1. **Treasurer's Report:** Timely submission of completed Treasurer's Report – 5<sup>th</sup> of month for the previous month.
2. **Monthly Board Meeting Minutes:** Timely submission of monthly board meeting Minutes – 5<sup>th</sup> of month for the previous month.
3. **Monthly Chapter Board Meetings.** Local chapter board directors are required to meet monthly to plan, discuss, and implement all chapter required activities.
4. **Monthly General Member Meetings.** Local chapters are required to host regular general member meetings to disseminate national and chapter information to general membership.
5. **Monthly Industry Lunch and Learns.** VAREP Local Chapters will hold real estate Lunch and Learns, where real estate professionals, lenders, and housing professionals can get educated on military- and veteran-related housing issues. Topics include but are not limited to home loan preapprovals, down payment assistance, and the VA home loan program.
6. **Monthly Membership Mixers.** This is for chapter growth and show appreciation for current members. Each chapter is required to always achieve and maintain a minimum of 100 VAREP Professional Association memberships.
7. **Fundraisers/Sponsorships.** Throughout the year, VAREP National and Local Chapters host charity events. Each chapter is expected to raise a minimum of \$48,500 annually broken down as follows:
  - Policy Conference Expenses -\$8,000
  - National Convention Expenses -\$8,000
  - Operational Reserves -\$10,000
  - VAREP National Operation Tithing: 10% of net revenue of income max @\$7,500 Cap
  - VAREPCares (local philanthropy)-\$7, 5000
  - VETCares (national philanthropy) - \$7,500
5. **VAREPCares:** Each chapter is required to do one VAREPCares event yearly for a veteran family or families in need. The chapter chooses a cause or specific family to help. The chapter secures approval from VAREP National and helps the local veteran family in its time of need.
6. **VETCares:** Each chapter is required to do one VETCares event yearly for and donate to our sister company VETCares to fulfill the chapter's obligation for helping veteran families nationally.
8. **MVHC/DTS:** This class is required to be taught by all chapters to be eligible for the President's or Chairman's Circle annual awards.

## VII. VAREP LOCAL CHAPTER PRODCUTION & AWARDS

Production report cards are tracked by Association Manger and/or ALC Member quarterly and evaluated every October 31. The October production report card (October through October for each calendar year). is analyzed and year-end chapter awards are given at VAREP's National Convention held every October.

### **Rookie** - Chapter Event Requirements (First Two Years or 12 months after launch date)

- Eight Board Meetings.
- Four General Member Meetings.
- Four Membership Mixers.
- Four Industry Lunch and Learns.
- Fundraisers/Sponsorships with a minimum of 25,000 net revenue.
- One VAREP Cares.
- One VETCares.
- Sends a minimum of 5 representatives to both Policy Conference & National Convention.

### **Gold Star** - Annual Chapter Event Requirements (Two or More Years after Launch Date)

- Ten Board Meetings.
- Six General Member Meetings.
- Four Membership Mixers.
- Four Industry Lunch and Learns.
- Fundraisers/Sponsorships with a minimum of 48,500 net revenue.
- One VAREP Cares.
- One VETCares.
- Sends a minimum of 5 representatives to both Policy Conference & National Convention.

### **President's Circle** - Annual Chapter Event Requirements

- Ten Board Meetings.
- Six General Member Meetings.
- Four Membership Mixers.
- Six Industry Lunch and Learns.
- Fundraisers/Sponsorships with a minimum of 48,500 net revenue.
- One VAREP Cares.
- One VETCares.
- One MVHC or DTS.
- Sends a minimum of 7 representatives to both Policy Conference & National Convention.

### **Chairman's Circle** - Two or More Years after Launch Date

- Ten Board Meetings.
- Six General Member Meetings.
- Four Membership Mixers.
- Eight Industry Lunch and Learns.

- Fundraisers/Sponsorships with a minimum of 48,500 net revenue.
- Two VAREP Cares.
- Two VETCares.
- Two MVHC or DTS.
- Sends a minimum of 8 representatives to both Policy Conference & National Convention.

**NEC Education Award**

- Chapters who teach a minimum of three (3) MVHC or DTS classes per year to the lender and real estate industries.

**ALC Fundraising Award**

- The top three (3) chapters with the most net revenue raised.

**NLC Legislative Award**

- The top three (3) chapters with the most impactful legislative impact for the year locally, state, and/or federally. Determined by the NLC.

**Hall of Fame**

- This award is presented every five (5) years to individuals within VAREP leadership that has consistently gone above and beyond for the VAREP mission.
- Candidates may be nominated by existing and/or past VAREP leadership.
- All candidates will be vetted and voted upon by the National Board of Directors.

**Ring of Honor – In Development****Lifetime Achievement – In Development**

## **VIII. LOCAL BOARD ROLES AND RESPONSIBILITIES**

### **Chapter President**

The local chapter president leads board meetings and collaborates with the VAREP Association Manager and assigned ALC Member, National President, and National Board to advance the organization's mission.

### **Chapter Vice President**

The Vice President is second in command and assists the president with assigned duties. If the president's position becomes vacant, the vice president assumes the role until a new president is elected or appointed.

### **Chapter Secretary**

The secretary plays a key role in managing and maintaining the organization's records, ensuring effective communication, and upholding governance procedures. As custodian of important documents, the secretary ensures accuracy and timely submission of meeting minutes, bylaws, and other records.

### **Chapter Treasurer**

The treasurer shall be the custodian of the chapter funds. Creating an annual budget and tracking all fundraising efforts and reporting to the board after each fundraising event to determine net revenue. Submitting monthly treasurer's reports to VAREP National by the 5th of the month for the prior month. The reporting period for each treasurer's report will start on the 1st day of each month and will end the last day of each month.

### **Chapter Membership Director**

The membership director promotes chapter membership, welcomes new members, and leads retention efforts through personal communication. They are also responsible for recruiting volunteers for chapter events and managing the membership database. The membership director ensures active engagement with members and plays a crucial role in expanding and maintaining the chapter's membership base in maintaining a minimum of 100 active members at all times.

### **Chapter Education Director**

The education director works with the NEC, organizing and managing real estate educational events such as Lunch and Learns or the MVHC/DTS classes ensuring they align with the organization's mission to empower real estate practitioners.

### **Chapter Community Outreach Director**

The community outreach director builds and maintains relationships with community organizations, particularly veteran nonprofits, to support VAREP's mission. They collaborate with the government affairs director to plan community events and serve as the public face of the organization at local engagements. They also handle the media/press through PSAs and arranging media presence to events as appropriate.

**Chapter Government Affairs Director**

The government affairs director works with the NLC to support VAREP's policy positions on local and state levels and legislative priorities that advance VAREP's mission and Five Point Plan, engaging with local, state, and federal government officials, and keeping the chapter informed on legislative matters.

**Chapter Board "All-In" Checklist**

Does each board director know his or her roles per the handbook?

- Are there personal agendas besides the VAREP mission?
- Does each board director have the time commitment?
- Does everyone have the right attitude?
- Do you have an annual business plan? If so, are you following it?
- Is there respect and is each board director able to recognize chain of command?
- Is everyone being held accountable?
- Is each board director able to lead without being a dictator?
- Are board directors being driven by ego and not by the mission?
- Is there honest and effective communication?
- Is there teamwork?
- Is the board removing disruptive and unproductive directors?

**Online Leadership Toolbox**

Each board member has access to the "Leadership Toolbox" located in the members' area of the website. It is strongly suggested that all board members visit this resource prior to calling in to VAREP National, Association Manager, and/or ALC Member.

## **IX. SUMMARY**

Whew! You have read or most likely skimmed this Chapter Launch Manual.

I will promise you a lot of hard work, but I assure you that the satisfaction of helping veterans realize the dream of homeownership is well worth the effort.

“I wish you the best and thank you for your interest in starting a VAREP Local Chapter.” Son Nguyen - Founder and CEO

**APPENDIX A: PETITION TO FORM A CHAPTER****DATE:** [INSERT DATE]**TO:** The National Board of Directors of the Veterans Association of Real Estate Professionals

We the undersigned, who are VAREP Professional Association Members in good standing of VAREP, do hereby request for recognition as charter members of the [INSERT CHAPTER NAME] of the VAREP.

We request approval as an official local VAREP Chapter. A signed charter is attached to this document.

**Printed Name**

President: \_\_\_\_\_

Signature: \_\_\_\_\_

Vice-President: \_\_\_\_\_

Signature: \_\_\_\_\_

Secretary: \_\_\_\_\_

Signature: \_\_\_\_\_

Treasurer: \_\_\_\_\_

Signature: \_\_\_\_\_

Membership: \_\_\_\_\_

Signature: \_\_\_\_\_

Education: \_\_\_\_\_

Signature: \_\_\_\_\_

Outreach: \_\_\_\_\_

Signature: \_\_\_\_\_

Government Affairs: \_\_\_\_\_

Signature: \_\_\_\_\_

Approved by: \_\_\_\_\_

Title: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Witnessed by: \_\_\_\_\_

Title: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

**APPENDIX B: VAREP CHAPTER CHARTER AGREEMENT**

This charter is made this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, by and between the Veterans Association of Real Estate Professionals (“VAREP”) and the \_\_\_\_\_ Chapter of VAREP (“Chapter”).

**WHEREAS** VAREP wishes to grant to Chapter a charter pursuant to which VAREP and Chapter shall become affiliated;

**WHEREAS** VAREP and Chapter wish to set forth their mutual understandings and agreements pertaining to the grant of the charter and the mutual rights and responsibilities created thereby.

**NOW, THEREFORE**, in consideration of the foregoing and of other mutual promises and agreements hereinafter set forth, VAREP and the Chapter agree as follows:

1. **Rights of Chapter.** Chapter shall have the right to utilize the name of VAREP in the name of the Chapter, to acknowledge a charter with VAREP, Inc., and to receive all other benefits bestowed by VAREP upon its chartered chapters.
2. **Relationship.** VAREP and Chapter are not and shall not be considered joint venturers, partners, legal representatives, or agents of each other. At no time shall either party act or represent itself to be acting in any of these capacities. Neither VAREP nor Chapter shall have the right or power to bind or obligate the other party in any manner and shall not make, or represent that it has the power to make, any contract, agreement, representation, warranty or obligation, express or implied, on behalf of the other party. Neither VAREP nor chapter shall be liable for any act, error, omission, debt, or other liability or obligation of the other party.
3. **Bylaws & Handbook.** Chapter shall abide by and promote the purposes and objectives of VAREP as set forth in the most current version of the Bylaws and VAREP Chapter Handbook. Chapter may not adopt its own.
4. **Membership.** Chapter shall admit only those Professional Association members identified and approved by VAREP National.
5. **Dues.** Chapter may not set and impose chapter dues on members.
6. **Annual Tax Return.** Chapter is not its own corporation. All tax filings are completed and submitted at VAREP National. Chapter will submit monthly treasurer’s report with full documentation in a timely manner and follow the chapter Finances guidelines set forth by the Chapter Handbook.

(a) Listing of outgoing and newly elected chapter officers and committee chairs and,

- (b) Summary of the past year's activities, including number of regular meetings, topics, and any special events, such as seminars or trade show participation and,
  - (c) A roster of current members, the chapter mailing list, and attendance lists for meetings and events
7. **Bank Account.** VAREP National shall establish a chapter bank account. Chapter maintains this account.
  8. **Logo Use.** The use of VAREP logo, the name "Veterans Association of Real Estate Professionals," and the VAREP acronym by the Chapter must always include the name of the chapter so as not confuse communications from VAREP with those of Chapter.
  9. **Format of Chapter Name.** The distinction between Chapter and VAREP, especially in communications with the public, must be maintained. Communication by a chapter and chapter officers or members, in correspondence, advertising, or other promotional material, must always identify the chapter by name.

Example:

**VAREP Chapter:**

VAREP \_\_\_\_\_ Chapter

OR

**John Doe**

President, \_\_\_\_\_ Chapter

**VETERANS ASSOCIATION OF REAL ESTATE PROFESSIONALS**

9. **Responsibilities of VAREP National.** VAREP National responsibilities under this agreement shall include:
  - a. **Nationwide Image of VAREP.** VAREP National assumes responsibility for projecting a positive and professional national image and identity of its members in establishing itself as the voice for military and veteran housing and employment. The image and identity of VAREP is projected through public relations, media relations and internal communications to chapters and members
  - b. **Representation of Association at the Federal Level.** VAREP National will represent its members collectively before departments and agencies of the federal government to further enhance military and veteran housing and employment initiatives.

- c. **Chapter Development and Support.** VAREP National develops and supports a strong chapter network. The board of directors and representatives shall visit chapters and assist in addressing issues that are beyond the capabilities of the local Chapter.
  - d. **Exchange of Information.** VAREP National shall coordinate events, activities and forums, including an annual convention, to bring together members, government representatives, and other interested parties and to provide educational and networking opportunities for members.
10. **Termination.** Either party may terminate this charter on thirty days written notice. In the event of breach by a party, the other may terminate immediately by written notice. Upon termination by either party for any reason, Chapter shall cease utilizing the name "Veterans Association of Real Estate Professionals", the acronym "VAREP", and the logo of VAREP (all of which are owned completely and exclusively by VAREP) and the chapter may no longer claim any affiliation with VAREP.

In consideration of the mutual covenants and promises contained in this agreement, and intending to be legally bound, the undersigned have caused their authorized representatives to execute this agreement.

#### LOCAL CHAPTER

Date: \_\_\_\_\_

By: \_\_\_\_\_

Title: \_\_\_\_\_

Chapter Name: \_\_\_\_\_

#### VAREP NATIONAL

Date: \_\_\_\_\_

Date: \_\_\_\_\_

By: \_\_\_\_\_

By: \_\_\_\_\_

Title: \_\_\_\_\_

Title: \_\_\_\_\_

**APPENDIX C: VAREP LEADERSHIP OATH**

I, **{YOUR NAME}** do promise that I will support the mission of the Veterans Association of Real Estate Professionals as the **{POSITION NAME}** of the **{INSERT CHAPTER OR COMMITTEE NAME}**; that I will follow the articles, bylaws, and VAREP handbook as set forth by VAREP National; that I will be diligent in my efforts to serve VAREP members, active-duty, and the veteran communities; that I will always lead by example and maintain the highest character, integrity and morale of VAREP; that I take this obligation freely, without any mental reservation; and that I will faithfully discharge the duties of the office on which I am about to enter.

Chapter Board Member or National Committee Member

Printed Name:\_\_\_\_\_

Signature:\_\_\_\_\_

Date:\_\_\_\_\_

VAREP National Representative

Printed Name:\_\_\_\_\_

Signature:\_\_\_\_\_

Date:\_\_\_\_\_

## APPENDIX D: CHAPTER LEADERSHIP INTEREST FORM

Leadership Interest: ☐ Board ☐ Committee ☐ Board Mentorship Program  
 Military Classification: ☐ Veteran ☐ Servicemember ☐ Family ☐ Friend  
 Career Identification: ☐ Housing Professional ☐ Non-Housing Careers ☐ Retiree

Date: \_\_\_\_\_ VAREP Membership #: \_\_\_\_\_ Chapter: \_\_\_\_\_

First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_

State: \_\_\_\_\_ Zip Code: \_\_\_\_\_ Phone: \_\_\_\_\_

Email: \_\_\_\_\_ Occupation: \_\_\_\_\_

**Description: Open to VAREP National Members with a “Chapter Affiliation Subscription”**

- **Board Members:** Have voting rights, roles, and responsibilities in chapter management.
- **Committee Members:** Focus on specific projects, without voting rights, but play a vital role in achieving the mission.
- **Board Mentorship Program:** These non-voting positions are available for General Members or Committee members interested in future Board roles.

**Note:** All leadership positions maybe include public speaking, fundraising, setup, and lifting up to 30 lbs. Members must be committed, capable, and uphold VAREP’s core values, as underperformance may lead to dismissal.

**Organization(s) Currently Associated/Member of:** \_\_\_\_\_

**Board:** ☐ President ☐ Vice President ☐ Secretary ☐ Treasurer ☐ Community Outreach ☐ Education ☐  
 Government Affairs ☐ Membership

**Committees:** ☐ Fundraising ☐ Special Projects

**Board Mentorship Program:** ☐ I am interested

**Why Do you want to become a VAREP Board/Committee Member:** \_\_\_\_\_

**Areas of Interest(s)/Talent:** ☐ Technology ☐ Social Media ☐ Education ☐ Research/Content ☐ Community  
 Outreach ☐ Fundraising Events ☐ Legislative/Advocacy ☐ Media Relations ☐ Parliamentary

☐ **Other Areas of Talent:** \_\_\_\_\_



**VAREP**  
VETERANS ASSOCIATION OF  
REAL ESTATE PROFESSIONALS

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