



Veteran's Benefits Guide

provided by the Housing and Community Development Department
of the Town of Davie



**“... to care for him
who shall have borne
the battle, and for his
widow and his
orphan...”**

-Abraham Lincoln

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•Healthcare Benefits

VA operates the nation's largest integrated health care system with more than 1,400 sites of care, including hospitals, community clinics, community living centers, domiciliary, readjustment counseling centers, and various other facilities. For additional information on VA health care, visit: www.va.gov/health.

Basic Eligibility: A person who served in the active military, naval, or air service and who was discharged or released under conditions other than dishonorable may qualify for VA health care benefits. Reservists and National Guard members may also qualify for VA health care benefits if they were called to active duty (other than for training only) by a Federal order and completed the full period for which they were called or ordered to active duty.

Minimum Duty Requirements: Veterans who enlisted after Sept. 7, 1980, or who entered active duty after Oct. 16, 1981, must have served 24 continuous months or the full period for which they were called to active duty in order to be eligible. This minimum duty requirement may not apply to veterans discharged for hardship, early out or a disability incurred or aggravated in the line of duty.

Enrollment

For most veterans, entry into the VA health care system begins by applying for enrollment. To apply, complete VA Form 10-10EZ, Application for Health Benefits, which may be obtained from any VA health care facility or regional benefits office, on line at www.va.gov/1010ez.htm or by calling 1-877-222-VETS (8387). Once enrolled, veterans can receive health care at VA health care facilities anywhere in the country.

Veterans enrolled in the VA health care system are afforded privacy rights under federal law. VA's Notice of Privacy Practices, which describes how VA may use and disclose veterans' medical information, is also available on line at

www.va.gov/vhapublications/viewpublication.asp?pub_ID=1089

The following four categories of veterans are not required to enroll, but are urged to do so to permit better planning of health resources:

1. Veterans with a service-connected disability of 50 percent or more.
2. Veterans seeking care for a disability the military determined was incurred or aggravated in the line of duty, but which VA has not yet rated, within 12 months of discharge.
3. Veterans seeking care for a service-connected disability only.
4. Veterans seeking registry examinations (Ionizing Radiation, Agent Orange, Gulf War/Operation Iraqi Freedom and Depleted Uranium).

•Housing Benefits and Home Loans

Home Improvements and Structural Alterations

VA provides up to \$4,100 lifetime benefit for service-connected veterans and up to \$1,200 for non-service-connected veterans to make home improvements necessary for the continuation of treatment or for disability access to the home and essential lavatory and sanitary facilities.

Home Improvement and Structural Alterations grants provide for medically necessary improvements and/or structural changes to the Veteran's residence for the following purposes:

- (1) Allowing entrance to, or exit from, the Veteran's residence.
- (2) Use of essential lavatory and sanitary facilities.
- (3) Allowing accessibility to kitchen or bathroom sinks or counters.

(4) Improving entrance paths or driveways in immediate area of the home to facilitate access to the home by the Veteran.

(5) Improving plumbing or electrical systems made necessary due to installation of dialysis equipment in the home.

For application information, contact the prosthetic representative at the nearest VA health care facility.

Specially Adapted Housing Grants

Certain veterans and servicemembers with service-connected disabilities may be entitled to a Specially Adapted Housing (SAH) grant from VA to help build a new specially adapted house, to adapt a home they already own, or buy a house and modify it to meet their disability-related requirements. Eligible veterans or servicemembers may now receive up to three grants, with the total dollar amount of the grants not to exceed the maximum allowable. Previous grant recipients who had received assistance of less than the current maximum allowable may be eligible for an additional SAH grant. For more information on the use of such grants, contact Brian Bixler, Specially Adapted Housing, at 202-461-9546 or via e-mail at brian.bixler@va.gov.

Supplemental Financing: Veterans and servicemembers with available loan guaranty entitlement may also obtain a guaranteed loan or a direct loan from VA to supplement the grant to acquire a specially adapted home. Amounts with a guaranteed loan from a private lender will vary, but the maximum direct loan from VA is \$33,000.

Additional information about the Specially Adapted Housing Program is available on VA's Web site at www.homeloans.va.gov/sah.htm.

VA home loan guaranties are issued to help eligible servicemembers, veterans, reservists and unmarried surviving spouses obtain homes, condominiums, residential cooperative housing units, and manufactured homes, and to refinance loans. For additional information or to obtain VA loan guaranty forms, visit www.homeloans.va.gov/.

Loan Uses: A VA guaranty helps protect lenders from loss if the borrower fails to repay the loan. It can be used to obtain a loan to:

1. Buy or build a home.
2. Buy a residential condominium unit.
3. Buy a residential cooperative housing unit.
4. Repair, alter, or improve a residence owned by the veteran and occupied as a home.
5. Refinance an existing home loan.
6. Buy a manufactured home and/or lot.
7. Install a solar heating or cooling system or other energy efficient improvements.

Closing Costs: For purchase home loans, payment in cash is required on all closing costs, including title search and recording fees, hazard insurance premiums and prepaid taxes. For refinancing loans, all such costs may be included in the loan, as long as the total loan does not exceed the reasonable value of the property. Interest rate reduction loans may include closing costs, including a maximum of two discount points. All veterans, except those receiving VA disability compensation, those who are rated by VA as eligible to receive compensation as a result of pre-discharge disability examination and rating, and unmarried surviving spouses of veterans who died in service or as a result of a service-connected disability, are charged a VA funding fee. For all types of loans, the loan amount may include this funding fee.

Required Occupancy: To qualify for a VA home loan, a veteran or the spouse of an active duty servicemember must certify that he or she intends to occupy the home. When refinancing a VA-guaranteed loan solely to reduce the interest rate, a veteran need only certify to prior occupancy.

VA Assistance to Veterans in Default:

When a veteran's home loan becomes delinquent, the veteran should contact the lender as soon as possible to explain what caused the missed payments, and discuss

how they can be repaid. Depending on a veteran's situation, the lender may offer any of the following options to avoid foreclosure:

- **Repayment Plan:** make a regular payment each month plus part of the late payments.
- **Forbearance:** lender temporarily suspends payments to allow veteran time to accumulate funds to reinstate the loan or sell the property.
- **Loan Modification:** lender provides a fresh start by adding delinquency to the loan balance, and establishing a new payment schedule.
- **Compromise Sale/Short Sale:** lender approves a sale of the home for less than what is needed to pay off the loan. The remainder is written off and/or paid by VA guaranty.
- **Deed-in-Lieu-of Foreclosure:** lender accepts a deed to the property instead of going through a lengthy foreclosure process.

VA Acquires Property Foreclosures: VA acquires properties as a result of foreclosures. A private contractor is currently marketing the properties through listing agents using local Multiple Listing Services. A listing of "VA Properties for Sale" may be found at va.reotrans.com. Contact a real estate agent for information on purchasing a VA-acquired property.

Loans for Native American Veterans: Eligible Native American veterans can obtain a loan from VA to purchase, construct, or improve a home on Federal Trust Land, or to reduce the interest rate on such a VA loan. Native American Direct Loans are only available if a memorandum of understanding exists between the tribal organization and VA. Veterans who are not Native American, but who are married to Native American non-veterans, may be eligible for a direct loan under this program. To be eligible for such a loan, the qualified non-Native American veteran and the Native American spouse must reside on Federal Trust Land, and both the veteran and spouse must have a meaningful interest in the dwelling or lot.

• Dependents and Survivors Benefits

Bereavement Counseling: VA Vet Centers provide bereavement counseling to all family members including spouses, children, parents, and siblings of servicemembers who die while on active duty. This includes federally activated members of the National Guard and reserve components. Bereavement services may be accessed by calling (202) 461-6530.

Death Gratuity Payment: Military services provide payment, called a death gratuity, in the amount of \$100,000 to the next of kin of servicemembers who die while on active duty (including those who die within 120 days of separation) as a result of service-connected injury or illness. If there is no surviving spouse or child, then parents or siblings designated as next of kin by the servicemember may be provided the payment. The payment is made by the last military command of the deceased. If the beneficiary is not paid automatically, application may be made to the military service concerned.

Dependency and Indemnity Compensation

Eligibility: For a survivor to be eligible for Dependency and Indemnity Compensation (DIC), the veteran's death must have resulted from one of the following causes:

1. A disease or injury incurred or aggravated in the line of duty while on active duty or active duty for training.
2. An injury, heart attack, cardiac arrest, or stroke incurred or aggravated in the line of duty while on inactive duty for training.
3. A service-connected disability or a condition directly related to a service-connected disability.

DIC also may be paid to certain survivors of veterans who were totally disabled from service-connected conditions at the time of death, even though their service-connected

disabilities did not cause their deaths. The survivor qualifies if the veteran was:

1. Continuously rated totally disabled for a period of 10 years immediately preceding death; or
2. Continuously rated totally disabled from the date of military discharge and for at least 5 years immediately preceding death ;or
3. A former POW who died after Sept. 30, 1999, and who was continuously rated totally disabled for a period of at least one year immediately preceding death.

Payments will be offset by any amount received from judicial proceedings brought on by the veteran's death. The veteran's discharge must have been under conditions other than dishonorable.

Health Care Benefits

Under the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA), certain dependents and survivors can receive reimbursement for most medical expenses – inpatient, outpatient, mental health, prescription medication, skilled nursing care and durable medical equipment.

A surviving spouse under age 55 who remarries loses CHAMPVA eligibility on midnight of the date of remarriage. He/she may re-establish eligibility if the remarriage ends by death, divorce or annulment effective the first day of the month following the termination of the remarriage or Dec. 1, 1999, whichever is later. A surviving spouse who remarries after age 55 does not lose eligibility upon remarriage.

For those who have Medicare entitlement, CHAMPVA is secondary payer to Medicare. For additional information, contact the VA Health Administration Center, CHAMPVA, P.O. Box 469028, Denver, CO 80246, call 1-800-733-8387 or visit the Web site at www.va.gov/hac/forbeneficiaries/champva/champva.asp.

•Education

Additional information can be found at www.gibill.va.gov/ or by calling 1-888-GI-BILL-1 (1-888-442-4551)

Post – 9/11 GI Bill

The Post- 9/11 GI Bill is a new education benefit program for servicemembers and veterans who served on active duty on or after Sept.11, 2001. Benefits are payable for training pursued on or after Aug. 1, 2009. No payments can be made under this program for training pursued before that date.

Benefits may be used for any approved program offered by a school in the United States that is authorized to grant an associate (or higher) degree. Call 1-888-442-4551 about attending school in a foreign country. Visit www.gibill.va.gov for more information.

The Yellow Ribbon G.I. Education Enhancement Program:

The Yellow Ribbon G.I. Education Enhancement Program: was enacted to potentially assist eligible individuals with payment of their tuition and fees in instances where costs exceed the most expensive in-state undergraduate tuition at a public institution of higher education. To be eligible, the student must be: a veteran receiving benefits at the 100% benefit rate payable, a transfer-of-entitlement-eligible dependent child, or a transfer-of-entitlement eligible spouse of a veteran. The school of attendance must have accepted VA's invitation to participate in the program, state how much student tuition will be waived (up to 50%) and how many participants will be accepted into the program during the current academic year. VA will match the school's percentage (up to 50%) to reduce or eliminate out-of-pocket costs for eligible participants. Visit www.gibill.va.gov for more information.

Marine Gunnery Sergeant John David Fry Scholarship:

Marine Gunnery Sergeant John David Fry Scholarship: This scholarship entitles children of those who die in the line of duty on or since September 11, 2001, to use Post-9/11 GI Bill benefits.

Eligible children:

- are entitled to 36 months of benefits at the 100% level
- have 15 years to use the benefit beginning on their 18th birthday
- may use the benefit until their 33rd birthday
- are not eligible for the Yellow Ribbon Program

Visit www.gibill.va.gov for more information.

Veterans' Educational Assistance Program Eligibility:

Veterans' Educational Assistance Program Eligibility: Active duty personnel could participate in the Veterans' Educational Assistance Program (VEAP) if they entered active duty for the first time after Dec. 31, 1976, and before July 1, 1985, and made a contribution prior to April 1, 1987.

The maximum contribution is \$2,700. Active duty participants may make a lump-sum contribution to their VEAP account. For more information, visit the Web site at www.gibill.va.gov.

Montgomery GI Bill

VA educational benefits may be used while the servicemember is on active duty or after the servicemember's separation from active duty with a fully honorable military discharge. Discharges "under honorable conditions" and "general" discharges do not establish eligibility. Eligibility generally expires 10 years after the servicemember's discharge. However, there are exceptions for disability, re-entering active duty, and upgraded discharges. All participants must have a high school diploma, equivalency certificate, or have completed 12 hours toward a college degree before applying for benefits.

Payments: Effective Oct. 1, 2009, the rate for full-time training in college, technical or vocational school is \$1,368 a month for those

who served three years or more or two years plus four years in the Selected Reserve. For those who served less than three years, the monthly rate is \$1,111. Benefits are reduced for part-time training. Payments for other types of training follow different rules. VA will pay an additional amount, called a "kicker" or "college fund," if directed by DOD. Visit www.gibill.va.gov for more information.

•Special Groups of Veterans

Homeless Veterans: VA's homeless programs constitute the largest integrated network of homeless assistance programs in the country, offering a wide array of services to help veterans recover from homelessness and live as self-sufficiently and independently as possible.

The **VA Health Care for Homeless Veterans (HCHV) Program** provides a gateway to VA and community supportive services for eligible Veterans. Through the HCHV Program, Veterans are provided with case management and residential treatment in the community. The program also conducts outreach to homeless Veterans who are not likely to come to VA facilities on their own.

The **National Call Center for Homeless Veterans (NCCHV)** assists homeless veterans, at-risk Veterans, their families and other interested parties with linkages to appropriate VA and community-based resources. The call center provides trained VA staff members 24 hours a day, seven days a week that assess a caller's needs and connect them to appropriate resources. The call center can be accessed by dialing 1-877-4AID VET (1-877-424-3838).

The **VA Grant and Per Diem (GPD) Program** provides funds to nonprofit community agencies providing transitional

housing (up to 24 months) and/or offering services to homeless veterans, such as case management, education, crisis intervention, counseling, and services targeted towards specialized populations including homeless women Veterans. The goal of the program is helping homeless Veterans achieve residential stability, increase their skill levels and/or income, and obtain greater self-determination.

The **Housing and Urban Development-Veterans Affairs Supported Housing (HUD-VASH)** Program provides permanent housing and ongoing case management for eligible homeless veterans who would not be able to live independently without the support of case management. This program allows eligible veterans to live in veteran- selected housing units with a "Housing Choice" voucher. These vouchers are portable to support the veteran's choice of housing in communities served by their VA medical facility where case management services can be provided. HUD-VASH services include outreach and case management to ensure integration of services and continuity of care. This program enhances the ability of VA to serve homeless women veterans, and homeless veterans with families.

Through the **Supportive Services for Low-Income Veterans Program**, VA aims to improve very low-income Veteran families' housing stability by providing supportive services to very low-income Veteran families in or transitioning to permanent housing. VA funds community-based organizations to provide eligible Veteran families with outreach, case management and assistance in obtaining VA and other benefits. Grantees may also provide time-limited payments to third parties (e.g., landlords, utility companies, moving companies and licensed child care providers) if these payments help Veterans' families stay in or acquire permanent housing on a sustainable basis.

In **VA's Compensated Work Therapy/Transitional Residence (CWT/TR)** Program, disadvantaged, at-risk, and homeless Veterans live in CWT/TR community-based supervised group homes while working

for pay in VA's CWT Program, to learn new job skills, relearn successful work habits, and regain a sense of self-esteem and self-worth.

The **Healthcare for Re-Entry Veterans (HCRV) Program** offers outreach, referrals and short-term case management assistance for incarcerated veterans who may be at risk for homelessness upon their release.

For more information on VA homeless programs and services, Veterans currently enrolled in VA health care can speak with their VA mental health or health care provider. Other Veterans and interested parties can find a complete list of VA health care facilities at www.va.gov, or they can call VA's general information hotline at 1-800-827-1000. If assistance is needed when contacting a VA facility, ask to speak to the Health Care for Homeless Veterans Program or the Mental Health service manager. Information is also available on the VA Homeless program Web-site at www.va.gov/homeless.

World War II Era Merchant Marine Seamen: Certain Merchant Marine seamen who served in World War II may qualify for veterans benefits. When applying for medical care, seamen must present their discharge certificate from the Department of Defense. Call 1-800-827-1000 for help obtaining a certificate.

Allied Veterans Who Served During WWI or WWII: VA may provide medical care to certain veterans of nations allied or associated with the United States during World War I or World War II if authorized and reimbursed by the foreign government. VA also may provide hospitalization, outpatient care and domiciliary care to former members of the armed forces of Czechoslovakia or Poland who fought in World War I or World War II in armed conflict against an enemy of the United States if they have been U.S. citizens for at least 10 years.

VA Benefits for Veterans Living Overseas:

VA monetary benefits, including disability compensation, pension, educational benefits, and burial allowances are generally payable overseas. Some programs are restricted. Home loan guaranties are available only in the United States and selected U.S. territories and possessions. Educational benefits are limited to approved, degree granting programs in institutions of higher learning. Beneficiaries living in foreign countries should contact the nearest American embassy or consulate for help. In Canada, contact an office of Veterans Affairs Canada.

For information, visit

<http://www.vba.va.gov/bln/21/Foreign/index.htm>

•Burial and Memorial Benefits

Veterans discharged from active duty under conditions other than dishonorable and service members who die while on active duty, active duty for training, or inactive duty training, as well as spouses and dependent children of Veterans and active duty servicemembers, may be eligible for VA burial and memorial benefits. The Veteran does not have to die before a spouse or dependent child for them to be eligible.

Surviving Spouses of Veterans who died on or after Jan. 1, 2000, do not lose eligibility for burial in a national cemetery if they remarry. Burial of dependent children is limited to unmarried children under 21 years of age, or under 23 years of age if a full-time student at an approved educational institution. Unmarried adult children who become physically or mentally disabled and incapable of self-support before age 21, or age 23 if a full-time student, also are eligible for burial.

Headstones and Markers: Veterans, active duty service members, and retired Reservists and National Guard service members, are eligible for an inscribed headstone or marker for their grave at any cemetery – national, State

Veterans, or private. VA will deliver a headstone or marker at no cost, anywhere in the world. For eligible Veterans whose deaths occurred on or after Nov. 1, 1990, VA may provide a government headstone or marker even if the grave is already marked with a private one. Spouses and dependent children are eligible for a government headstone or marker only if they are buried in a national or State Veterans cemetery.

Reimbursement of Burial Expenses: VA will pay a burial allowance up to \$2,000 if the Veteran's death is service-connected. In such cases, the person who bore the Veteran's burial expenses may claim reimbursement from VA. In some cases, VA will pay the cost of transporting the remains of a Veteran whose death was service-connected to the nearest national cemetery with available gravesites. There is no time limit for filing reimbursement claims in service-connected death cases.

Burial Allowance: VA will pay a \$300 burial and funeral allowance for Veterans who, at time of death, were entitled to receive pension or compensation or would have been entitled if they were not receiving military retirement pay. Eligibility also may be established when death occurs in a VA facility, a VA-contracted nursing home or a State Veterans nursing home. In cases in which the Veteran's death was not service-connected, claims must be filed within two years after burial or cremation.

Plot Allowance: VA will pay a \$300 plot allowance when a Veteran is buried in a cemetery not under U.S. government jurisdiction if: the Veteran was discharged from active duty because of disability incurred or aggravated in the line of duty; the Veteran was receiving compensation or pension or would have been if the Veteran was not receiving military retired pay; or the Veteran died in a VA facility. The \$300 plot allowance may be paid to the state for the cost of a plot or interment in a state-owned cemetery reserved solely for Veteran burials if the Veteran is buried

without charge. Burial expenses paid by the deceased's employer or a state agency will not be reimbursed.

Military Funeral Honors: Upon request, DoD will provide military funeral honors consisting of folding and presentation of the United States flag and the playing of "Taps." A funeral honors detail consists of two or more uniformed members of the armed forces, with at least one member from the deceased's branch of service. Family members should inform their funeral director if they want military funeral honors. DoD maintains a toll-free number (1-877-MILHONR) for use by funeral directors only to request honors. VA can help arrange honors for burials at VA national cemeteries. Veterans service organizations or volunteer groups may help provide honors. For more information, visit www.militaryfuneralhonors.osd.mil/.

Veterans Cemeteries Administered by Other Agencies

Arlington National Cemetery: Administered by the Department of the Army. Eligibility is more

restrictive than at VA national cemeteries. For information, call (703) 607-8000, write Superintendent, Arlington National Cemetery, Arlington, VA 22211, or visit www.arlingtoncemetery.org/.

Department of the Interior: Administers two active national cemeteries – Andersonville National Cemetery in Georgia and Andrew Johnson National Cemetery in Tennessee. Eligibility is similar to VA national cemeteries.

State Veterans Cemeteries: Seventy-four State Veterans cemeteries offer burial options for Veterans and their families. These cemeteries have similar eligibility requirements but many require state residency. Some services, particularly for family members, may require a fee. Contact the State cemetery or State Veterans affairs office for information. To locate a State Veterans cemetery, visit www.cem.va.gov/cem/scg/lsvc.asp.

Benefits Directory

Phone Numbers

Bereavement Counseling.....	1-202-461-6530
Civilian Health and Medical Program (CHAMPVA).....	1-800-733-8387
Education.....	1-888-442-4551
Federal Recovery Coordination Program	1-877-732-4456
Foreign Medical Program.....	1-888-820-1756
Headstones and Markers.....	1-800-697-6947
Health Care.....	1-877-222-8387
Homeless Veterans.....	1-877-424-3838
Home Loans.....	1-888-244-6711
Life Insurance.....	1-800-669-8477
National Cemetery Scheduling Office.....	1-800-535-1117
National Suicide Prevention Lifeline.....	1-800-273-8255
Pension Management Center.....	1-877-294-6380
Presidential Memorial Certificate Program.....	1-202-565-4964
Special Health Issues.....	1-800-749-8387
Spina Bifida/Children of Women Vietnam Veterans....	1-888-820-1756
Telecommunication Device for the Deaf (TDD).....	1-800-829-4833
VA Benefits.....	1-800-827-1000
Women Veterans.....	1-202-461-1070
Broward County Elderly and Veteran Services (EVS)..	(954)-357-6622

Web Sites

Burial and Memorial Benefits	www.cem.va.gov
CHAMPVA.....	www.va.gov/hac/forbeneficiaries/forbeneficiaries.asp
Education Benefits.....	www.gibill.va.gov
Federal Jobs.....	www.usajobs.opm.gov
Health Care Eligibility.....	www.va.gov/healtheligibility
Home Loan Guaranty.....	www.homeloans.va.gov
Life Insurance.....	www.insurance.va.gov
Memorial Certificate Program.....	www.cem.va.gov/pmc.asp
Mental Health.....	www.mentalhealth.va.gov
My HealtheVet.....	www.myhealth.va.gov
National Resource Directory	www.nationalresourcedirectory.gov
Prosthetics.....	www.prosthetics.va.gov
Record.....	www.archives.gov/st-louis/military-personnel
Returning Servicemembers.....	www.oefoif.va.gov
Women Veterans.....	www.publichealth.va.gov/womenshealth
VA Vet Centers.....	www.vetcenter.va.gov
VA Home Page.....	www.va.gov
VA Benefit Payment Rates.....	www.vba.va.gov/bln/21/rates
VA Forms.....	www.va.gov/vaform
Veterans Employment and Training.....	www.dol.gov/vets
Broward County (EVS)..	http://www.benefits.va.gov/WARMS/bookb.asp
Federal Benefits Directory.....	http://www.vba.va.gov/VBA
Florida Department of Veteran's Affairs.....	http://www.floridavets.org