Home Loan Guaranty

VA guarantees loans to purchase a home, manufactured home, certain types of condominiums; or to build, repair, and improve homes. This benefit may be used to refinance an existing home loan. Certain disabled veterans can receive grants to have their home specially adapted to their needs. Native Americans living on Trust Land may qualify for a direct home loan. Basic eligibility requirements are:

- **Selected Reserve or National Guard**
  When eligibility is based on reserve service, the individual must have completed six years of honorable service. If he/she was discharged due to service-connected disability, the required service time could be less.

- **Active Duty** - When eligibility is based on current active duty service, eligibility begins after 181 days of active service (or 90 days during the Gulf War) unless discharged or separated from a previous qualifying period of active duty service.

Home Loan Guaranty - Certificate of Eligibility
toll-free - 1-888-244-6711 – East of the Mississippi River
toll-free - 1-888-487-1970 – West of the Mississippi River

Burial Benefits

Burial benefits for veterans may include a gravesite in any of our 120 national cemeteries with available space, opening and closing of the grave, perpetual care, a Government headstone or marker, a grave liner for casketed remains, a burial flag, and a Presidential Memorial Certificate, at no cost to the family.

VA can pay a burial allowance of $2000 for veterans who died of service-related causes. For other veterans receiving VA benefits, VA can pay $300 for burial and funeral expenses and a $300 plot allowance.

A U.S. flag for burial purposes is issued for individuals who complete at least one enlistment in the Selected Reserve or National Guard, or who was discharged due to service-connected disability or whose death was the result of service. A flag can also be issued for individuals who at the time of death were eligible for retirement pay based on Selected Reserve or National Guard Service, or would have been entitled had the member attained age 60.

Contact VA

Each VA benefit has its own eligibility requirements.
For specific information about eligibility call VA at:
1-800-827-1000

- Health Benefits 877-222-8387
- Education Benefits 888-442-4551
- VA Life Insurance 800-669-8477
- Office of SGLI 800-419-1473
- CHAMPVA 800-733-8387
- Environmental Health 800-749-8387
- Headstones (status of claims only) 800-697-6947
- Telecommunication Device for Deaf (TDD) 800-829-4833
- Direct Deposit 877-838-2778

VA Web Site
www.va.gov

Apply for Health Benefits
https://www.1010ez.med.va.gov/sec/vha/1010ez/

Apply for Compensation, Pension or Vocational Rehabilitation benefits on line:
http://vabenefits.vba.va.gov

Facilities Locator
http://www.va.gov/sta/guide/home.asp

http://www.va.gov/pubaff/fedben/Fedben.pdf

The Center for Women Veterans
http://www.va.gov/womenvet/

Education
http://www.gibill.va.gov

Loan Guaranty
http://www.homeloans.va.gov

Veterans Service Organizations
http://www.va.gov/vso/default.asp

State Veterans Affairs Offices
http://www.va.gov/partners/stateoffice/index.htm

For information on reemployment rights and unemployment insurance
http://www.dol.gov

Burial and Memorial Benefits
http://www.cem.va.gov/burial.htm
VA Benefits and Services for Selected Reserve and National Guard Members

- **Health Care**
- **Disability Benefits**
- **Education & Training Benefits**
- **Vocational Rehabilitation & Employment**
- **Home Loans**
- **Life Insurance**
- **Burial Benefits**
- **Dependents’ and Survivors’ Benefits**

**Eligibility for Reservists/National Guard Members**

The primary factor in determining basic eligibility to VA benefits is "veteran status," which is established by active military, naval, or air service and a discharge or release from active service under conditions other than dishonorable.

Reservists who served on active duty establish veteran status and may therefore be eligible for VA benefits, depending on the length of active military service and the character of discharge or release. In addition, reservists who are never called to active duty may qualify for some VA benefits.

National Guard members can establish eligibility for VA benefits only if the President activated them for federal duty.

**Health Care**

Veterans with health concerns that may be related to combat are encouraged to seek a medical evaluation at a local VA medical facility. The families of reservists may also be eligible for counseling in the Readjustment Counseling Center Program.

**Disability Benefits**

VA administers two disability programs. Both are tax-free.

**Compensation:** VA pays monthly benefits for disabilities incurred or aggravated during active duty and active duty for training, and for heart attack or stroke incurred during inactive duty for training. Such disabilities are considered “service-connected.” Additional benefits for the member and his/her dependents or survivors may apply.

**Pension:** This income-based benefit is paid to veterans with honorable war-time service who are permanently and totally disabled (or age 65 or older).

**Education and Training**

Selected Reserve and National Guard members may be entitled to up to 36 months of benefits under the Montgomery GI Bill – Selected Reserve (Chapter 1060). To qualify, the participant must:

- have a six-year obligation to serve in the Selected Reserve or National Guard (officers must agree to serve six years in addition to the original obligation)
- have completed initial active duty for training
- meet the requirements to receive a high school diploma or equivalency certificate before applying for benefits, and
- remain in good standing while serving in a Selected Reserve or National Guard unit.

Benefit entitlement ends 10 years from the date of eligibility for the program, or on the date of separation from service. Members whose eligibility began on or after October 1, 1992, have 14 years. If activated under title 10, the eligibility period is extended by the time on active duty plus 4 months. A separate extension applies for each activation. An extension is not available if activated under U.S.C. Title 32.

**Vocational Rehabilitation and Employment**

Service-disabled veterans may qualify for rehabilitation and employment assistance including: job search, vocational evaluation, career exploration, vocational training, education, and rehabilitation services. If enrolled in an education or training program, VA will pay for the participant’s tuition, fees, books, tools, and other program expenses as well as provide a monthly living allowance.

Complete information is available at: [http://www.vba.va.gov/bln/vre/index.htm](http://www.vba.va.gov/bln/vre/index.htm)

**VA Life Insurance**

National Guard and Reserve Personnel are eligible to receive Servicemembers’ Group Life Insurance (SGLI), Veterans Group Life Insurance (VGLI), and Family Group Life Insurance (FGLI). They may also be eligible for Service-Disabled Veterans Insurance (RH) if called to active duty, injured, and have a service-connected disability.

Additional information may be obtained on-line at [http://www.insurance.va.gov/](http://www.insurance.va.gov/)