



Tax-free
benefits for
Veterans with a
service-connected
disability

Summary of VA Benefits for Disabled Veterans



U.S. Department
of Veterans Affairs



As part of our mission to serve you, VA provides disability compensation to eligible Veterans who were disabled during or because of their military service. VA also offers compensation to eligible dependents of Veterans, including a surviving spouse, child(ren), and/or parent(s).

The following disability compensation benefits are available to Veterans:

- » **Disability Compensation** – a monthly monetary benefit paid to Veterans who are disabled by an injury or disease that was incurred in or aggravated by active military service. VA and DoD offer pre-discharge programs that can help Veterans apply for disability compensation before discharge from military service
- » **Automobile Allowance** – financial assistance provided to help eligible severely disabled Servicemembers and Veterans purchase or adapt an automobile to accommodate their disabilities
- » **Clothing Allowance** – annual stipend(s) provided to disabled Veterans who have unique clothing needs as a result of a service-connected disability or injury



Additional VA benefits:

- » **Specially Adapted Housing/ Special Home Adaptation Grants** – provides monetary benefits to adapt or obtain suitable housing for eligible severely disabled Veterans
- » **Service-Disabled Veterans' Insurance (S-DVI)** – provides life insurance coverage to Veterans who have been given a VA rating for a new service-connected disability in the last two years. Totally disabled Veterans are eligible for free insurance premiums and have the opportunity to purchase additional insurance
- » **Veterans' Mortgage Life Insurance (VMLI)** – provides mortgage life insurance protection to disabled Veterans who have been approved for a VA Specially Adapted Housing (SAH) Grant
- » **Vocational Rehabilitation and Employment (VR&E)** – provides educational and training services to Veterans with service-connected illnesses and injuries to prepare for, obtain, and maintain suitable employment
- » **Education Assistance** – provides education benefits to Veterans to assist with obtaining a degree or with pursuing other eligible education and training
- » **Dependents' Educational Assistance (DEA)** – provides assistance to survivors or dependents of Veterans to obtain a degree and pursue other eligible education and training

Access Your VA Benefits

Go to eBenefits at www.ebenefits.va.gov, your one-stop shop to learn about and apply for your benefits.





DISABILITY COMPENSATION

Eligibility. Disability compensation is a monthly tax-free benefit paid to Veterans who are at least 10% disabled because of injuries or diseases that were incurred in or aggravated during active duty or active duty for training. A disability can apply to physical conditions, such as a chronic knee condition, as well as a mental health conditions, such as post-traumatic stress disorder (PTSD). If you were on inactive duty for training, the disability must have resulted from injury, heart attack, or stroke. Your discharge from service must have been under other than dishonorable conditions.

Compensation varies depending on the degree of your disability. (See VA's compensation rate tables at www.vba.va.gov/bln/21/rates).

If you have dependents, an additional allowance may be added if your combined disability is rated 30% or greater. Your compensation may be offset if you receive military retirement pay, disability severance pay, or separation incentive payments.

Special Monthly Compensation. Special Monthly Compensation may be payable in addition to the basic rate of compensation when the severity of certain disabilities or combination of disabilities involves:

- » Loss or loss of use of specific organs, sensory functions, or extremities, **OR**
- » Disabilities that confine you to your residence, **OR**
- » Disabilities that render you permanently bedridden or in need of aid and attendance, **OR**
- » Combinations of severe disabilities that significantly affect walking, **OR**
- » Existence of multiple, independent disabilities each rated at 50% or 100%, **OR**
- » Existence of multiple disabilities which, in total, render you in need of such a degree of special skilled assistance that, without it you would be permanently confined to a skilled-care nursing home

How to Apply. The best way to apply for disability compensation is by obtaining an eBenefits account at www.ebenefits.va.gov and applying online. When applying for disability compensation benefits, you should have access to the following information:

- » Discharge or separation papers (DD214 or equivalent), **AND**
- » Information about military and private medical evidence (doctor and hospital reports) supporting your claim

You may be able to receive disability compensation benefits sooner if you submit all required medical evidence with your claim - learn more at: www.benefits.va.gov/transformation/fastclaims.

PRESUMPTIVE DISABILITY BENEFITS

VA presumes that some disabilities are due to military service. You may be eligible to receive service-connected disability benefits if you have a qualifying disability associated with certain conditions of service, such as:

- » Former Prisoners of War
- » Vietnam Veterans exposed to Agent Orange
- » Gulf War Veterans with undiagnosed illnesses and medically unexplained chronic multi-symptom illnesses.

To qualify for disability benefits based on presumptive conditions, you must have a disability associated with one of the criteria listed above.





CLOTHING ALLOWANCE

VA can provide you with one or more annual clothing allowance payments if you are a Veteran who:

- » Uses a prosthetic or orthopedic device (including a wheelchair) because of a service-connected disability, **AND/OR**
- » Has a service-connected skin condition and uses a medication that causes irreparable damage to outer garments

To receive payment(s), you must establish eligibility by August 1 of the year for which you claim payment(s). To apply, contact the representative in the prosthetic department at your nearest VA medical center.

AUTOMOBILE ALLOWANCE

If you are a Servicemember or Veteran with a disability, VA may provide you with a one-time allowance to purchase a new or used car to accommodate your service-connected disability. The funds are paid directly to the seller of the automobile.

To be eligible to receive an automobile allowance, Servicemembers or Veterans must have one of the following disabilities due to their military service:

- » Loss of, or permanent loss of use of one or both feet, **OR** both hands, **OR**
- » Permanent impairment of vision in both eyes that makes driving impossible even with normal corrective lenses, **OR**
- » Certain severe burns

You may also be eligible for assistance in purchasing adaptive equipment, such as power steering, power brakes, power windows, power seats, or other special equipment that is necessary to safely operate your vehicle if you have any of the conditions above or ankylosis (immobility of the joint) of one or both knees or hips.

To apply, contact your nearest VA regional office or VA health care facility. For location assistance, call VA toll-free at 1-800-827-1000.



HOUSING GRANTS FOR DISABLED VETERANS

VA provides grants to Servicemembers and Veterans with permanent and total service-connected disabilities to help purchase or construct an adapted home, or modify an existing home to accommodate a disability.

Specially Adapted Housing (SAH) Grant.

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

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

Special Housing Adaptation (SHA) Grant.

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

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

Temporary Residence Assistance (TRA) Grant. TRA grants are available for Servicemembers and Veterans who qualify for either an SAH or SHA grant to adapt the home of a family member with whom the Servicemember or Veteran is temporarily living.

The table below provides an overview of VA's housing grant programs for Servicemembers and Veterans with a service-connected disability.

VA Housing Grant Types & Eligibility Requirements	Eligibility	Living Situation	Ownership	Number of Grants You Can Use
Specially Adapted Housing (SAH) Grant	<ul style="list-style-type: none"> » Loss of or loss of use of both legs, OR » Loss of or loss of use of both arms, OR » Blindness in both eyes having only light perception, plus loss of or loss of use of one leg, OR » The loss of or loss of use of one lower leg together with residuals of organic disease or injury, OR » The loss of or loss of use of one leg together with the loss of or loss of use of one arm, OR » Certain severe burns, OR » Certain severe respiratory injuries 	Permanent	Home is owned by an eligible individual	Maximum of 3 grants, up to the maximum dollar amount allowable
Special Housing Adaptation (SHA) Grant	<ul style="list-style-type: none"> » Blindness in both eyes with 5/200 visual acuity or less, OR » Loss of or loss of use of both hands, OR » Certain severe burn injuries, OR » Certain severe respiratory injuries 	Permanent	Home is owned by an eligible individual or family member	Maximum of 3 grants, up to the maximum dollar amount allowable
Temporary Residence Assistance (TRA) Grant	Based on eligibility for SAH or SHA grant	Temporary	Home is owned by an eligible individual's family member	Maximum of 1 grant

Amounts of assistance are set by law, but they may be adjusted upward annually based on a cost-of-construction index. No individual may use the grant benefit more than three times up to the aggregate amount. For additional information on the SAH/SHA grant programs, please visit: www.benefits.va.gov/homeloans.

To apply for an SHA or SAH grant, fill out and submit the Veterans Application in Acquiring Specially Adapted Housing or Special Home Adaptation Grant (**VA Form 26-4555**) at www.ebenefits.va.gov, download it at www.va.gov/forms, or call VA toll-free at 1-800-827-1000 to have a claim form mailed to you, or visit your local VA regional office. If you use the Telecommunications Device for the Deaf (TDD), the Federal Relay number is 711.



VETERANS' MORTGAGE LIFE INSURANCE (VMLI)

Veterans' Mortgage Life Insurance (VMLI) is mortgage protection insurance that can help a disabled Servicemember or Veteran's family by paying off the home mortgage in the event of the Servicemember or Veteran's death.

Eligibility. VMLI is only available to Servicemembers or Veterans with severe service-connected disabilities who:

- » Received a Specially Adapted Housing (SAH) Grant from VA for assistance in building, remodeling, or purchasing an adapted home, **AND**
- » Have the title to the home, **AND**
- » Have a mortgage on the home

Servicemembers and Veterans must apply for VMLI before their 70th birthday.

VMLI protection is issued automatically following SAH approval, provided you submit the information required to establish a premium and do not decline coverage. Coverage automatically terminates when the mortgage is paid off. If your mortgage is disposed of through sale of the property, you can obtain VMLI on the mortgage of another home.

Premiums. VMLI premiums vary according to your age, the outstanding balance of your mortgage at the time you apply, and the remaining length of the mortgage. VMLI premiums must be paid by deduction from your monthly compensation.



SERVICE-DISABLED VETERANS' INSURANCE (S-DVI)

S-DVI is a life insurance benefit for Veterans who have service-connected disabilities but are otherwise in good health.

Eligibility. To obtain S-DVI, you must meet the following criteria:

- » You were discharged under other than dishonorable conditions on or after April 25, 1951, **AND**
- » You received a rating for a service-connected disability (even if only 0%), **AND**
- » You are in good health, except for any service-connected conditions, **AND**
- » You apply within two years from the date VA notifies you that you have been approved for a new service-connected disability

Premiums. The premium you pay for S-DVI coverage depends on your age, type of plan (term or permanent), and the amount of coverage. If you are a Veteran with basic S-DVI coverage and are totally disabled, then you may apply to have your premiums waived.

Supplemental S-DVI is additional supplemental insurance coverage for Veterans who meet all of the following requirements:

- » You have an S-DVI policy, **AND**
- » The premiums on your basic coverage are being waived due to total disability, **AND**
- » You apply within one year of being notified of the waiver, **AND**
- » You are under 65 years of age

Premiums for this coverage cannot be waived.



VOCATIONAL REHABILITATION AND EMPLOYMENT (VR&E)

VR&E is specifically for Servicemembers and Veterans with service-connected illnesses and injuries. VA will evaluate your interests, aptitudes, abilities, and assess how your disability affects your ability to work. VR&E also provides a range of career services, including:

- » Career counseling and rehabilitation planning for employment as job training, job-seeking skills, résumé development, and other work-readiness assistance



- » On-the-Job Training (OJT), apprenticeships, and non-paid work experiences

In addition, independent living services are also available if you are so severely disabled that you are not currently ready or able to work.

Eligibility. Servicemembers and Veterans are eligible for VR&E services under the following circumstances:

- » You have a service-connected disability rating from VA of at least 10%, or a pre-discharge disability rating of 20% or more from VA, **AND**
- » You have received, or will receive, an other than dishonorable discharge, **OR**
- » If you are severely ill or injured and have been

referred to a military Physical Evaluation Board or are participating in the military/VA Integrated Disability Evaluation System process, you may qualify without a VA rating

In general, Veterans must use all VR&E services within 12 years from whichever of the following dates is later:

- » The date you separated from active military service, **OR**
- » The date that VA first notified you that you have a qualifying service-connected disability rating

Frequently Asked Questions

What is VA disability compensation?

Disability compensation is a tax-free benefit paid to a Veteran because of a service-connected disability.

What is a service-connected disability?

A service-connected disability is a disability related to an injury or disease that developed during or was aggravated while on active duty or active duty for training. VA also pays disability compensation for disabilities resulting from injury, heart attack, or stroke that occurred during inactive duty training.

Who is eligible to receive disability compensation from VA?

You may be eligible for disability compensation if you have a service-connected disability and were discharged under other than dishonorable conditions.



VA adopted five core values that define “who we are,” our culture, and how we care for Veterans, their families, and other beneficiaries. **The values are Integrity, Commitment, Advocacy, Respect, and Excellence (I-CARE).**



Additional VA Benefits

Disabilities determined by VA to be related to your military service can lead to monthly non-taxable compensation, enrollment in the VA health care system, a 10-point hiring preference for federal employment, and other important benefits. Ask your VA representative or Veterans Service Organization (VSO) representative about Disability Compensation, Pension, Health Care, Caregiver Program, Vocational Rehabilitation and Employment Services, Educational Assistance, Home Loan Guaranty, Insurance, and/or Dependents' and Survivors' Benefits. You can search for a VSO representative online at www.ebenefits.va.gov.



For More Information

For more information about disability compensation benefits, including eligibility, establishing a service-connected disability, and how to apply, please:

- » Find links to VA benefits information and apply at www.ebenefits.va.gov
- » Visit us at www.va.gov/benefits
- » Use IRIS, VA's tool to find information and ask questions online at <https://iris.custhelp.com>
- » Call us at **1-800-827-1000**
- » Visit the nearest VA regional office. To find the VA regional office nearest you, go to our website or call VA toll free at **1-800-827-1000**

**Thank you for your service.
Now let us serve you.**

U.S. Department of Veterans Affairs

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