

### 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 ( <i>status of claims only</i> )	800-697-6947
Telecommunication	
Device for Deaf (TDD)	800-829-4833
Direct Deposit	877-838-2778

VA Web Site  
[www.va.gov](http://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>

Federal Benefits for Veterans and Dependents (2003 Edition)  
<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>



*To Care for Him Who Shall Have Borne  
the Battle and For His Widow and His  
Orphan*

*Abraham Lincoln*

## A Summary of VA Benefits for National Guard and Reserve Personnel



Department of Defense  
Deployment Health  
Support Directorate



Department of  
Veterans Affairs

IB-164

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