

PERMANENT AND TOTAL DISABILITY RATINGS

- a. Permanent and total (P&T) ratings are based on age, the degree of disability, and unemployability. The ratings are determined in accordance with the Schedule for Rating Disabilities. (38 CFR, Part 4)
- b. The Rating Schedule defines total disability as an impairment of mind or body which is sufficient to make it impossible for the average person to follow a substantially gainful occupation. Permanent total disability exists when impairment is reasonably certain to continue throughout the life of the disabled person. Examples of permanent total disabilities include the permanent loss or loss of the use of both hands, or of both feet, or of one hand and one foot, or of the sight of both eyes, or becoming helpless or permanently bedridden. The Rating Schedule also provides for other total disability ratings.
- b. Veterans who are basically eligible and who are unable to secure and follow a substantially gainful occupation by reason of disabilities which are likely to be permanent shall be rated as permanent and totally disabled for pension based on unemployability and age, if they have a single disability rated 60 percent or a combined evaluation or 70 percent, with one disability ratable at 40 percent or higher.
- c. Marginal employment such as odd jobs will not be inconsistent with a finding of unemployability if the disabilities prevent full employment. A homemaker may qualify as unemployable if she or he is no longer able to perform the principal household duties without substantial help. Optional or forced retirement is not a basis for determining that a veteran is unemployable; rather, the determining factor is whether his or her disability and age prevent him or her from obtaining new employment. (38 CFR 4.17)
- d. Disabilities due to misconduct or vicious habits may not be considered in rating a veteran's disabilities. However, a P&T disability will not be disallowed by reason of the coexistence of misconduct disability when:
 1. The veteran, regardless of employment status, also has innocently acquired 100 percent disability, or
 2. When unemployable, he or she has other disabilities innocently acquired which meet the percentage requirements, and would make the average person unable to secure or follow a substantially gainful occupation.

The VA Home Loan Guarantee Program:

The Department of Veterans Affairs (VA) will guarantee loans to be used for the following purposes:

- To buy a home (including a townhouse or a condominium unit in a VA-approved project);
- To build a new home;
- To repair, alter, or improve an existing home
- To refinance an existing loan (including an existing VA loan to reduce the interest rate);
- To buy a manufactured (mobile) home and/or lot;
- To buy and improve a lot on which to place an already-owned and -occupied mobile home;
or
- To refinance a mobile home loan in order to acquire a lot.

VA-guaranteed loans are not available to buy a farm (unless the farm includes a farm house which will be personally occupied by the veteran or eligible person as their home), or to buy a business. Financing for these may be obtained through the Farmers Home Administration and the Small Business Administration, respectively, both of which give preference to veterans.

Except as noted below, VA does not actually make the loan; rather, VA guarantees a percentage of the loan value, thereby reducing the risk to the lender. The actual amount of the guarantee will vary depending on the total amount of the loan, the value of the property involved, and whether the veteran or eligible person has previously used any of his or her loan guaranty entitlement. The amount of the loan may not exceed the reasonable value of the property; the maximum amount of the guarantee will be 25% of the Freddie Mac (Federal Home Loan Mortgage Corporation) conforming loan limit limitation for a single-family residence, as adjusted (for the year involved). If both spouses are veterans and each has loan guaranty entitlement available, their separate entitlements may be combined to obtain a greater guaranty amount.

Under certain circumstances VA will make direct loans to eligible Native American veterans to buy, build, or improve a home on Native American trust (tribal) lands. The maximum loan is the same as the Freddie Mac conforming loan limit. currently \$417,000 for all loans except those made in Alaska, Hawaii, Guam, and the U.S. Virgin Islands; the limit for those areas is \$625,500. These loan limits are subject to change each year based upon the annual adjustment in the Freddie Mac conventional conforming loan limit. VA may also make direct loans to eligible disabled veterans who qualify for the Special Adapted Housing grant, to help cover the difference between the amount of the grant and the cost of the housing unit. In this case, the maximum loan is \$33,000. In addition, VA may also make direct loans to veterans who live in rural areas or small towns far from large metropolitan areas, upon a showing that there are no available local lenders except at exorbitant interest rates and the veteran is unable to obtain financing from any other sources. Again, the maximum loan is \$33,000.

The veteran or other eligible person must meet all of the credit-worthiness and the other usual and customary requirements of the lending institution, as well as making the down payment (if any) and paying the normal and reasonable closing costs. There is also a funding fee, which may be either paid separately or included in the loan; this fee varies according to the amount of down payment made. If the veteran is in receipt of service-connected disability compensation or is entitled to compensation but for the receipt of military retired pay, the funding fee is waived. Interest rates are negotiable. The length of the mortgage and repayment plan depends on the specifics of the loan, including the amount and purpose and the particular lender. In general, the

maximum length of the loan term is 30 years and 32 days; the repayment plan may be a fixed-payment, a graduated payment, a "buydown," or a growing equity mortgage plan. If the loan is to build a new home, VA will require the builder to offer a warranty against construction defects; however, VA has no enforcement authority in such cases except to suspend the builder from future participation in the Loan Guaranty program.

For qualifying service, veterans who served during any wartime period from World War II or later (except for the Persian Gulf Conflict) must have served at least 90 days of active duty and have been discharged under honorable conditions. Veterans whose service was entirely during peacetime periods July 26, 1947 to June 26, 1950; February 1, 1955 to August 4, 1964; or May 8, 1975 to September 7, 1980 (if enlisted) or to October 16, 1981 (if an officer) must have served at least 181 days of continuous active duty and have been discharged under honorable conditions. In both cases, if service was less than the minimum specified time but the veteran was discharged because of a service-connected disability, the veteran may still be eligible for benefits.

Veterans whose service began after September 7, 1980 (if enlisted) or after October 16, 1981 (if an officer) and ended before August 1, 1990 must have completed 24 months of continuous active duty or the full period for which called or ordered to active duty, and have been discharged under honorable conditions. Eligibility may still exist if the veteran served less than the specified length of time, but was discharged because of a service-connected disability; or served at least 20 months and was discharged for the convenience of the Government; or served at least 181 days and was discharged because of hardship or reduction in force; or has been determined to have a service-connected disability of compensable severity. Veterans who served during the Persian Gulf Conflict (beginning August 2, 1990), have the same 24-month length of service requirement; however, the exceptions only require 90 days of active duty rather than 181 days. Current active duty service members require 90 days of continuous active service for eligibility. Certain members of the Selected Reserve and National Guard who are not otherwise eligible for Loan Guaranty benefits, who have served at least 6 years in the Reserves or National Guard and who continue to serve in the Selected Reserve, or have been discharged under honorable conditions, or have been discharged because of a service-connected disability, or have been placed on the retired list, or have been transferred to an element of the Ready Reserves other than the Selected Reserve, are eligible for VA Loan Guaranty benefits. Previous eligibility delimiting dates for Selected Reserve and National Guard members have been repealed.

Other persons eligible for VA Loan Guaranty benefits include the un-remarried surviving spouse of a veteran who died on active duty or whose death is determined to be service-connected in nature; the spouse of any active duty service member who has been listed as missing in action or as a prisoner of war for more than 90 days; certain U.S. citizens who served in the armed forces of an Allied government during World War II; and persons who served as members of certain other organizations, services, programs, or schools. Veterans of World War I and members of the Reserves or National Guard whose only active duty was Active Duty for Training are not eligible for VA Loan Guaranty benefits. However, they may qualify for a veteran's loan under the National Housing Act loan program (FHA/HUD). The Veterans Benefits Act of 2003 provides that the remarriage of the surviving spouse of a after age 57 shall not bar eligibility for VA home loan.

Upon application, VA will make a determination of eligibility and entitlement and issue a Certificate of Eligibility, which the eligible person should present to the lending institution when applying for the loan (however, the loan application may be made before applying to VA).

There are no time limits for using Loan Guaranty entitlement. Beginning December 16, 2003, the previous delimiting date time limits for Reservists and National Guard members who qualify for Loan Guaranty benefits based on service in the Selected Reserves and/or National Guard are repealed.

Once entitlement has been used it generally cannot be restored, except under the following circumstances:

1. If the entitlement limits have been increased since the previous loan was approved, the difference between the old limits and the new limits may be available for a new VA loan, even if the previous loan is not fully paid off; or
2. If the property has been sold and the previous loan has been paid in full; or
3. A qualified eligible person buys the property, agrees to assume the outstanding VA loan balance, agrees to substitute the same amount of his or her entitlement for the entitlement originally used to guarantee the loan, **and** the new buyer meets all of the occupancy, income and credit requirements; or
4. **One time only**—If the prior VA loan has been paid in full but the property securing that loan has not been sold or otherwise disposed of, the entitlement used in connection with that loan may be restored.
5. In each of these cases application for restoration of entitlement must be made by completing and returning VA Form 26-1880, *Request for Determination of Eligibility and Available Loan Guaranty Entitlement*, to the address listed below.

	(Mailing Address)	(Overnight Address)
6.	VA Loan Eligibility Center	VA Loan Eligibility Center
7.	P.O. Box 20729	251 N. Main Street
8.	Winston-Salem, North Carolina 27120	Winston-Salem, North Carolina 27155

differing requirements, according to whether the original loan was closed before or after March 1, 1988. If the original loan closed before that date, the loan may be assumed without the approval of either VA or the lender; however, the veteran or eligible person who obtained the original loan will remain liable should the current or any future assumer ever go into default. This can be avoided by obtaining a release of liability from the VA office which guaranteed the loan. If the original loan closed on or after March 1, 1988, the loan cannot be assumed unless VA or the lender (or both) are notified, approve the assumer, and release the veteran or eligible person from further liability. The application forms are requested from the lender to whom the payments are being made.

Vocational Rehabilitation Program:

The Department of Veterans Affairs (VA) Vocational Rehabilitation program is designed to help a service-disabled veteran overcome employment handicaps imposed by such disability, so that the veteran is able to find and keep suitable employment as well as to achieve maximum independence in daily living. The primary goal of the program is to train disabled veterans for appropriate employment; although education benefits for school attendance may be authorized if that is determined to be the best way to prepare a particular veteran for entry or re-entry into the labor force, Vocational Rehabilitation benefits must not be viewed as a supplement to or a substitute or replacement for VA education assistance benefits available under other programs.

Eligibility for and entitlement to Vocational Rehabilitation requires that a veteran have service-connected disability or disabilities ratable at 20% or more, and have an employment handicap resulting primarily from such disability. A veteran with a 10% service-connected disability (including multiple noncompensable conditions for which compensation at the 10% rate is paid under 38 CFR § 3.324) may also qualify, on a showing that such disability produces a "serious" employment handicap. Statutory ratings under 38 U.S.C. 1114(k) (loss of a creative organ) or the former subsection (q) (arrested tuberculosis) do not qualify.

The period of eligibility is 12 years from date of discharge from service or 12 years from the date VA first notifies the veteran of a qualifying service-connected disability, whichever is the later. This may be extended for severely disabled veterans who are unable to begin or complete their program within that time because of their disability, or who are determined to have a severe employment handicap such that they require additional time for rehabilitation.

Rehabilitation services may continue until the veteran has reached his or her rehabilitation goal, but the education or training portion of a rehabilitation program may not exceed 48 months, except under exceptional circumstances. VA may continue to provide counseling, job-placement, and post-employment services for up to 18 additional months. Veterans in a Vocational Rehabilitation program of education or training who are also eligible for benefits under one or another VA education and training assistance programs must elect from which program they will draw benefits; concurrent benefits may not be paid under more than one program for the same course of education or training.

A veteran who applies for Vocational Rehabilitation must be entitled to receive compensation (or would be entitled except for the receipt of military retired pay). The application for Vocational Rehabilitation may be submitted together with the application for compensation, or may be filed at any time thereafter, subject to the 12-year time limit. An active duty service member who is hospitalized awaiting separation from service for disability may apply for Vocational Rehabilitation without applying for compensation. The active duty service member must have a service-connectable disability which is immediately ratable at 20% or more to qualify for consideration. To apply, complete VA Form 28-1900.

When an application is received and it is established that a qualifying degree of disability is present, the applicant will be given counseling, testing and evaluation to determine whether an employment handicap exists, and if so, whether training and/or rehabilitation services are feasible or necessary. Rehabilitation programs may include employment (including self-employment) services and assistance; educational (college-level) or vocational (trade, business

or technical school) training; apprenticeship or on-job training; or farm cooperative training. For severely disabled veterans there may be training in a rehabilitation facility, in a sheltered workshop, or in-home; the program may also include independent living services and training.

While in training a veteran will be paid a monthly subsistence allowance, varying according to the type and rate of training, the number of dependents, and other factors. In addition, VA will pay all training expenses, including tuition, fees, books and supplies, and the cost of any necessary tools, equipment, and uniforms. The veteran is also entitled to any and all medical and dental treatment (or reimbursement for the costs of such treatment), including prosthetic devices or other special equipment and special restorative services, necessary to continue or complete his or her program.

When necessary, the veteran may be provided special help such as tutoring assistance, readers for the visually impaired, or sign language interpreters for the hearing impaired. If the veteran encounters unexpected financial difficulties while training, a no-interest loan service is available. VA provides counseling services, including educational, vocational, personal, and employment counseling are available, as well as career planning and job placement services.

A veteran who is rated as totally disabled because of individual unemployability may apply for and pursue a program of Vocational Rehabilitation without jeopardizing the total disability rating. Even if the veteran is then rehabilitated and able to obtain employment, the total disability rating will continue undisturbed for a minimum of 12 months so the veteran can demonstrate that he or she is able to maintain substantially gainful employment, and is no longer unemployable.



U.S. Department of Veterans Affairs
Veterans Benefits Administration

VA Guaranteed Loan

What Is a VA Guaranteed Loan?

A VA-guaranteed loan can be used to:

- Buy a home as a primary residence (This can be either existing or new construction.)
- Refinance an existing loan

Benefits of a VA Guaranteed Loan

- No down payment, unless:
 - It is required by the lender.
- The purchase price is more than the reasonable value of the property
- No mortgage insurance
- Reusable
- One-time VA funding fee (can be included in the loan)
 - If you receive VA disability compensation, you are exempt from the VA funding fee.
- Minimum property requirements
 - Ensure the property is safe, sanitary and sound
- VA staff assistance if you become delinquent on your loan
- Can be assumed by qualified persons
- Equal opportunity for all qualified Veterans

Who Is Eligible?

In general, the following people are eligible:

- Veterans who meet service length requirements
- Service members on active duty who have served a minimum period
- Certain Reservists and National Guard members
- Certain surviving spouses of deceased Veterans

Apply at www.ebenefits.va.gov to determine your eligibility or call 877-827-3702 for more information.

Key Underwriting Criteria

- There is no maximum debt ratio. However, the lender must provide compensating factors if the total debt ratio is more than 41 percent.
- There is no maximum loan amount. However, VA does limit its guaranty. Veterans can borrow up to \$453,100 without a down payment in most of the country. You can find out the limit in any county at www.benefits.va.gov/homeloans/purchaseco_loan_limits.asp.
- VA's residual income guidelines ensure Veteran borrowers can afford the loan. These guidelines establish how much money a Veteran must have left over after all debts and living expenses are considered.
- There is no minimum credit score requirement. Instead, VA requires a lender to review the entire loan profile.

For more information, see the complete VA credit guidelines at www.benefits.va.gov/warms/pam26_7.asp.

How Can You Start the Process?

VA provides policy, guidelines and oversight of the program. Lenders provide financing for eligible Veterans. The guaranty allows Veterans to obtain a loan without a down payment or mortgage insurance premiums. Veterans need to obtain a Certificate of Eligibility (COE) to prove entitlement. You can obtain the COE online through eBenefits

at www.ebenefits.va.gov. Lenders also have the ability to request the COE on your behalf.

You should talk to several lenders to find the one that fits your needs. They should know the VA loan program. They should also offer competitive rates and terms.

Note: The VA appraisal is not intended to be an “inspection” of the property.

Before committing to a purchase agreement, you should get expert advice. Talk to a qualified residential inspection service. You should also have radon testing performed.

Can VA Help If You’re Having Trouble Making Payments?

VA loan technicians may be able to help you retain your home and avoid foreclosure. Call 877-827-3702 to speak to a VA loan technician. For more information, visit www.benefits.va.gov/homeloans/resources_payments.asp.



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Vocational Rehabilitation and Employment Services: Chapter 31

What is the Vocational Rehabilitation and Employment (VR&E) program?

The VR&E program is authorized under Title 38, U.S. Code, Chapter 31. It is referred to as the Chapter 31 program. It assists entitled Veterans with service-connected disabilities and an employment handicap to prepare for, find, and maintain a job. It also helps entitled transitioning Servicemembers.

If you are a Veteran or Servicemember with a service-connected disability and not currently able to work, VR&E also offers services to help you live as independently as possible.

Basic Period of Eligibility

There is a 12-year basic period of eligibility for VR&E services. The period begins on the latter of the following dates:

- Date of separation from active duty
- Date you were first notified of a service-connected disability rating

Who Is Entitled to Receive VR&E Service?

Active-duty Servicemembers who:

- Expect to receive an honorable discharge
- Obtain a VA memorandum rating of 20 percent or more
- Are participating in the Integrated Disability Evaluation System (IDES) or have an injury or illness that prevents them from performing military duties
 - Servicemembers participating in IDES are presumed entitled.

- Are determined by VR&E to need vocational rehabilitation services

Veterans who:

- Have received an honorable or other than dishonorable discharge
- Have a VA service-connected disability rating of:
 - 10 percent with a serious employment handicap, or
 - 20 percent or more with an employment handicap
- Are determined by VR&E to need rehabilitation services

How Is Entitlement Established?

You are entitled to services if:

- You have a 20 percent service-connected disability AND
- You have an employment handicap.

If your service-connected disability is only 10 percent, you must have a serious employment handicap to be eligible.

A Vocational Rehabilitation Counselor (VRC) will work with you to determine entitlement. The evaluation will:

- Assess your interests, aptitudes and abilities
- Assess your service-connected disability and your ability to hold a job
- Include vocational exploration activities and goal development
 - Used to determine suitable employment and maximize independent living
- Explore labor markets and wage information
- Select a VR&E program track
- Develop an individualized rehabilitation plan

What Is a Rehabilitation Plan?

This plan provides a detailed outline of VR&E program services. It is individualized to meet the needs of the Veteran or Servicemember. The plan is a signed agreement between the recipient and VA. The following service delivery options may be included in a rehabilitation plan:

- Re-employment

- Rapid employment services for new employment
- Self-employment
- Employment through long-term services
- Independent living services

What Other Benefits May Be Provided?

After the plan is enacted, the VRC will provide ongoing counseling, assistance and coordination of services. These include:

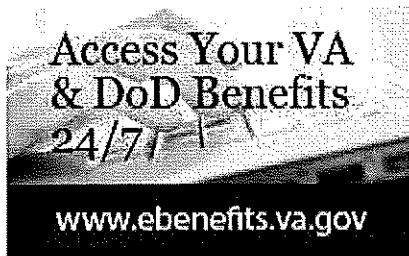
- Tutorial assistance
- Job-seeking skills training
- Medical and dental referrals to the Veterans Health Administration
- Adjustment counseling
- Payment of training allowance
- Other services required to help achieve a career and live as independently as possible

How Can You Apply?

- Apply online:
<https://www.ebenefits.va.gov/ebenefits/about/feature?feature=vocational-rehabilitation-and-employment>.
- Fill out VA Form 28-1900, "Disabled Veterans Application for Vocational Rehabilitation." You can find the form at <https://www.vba.va.gov/pubs/forms/vba-28-1900-are.pdf>. Mail the form to your closest VA regional office.

Disability Compensation - Basic Rates 2019

Dep Status	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%	
Veteran	140.05	276.84	428.83	617.73	879.36	1113.86	1403.71	1631.69	1833.62	3057.33	VETERAN
V-SP			479.83	685.73	964.36	1215.86	1522.71	1767.69	1986.62	3227.58	V-SP
V-SP-1C			516.83	735.73	1026.36	1290.86	1609.71	1867.69	2098.62	3352.41	V-SP-1C
V-SP-2C			541.83	768.73	1068.36	1340.86	1668.71	1934.69	2174.62	3437.1	V-SP-2C
V-SP-3C			566.83	801.73	1110.36	1390.86	1727.71	2001.69	2250.62	3521.79	V-SP-3C
V-SP-4C			591.83	834.73	1152.36	1440.86	1786.71	2068.69	2326.62	3606.48	V-SP-4C
Additional Child			25.00	33.00	42.00	50.00	59.00	67.00	76.00	84.69	ADD'L CHILD
School Child			82.00	109.00	136.00	164.00	191.00	218.00	246.00	273.58	OVER 18 CHILD
A/A Spouse			47.00	62.00	78.00	94.00	109.00	125.00	141.00	156.32	A/A SPOUSE
V-1C			462.83	662.73	955.36	1181.86	1482.71	1722.69	1935.62	3171.12	V-1C
V-2C			487.83	695.73	977.36	1231.86	1541.71	1789.69	2011.62	3255.81	V-2C
V-3C			512.83	728.73	1019.36	1281.86	1600.71	1856.69	2087.62	3340.50	V-3C
V-4C			537.83	761.73	1061.36	1331.86	1659.71	1923.69	2163.62	3425.39	V-4C
Auto Allow	\$21,058.69										
Clothing Allow	\$817.48										
Medal of Honor	\$1,366.81										
Burial S/C	\$2,000.00	At VAMC									
Burial Non-S/C	\$300.00	<---780									
Plot Allowance	\$780.00										
Chapter 35	Monthly										
Full Time	\$1,224										
3/4 Time	\$967										
1/2 Time	\$710										
1/4 Time	\$306.00										
Income Limits											
Surviving Spouse											
Household											
A/A No Dep											
A/A Dep											
Single											
Spouse 1 Child											
Spouse 2 child											
Spouse A & A											
Spouse HB											
Married 8 yrs											
2 Year trans with 1 or more child add											



VA » Veterans Benefits Administration » Pension » Veterans Pension Rate Table – Effective 12/1/18

Pension

Veterans Pension Rate Table – Effective 12/1/18

Go to the [How to Read Pension Benefits Rate Tables](#) page to learn how to read Pension rates pages.

For historic rate charts on this topic click on the date:

[2017](#) | [2016](#) | [2014](#) | [2013](#) | [2012](#) | [2011](#) | [2009](#) | [2008](#) | [2007](#) | [2006](#) | [2005](#) | [2004](#) | [2003](#) | [2002](#) | [2001](#) | [2000](#) | [1999](#) | [before 12-1-1999](#).

Microsoft Word Documents — If you do not have Microsoft Word software installed, you may download free viewer and reader software.

Veterans Pension Rate Table
Veteran - Alone & With Dependents

Date of Cost-of-Living Increase: 12-01-2018

Increase Factor: 2.8%

Standard Medicare Deduction: Actual amount will be determined by SSA based on individual income.

Net Worth Bright-Line Limit effective 10-18-2018 is \$123,600 (Penalty Period Rate is \$2,169)

Net Worth Bright-Line Limit effective 12-01-2018 is \$127,061 (Penalty Period Rate is \$2,230)

Maximum Annual Pension Rate (MAPR) Category	Amount
If you are a veteran...	Your yearly income must be less than...
Without Spouse or Child	\$13,535
	To be deducted, medical expenses must exceed 5% of MAPR, or, \$676
With One Dependent	\$17,724
	To be deducted, medical expenses must exceed 5% of MAPR, or, \$ 886
Housebound Without Dependents	\$16,540
Housebound With One Dependent	\$20,731
A&A Without Dependents	\$22,577
A&A With One Dependent	\$26,766
Two Vets Married to Each Other	\$17,724
Two Vets Married to Each Other One H/B	\$20,731
Two Vets Married to Each Other Both H/B	\$23,734
Two Vets Married to Each Other One A/A	\$26,766
Two Vets Married to Each Other One A/A One H/B	\$29,764
Two Vets Married to Each Other Both A/A	\$35,813
Add for Early War Veteran (Mexican Border Period or WW1) to any category above	\$3,075

Maximum Annual Pension Rate (MAPR) Category	Amount
Add for Each Additional Child to any category above	\$2,313

Child Earned Income Exclusion effective:	01-01-2000	\$7,200
(38 CFR §3.272 (j)(1)) This link takes you to the full regulation; scroll down to get the specific citation.	01-01-2001	\$7,450
	01-01-2002	\$7,700
	01-01-2003	\$7,800
	01-01-2004	\$7,950
	01-01-2005	\$8,200
	01-01-2006	\$8,450
	01-01-2007	\$8,750
	01-01-2008	\$8,950
	01-01-2009	\$9,350
	01-01-2012	\$9,750
	01-01-2013	\$10,000
	01-01-2014	\$10,150
	01-01-2015	\$10,300

	01-01-2016	\$10,350
	01-01-2017	\$10,400
	01-01-2018	\$12,000
	01-01-2019	\$12,200

Veterans Crisis Line:
1-800-273-8255 (Press 1)