***Ancillary & Derivative Benefits***

***Participant Guide***

**National Contact Center New Hire Challenge Training**

Veterans Benefits Administration

[Status]

**Duration:** 2 hours

**TMS #:** VA 4644532

**Audience:** This lesson is intended for new Public Contact Representatives (PCRs) within VBA’s National Call Centers (NCCs), however, it is also suitable for any new or experienced VA employee desiring information on this subject.

**Purpose:** This lesson provides VA employees assisting the public an opportunity to refresh their knowledge on this topic. It fulfills the training requirement for new Public Contact Representatives.

**Objectives:** Upon completing this lesson, trainees will be able to:

* Define what an ancillary benefit is
* Discuss the different types of ancillary benefits
* Understand each of the eligibility requirements
* Determine how to apply with the related forms

**References:**

**CPKM (Live Manual)**

* [M21-1, Part IX, Subpart i, Chapter 2 - Automobile and Adaptive Equipment Allowance Under 38 U.S.C. Chapter 39](https://vaww.vrm.km.va.gov/system/templates/selfservice/va_kanew/help/agent/locale/en-US/portal/554400000001034/content/554400000014997/M21-1-Part-IX-Subpart-i-Chapter-2-Automobile-and-Adaptive-Equipment-Allowance-Under-38-USC-Chapter-39?query=M21-1,%20Part%20IX,%20Subpart%20i,%20Chapter%202%20-%20Automobile%20and%20Adaptive%20Equipment%20Allowance%20Under%2038%20U.S.C.%20Chapter%2039)
* [M21-1, Part IX, Subpart i, Chapter 3 - Specially Adapted Housing (SAH) or Special Housing Adaptation (SHA) Grants](https://vaww.vrm.km.va.gov/system/templates/selfservice/va_kanew/help/agent/locale/en-US/portal/554400000001034/content/554400000015030/M21-1-Part-IX-Subpart-i-Chapter-3-Specially-Adapted-Housing-SAH-or-Special-Home-Adaptation-SHA-Grants?query=M21-1,%20Part%20IX,%20Subpart%20i,%20Chapter%203%20-%20Specially%20Adapted%20Housing%20(SAH)%20or%20Special%20Housing%20Adaptation%20(SHA)%20Grants)
* [M21-1, Part IX, Subpart i, Chapter 4, CHAMPVA](https://vaww.vrm.km.va.gov/system/templates/selfservice/va_kanew/help/agent/locale/en-US/portal/554400000001034/content/554400000015031/M21-1-Part-IX-Subpart-i-Chapter-4-Civilian-Health-and-Medical-Program-of-the-Department-of-Veterans-Affairs-CHAMPVA?query=M21-1,%20Part%20IX,%20Subpart%20i,%20Chapter%204,%20CHAMPVA)
* [M21-1, Part IX, Subpart i, Chapter 5, Loan Guaranty Benefits](https://vaww.vrm.km.va.gov/system/templates/selfservice/va_kanew/help/agent/locale/en-US/portal/554400000001034/content/554400000014684/M21-1-Part-IX-Subpart-i-Chapter-5-Section-A-The-Department-of-Veterans-Affairs-VA-Home-Loan-Program)
* [M21-1, Part IX, Subpart i, Chapter 6, Section A - General Information on Restored Entitlement Program for Survivors (REPS) Benefits](https://vaww.vrm.km.va.gov/system/templates/selfservice/va_kanew/help/agent/locale/en-US/portal/554400000001034/content/554400000014692/M21-1-Part-IX-Subpart-i-Chapter-6-Section-A-Overview-of-the-Restored-Entitlement-Program-for-Survivors-REPS?query=M21-1,%20Part%20IX,%20Subpart%20i,%20Chapter%206,%20Section%20A%20-%20General%20Information%20on%20Restored%20Entitlement%20Program%20for%20Survivors%20(REPS)%20Benefits)
* [M21-1, Part IX, Subpart i, Chapter 7 - Clothing](https://vaww.vrm.km.va.gov/system/templates/selfservice/va_kanew/help/agent/locale/en-US/portal/554400000001001/content/554400000002935/Clothing-Allowance) [Allowance](http://vbaw.vba.va.gov/bl/20/cio/20s5/forms/26-1880A.pdf?encodedHash=)

**KM ARTICLE**

* [Automobile Assistance (topic)](https://vaww.vrm.km.va.gov/system/templates/selfservice/va_kanew/help/agent/locale/en-US/portal/554400000001001/topic/554400000001807/Automobile-Assistance)
* [Adaptive Housing Programs](https://vaww.vrm.km.va.gov/system/templates/selfservice/va_kanew/help/agent/locale/en-US/portal/554400000001001/content/554400000002958/Adaptive-Housing-Programs?query=Adaptive%20Housing%20Programs)
* [CHAMPVA](https://vaww.vrm.km.va.gov/system/templates/selfservice/va_kanew/help/agent/locale/en-US/portal/554400000001001/content/554400000002927/CHAMPVA?query=CHAMPVA)
* [Clothing Allowance](https://vaww.vrm.km.va.gov/system/templates/selfservice/va_kanew/help/agent/locale/en-US/portal/554400000001001/content/554400000002935/Clothing-Allowance?query=Clothing%20Allowance)
* [Clothing Allowance FAQs](https://vaww.vrm.km.va.gov/system/templates/selfservice/va_kanew/help/agent/locale/en-US/portal/554400000001001/content/554400000004017/Multiple-Clothing-Allowances-FAQs?query=Clothing%20Allowance%20FAQs)
* [Clothing Allowance Ready Reference](https://vaww.vrm.km.va.gov/system/templates/selfservice/va_kanew/help/agent/locale/en-US/portal/554400000001001/content/554400000003256/Clothing-Allowance-Ready-Reference)
* [Home Loan Guaranty](https://vaww.vrm.km.va.gov/system/templates/selfservice/va_kanew/help/agent/locale/en-US/portal/554400000001001/content/554400000004854/Home-Loan-Guaranty?query=Home%20Loan%20Guaranty)
* [Home Loan Guaranty - VA Home Loan Eligibility FAQs](https://vaww.vrm.km.va.gov/system/templates/selfservice/va_kanew/help/agent/locale/en-US/portal/554400000001001/content/554400000003315/Home-Loan-Guaranty-VA-Home-Loan-Eligibility-FAQs?query=Home%20Loan%20Guaranty%20-%20VA%20Home%20Loan%20Eligibility%20FAQs)
* [REPS (Restored Entitlement Program for Survivors](https://vaww.vrm.km.va.gov/system/templates/selfservice/va_kanew/help/agent/locale/en-US/portal/554400000001001/content/554400000002555/REPS-Restored-Entitlement-Program-for-Survivors?query=REPS%20(Restored%20Entitlement%20Program%20for%20Survivors))[)](https://vaww.vrm.km.va.gov/system/templates/selfservice/va_kanew/help/agent/locale/en-US/portal/554400000001001/content/554400000002958/Adaptive-Housing-Programs?encodedHash=)

**Internet**

* [Automobile & Special Adaptive Equipment Grants Fact Sheet](https://benefits.va.gov/BENEFITS/factsheets/serviceconnected/Auto.pdf)
* [Rehabilitation and Prosthetic Services](https://www.prosthetics.va.gov/)
* [Automobile Adaptive Equipment (AAE)](https://www.prosthetics.va.gov/psas/AAE.asp)
* [Automobile Adaptive Equipment (AAE) Program Fact Sheet](https://www.prosthetics.va.gov/factsheet/PSAS-FactSheet-AAE-SC-NSC.pdf)
* [Certificate of Eligibility](https://www.va.gov/housing-assistance/home-loans/how-to-apply/)
* [Clothing Allowance](https://www.prosthetics.va.gov/psas/Clothing_Allowance.asp)
* [CHAMPVA](https://www.va.gov/health-care/family-caregiver-benefits/champva/)
* [Disability Housing Grants](https://www.va.gov/housing-assistance/disability-housing-grants/)
* [Home Loans](https://www.va.gov/housing-assistance/home-loans/how-to-apply/)
* [Home Loan Fact Sheet](https://benefits.va.gov/BENEFITS/factsheets/homeloans/VA_Guaranteed_Home_Loans.pdf)
* [Trouble Making Payments](https://www.va.gov/housing-assistance/home-loans/trouble-making-payments/)
* [Prosthetic and Sensory Aids Service Fact Sheet](https://www.prosthetics.va.gov/factsheet/PSAS-FactSheet-Benefits.pdf)
* [Regional Loan Center Directory](https://www.benefits.va.gov/homeloans/contact_rlc_info.asp)
* [VA Automobile Allowance & Adaptive Equipment](https://www.va.gov/disability/eligibility/special-claims/automobile-allowance-adaptive-equipment/)
* [VA Special Benefit Allowance Rate Table](https://www.va.gov/disability/compensation-rates/special-benefit-allowance-rates/)
* [Vehicle Modifications for Non Service Connected Veterans](https://www.prosthetics.va.gov/psas/Vehicle_Modification_Non_Service_Connected_Veterans.asp)

# Introduction

By now, you have already received training on Disability Compensation; Live Pension & Medical Expenses; as well as Survivor Benefits & Death Benefits. This lesson will focus on Ancillary & Derivative Benefits.

The term “ancillary” refers to benefits *based on – but separate from* entitlement to compensation, pension, survivor benefits, or some other special circumstance.

During the Introduction to Reference Materials lesson, you learned about CPKM (or the M21-1 aka “The Live Manual”). It mentions various types of ancillary benefits in different chapters but doesn't provide one central listing of all of them. There are so many different ancillary benefits and they vary so widely that we can probably never be experts on all of them.

The important thing is to know where to go when you need information about one of these special benefits. Different VA materials talk about ancillary benefits, derivative benefits, subordinate issues, etc. One helpful reference is the [Derivative Benefits Eligibility Matrix](https://benefits.va.gov/benefits/derivative_circumstance.asp) found on va.gov.

You will see on the website, there are "buttons" to click on for SC, NSC, and circumstance matrices. Each selection brings up related ancillary benefits and additional helpful links.

In this lesson, we will focus on 6 benefits from M21-1.IX.i. They include:

* Automobile & Adaptive Equipment
* Housing Grants
  + Special Adapted Housing (SAH)
  + Special Housing Adaptation (SHA)
  + Temporary Residence Assistance (TRA)
  + Home Improvements & Structural Alteration (HISA)
* CHAMPVA
* Home Loan Guaranty
* REPS
* Clothing Allowance

# Automobile & Adaptive Equipment

## Description of Benefit

Let’s start this lesson on the topic of Automobile & Adaptive Equipment.

### Automobile Allowance

First, our *Automobile Allowance*, which is a one-time payment to purchase a new or used automobile, or other conveyance. It is paid directly to the seller of the vehicle for a total price up to the rate determined annually – rate can be found on [VA Special Benefit Allowance Rate Table](https://www.va.gov/disability/compensation-rates/special-benefit-allowance-rates/)

The auto allowance is for a Veteran or Servicemember with certain service-connected (SC) or 1151 disabilities. For either of these benefits - the auto grant or adaptive equipment - the applicant should contact their local VA medical center’s Prosthetics Department before purchasing a vehicle or any equipment.

### Adaptive Equipment Grant

Let's move on to the adaptive equipment grant. It may be paid more than once. The maximum is 2 vehicles in 4 years, but there are exceptions to that rule like theft, fire, accident, etc. It may be paid to either the seller or the Veteran. It includes, but is not limited to, power steering, power windows, power seats, hand controls for gas and/or brakes, and special equipment to assist the person with getting into and out of the vehicle.

## Eligibility Requirements

### Automobile Allowance

Let's talk about the eligibility factors for these benefits. First, the automobile grant - the applicant must have at least one of the following SC or 1151 disabilities:

* loss, or permanent loss of use, of one or both feet
* loss, or permanent loss of use, of one or both hands
* permanent vision impairment in both eyes to a certain degree
* severe burn injury
* amyotrophic lateral sclerosis (ALS)

### Adaptive Equipment Grant

And for adaptive equipment, the eligibility factors are:

* an applicant who qualifies for the automobile allowance also qualifies for adaptive equipment
* also, SC or 1151 ankylosis of one or both knees or hips (ankylosis is the total immobility of a joint)
* NSC Veterans are eligible for equipment/modifications that allow ingress and egress from vehicle only
* SC Veterans, who are non-drivers, are not eligible for reimbursement for operational equipment

## How to Apply

### Automobile Allowance & Adaptive Equipment

Let's talk about how to apply for this benefit, which is a little complicated. If the person is applying for the auto allowance, or for both the auto allowance and adaptive equipment:

* the applicant completes & submits sections I and II of VA Form 21-4502, *Application for Automobile or Other Conveyance and Adaptive Equipment,* to RO *before purchasing vehicle*
* RO completes section III and returns original to applicant (or notifies of ineligibility)
* applicant then purchases the vehicle, completes section IV, and gives the 4502 to the seller
* the seller then submits the 4502 and an itemized invoice to the RO (ATTN: Finance Division) for payment

### Adaptive Equipment Only

If the person is applying for adaptive equipment only:

* The applicant completes part I of VA Form 10-1394, *Application for Adaptive Equipment – Motor Vehicle*, and submits the form to the VA Medical Center (VAMC), not the RO - it goes to the VAMC's Prosthetics Services office
* VAMC completes parts II and III - if approved, 1394 goes back to applicant, who gives it to seller/vendor
* After satisfactory installation and/or delivery of the adaptive equipment, those two parties sign the 1394 in part IV
* Seller/vendor attaches itemized invoice to form and submits it to VAMC Prosthetics

## Related Forms

Here are the links to those forms:

* [VA Form 21-4502,](https://www.vba.va.gov/pubs/forms/VBA-21-4502-ARE.pdf) *Application for Automobile or Other Conveyance and Adaptive Equipment*
* [VA](https://www.benefits.va.gov/compensation/special_Benefit_Allowances_2017.asp) [Form 10-1394](https://www.va.gov/Vaforms/medical/pdf/10-1394-fill.pdf), *Application for Adaptive Equipment Motor Vehicle*

Knowledge Check

**True/False**: The auto allowance is often paid more than once, but the maximum is 2 vehicles in 4 years.

# Housing Grants

## Description of Benefit

Moving on to housing grants - the four we'll be discussing are:

* Specially Adapted Housing (SAH)
* Special Home Adaptation (SHA)
* Temporary Residence Assistance (TRA)
* Home Improvement & Structural Alteration (HISA)

### Specially Adapted Housing

First, Specially Adapted Housing or "SAH." SAH grants help Veterans and Service members with certain SC disabilities live independently in a barrier-free environment, e.g. a wheelchair-accessible home.

* It can be used for constructing or remodeling a home to meet those adaptive needs, or to help pay off the mortgage for an adapted home which was acquired without VA help.
* The amount of the SAH grant is not more than 50% of the cost of the specially adapted home, up to the current maximum rate; which can be found on the [Disability Housing Grants](https://www.va.gov/housing-assistance/disability-housing-grants/) page on the VA website.
* The claimant may receive no more than 6 grants of SAH as long as the total received does not exceed the maximum.

### Special Home Adaptation

Second, we have Special Home Adaptation or "SHA." SHA grants also help Veterans and Service members with certain SC disabilities to adapt or purchase a home to accommodate the disability.

* the grant amount is the actual cost to adapt the house OR the appraised market value of those adaptations when bought, up to the current maximum; which can be found on the [Disability Housing Grants](https://www.va.gov/housing-assistance/disability-housing-grants/) page on the VA website.
* the claimant may receive no more than 6 grants of SHA as long as the total received does not exceed the maximum

### Temporary Residence Assistance

Third, we have Temporary Residence Assistance or "TRA." TRA is for Veterans and Servicemembers who are eligible for SAH or SHA, but they are temporarily residing in a home owned by a family member. So, SAH or SHA is for their own home - TRA is for when they're temporarily living with family.

* maximum SAH & SHA amount for a family member's home under TRA varies year-to-year

### Home Improvement & Structural Alteration

And finally, home improvement & structural alteration or "HISA." The HISA grant is used to:

* provide improvements & structural alterations that -
  + are necessary for the continuation of home health treatment; or
  + provide access to the home, or to essential kitchen and bathroom facilities

The slide shows a "before" photograph of a standard bathroom. After the HISA work was done, you see the tub has been removed, we now have a roll-in shower with a safety bar, and the toilet has safety rails.

Other examples include -

* walk-in tubs
* lowering kitchen/bathroom counters/sinks
* ramps
* improving plumbing/electrical systems for home medical equipment
* but NOT spa, hot tub, or Jacuzzi

The HISA grant is for Veterans with SC or NSC disabilities. HISA may be received with either SAH or SHA. For the current rate, visit [Disability Housing Grants For Veterans | Veterans Affairs (va.gov)](https://www.va.gov/housing-assistance/disability-housing-grants/).

The higher amount is for alterations due to:

* SC condition(s), or
* NSC condition(s) if the Veteran is also rated 50% for SC conditions

The lesser amount for alterations due to NSC condition(s) if:

* there are no SC disabilities, or
* the Veteran is rated 50% or more SC

## Eligibility Requirements

Now, let's talk about the eligibility requirements for the various housing grants.

### Specially Adapted Housing

First, Specially Adapted Housing (SAH). Eligibility exists when:

* a Veteran is entitled to compensation (SC or 1151) for a permanently & totally disabling **qualifying condition**, or
* a Servicemember on active duty has a permanently & totally disabling **qualifying condition** which was incurred or aggravated in the line of duty

So, what are those qualifying conditions? M21 provides all the details, but the short version is:

* amyotrophic lateral sclerosis (ALS)
* loss or loss of use of -
  + both lower extremities
  + one lower extremity and one upper extremity affecting balance or propulsion
  + one lower extremity plus residuals of organic disease or injury affecting balance or propulsion such as to preclude locomotion without the aid of braces, crutches, canes, or a wheelchair
* loss or loss of use of both upper extremities precluding use of arms at or above elbow
* blindness in both eyes, light perception only, and loss or loss of use of one lower extremity
* severe burn injury

### Special Home Adaptation

Let's move on to the eligibility factors for Special Home Adaptation (SHA). Eligibility exists when -

* a Veteran is entitled to compensation (SC or 1151) for a **qualifying condition**, or
* a Servicemember on active duty has a **qualifying condition** which was incurred or aggravated in the line of duty
* keep in mind that eligibility only exists for SHA if the claimant is not entitled to, and has not previously received, SAH

So, what are the qualifying conditions for SHA? M21 provides all the details, but the short version is:

* blindness with visual acuity of 20/200 or less in each eye
* permanent and total disability from loss or loss of use of both hands
* permanent and total disability from a severe burn injury, which includes -
  + residuals of an inhalation injury, including, but not limited to -
    - pulmonary fibrosis
    - asthma, or
    - chronic obstructive pulmonary disease (COPD)

### Temporary Residence Assistance

Number three on our list is Temporary Residence Assistance (TRA). To be eligible for TRA, the applicant must meet SHA or SAH eligibility requirements, and be temporarily living in a home owned by an eligible individual or family member.

### Home Improvements & Structural Alterations

And finally, HISA. To be eligible for HISA, the applicant must have a prescription written or approved by a VA physician which includes:

* the applicant's name, address, and phone number
* the improvement or structural alteration which is needed
* the diagnosis which led to the need for the improvement or structural alteration
* and the medical justification for the improvement or structural alteration

## How to Apply

### SAH, SHA, TRA

Next, let's talk about how someone applies for a housing grant. For SAH, SHA, & TRA:

* Complete & submit VA Form 26-4555 to the Regional Loan Center ([Adaptive Housing Programs – Housing Grants for Disabled Veterans](https://vaww.vrm.km.va.gov/system/templates/selfservice/va_kanew/help/agent/locale/en-US/portal/554400000001001/content/554400000002958/Adaptive-Housing-Programs?query=housing%20grants%20for%20disabled%20veterans))

### HISA

To apply for HISA, the person must submit all of the following to their local VAMC's Prosthetic & Sensory Aids Service:

* + VA Form [10-0103](https://www.va.gov/vaforms/medical/pdf/10-0103-fill.pdf), *Veterans Application for Assistance in Acquiring Home Improvement*
  + prescription written or approved by a VA physician which includes:
    - applicant's name, address, phone number
    - improvement or structural alteration
    - diagnosis
    - medical justification for improvement/alteration
* written itemized estimate of costs for labor, materials, permits, and inspections
* color photograph of unimproved area
* if the applicant is a renter, he or she must submit a signed & notarized authorization from the owner of the home

## Related Forms

Here are the forms for housing grants:

* VA Form [26-4555](https://www.vba.va.gov/pubs/forms/VBA-26-4555-ARE.pdf), *Application in Acquiring Specially Adapted Housing or Special Home Adaptation Grant*
* VA Form [10-0103](https://www.va.gov/vaforms/medical/pdf/10-0103-fill.pdf), *Veterans Application for Assistance in Acquiring Home Improvement*

Knowledge Check

**Multiple Choice**: Which housing grant might be based on an NSC condition?

a) SAH

b) SHA

c) TRA

d) HISA

e) all of the above

# Civilian Health & Medical Program of the Department of Veterans Affairs (CHAMPVA)

## Description of Benefit

Our next topic is CHAMPVA. The acronym stands for Civilian Health and Medical

Program of the Department of Veterans Affairs CHAMPVA is a comprehensive health care program:

* VA shares the cost of covered health care services & supplies with eligible beneficiaries
* CHAMPVA generally covers most health care services and supplies that are medically and psychologically necessary
* when an applicant's eligibility is confirmed, he or she will receive a [CHAMPVA Program Guide](http://www.vba.va.gov/pubs/forms/VBA-21-4502-ARE.pdf) that specifically addresses what is covered and what's not
* CHAMPVA is administered by VHA's Office of Community Care in Denver, CO

Please don't confuse CHAMPVA with DOD's TRICARE program. TRICARE was previously known as CHAMPUS which can add to the confusion. But CHAMPVA is a VA program.

## Eligibility Requirements

Now, let's talk about CHAMPVA eligibility. To be eligible for CHAMPVA, a person cannot be eligible for TRICARE. And, that person must be in one of the following categories:

* spouse or child of Veteran rated permanently and totally disabled for SC disability
* surviving spouse or child of Veteran who died from VA-rated SC disability
* surviving spouse or child of Veteran who was rated permanently and totally disabled from SC disability at the time of death
* surviving spouse or child of Servicemember who died in the line of duty, not due to misconduct (but most of these family members are eligible for TRICARE)

Notice for CHAMPVA we’re stating, "SC disability" and not 1151.

## How to Apply

To apply for CHAMPVA, the applicant submits:

* completed VA Form [10-10d](https://www.va.gov/vaforms/medical/pdf/vha-10-10d-fill.pdf), *Application for CHAMPVA Benefits*
* completed [VA Form 10-7959c](https://www.va.gov/vaforms/medical/pdf/VA%20Form%2010-7959c.pdf) ,Other Health Insurance (OHI) Certification
* individuals eligible for Medicare must include a copy of their Medicare card
* applicants 65 or older who are not entitled to Medicare must provide documentation from Social Security that they are not entitled to Medicare under anyone’s Social Security number
* supporting documentation (dependency info, DD 214, VA P&T rating info, etc.) will speed up the process
* All supporting documents must be sent to:

VHA Office of Community Care

CHAMPVA Eligibility

PO Box 469028

Denver, CO 80246-9028

## Related Forms

* VA Form [10-10d](https://www.va.gov/vaforms/medical/pdf/vha-10-10d-fill.pdf), *Application for CHAMPVA Benefits*
* [VA Form 10-7959c](https://www.va.gov/vaforms/medical/pdf/VA%20Form%2010-7959c.pdf), Other Health Insurance (OHI) Certification

Knowledge Check

**Multiple Choice**: Which of the following is not eligible for CHAMPVA?

1. Spouse of Veteran rated P&T
2. Parents of Veteran rated P&T
3. Surviving Child of Veteran who died from a VA-related SC disability
4. None of the above

**True/False**: CHAMPUS is a comprehensive health care program available through the Dept of Veteran Affairs.

# Home Loan Guaranty

## Description of Benefit

Moving on to our next topic, which is Loan Guaranty. How does it work? Well, VA home loans are provided not by the VA, but by private lenders such as banks and mortgage companies. VA guarantees a portion of the loan, which allows the lender to provide more favorable terms. A VA-guaranteed loan can be used to:

* + buy a primary residence (existing or pre-construction)
  + or refinance an existing loan

There are many advantages to a VA-guaranteed loan. Help me fill in the blanks on this slide:

* there's usually no **\_\_\_\_\_\_\_** payment required
* there's no minimum **\_\_\_\_\_\_\_\_** score required
* there's no **\_\_\_\_\_\_\_\_\_\_** insurance
* some of the **\_\_\_\_\_\_\_** costs are limited
* Veterans in receipt of compensation are exempt from the one-time **\_\_\_\_\_\_\_** fee - for others, that fee can be included in the loan
* there's no maximum loan amount (but VA does limit its guaranty)
* there is equal opportunity for all qualified Veterans to obtain one of these loans
* there are requirements to ensure the property is safe, sanitary, and sound
* there are VA employees dedicated to assisting any customers with questions or concerns, including help for anyone delinquent on his or her loan

## Eligibility Requirements

OK - let's talk about loan guaranty eligibility requirements. First, the "who." Who is eligible? In general:

* Veterans who meet [length of service requirements](https://www.va.gov/housing-assistance/home-loans/eligibility/)
* Servicemembers who have served a minimum period
* certain Reservists and National Guard members
* certain surviving spouses (but only based on SC entitlement, not 1151)

What do those eligible people need to qualify? They need:

* suitable credit AND
* sufficient income AND
* a valid [Certificate of Eligibility](https://www.va.gov/housing-assistance/home-loans/how-to-apply/) (COE) which is a document issued by VA

To get a COE:

* the Veteran must have been discharged under conditions other than dishonorable
* the Veteran must meet certain service requirements
* the applicant must meet the requirements detailed on the [COE page](https://www.va.gov/housing-assistance/home-loans/how-to-apply/)

## How to Apply

How does one apply for a COE?

* eBenefits is the best way
* or VA form [26-1880](https://www.vba.va.gov/pubs/forms/vba-26-1880-are.pdf), *Request For A Certificate Of Eligibility*
  + per form, mail it to -

Atlanta Regional Loan Center

Attn: COE (262)

PO Box 100034

Decatur, GA 30031

* or the lender can request a COE for the applicant

To apply for a home loan, you apply directly to the lender - not VA.

## Related Forms

* VA form [26-1880](https://www.vba.va.gov/pubs/forms/vba-26-1880-are.pdf), *Request For A Certificate Of Eligibility*
* VA form [26-1880a](https://vbaw.vba.va.gov/bl/20/cio/20s5/forms/26-1880A.pdf), *Restoration of Entitlement Notice*
* VA form [26-1817](https://www.vba.va.gov/pubs/forms/VBA-26-1817-ARE.pdf), *Request for Determination of Loan Guaranty Eligibility - Unmarried Surviving Spouses*

# Restored Entitlement Program for Survivors (REPS)

## Description of Benefit

So far, the other ancillary benefits we've talked about like CHAMPVA and Loan Guaranty are very common ones. You will get a lot of questions about those benefits. The Restored Entitlement Program for Survivors (or REPS) is not so common.

So, what is REPS?

* it is a program which restores certain Social Security Administration (SSA) benefits that were terminated or phased out under 1981 changes to the Social Security Act
* those changes eliminated the "parent with child in care" benefit when the surviving spouse's last child in care attained age 16
* REPS restores those benefits until the youngest child in the surviving spouse's care attains age 18 and is not in school, or attains age 22 for an unmarried school child - unless other SSA entitlement is established

REPS is funded by DOD but administered by VA using a mixture of VA and SSA eligibility criteria.

**Here is the most important thing you'll ever need to know about REPS:**

REPS claims are processed at RO St. Louis. For assistance applicants can call (314) 253-4383.

## Eligibility Requirements

Who is potentially eligible for REPS? Certain surviving spouses and children of deceased Veterans who died on active duty before August 13, 1981, or who died of an SC condition incurred before August 13, 1981.

## How to Apply

How does one apply for REPS?

* complete & submit VA Form [21-8924](https://www.va.gov/vaforms/medical/pdf/vha-10-7959c-fill.pdf), *Application of Surviving Spouse or Child for REPS Benefits (Restored Entitlement Program for Survivors)*
* Mail to:

VA Regional Office

9700 Page Ave

St. Louis, MO 63132

## Related Forms

* VA Form [21-8924](https://www.va.gov/vaforms/medical/pdf/vha-10-7959c-fill.pdf), *Application of Surviving Spouse or Child for REPS Benefits (Restored Entitlement Program for Survivors)*
* VA Form [21-0536](https://vbaw.vba.va.gov/bl/20/cio/20s5/forms/VBA-21-0536-ARE.pdf), *REPS Benefit Fact Sheet*

Knowledge Check

For REPS inquiries:

a) claimant should contact SSA

b) claimant should contact DoD

c) claimant should contact VAMC

d) Claimant should call specified number

# Clothing Allowance

## Description of Benefit

We're going from one of our least common ancillary benefits, REPS, to one of our most common - the clothing allowance.

The clothing allowance is paid when prosthetic or orthopedic appliances for an SC or 1151 disability wear and tear clothing. Examples of an appliance include an artificial limb, a rigid extremity brace, a wheelchair, or crutches.

The clothing allowance is also paid when a physician-prescribed medication for an SC or 1151 skin condition causes irreparable damage to outer garments.

Per the application form, "outer garments" include shirts, blouses, pants, skirts, and shorts - but not shoes, hats, scarves, underwear, or socks.

Other things to know about the clothing allowance are:

* it's sometimes referred to as ACAP, for annual clothing allowance payment
* Current rate found on [Special Benefit Allowances](https://www.va.gov/disability/compensation-rates/special-benefit-allowance-rates/)
* multiple clothing allowances are permitted in certain circumstances
* it's paid at the end of August or the beginning of September each year (so you'll see a spike in clothing allowance questions around that time)
* each RO has an [ACAP Coordinator](http://vbacodmoint1.vba.va.gov/bl/21/CapLists/acap/acap_index.asp)
* some people who receive the clothing allowance have a "static disability," which means it is an automatically recurring payment - they do not have to reapply every year
* for example, loss of a hand or foot which requires a prosthesis which wears out or tears clothing - that disability is not going to change, so it's "static"
* other people have a "non-static disability" and they must reapply each year
* for example, a skin condition which requires medication that irreparably stains outer garments - the skin condition might improve, there might be a change in the medication, etc.

## Eligibility Requirements

How does one become eligible for the clothing allowance? As previously mentioned, the Veteran must have:

* a prosthetic or orthopedic appliance for an SC or 1151 disability which wears and tears clothing
* or a physician-prescribed medication for an SC or 1151 skin condition which causes irreparable damage to outer garments
* certification from VHA (like the outpatient clinic's director) may sometimes be needed

## How to Apply

Complete and submit VA form 10-8678, *Application for Annual Clothing Allowance*, and advise the Veteran that the form must be submitted to the Prosthetic and Sensory Aids Service at the VA Medical Center on or before August 1st of the benefit year for which he or she is applying.

The VAMC has jurisdiction of clothing allowance claims and appeals, not the RO, so any clothing allowance info requested should be referred to Prosthetic and Sensory Aids Service.

## Related Forms

* VA Form [10-8678](http://vbaw.vba.va.gov/bl/20/cio/20s5/forms/VBA-21-8924-ARE.pdf), *Application for Annual Clothing Allowance*

# Role Play Activity

**Choose any 3 benefits to conduct role play scenario of Veteran/Spouse/Surviving Spouse requesting eligibility of benefit and assistance with completing associated VA Form.**