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ASSISTED LIVING BENEFITS FOR VETERANS

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Veterans who are injured in the line of duty face many challenges when they return home, including the inability to live an independent life.

Whether fully or partially disabled, many need assistance with daily activities.



Thankfully, there are assisted living options that can help veterans who have disabilities, as well as elderly veterans who need help as they grow older. There are two basic ways for eligible veterans to receive assistance: obtain an assisted living benefit from the U.S. Department of Veterans Affairs (VA) or apply for residency in a veteran's home.

This guide contains information about the benefit programs available from the VA. Read on to learn whether you are eligible, how to apply, and what programs are available in your state.

How Assisted Living Supports Disabled and Senior Veterans

Veterans who come back home with disabilities may no longer be able to live in the homes they left. With some disabilities, veterans have a need for accessible housing, or may need support services if they are unable to live independently.

As they age, elderly veterans experience the same declines in function that all seniors do. When veterans get older, they may be unable to maintain the tasks of independent daily life, including hygiene, housekeeping, and meal preparation.

Assisted living facilities are communities where veterans live in an apartment or rented room. The community typically has shared living spaces, including a dining room and recreational areas with social and entertainment activities. At an assisted living facility, veterans can benefit from trained caregiver assistance, which can offer support for:

- Hygiene, including bathing, dressing and toileting
- Housekeeping, including laundry and cleaning
- Meal preparation
- Medication reminders
- Medical care

Assisted Living Benefits from the Veterans Administration

The VA offers increased pensions to pay for assisted living care.

Aid & Attendance and Housebound

Veterans and survivors may be eligible for Aid & Attendance or Housebound allowances. These types of allowances are paid on top of the regular monthly pension. They are sometimes referred to as a VA assisted living benefit, improved pension, or veterans elder care benefits. These benefits are designed to help senior and disabled veterans pay for care offered from an assisted living facility.



While the specific benefit amount depends on your [Maximum Annual Pension Rate category](#), qualifying for Aid & Attendance or housebound status can offer thousands in additional pension benefits each year. A housebound veteran without dependents can get an additional pension benefit of \$2,923 annually. A veteran without dependents who qualifies for Aid & Attendance can get an additional \$8,796 annually. Note that you can't receive both an Aid & Attendance and Housebound benefit, only one or the other.

Eligibility: VA pension eligibility is required, which means you must meet certain [income and active duty requirements](#). Additionally, veterans must also be age 65 or older with limited or no income, totally and permanently disabled, a patient in a nursing home receiving skilled nursing care, receiving Social Security Disability Insurance, or receiving Supplemental Security Income.

To qualify for Aid & Attendance, veterans or survivors must meet at least one condition:

- Require the aid of another person for personal functions such as bathing, feeding, dressing, toileting, or adjusting prosthetic devices
- Bedridden or required to remain in bed except for prescribed courses of convalescence or treatment
- Nursing home patient due to mental or physical incapacity
- Eyesight limited to corrected 5/200 visual acuity or less in both eyes or concentric contraction of the visual field to 5 degrees or less

Overall, qualifying for the Housebound monthly pension increase requires you to be effectively confined to your home due to permanent disability.

[Veteran-Directed Home and Community Based Services](#)

With the Veteran-Directed Home and Community Based Services program, veterans can get help paying for skilled services, case management, and

assistance with daily living activities including bathing and meal preparation. The program offers veterans a flexible budget for services and the ability to hire their own personal care aides.

Eligibility: This benefit is part of the VHA Standard Medical Benefits Package, so all enrolled veterans are eligible if they are determined to have the clinical need for the service, providing it's available in their area. Veterans of all ages who served in active military service and were discharged or released under conditions other than dishonorable are **eligible** for the VHA Standard Medical Benefits Package. For example, veterans who have served for 24 continuous months or the full period for which they were called to active duty are eligible. Veterans who were discharged for a disability incurred or aggravated in the line of duty, or for a hardship or early out are eligible. Those who served prior to September 7th are eligible. Reserves or National guard members who have active duty for training purposes only are not eligible.

Veterans Homes and Assisted Living Facilities

Community Living Centers

VA community living centers are similar to a nursing home and designed to support veterans of all ages with 24-hour skilled nursing care, restorative care, access to social work services, and geriatric evaluation and management. Some centers also provide mental health recovery care, special care for veterans with dementia or other cognitive deficits, respite care, palliative care, and hospice care. There are activities for veterans of all



ages and family-friendly visiting areas. Pets are allowed to visit or live in the center, and veterans are invited to decorate their rooms. Typically, veterans stay at community living centers for a short period of time, but some stay for the rest of their lives.

Eligibility: Community living centers accept veterans based on clinical need and setting availability. You must be enrolled in the VA health system and be medically and psychiatrically stable. There are certain criteria for service-connected status, level of disability, and income. Contact your local community living center for more information.

Armed Forces Retirement Home

The Armed Forces Retirement Home is a retirement community for American military veterans. Qualifying veterans can live in the retirement home, which offers activities, meals, wellness programs, and advanced care. The wellness center offers care from a nurse or doctor, pharmacy services, nutrition guidance, physical therapy, occupational therapy, dental care and podiatry care. There are two locations: one in Washington, D.C., and another in Gulfport, Mississippi.

Eligibility: To be considered eligible, veterans of the armed forces must not have been in active, commissioned service for more than half of their career, unless they served as a warrant officer or limited-duty officer. Other requirements include:

- At least 60 years of age and discharged or released from service under honorable conditions after 20 or more years of active service

- Determined to be incapable of earning a livelihood due to a service-connected disability in the line of duty
- Served in a war theater during a time of war, or eligible for hostile fire special pay
- Served in a women's component of the armed forces before June 12, 1948 and eligible for admission under compelling personal circumstances

Veterans must be able to live independently upon admission. However, advanced care with skilled nursing is available if needed later.

State Veterans Homes

State veterans homes offer nursing home, residential care, or adult day care services. Although they are formally recognized and certified by the VA, State Veterans Homes are owned and operated by each individual state. Homes may receive payments from the VA to reduce the cost of care.

Eligibility: Like Community living centers, state veterans homes accept veterans based on clinical need and setting availability. Eligibility and admission criteria will vary by state, as each state sets its own criteria. Contact your local state veterans home to learn about eligibility and admission. Typically, homes require that veterans are honorably discharged from military service with a minimum of 90 days of service, of which one was during a wartime period, must be a resident of the state during the immediate past 12 months, a recent medical exam showing that a veteran does not need care that exceeds that of the home, and not have felony or fugitive status.

Working With A Veterans Benefits Planner

There are many benefits available to veterans, and it's not always easy to understand how to qualify for or make the most of available benefits. Veterans benefits planners offer veterans or surviving spouses guidance for available benefits and can offer assistance with applications, representation, and appeals.

How Veterans Benefits Planners Help

Veterans may consider working with a veterans benefits planner to simplify the process of receiving benefits, and potentially receive greater benefits than they'd be able to receive by working without a planner. Planners can make disability and pension claims less complicated, prevent obstacles, and speed up the claims process so veterans receive benefits faster.

A knowledgeable veterans benefit advisor can help veterans and their families maximize their eligibility requirements. For example, planners may be aware of exceptions to income limits such as homes, vehicles, and life insurance policies. A planner can be helpful in obtaining military or medical records to support claims as well.

The services offered by veterans benefits planners depends on the type of advisor and their association with the VA. For example, Veterans Service Officers are employed by the VA or veterans groups such as the American Legion and can assist with application preparation, filing, and working on claims. Veterans pension planners are not typically associated with the VA, though some may be accredited. These planners help families plan their finances to receive the maximum benefit amount. Accreditation is important if you want an advisor to officially represent you as you make a claim.

This chart offers more information on the types of veterans benefits planners and what they offer:

TYPE OF

STAGE

SERVICES

ASSOCIATION

ADVISOR

WITH THE VA

Veterans
Pension
Planners

Pre-Application
Education /
Planning

These advisors will provide knowledge of the pension rules and structure their current and future finances to maximize the benefit they receive

Usually not associated, though some are certified/accred

Veterans Service
Officers (VSO)

Application,
Decision
Pending,
Appeals

VSOs will provide direct assistance in the application preparation, filing, re-opening and appealing of claims

Employed by the Veteran's Association or other veterans groups such as VFW and American Legion

Veterans
Advocates

Appeals

Veterans Advocates specialize in assessing and contesting denied claims

Accredited by the VA



Services offered by veterans benefit planners typically include:

- **Education:** A planner can advise veterans and their families on benefits they may be eligible for. At this stage, planners typically help veterans structure their finances to maximize their benefits.
- **Application:** Planners can help veterans prepare their application and determine which additional forms and supporting documentation are necessary. Gathering the right documentation is key, as omitting important documentation can result in a delay or denial, but sending more documentation than necessary can result in a delay as well. If additional documentation is requested, the planner can help with that as well.
- **Appeal:** If your claim has been denied, an advisor (typically an attorney) can review the reason for the claim denial and determine whether there are grounds for an appeal. They can assist with appeal paperwork and additional supporting evidence, as well as present the case at the hearing.

Veterans benefits planners often assist with claims including:

- Aid & Assistance pension
- Housebound pension
- Dependency and Indemnity Compensation
- Disability Compensation
- Burial Benefits

- Survivors/Death Pensions
- Enrollment in the veterans' health care program
- Admission to a state veterans' home

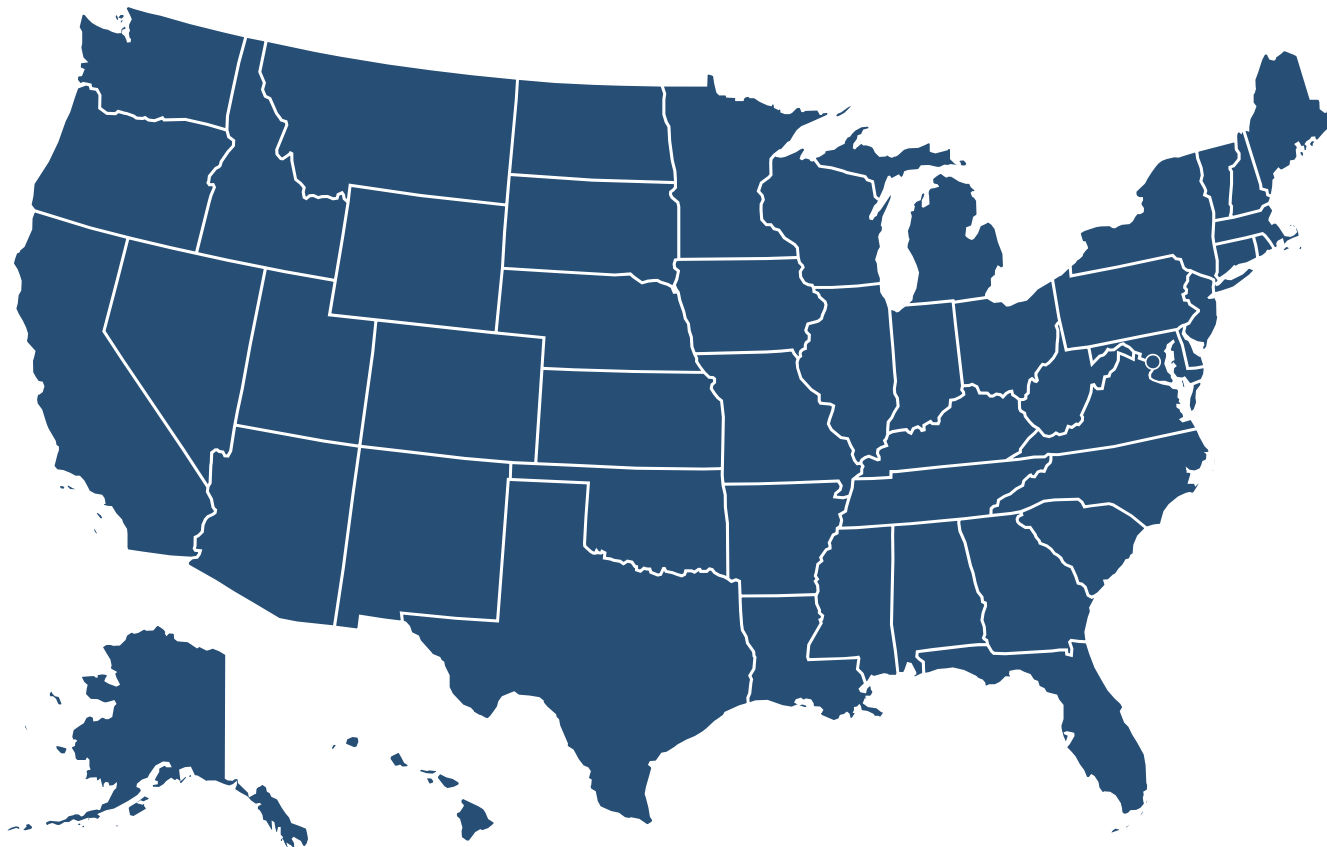
The Cost of Veterans Benefits Planners

Veterans benefits planners typically offer their services at no charge, except for attorneys who work to overturn denied claims. Legally, no person or organization can charge a fee for assistance in preparing applications for VA benefits or presenting claims to the VA.

Planners who work for the VA for non-profit organizations are paid a salary and receive no compensation directly from veterans. However, attorneys and other advisors can charge for claims appeal and related services including estate planning.

Typically, attorneys or planners may offer free assistance in preparing applications. If a claim is denied, the attorney or planner will then charge a fee to overturn the appeal. This is typically a percentage of the benefits, or by the hour or project.

State-Sponsored Veterans Homes



Alabama

- Bill Nichols State Veterans Home, Alexander City
- Col. Robert L. Howard State Veterans Home, Pell City
- Floyd E. “Tut” Fann State Veterans Home, Huntsville
- William F. Green State Veterans Home, Bay Minette

Alaska

- Alaska State Veterans & Pioneers Home, Palmer

Arizona

- Arizona State Veteran Home, Phoenix
- Arizona State Veteran Home, Tucson

Arkansas

- Arkansas State Veterans Home at Fayetteville
- Arkansas State Veterans Home at North Little Rock

California

- Veterans Home of California, Chula Vista
- Veterans Home of California, Fresno
- William J. "Pete" Knight Veterans Home of California, Lancaster
- Veterans Home of California, Redding
- Veterans Home of California, Ventura
- Veterans Home of California, West Los Angeles
- Veterans Home of California, Yountville
- Veterans Home of California, Barstow

Colorado

- Bruce McCandless Veterans Community Living Center at Florence
 - Veterans Community Living Center at Homelake
 - Veterans Community Living Center at Rifle
 - Spanish Peaks Veterans Community Living Center, Walsenburg
 - Veterans Community Living Center at Fitzimons
-

Connecticut

- Connecticut Department of Veterans Affairs, Rocky Hill
-

Delaware

- Delaware Veterans Home, Milford
-

Florida

- Alexander “Sandy” Ninger State Veterans Nursing Home, Pembroke Pines
- Baldomero Lopez Memorial Veterans Nursing Home, Land-O-Lakes
- Clifford Chester Sims State Veterans Nursing Home, Panama City

- Clyde E. Lassen State Veterans Nursing Home, St. Augustine
 - Douglas Jacobson State Veterans Nursing Home, Port Charlotte
 - Emory Bennett Memorial Veterans Home, Daytona Beach
 - Robert H. Jenkins, Jr. Veterans Domiciliary Home of Florida, Lake City
-

Georgia

- Georgia War Veterans Home, Milledgeville
 - Georgia War Veterans Nursing Home, Augusta
-

Hawaii

- Yukio Okutsu Veterans Home, Hilo
-

Idaho

- Idaho State Veterans Home, Boise
 - Idaho State Veterans Home, Lewiston
 - Idaho State Veterans Home, Pocatello
-

Illinois

- Manteno Veterans Home, Manteno
- Quincy Veterans Home, Quincy

- Anna Veterans Home, Anna
 - LaSalle Veterans Home, LaSalle
-

Indiana

- Indiana Veterans Home, West Lafayette
-

Iowa

- Iowa Veterans Home, Marshalltown
-

Kansas

- Kansas Soldiers Home, Fort Dodge
 - Kansas Veterans Home, Winfield
-

Kentucky

- Carl M. Brashear Radcliff Veterans Center, Radcliff
 - Eastern Kentucky Veterans Center, Hazard
 - Joseph “Eddie” Ballard Western Kentucky Veterans Center, Hanson
 - Thomson Hood Veterans Center, Wilmore
-

Louisiana

- LA Veterans Home, Jackson

- Northeast LA Veterans Home, Monroe
 - Northwest LA Veterans Home, Bossier City
 - Southeast LA Veterans Home, Reserve
 - Southwest LA Veterans Home, Jennings
-

Maine

- Maine Veterans Home, Augusta
 - Maine Veterans Home, Caribou
 - Maine Veterans Home, Scarborough
 - Maine Veterans Home, Bangor
 - Maine Veterans Home, Machias
 - Maine Veterans Home, South Paris
-

Maryland

- Charlotte Hall Veterans Home, Charlotte Hall
-

Massachusetts

- Soldiers' Home in Holyoke
 - Soldiers' Home in Chelsea
-

Michigan

- D.J. Jacobetti Home for Veterans, Marquette

- [Grand Rapids Home for Veterans, Grand Rapids](#)
-

Minnesota

- [Minnesota Veterans Home, Fergus Falls](#)
 - [Minnesota Veterans Home, Hastings](#)
 - [Minnesota Veterans Home, Luverne](#)
 - [Minnesota Veterans Home, Minneapolis](#)
 - [Minnesota Veterans Home, Silver Bay](#)
-

Mississippi

- [Mississippi State Veterans Home, Oxford](#)
 - [Mississippi State Veterans Home, Collins](#)
 - [Mississippi State Veterans Home, Jackson](#)
 - [Martha Jo Leslie Mississippi State Veterans Home, Kosciusko](#)
-

Missouri

- [Missouri Veterans Home, Cameron](#)
- [Missouri Veterans Home, Cape Girardeau](#)
- [Missouri Veterans Home, Mexico](#)

- Missouri Veterans Home, Mt. Vernon
 - Missouri Veterans Home, St. James
 - Missouri Veterans Home, St. Louis
 - Missouri Veterans Home, Warrensburg
-

Montana

- Eastern Montana Veterans Home, Glendive
 - Montana Veterans Home, Columbia Falls
-

Nebraska

- Eastern Nebraska Veterans Home, Bellevue
 - Grand Island Veterans Home, Grand Island
 - Norfolk Veterans Home, Norfolk
 - Western Nebraska Veterans Home, Scottsbluff
-

Nevada

- Nevada State Veterans Home, Boulder City
-

New Hampshire

- New Hampshire Veterans Home, Tilton

New Jersey

- Vineland Veterans Memorial Home, Vineland
- Menlo Park Veterans Memorial Home, Menlo Park
- Paramus Veterans Memorial Home, Paramus

New Mexico

- Fort Bayard Medical Center, Santa Clara
- New Mexico State Veterans Home, Truth or Consequences

New York

- Long Island State Veterans Home, Stony Brook
- New York State Veterans Home, Batavia
- New York State Veterans Home, Montrose
- New York State Veterans Home, Oxford
- New York State Veterans Home, St. Albans

North Carolina

- State Veterans Nursing Home, Black Mountain

- State Veterans Nursing Home, Fayetteville
 - State Veterans Nursing Home, Kinston
 - State Veterans Nursing Home, Salisbury
-

North Dakota

- North Dakota Veterans Home, Lisbon
-

Ohio

- Ohio Veterans Home Domiciliary, Sandusky
 - Ohio Veterans Home, Georgetown
 - Ohio Veterans Home, Sandusky
-

Oklahoma

- Lawton/Ft. Sill Veterans Center, Lawton
- Oklahoma Veterans Center, Ardmore
- Oklahoma Veterans Center, Claremore
- Oklahoma Veterans Center, Clinton
- Oklahoma Veterans Center, Norman
- Oklahoma Veterans Center, Sulphur

- Oklahoma Veterans Center, Talihina
-

Oregon

- Edward C Allworth Oregon Veterans' Home, Lebanon
 - Oregon State Veterans' Home, Dalles
-

Pennsylvania

- Delaware Valley Veterans' Home, Philadelphia
 - Gino J. Merli Veterans' Center, Scranton
 - Hollidaysburg Veterans' Home, Hollidaysburg
 - Pennsylvania Soldiers' and Sailors' Home, Erie
 - Southeastern Veterans' Center, Spring City
 - Southwestern Veterans' Center, Pittsburgh
-

Puerto Rico

- Casa del Veterano, Juana Diaz
-

Rhode Island

- Rhode Island Veterans' Home, Bristol
-

South Carolina

- E. Roy Stone Veterans Pavilion, Columbia
 - Richard M. Campbell Veterans Nursing Home, Anderson
 - Veterans' Victory House, Walterboro
-

South Dakota

- Michael J. Fitzmaurice State Veterans Home, Hot Springs
-

Tennessee

- W.D. "Bill" Manning Tennessee State Veterans' Home, Humboldt
 - Ben Atchley Tennessee State Veterans' Home, Knoxville
 - Tennessee State Veterans' Home, Clarksville
 - Tennessee State Veterans' Home, Murfreesboro
-

Texas

- Alfred Gonzalez Texas State Veterans Home, McAllen
- Ambrosio Guillen Texas State Veterans Home, El Paso
- Clyde W. Cospers Texas State Veterans Home, Bonham
- Frank M. Tejeda Texas State Veterans Home, Floresville

- Lamun-Lusk-Sanchez Texas State Veterans Home, Big Spring
 - Ussery-Roan Texas State Veterans Home, Amarillo
 - Watkins-Logan Veterans Home, Tyler
 - William R. Courtney Texas State Veterans Home, Temple
-

Utah

- Mervyn Sharp Bennion Central Utah Veterans Home, Payson
 - George E. Wahlen Ogden Veterans Home, Ogden
 - Southern Utah Veterans Home, Ivins
 - William E. Christoffersen Salt Lake City Veterans Home, Salt Lake City
-

Vermont

- Vermont Veterans' Home, Bennington
-

Virginia

- Sitter & Barfoot Veterans Care Center, Richmond
 - Virginia Veterans Care Center, Roanoke
-

Washington

- Spokane Veterans Home, Spokane
 - Walla Walla Veterans Home, Walla Walla
 - Washington Soldiers Home, Ortig
 - Washington Veterans Home, Port Orchard
-

West Virginia

- West Virginia Veterans Home, Barboursville
 - West Virginia Veterans Nursing Facility, Clarksburg
-

Wisconsin

- Wisconsin Veterans Home at Chippewa Falls
 - Wisconsin Veterans Home at King
-

Wyoming

- Veterans Home of Wyoming, Buffalo
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