

Loan Programs

[www.WisVets.com /Loans](http://www.WisVets.com/Loans)

See our website or contact your County Veterans Service Office for additional information on eligibility, rates and mortgage fund availability.

Home Loans - WDVA offers veterans loans to buy or build a home that will be their principal residence. Our home loans are low (5%) down payment, fixed-rate mortgages at competitive rates with loan terms of up to 30 years. Participating lenders originate loans. Private mortgage insurance is not required. Veterans within 25 years of their date of discharge from active duty are eligible. Check for funding availability.

Home Improvement Loans - WDVA offers veterans loans for improvements to their primary residence to add living space, update a kitchen or bath, replace a roof, install new windows and doors, increase energy efficiency, build a garage or replace or install a furnace or air conditioning system. Loan terms of up to 15 years, and 50% of improvements may be considered equity. The total loan-to-value may not exceed 90%. Veterans, widows and dependents of deceased veterans and certain Reserve and National Guard service members without federal active duty are eligible.

Personal Loans - WDVA offers mortgage-secured home equity loans of up to \$25,000 with a 10-year maximum loan term and co-signer-secured personal loans of up to \$5,000 with a 5-year maximum loan term. Loan funds may be used for nearly any purpose. Veterans, widows and dependents of deceased veterans are eligible. Borrowers may request deferment of a \$5,000 loan while they are full-time students.

Assistance to Needy Veterans Grants

www.WisVets.com/EmergencyGrants

Applicants who demonstrate financial need and have exhausted other forms of aid may qualify. Grant awards for health care and subsistence aid combined cannot exceed the program's \$7,500 lifetime limit. Applications for Assistance to Needy Veterans Grants must be submitted through your local County Veterans Service Office. There are strict income and asset limits for this program.

Subsistence Aid Grant - Financial aid may be provided when there is a loss of income due to illness, injury or natural disaster. Grants are awarded for subsistence aid for 30-day periods, up to a maximum of 90 days. Grant awards cannot exceed \$3,000 during any consecutive 12-month period, or the \$7,500 lifetime limit.

Health Care Aid Grant - Assistance up to the lifetime maximum of \$7,500 may be provided to qualified eligible applicants for dental care, vision care and hearing care. Approved applicants receive a Description of Benefits (DOB) that lists approved care and the dates of coverage. The applicant gives the DOB to the health care provider that he or she chooses. The health care provider bills WDVA and we pay the provider directly.

Questions? Call 1-800-WIS-VETS (947-8387) or visit www.WisVets.com.

Benefits and Services

Home Loans
Home Improvement Loans
Personal Loans
Subsistence Aid Grant
Health Care Aid Grant
Wisconsin GI Bill
Federal GI Bills
VetEd Reimbursement Grant
Wisconsin National Guard Tuition Grant
Troops to Teachers
Veterans Retraining Grant
Assistance for Homeless Veterans
Wisconsin Veterans Homes
Property Tax Credit
Federal Claims Assistance
Wisconsin Veterans Cemeteries
Military Funeral Honors

Eligibility

www.WisVets.com/Eligibility

To obtain benefits and services from the Wisconsin Department of Veterans Affairs (WDVA), veterans must meet military service requirements and state residency requirements set by the State Legislature.

Disclaimer: When administering or determining eligibility for benefits, WDVA does not discriminate against persons, or harass them, because of their race, creed, color, national origin or ancestry, age, disability, gender, sexual orientation, political affiliation or beliefs, or arrest or conviction record. WDVA is an Equal Opportunity Lender and a Fair Housing Lender.



BENEFITS AND SERVICES FOR WISCONSIN VETERANS AND THEIR FAMILIES

Questions?

Call 1-800-WIS-VETS (947-8387)
or visit www.WisVets.com.

WDVA B0135 (10/10)

W:\Templates\WDVA_B0135-Benefits-and-Services-for-WI-Veterans.pdf

For more information about state and federal benefits contact your County Veterans Service Office, the Wisconsin Department of Veterans Affairs (WDVA) or visit www.WisVets.com online.

Troops to Teachers

www.WisVets.com/TTT

Troops to Teachers provides information, advice and funding to assist eligible veterans, retirees, members of the Reserve and National Guard, and active duty personnel who are about to leave military service and pursue teaching as a second career.

Veterans Retraining Grant

www.WisVets.com/RetrainingGrants

Recently unemployed or underemployed veterans may receive up to \$3,000 per 12-month period (\$6,000 lifetime max) if they have a financial need while being retrained for employment. WDVA must receive a grant application within one year after an applicant is involuntarily laid off or discharged. An applicant must be employed for at least six consecutive months with the same employer or in the same or similar occupation, and at least one day of that employment must have been within that year. Eligible programs include on-the-job training and technical education.

Assistance for Homeless Veterans

www.WisVets.com/HomelessVeterans

Veterans who are homeless or at risk of becoming homeless can receive assistance to obtain steady jobs and affordable housing. The program provides safe shelter at Veterans Assistance Centers around the state along with job training, education, counseling, medical care and other services.

Wisconsin Veterans Homes

www.WisVets.com/Homes

Veterans and spouses may receive long-term care at Veterans Homes located in King (Waupaca County) and near Union Grove (Racine County). The King location provides skilled nursing and some domiciliary care. The Union Grove location provides a range of services from assisted living to skilled nursing. Veterans and spouses must apply income and assets to the cost of their care. A portion of the veteran's cost is typically offset by the VA.

Wisconsin Veterans Property Tax Credit

www.WisVets.com/Taxes

The Wisconsin Veterans and Surviving Spouses Property Tax Credit provides a refundable property tax credit for the veteran's primary in-state residence on the state income tax form. This includes qualifying property taxes paid for 2009 and claimed in 2010.

Federal Claims Assistance

www.WisVets.com/Claims

The WDVA Claims Bureau advises and assists veterans and their dependents in obtaining federal veterans benefits from the VA. The service is free to Wisconsin veterans and their families. Make an appointment through your County Veterans Service Office or call (414) 902-5757.

Wisconsin Veterans Cemeteries

www.WisVets.com/Cemeteries

Veterans, spouses and some family members may be buried at Wisconsin Veterans Cemeteries located near Union Grove (Racine County), Spooner (Washburn County), and the Wisconsin Veterans Home at King (Waupaca County). A fee is charged for spouses and family members at the time of interment. Veterans can establish eligibility and pre-register by contacting one of the cemeteries or contact your County Veterans Service Office.

Military Funeral Honors

www.WisVets.com/FuneralHonors

The Military Funeral Honors Program provides and coordinates funeral honors for veterans and former National Guard and reservists. Honors may include the presence of military members, folding and presentation of the flag, firing details and the sounding of Taps. Arrangements can be made through funeral directors or by calling 877-944-6667.

Questions? Call 1-800-WIS-VETS (947-8387) or visit www.WisVets.com.

Wisconsin GI Bill

www.WisVets.com/WisGIBill

Eligible veterans and dependents may receive a waiver ("remission") of tuition and fees for up to 8 semesters or 128 credits at any UW or Wisconsin Technical College for undergraduate or graduate level study. A recipient must be a state resident for tuition purposes. If eligible, the veteran, spouse and children all will receive the same benefit.

Veterans - The veteran must be a Wisconsin resident when entering active duty, have an honorable discharge and meet specific active duty requirements.

Spouses - Qualifying spouses must be residents for tuition purposes. A spouse remains eligible for ten years following the date of the U.S. Department of Veterans Affairs' initial disability rating determination of 30% or more. An unremarried surviving spouse is eligible for ten years following the veteran's death or commencing with the date their youngest child reaches (or would have reached) age 18, whichever is later.

Children - When the qualifying Wisconsin veteran is currently rated by the VA with a combined service-connected disability rating of 30% or more, or died in the line of duty while on active, Reserve or National Guard duty, or died as the direct result of a service-connected disability, a 100% remission is provided for each child between the ages of 17 and 25.

Federal GI Bills

www.GIBill.va.gov

While attending school or participating in an apprenticeship or On-the-Job Training program, veterans and/or dependents may be eligible for a monthly stipend (Montgomery GI Bill: Chapters 30, 32, 35, 1606, 1607) or tuition payment, a housing allowance and books/supplies payment (Post-9/11 GI Bill: Chapter 33). Visit the VA website or call 888-GI-BILL-1 (442-4551).

For important information on eligibility and concurrent use of state and federal GI Bills, visit www.GIBill.wisconsin.edu.

Under some circumstances, GI Bill benefits may be used in conjunction with the Wisconsin GI Bill, VetEd Grant or Retraining Grant. Be advised that VA staff may not be aware of state benefits. Time limits apply, based on separation date from active duty. Under the Post-9/11 GI Bill, benefits may be transferred to a dependent registered in DEERS (TRICARE) while the veteran is still in uniform.

VetEd Reimbursement Grant

www.WisVets.com/VetEd

The Veterans Education (VetEd) Reimbursement Grant provides tuition and fee reimbursement, based on the character and duration of active duty, to eligible veterans who do not hold a bachelor's degree. Other eligibility criteria apply, including family income limits. Veterans must apply within 60 days after the start of the academic term and earn at least a 2.0 GPA at a UW school, technical college, or approved institution of higher learning.

You may receive federal Montgomery GI Bill benefits and VetEd for the same semester (limitations apply). Reimbursement is reduced to the extent that tuition and fees have been paid by other grants, scholarships and remissions, including the federal Post 9/11 GI Bill. VetEd cannot be used when also eligible for the Wisconsin GI Bill.

Wisconsin National Guard Tuition Grant

www.dma.wi.gov/dma/dma/education.asp

Drilling enlisted personnel and warrant officers of the Wisconsin Army and Air National Guard may be eligible for a maximum of 8 semesters of tuition reimbursement. Go to the website for an application and list of qualifying schools. See application instructions for eligibility and reimbursement information.