



Loan Guaranty

Home Loan Guaranty Program Objectives

The objective of the VA Home Loan Guaranty program is to help eligible Veterans, active-duty personnel, surviving spouses, and members of the Reserves and National Guard purchase, retain, and adapt homes in recognition of their service to the Nation.

Current Benefits

VA home loans may be used to:

- Purchase a home;
- Purchase a residential unit in certain condominium projects;
- Build a home;
- Refinance an existing home loan; or
- Improve a home by installing solar heating or other energy conservation measures.

1,441,745 Loans Guaranteed

Average Loan \$310,174

Total Loan Amount:
\$447.2 Billion

The Loan Guaranty Program was originally part of a national effort to move from a wartime economy to a peacetime economy and to avoid the economic recession historically associated with postwar periods. The program was one of the innovations advanced by the Servicemen's Readjustment Act of 1944 (PL 78-346), known as the GI Bill of Rights. By providing loan guaranties, the government could aid Veterans in their efforts to readjust to civilian life.



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Table of Contents

Loan Guaranty	183
Home Loan Guaranty Program Objectives	183
Current Benefits	183
Table of Contents	188
Program Information	189
Specially Adapted Housing Program (SAH)	190
Native American Direct Loan (NADL) Program	191
Loan Administration	191
Quick Reference	192
Fiscal year 2021 loan guaranty program highlights	192
VA loans guaranteed by fiscal year	192
VA loans guaranteed by fiscal year	192
Summary of Home Loan Guaranty Entitlements and Other Eligibility Criteria	193
Period of service or entitlement	193
Service dates	193
Length of service or other criteria	193
Home Loan Guaranty Data	194
Types and characteristics of VA loans guaranteed by fiscal year	194
Types and characteristics of VA loans guaranteed during fiscal year 2021	194
Types and characteristics of VA loans guaranteed by fiscal year	195
VA loans guaranteed by fiscal year and period of service/entitlement	196
VA loans guaranteed during fiscal year 2021 by period of service/entitlement	196
VA loans guaranteed by fiscal year and age	197
VA loans guaranteed during fiscal year 2021 by age	198
Percentage of VA loans guaranteed by fiscal year and age	198
VA loans guaranteed during fiscal year 2021 by age	199
VA loans guaranteed during fiscal year 2021 by Veteran participant annual income	199
Veteran participant income and asset information	200
Number of VA loans guaranteed by fiscal year and race	201
VA loans guaranteed during fiscal year 2021 by race	201
VA loans guaranteed by fiscal year and gender	202
VA loans guaranteed during fiscal year 2021 by gender	202
SAH and NADL Program Data	202
Specially adapted housing grants and direct loans during fiscal year 2021 by program	202
Loan Administration Data	203
Number of borrowers saved from foreclosure	203
Loan administration actions by fiscal year	203
Loan administration actions in fiscal year 2021	203
Appendix – Map of Regional Loan Centers	204
Contact Information	204

Release history

Version & changes	Date
Data as of	09/30/2021



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Veterans Benefits
Administration



Program Information

There are two types of guaranteed loans: purchase and refinance. A purchase loan is used to obtain a home. The other loan type is a refinance, and there are two kinds of refinance loans: interest rate reduction and other refinance (i.e., cash-out refinancing). Interest rate reduction is typically the most common reason for refinancing a loan, however in FY21, interest rate reduction refinancing was the most common reason.

After January 1, 2020, most Veterans may obtain no-down payment VA-guaranteed loans that are over \$144,000 in all areas of the country, regardless of home prices. In most instances, Veterans living in higher-cost markets will no longer be subject to the Federally-established conforming loan limit maximums. The VA county loan limits are adjusted annually each January and are available at http://www.benefits.va.gov/homeloans/purchaseco_loan_limits.asp.

Veterans pay a funding fee ranging from 1.4% to 3.60% of the loan amount (0.5% for interest rate reduction refinancing loans). The funding fee can be included in the loan. Veterans receiving VA disability compensation (or who would be receiving compensation, but for the receipt of retirement pay or active service pay) are exempt from the fee. Also, a surviving spouse of a Veteran who died on active service or later from service-connected causes is exempt from paying the fee.



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Administration

Specially Adapted Housing Program (SAH)

Severely disabled Veterans and Service members, primarily those who are wheelchair bound or who have lost the use of both arms at or above the elbow, may be entitled to obtain SAH grants.

Special Housing Adaptation (SHA) grants are also available to disabled individuals who have anatomical loss or loss of use of both hands.

These distinctive programs help eligible individuals buy, build, or modify homes specifically adapted for their use. In addition to no time limitation or deadline for applying for either grant benefit, multiple grant uses are available as authorized under Title 38, United States Code (U.S.C.) section 2101(a) or section 2101(b). The Honoring Veterans and Caring for Camp Lejeune Families Act of 2012 (Public Law 112-154) further expanded the SAH benefit. Specifically, section 202 authorized SAH assistance for certain Veterans who served in the Armed Forces on or after September 11, 2001 and are entitled service-connected disability due to the loss or loss of use of one lower extremity, severely affecting the functions of balance or propulsion.

In August 2020, Public Law 116-154, the “Ryan Kules and Paul Benne Specially Adaptive Housing Improvement Act of 2019” was enacted. This law makes significant changes to the SAH grant program and enhances access to important funding for Veterans with serious and very specific service-connected disabilities.

Specially adapted housing data can be found at the bottom of page 202

Changes to the SAH program under PL 116-154 include:

- Veterans rated with a service-connected blindness disability are eligible for the SAH grant. VA statute reflects that all SAH-qualifying disabilities must be permanent. These changes became effective August 8, 2020.
- The lifetime grant usage is no longer limited to three (3) uses for each individual. Eligible Service members and Veterans are now able to use the grant a total of six (6) times.
- VA is authorized to approve up to 120 grants per year, an increase from the previous statutory limit of 30 per fiscal year for Veterans and Service members who experienced the loss or loss of use of one lower extremity after September 11, 2001.
- The aggregate limit amount for the SAH grant was raised to \$100,896, and the Special Housing Adaptation (SHA) grant has been increased to \$20,215.



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Veterans Benefits
Administration



Native American Direct Loan (NADL) Program

The Native American Direct Loan Program helps Native American Veterans finance the purchase of homes on Federal Trust Land. VA has entered into memorandums of understanding (MOU) with 109 participating Native American Tribes and Pacific Island territories. During FY21, VA closed 56 loans under this program. Since its inception, VA has made 1,159 loans to these Veterans.

In FY21, LGY promoted the NADL program in 30 regional and national outreach events across the United States. VA entered into one MOU during FY21. The NADL program had 531 active loans totaling \$65.7 million and expended over \$11 million in loan funding during FY21.

Loan Administration

The Loan Administration Program helps to ensure that Veterans who have VA-guaranteed loans receive assistance during times of financial hardship. VA provides this assistance through oversight of mortgage loan servicers to ensure they offer options for home retention and alternatives to foreclosure. To ensure every Veteran has the option to retain his/her home, VA made approximately 498,894 attempts to contact delinquent borrowers and mortgage servicers. In FY 2021, VA helped 203,890 borrowers retain homeownership and/or avoid foreclosure. These actions resulted in a \$4.57 billion savings in estimated foreclosure costs to the Government.

For a Veteran or Servicemember who may have obtained a conventional loan, VA can offer general guidance and financial counseling through Loan Technicians in VA's 8 Regional Loan Centers. However, unlike a VA-guaranteed home loan, VA has no legal authority or standing to intervene on the borrower's behalf. VA's toll-free number for all Veterans and Service members to call for home loan assistance is (877) 827-3702.

Loan administration data can be found on page 203



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Veterans Benefits
Administration



Quick Reference

This quick reference guide highlights information most requested from the Loan Guaranty Service.

In FY 2021, interest rate reduction refinancing loans were 57.7% of the total loan volume. For the same year, all refinanced loans made up 69% of the total loan volume.

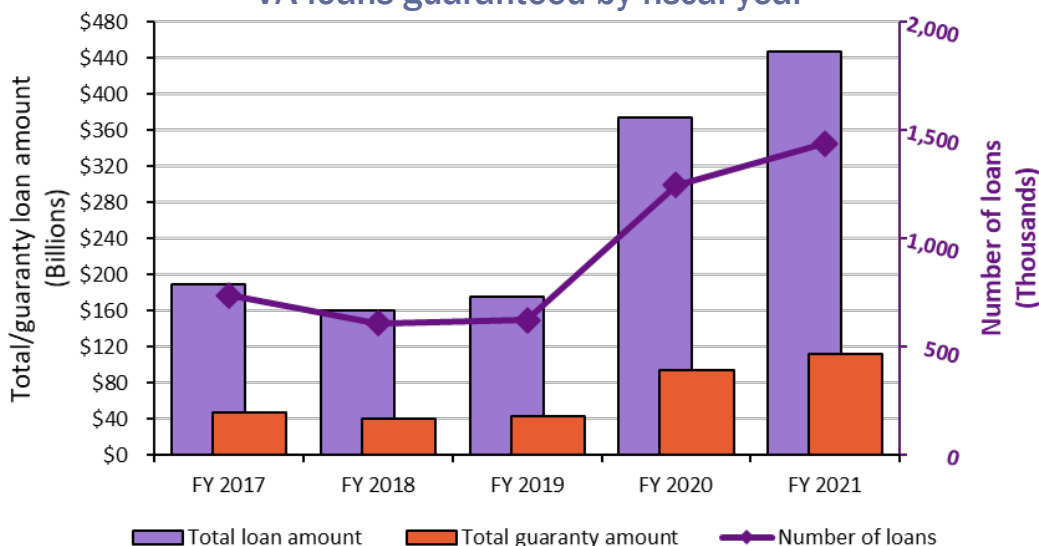
Fiscal year 2021 loan guaranty program highlights

Loans guaranteed	1,441,745
Interest rate reduction loans	831,824
Total loan amount	\$447,192,001,813
Average amount per loan	\$310,174

VA loans guaranteed by fiscal year

	2017	2018	2019	2020	2021
Number of loans	740,389	610,513	624,546	1,246,817	1,441,745
Total loan amount	\$188,699,744,440	\$161,295,513,770	\$175,638,600,656	\$375,346,777,738	\$447,192,001,813
Average loan amount	\$254,866	\$264,197	\$281,226	\$301,044	\$310,174
Total guaranty amount	\$46,955,375,319	\$39,939,956,683	\$43,477,935,388	\$93,719,486,331	\$111,967,654,473
Average guaranty amount	\$63,420	\$65,420	\$69,615	\$75,167	\$77,661

VA loans guaranteed by fiscal year



Summary of Home Loan Guaranty Entitlements and Other Eligibility Criteria



The table below summarizes eligibility criteria for the Loan Guaranty Program. All Veterans must have been discharged or released from active duty under other than dishonorable conditions. If the Veteran served less than the minimum required time period, he or she could be eligible if discharged because of a service-connected disability.

Period of service or entitlement	Service dates	Length of service or other criteria
World War II	9/16/40 - 7/25/47	90 days
Post-World War II	7/26/47 - 6/26/50	181 continuous days
Korean Conflict	6/27/50 - 1/31/55	90 days
Post-Korean Conflict	2/1/55 - 8/4/64	181 continuous days
Vietnam Era	8/5/64 - 5/7/75	90 days (for Veterans who served within Vietnam, the beginning date is 11/01/1955)
Specific entitlement for post-Vietnam Era	5/8/75 - 9/7/80	181 continuous days
Enlisted	9/8/80 - 8/1/90	2 years
Officers	10/17/81 - 8/1/90	2 years
Gulf War Era	8/2/90 - present	2 years or period called to active duty (not less than 90 days)
Active duty personnel	—	On active duty, after having served continuously for at least 181 days (90 days for Gulf War Era duty) unless discharged or separated from a previous qualifying period of active duty service.
Reservists	—	6 years or 90 days for Veterans who served on non-training Title 10 orders
National Guard	—	6 years, or 90 days for Veterans who served on non-training Title 10 orders, or 90 days with 30 consecutive days for Veterans who served on certain Title 32 orders.
Unmarried surviving spouse	N/A	Married to an eligible Veteran who died as a result of service or service connected conditions.
Spouse of MIA/POW	N/A	Active duty member who is missing in action (MIA) or who is a prisoner of war (POW).
Restored entitlement	—	Veterans who previously used the home loan benefit, but had entitlement restored because the loan was paid in full and property disposed of.



Home Loan Guaranty Data

Types and characteristics of VA loans guaranteed by fiscal year

Characteristic/type	2017	2018	2019	2020	2021
First time home buyer	155,620	159,714	161,171	178,171	176,314
Previous home buyer	224,817	223,401	223,326	250,251	267,736

Purchase loans only

Without down payment	302,815	303,337	306,879	350,094	349,916
With down payment	77,622	79,778	77,618	78,328	94,134

Purchase loans only

Purchase loans	380,437	383,115	384,497	428,422	444,050
Interest rate reduction	190,914	67,347	94,861	662,065	831,824
Cash out/other refinancing	169,038	160,051	145,188	156,330	165,871
Total	740,389	610,513	624,546	1,246,817	1,441,745

Types and characteristics of VA loans guaranteed during fiscal year 2021

Characteristic/type	Number of loans	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
First time home buyer	176,314	\$53,517,592,007	\$303,536	\$13,461,453,287	\$76,349
Previous home buyer	267,736	\$99,356,539,335	\$371,099	\$24,402,587,330	\$91,144

Purchase loans only

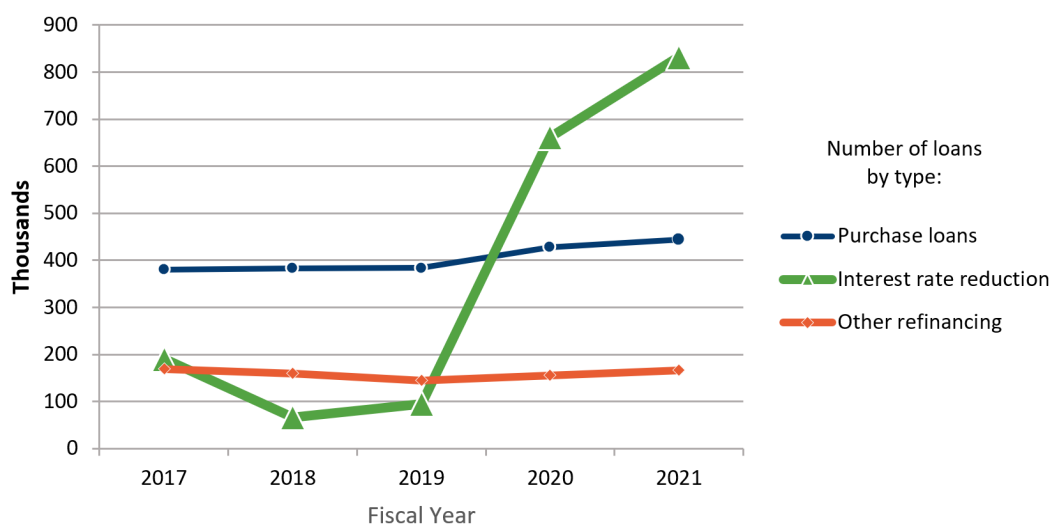
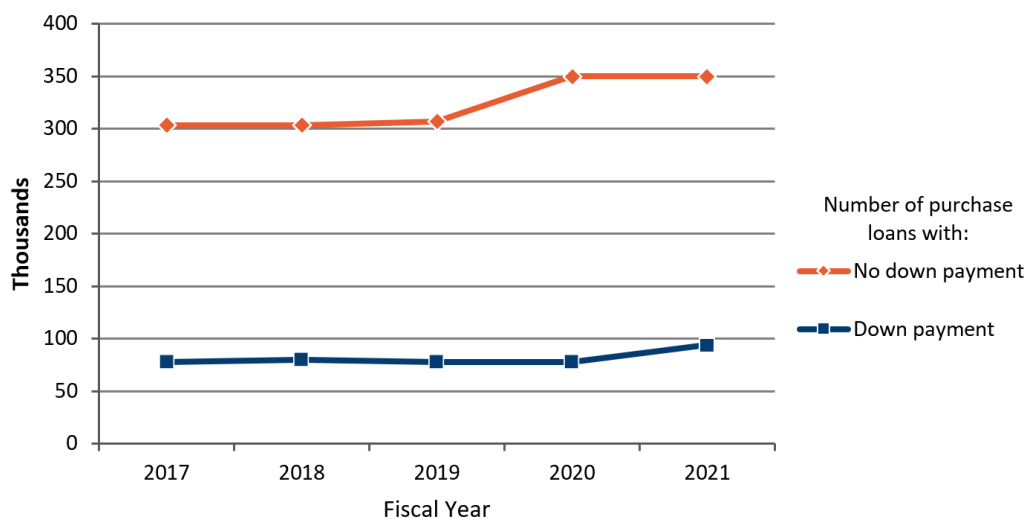
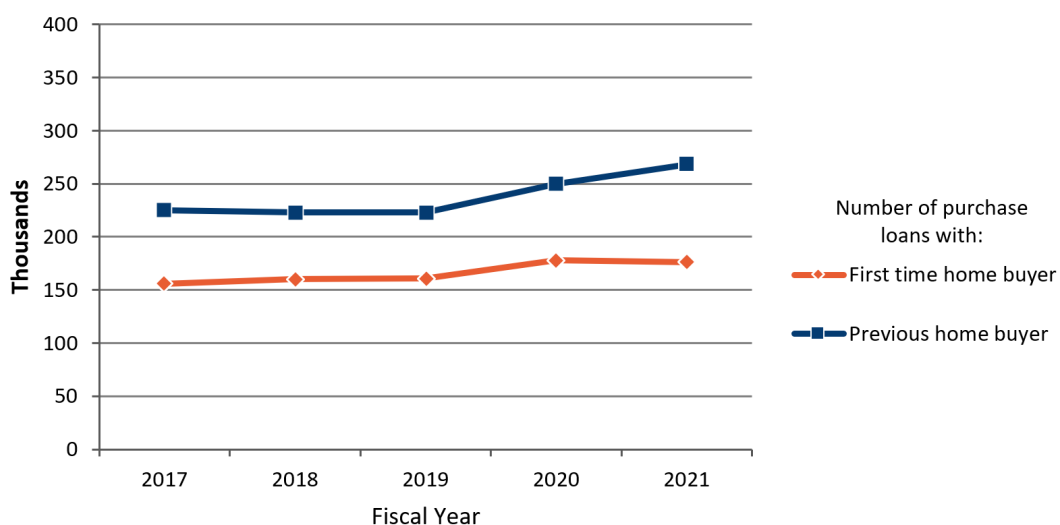
Without down payment	349,916	\$114,786,316,534	\$328,040	\$28,686,821,910	\$81,982
With down payment	94,134	\$38,087,814,808	\$404,613	\$9,177,218,706	\$97,491

Purchase loans only

Purchase loans	444,050	\$152,874,131,342	\$344,272	\$37,864,040,616	\$85,270
Interest rate reduction	831,824	\$242,957,384,486	\$292,078	\$61,293,122,798	\$73,685
Cash out / other refinancing	165,871	\$51,360,485,985	\$309,641	\$12,810,491,059	\$77,232
Total	1,441,745	\$447,192,001,813	\$310,174	\$111,967,654,473	\$77,661



Types and characteristics of VA loans guaranteed by fiscal year (data on preceding page)





VA loans guaranteed by fiscal year and period of service/entitlement

Period of service/ entitlement	2017	2018	2019	2020	2021
World War II	421	253	135	223	226
Post-World War II	148	90	58	70	75
Korean Conflict	992	647	455	612	589
Post-Korean Conflict	7,337	5,153	3,606	6,253	5,629
Vietnam Era	38,829	28,749	22,330	40,224	38,951
Post-Vietnam Era	42,461	33,081	28,970	49,793	47,254
Gulf War Era	205,032	172,830	171,383	308,296	309,927
Restored entitlement	335,427	273,700	296,545	659,894	832,420
Service personnel	90,804	80,241	85,813	154,171	177,583
Reservists	14,749	11,703	11,116	21,204	21,580
Un-remarried survivors	4,189	4,066	4,135	6,077	7,511
Spouses of POWs	N/A	N/A	N/A	N/A	N/A
Total	740,389	610,513	624,546	1,246,817	1,441,745



VA loans guaranteed during fiscal year 2021 by period of service/entitlement

Period of service/entitlement	Number of loans	Percent ¹ of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
World War II	226	<0.1%	\$59,468,103	\$263,133	\$15,101,089	\$66,819
Post-World War II	75	<0.1%	\$18,875,138	\$251,669	\$4,813,387	\$64,178
Korean Conflict	589	<0.1%	\$141,274,499	\$239,855	\$36,219,180	\$61,493
Post-Korean Conflict	5,629	0.4%	\$1,309,611,081	\$232,654	\$336,635,186	\$59,804
Vietnam Era	38,951	2.7%	\$9,460,328,452	\$242,878	\$2,417,072,736	\$62,054
Post-Vietnam Era	47,254	3.3%	\$11,944,171,514	\$252,765	\$3,036,456,247	\$64,258
Gulf War Era	309,927	21.5%	\$92,247,347,781	\$297,642	\$23,120,868,459	\$74,601
Restored entitlement	832,420	57.7%	\$266,395,865,794	\$320,026	\$66,611,136,672	\$80,021
Service personnel	177,583	12.3%	\$57,601,093,281	\$324,362	\$14,366,527,965	\$80,900
Reservists	21,580	1.5%	\$6,213,153,140	\$287,913	\$1,564,245,322	\$72,486
Un-remarried survivors	7,511	0.5%	\$1,800,813,030	\$239,757	\$458,578,231	\$61,054
Spouses of POWs	N/A					
Total	1,441,745	100%	\$447,192,001,813	\$310,174	\$111,967,654,473	\$77,661

¹ Percentages may not sum to Total due to rounding.



**U.S. Department
of Veterans Affairs**
Veterans Benefits
Administration



VA loans guaranteed by fiscal year and age

Age	2017	2018	2019 ²	2020 ³	2021 ⁴
18 - 25	23,207	24,466	27,822	41,508	43,865
26 - 35	162,979	143,400	150,916	263,729	282,353
36 - 45	155,889	126,452	133,685	281,554	330,727
46 - 55	153,717	120,085	119,394	251,973	294,257
56 - 65	105,900	83,947	84,235	180,459	220,060
66 - 75	112,439	89,741	84,960	173,772	200,644
76 - 80	15,791	13,651	14,968	34,965	45,906
Over 80	10,466	8,771	8,565	18,855	23,927
Total	740,389	610,513	624,546	1,246,817	1,441,745

VA loans guaranteed during fiscal year 2021 by age

Age	Number of Loans ⁵	Percent of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
18 - 25	43,865	3.0%	\$11,306,266,121	\$257,751	\$2,845,742,375	\$64,875
26 - 35	282,353	19.6%	\$87,392,726,884	\$309,516	\$21,839,893,356	\$77,350
36 - 45	330,727	22.9%	\$114,651,625,246	\$346,665	\$28,534,258,344	\$86,277
46 - 55	294,257	20.4%	\$99,116,074,847	\$336,835	\$24,729,242,377	\$84,040
56 - 65	220,060	15.3%	\$64,727,872,098	\$294,137	\$16,273,765,472	\$73,951
66 - 75	200,644	13.9%	\$51,951,664,539	\$258,925	\$13,163,819,370	\$65,608
76 - 80	45,906	3.2%	\$11,951,380,310	\$260,345	\$3,029,897,437	\$66,002
Over 80	23,927	1.7%	\$6,093,161,878	\$254,656	\$1,550,728,269	\$64,811
Total	1,441,745	100%	\$447,192,001,813	\$310,174	\$111,967,654,473	\$77,661

² Total includes 1 Veteran and \$498,977 in loan with no age indicated in the record.

³ Total includes 2 Veterans and \$476,771 in loan with no age indicated in the record.

⁴ Total includes 6 Veterans and \$1,229,890 in loan with no age indicated in the record.

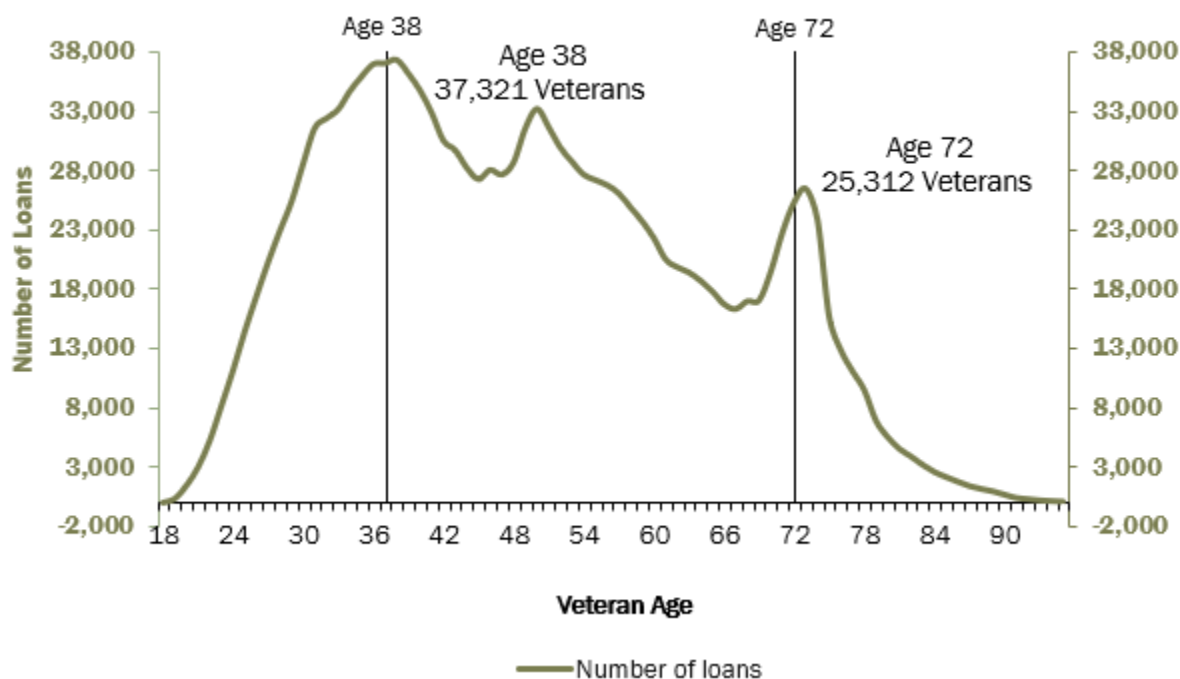
⁵ Total includes 6 Veterans and \$1,229,890 in loan with no age indicated in the record.



Percentage of VA loans guaranteed by fiscal year and age

Age	2017	2018	2019	2020	2021
18 - 25	3.1%	4.0%	4.5%	3.3%	3.0%
26 - 35	22.0%	23.5%	24.2%	21.2%	19.6%
36 - 45	21.1%	20.7%	21.4%	22.6%	22.9%
46 - 55	20.8%	19.7%	19.1%	20.2%	20.4%
56 - 65	14.3%	13.8%	13.5%	14.5%	15.3%
66 - 75	15.2%	14.7%	13.6%	13.9%	13.9%
76 - 80	2.1%	2.2%	2.4%	2.8%	3.2%
Over 80	1.4%	1.4%	1.4%	1.5%	1.7%
Total	100%	100%	100%	100.0%	100.0%

VA loans guaranteed during fiscal year 2021 by age





VA loans guaranteed during fiscal year 2021 by Veteran participant annual income

Income	Number of loans	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
Less than \$25,000	1,804	\$212,649,558	\$117,877	\$64,701,884	\$35,866
\$25,000 to \$34,999	8,842	\$1,387,049,915	\$156,871	\$373,054,659	\$42,191
\$35,000 to \$44,999	24,840	\$4,824,455,923	\$194,221	\$1,239,249,153	\$49,889
\$45,000 to \$54,999	45,086	\$10,235,890,459	\$227,030	\$2,583,852,787	\$57,309
\$55,000 to \$64,999	53,759	\$13,872,300,189	\$258,046	\$3,477,605,811	\$64,689
\$65,000 to \$74,999	51,949	\$14,944,140,718	\$287,669	\$3,732,711,322	\$71,853
\$75,000 and over	257,770	\$107,397,644,580	\$416,641	\$26,392,865,001	\$102,389
Total	444,050	\$152,874,131,342	\$344,272	\$37,864,040,616	\$85,270

Purchase loans only

Veteran participant income and asset information

Average income	\$95,651
Median income	\$82,380
Median assets	\$15,642



Number of VA loans guaranteed by fiscal year and race

Race	2017	2018	2019	2020	2021
White	504,436	406,379	409,480	812,254	923,407
Black/ African American	86,539	73,369	76,905	144,235	172,401
Hispanic	61,335	50,802	53,043	108,317	127,669
Asian/ Pacific Islander/ Native Hawaiian	23,433	19,435	19,532	43,411	55,072
American Indian/ Alaskan Native	62,957	59,873	64,846	134,718	160,146

VA loans guaranteed during fiscal year 2021 by race

Race	Number of loans	Percent of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
White	923,407	64.0%	\$281,168,291,487	\$304,490	\$70,410,462,451	\$76,251
Black/ African American	172,401	12.0%	\$51,994,937,491	\$301,593	\$13,034,396,566	\$75,605
Hispanic	127,669	8.9%	\$41,114,149,881	\$322,037	\$10,268,814,771	\$80,433
Asian/ Pacific Islander/ Native Hawaiian	55,072	3.8%	\$20,646,592,347	\$374,902	\$5,144,067,301	\$93,406
American Indian/ Alaskan Native	160,146	11.1%	\$51,459,058,111	\$321,326	\$12,903,868,567	\$80,576
Unknown	3,050	0.2%	\$808,972,496	\$265,237	\$206,044,818	\$67,556



VA loans guaranteed by fiscal year and gender

Gender	2017	2018	2019	2020	2021
Male	658,622	539,368	548,851	1,099,572	1,264,180
Female	81,767	71,145	75,695	147,245	177,565
Total	740,389	610,513	624,546	1,246,817	1,441,745

VA loans guaranteed during fiscal year 2021 by gender

Gender	Number of Loans	Percent of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
Male	1,264,180	87.7%	\$392,282,215,885	\$310,306	\$98,208,437,837	\$77,685
Female	177,565	12.3%	\$54,909,785,928	\$309,238	\$13,759,216,636	\$77,488
Total	1,441,745	100.0%	\$447,192,001,813	\$310,174	\$111,967,654,473	\$77,661

SAH and NADL Program Data

Specially adapted housing grants and direct loans during fiscal year 2021 by program

Number or amount of loan or grant	Specially adapted housing grants ⁶	Special housing adaptation grants	Direct loans to Native Americans
Number of grants / loans	2,303	68	56
Amount of grants / loans	\$128.3M	\$0.9M	\$11.0M

⁶ Grants, not to exceed the maximum amounts, can be used up to three times.

Loan Administration Data



Loan Administration helps to ensure that Veterans who have VA-guaranteed loans receive assistance during times of financial hardship. VA provides this assistance through oversight of mortgage loan servicers to ensure they offer options for home retention and alternatives to foreclosure.

Number of borrowers saved from foreclosure

203,890

Loan administration actions by fiscal year

Action	2018	2019	2020	2021
Borrowers saved from foreclosure	104,752	101,980	119,513	203,890
Potential claim savings	\$2,661,555,870	\$2,627,518,597	\$3,412,897,121	\$4,573,745,306
Foreclosures completed	14,836	14,655	7,882	3,771
Claim payments	\$699,755,664.89	\$528,169,644	\$530,320,725	\$220,276,153

Loan administration actions in fiscal year 2021

Action	Number/Amount
Borrower contact	313,332
Servicer contact	185,562
Potential claim savings	\$4,573,745,306
Default resolution rate (percent)	98.18% ⁷
Defaults reported	115,245
Foreclosures completed ⁸	3,771
Borrowers saved from foreclosure	203,890

⁷ In the wake of COVID-19, VA imposed a moratorium on certain eviction and foreclosure actions. The end result was a higher than usual default resolution rate for FY2021.

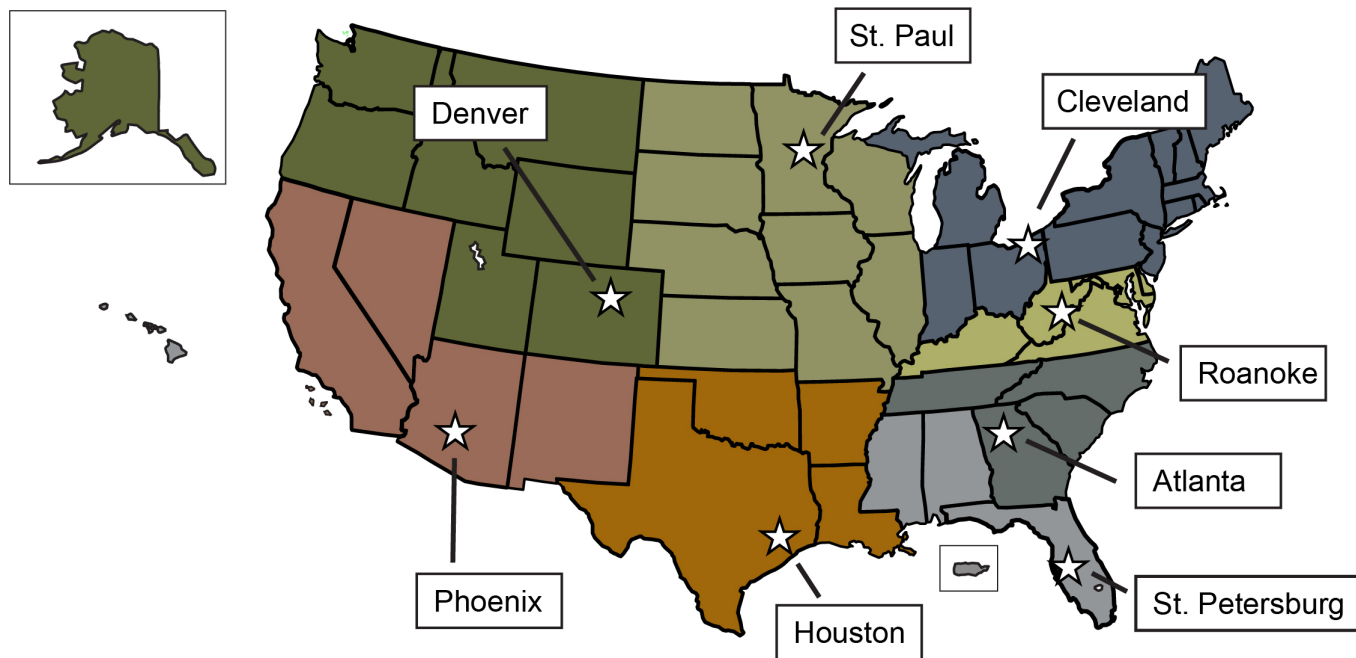
⁸ Foreclosures completed can include prior year defaults as foreclosure processing timeframes vary by state.



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Appendix – Map of Regional Loan Centers



Visit [Regional Loan Center Contact Information](https://www.benefits.va.gov/homeloans/contact_rlc_info.asp) (https://www.benefits.va.gov/homeloans/contact_rlc_info.asp) for regional loan center locations and contact information.

Contact Information

Home Loan Guaranty information:

1-877-827-3702

Annual Benefits Report (Office of Performance Analysis & Integrity)

202-461-9040

Department of Veterans Affairs home page

www.va.gov

Veterans Benefits Administration home page

benefits.va.gov

Home Loan Guaranty home page

www.benefits.va.gov/homeloans



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Veteran Readiness

Veteran Readiness and Employment (VR&E)

The VR&E Program operates under the mandate that for those Veterans who are unable to gain or secure employment due to their service-connected disabilities, the Nation they protected has a responsibility to help them build a new career.

VR&E meets this responsibility in a variety of ways.

First, Veterans are assisted in learning more about themselves: their interests, aptitudes, and disability needs. They also gather up-to-date career and labor market information in order to map their path to success.

Specialized counselors work with entitled and enrolled Veterans to design individualized service plans under five tracks of service. Veterans are provided training and services needed to help them achieve their goals. Services provided depend upon the track each Veteran is in:

1. Re-employment
2. Rapid access to employment
3. Self-employment
4. Employment through long-term services
5. Independent living



Over 350 locations
nationwide, with 1,452
employees serving Veterans

Mission:

The Veteran Readiness and Employment (VR&E) program provides comprehensive services and assistance necessary to enable Veterans with service-connected disabilities and an employment handicap to obtain stable and suitable employment. The VR&E program also assists Veterans to achieve maximum independence in daily living when the severity of their disability prohibits suitable employment.

Activities:

125,144 Veteran Participants

147,949 Veterans Receiving
Evaluation and Counseling
Services

11,888 Veteran Rehabilitations



**U.S. Department
of Veterans Affairs**

Veterans Benefits
Administration

Table of Contents

Veteran Readiness	199
Veteran Readiness and Employment (VR&E)	199
Table of Contents	206
Chapter 31 Services	207
Services Provided Through Other Benefit Chapters	207
Quick Reference	208
Veteran Readiness and Employment (VR&E) Activities FY21	208
Veterans receiving VR&E benefits at the end of FY 21	209
Employment Handicaps	210
Veterans with serious employment handicaps during FY 21	210
Beneficiary Payments	211
FY 2021 VR&E appropriations	211
Veterans who received subsistence as part of a training program during FY 21	212
VR&E Veteran Demographics	213
Veterans by prior education level	213
Veterans by age	213
Veterans by branch of service	213
Veterans by period of service	213
Veterans by length of service	214
Veterans by combined service-connected disability rating	215
Rehabilitated Veterans	216
Number of Veterans who were rehabilitated during FY 21	216
VR&E Employment Outcomes	217
FY 21 employment placements	217
FY 21 career categories of rehabilitated Veterans	217
Appendix – Map of VR&E Locations	218
Contact Information	218

Release history

Version & changes

Date

Data as of

09/30/2021



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



Chapter 31 Services



1. **Re-employment:** For Veterans who have recently exited the military and are interested in returning to their previous employer, and for whom their previous job is suitable for their disability, VR&E provides services such as adjustment counseling, disability information and accommodation, and support in contacting their previous employer.
2. **Rapid access to employment:** For Veterans who possess the skills and abilities to obtain suitable employment, VR&E provides short-term training, counseling, job placement, and post-employment support.
3. **Self-employment:** For those Veterans interested in starting their own business, support in this track can include training, assistance with developing a viable business plan, and in certain circumstances, business startup support.
4. **Employment through long-term services:** The majority of Veterans with a disability require long-term support, typically to include college, on-the-job training, or an apprenticeship program. VR&E funds the cost of all tuition, books, fees, and necessary supplies, as well as a monthly subsistence allowance during training. The length of time Veterans are served under the VR&E program varies according to their disability needs, occupational choice, and pre-existing skills and abilities.
5. **Independent living:** For Veterans for whom employment is not currently reasonably feasible, independent living services assist in achieving more independence in their homes and communities.

Once the Veteran and the Vocational Rehabilitation Counselor (VRC) agree on an individualized plan of services, a supportive partnership begins. Throughout their training Veterans receive continued support and advocacy. Once they are ready to begin their new careers, VR&E assists them with job search preparation and placement support.

VR&E participants include all Veterans who were in a rehabilitation plan of service or an extended evaluation plan during FY 2021, including those who were successfully rehabilitated or who discontinued their program of services in FY 2021.

Because Veterans can receive rehabilitation services over multiple years, participants may have started their rehabilitation program in a previous fiscal year.

Services Provided Through Other Benefit Chapters

Veteran Readiness and Employment also supports other beneficiaries, such as those receiving Dependents Educational Assistance (Chapter 35), Children of Vietnam Veterans born with certain birth defects (Chapter 18), Veterans entitled to services under the Montgomery GI Bill Selected Reserve (Chapter 1606) and the Reserve Educational Assistance Program (Chapter 1607). In 2021, 78 beneficiaries and Veterans applied for services under these benefit chapters.



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Veterans Benefits
Administration



Quick Reference

Veteran Readiness and Employment (VR&E) Activities FY21

Veterans enrolling

Total applicants ¹	92,247
Eligible applicants	69,924
Completed evaluation (including prior year carry over) ²	60,910
Entitled applicants (including prior year carry over)	50,894
Entitled applicants (2021 only)	40,287
New plans of service (enrollments) ³	32,928

Veterans enrolled in a plan of services at the end of FY21^{4,5}

New plans of service (Unique enrollments)	32,892
Persisting from prior years	64,223
Independent living rehabilitations	389
Employment rehabilitations	10,652
Education rehabilitations	849
Maximum Rehabilitation Gain (MRG) – employed	737
Maximum Rehabilitation Gain (MRG) – employable	5,246
Discontinued	10,156
Veterans participating in a plan of services	125,144

¹ Unique count of Chapter 31 only applicants

² Prior year carry over represents applications or evaluations completed by VR&E in FY 21 from Veterans that applied in FY 20.

³ Includes Veterans who entered a plan of services more than once in the same fiscal year.

⁴ Includes 1 Chapter 35 employment rehabilitation and 1 Chapter 35 education rehabilitation not included in subsequent rehabilitation totals.

⁵ Unique counts of rehabilitations.



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration





Veterans receiving evaluation and counseling services

Veterans participating in a plan of services	125,144
Veterans that received evaluation and counseling services – did not enter a plan of services	22,805
Veterans that received evaluation and counseling services	147,949

Total VR&E Veterans served

Status	Total
Veterans receiving counseling services	147,949
Veterans applying – did not pursue counseling services	41,106
Total VR&E Veterans served	189,055

Veterans receiving VR&E benefits at the end of FY 21

Veterans participating in the VR&E program who are male	94,006
Veterans participating in the VR&E program who are female	30,912
Veterans participating in the VR&E program with gender data not available	226
Total	125,144



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of Veterans Affairs**
Veterans Benefits
Administration



Employment Handicaps

Veterans with serious employment handicaps during FY 21

Case status	Veterans with a serious employment handicap	Veterans with an employment handicap	All Veterans
Entitled applicants	29,412	21,482	50,894
Participants	86,743	38,401	125,144
Rehabilitated	7,743	4,145	11,888

Nearly 70 percent of the Veterans participating in the VR&E program have a serious employment handicap. A serious employment handicap means there is significant impairment of a Veteran's ability to prepare for, pursue, or retain employment. Veterans with a serious employment handicap may receive additional supportive services, which may include adaptive equipment, job coaching, and independent living services.



Beneficiary Payments

For Veterans who require training as part of their rehabilitation services, VR&E pays for tuition, fees, books, and necessary supplies. Veterans who are enrolled in training receive a monthly subsistence allowance to assist them with living expenses.

FY 2021 VR&E appropriations

Obligations	2021 Actual (dollars in thousands)
Subsistence Allowance	\$591,129
Books, Tuition, Supplies, Fees	\$827,920
Total	\$1,419,050



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of Veterans Affairs**
Veterans Benefits
Administration



Veterans who received subsistence as part of a training program during FY 21

Program	Total	Percent of total
Undergraduate	61,792	69.5%
Graduate	16,612	18.7%
Vocational/Technical	5,315	6.0%
College, Non-Degree	2,447	2.8%
Improvement of Rehab Potential	952	1.1%
Extended Evaluation/Independent Living	631	0.7%
Non-paid Work Experience in Government	482	0.5%
Apprenticeship	309	0.3%
Paid On-the-Job Training	231	0.3%
Farm Co-op	90	0.1%
Non-paid On-the-Job Training	27	0.0%
Total	88,888	

VR&E participants who did not receive subsistence allowance payments during the fiscal year received other forms of rehabilitation services. For example, Veterans who have appropriate training and skills, or who have completed their training, receive job-search assistance and job-accommodation services to transition them into the workforce.

Services include most independent living services, career counseling, medical referrals, and non-training evaluation services such as assistive technology evaluations.

Through outreach and early intervention efforts, some VR&E participants are still on active duty and in the process of separating from the military. VR&E can assist Service members with a disability by providing evaluation, rehabilitation services, training, and case management. Service members are not eligible for subsistence allowance payments until they have completed their separation from the military and are considered a Veteran.



Veterans by prior education level

	Data not available	Below high school	High school	Post high school	Four-year degree	Graduate degree training	Total
Applicants	0	1,831	45,715	18,982	3,700	22,019	92,247
Participants	8	1,751	67,148	27,541	7,168	21,528	125,144
Rehabilitated	2	149	5,959	2,908	960	1,910	11,888

Veterans by age

	17 - 21	22 - 29	30 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 and above	Total
Applicants	560	15,311	34,828	13,330	9,636	8,385	5,460	4,736	92,247 ⁶
Participants	382	16,755	51,526	18,295	13,595	11,767	7,112	5,712	125,144
Rehabilitated	0	1,028	5,500	1,744	1,377	1,108	628	503	11,888

Veterans by branch of service

	Air Force	Army	Coast Guard	Marine Corps	Navy	Other	Total
Applicants	12,793	46,399	916	14,666	17,403	70	92,247
Participants	16,520	64,573	1,201	21,243	21,565	42	125,144
Rehabilitated	1,654	5,867	113	2,199	2,055	0	11,888

Veterans by period of service

	World War II	Korean Conflict	Vietnam Era	Peacetime	Gulf War Era	Other	Total ⁷
Applicants	15	4	507	2,116	52,913	5,061	92,247
Participants	22	17	783	4,409	98,401	7,537	125,144
Rehabilitated	1	4	110	332	9,530	712	11,888

⁶ Totals include 1 applicant unidentifiable by age.

⁷ Totals include 31,631 applicants, 13,975 participants, and 1,199 rehabilitations where period of services was not available.



Veterans by length of service

	Applicants	Participants	Rehabilitated
Less than 3 mos.	495	625	32
3 - 6 mos.	1,563	2,005	138
6 mos. to 2 years	7,555	10,856	840
2 - 4 years	16,919	24,338	1,976
4 - 10 years	38,855	53,416	5,370
10 - 15 years	8,165	11,577	1,204
15 - 20 years	3,500	5,044	519
20 - 30 years	11,402	14,620	1,662
> 30 years	1,048	1,318	147
In service	2,707	1,345	0
Total⁸	92,247	125,144	11,888

⁸ Includes 38 applicants unidentifiable by length of service.



Veterans by combined service-connected disability rating

	Applicants	Participants	Rehabilitated
0%	181	32	1
10%	3,649	2,187	208
20%	2,806	3,846	408
30%	3,931	5,887	632
40%	4,815	7,433	830
50%	4,829	7,369	786
60%	7,430	11,597	1,224
70%	10,276	15,230	1,477
80%	11,698	17,431	1,649
90%	12,127	17,747	1,736
100%	26,132	34,586	2,937
Memo rating ⁹	3,210	1,799	0
Total¹⁰	92,247	125,144	11,888

⁹ A memorandum rating is an interim rating decision to determine VR&E benefit eligibility before a final decision is made on a compensation disability claim.

¹⁰ Includes 1,163 applicants unidentifiable by combined service-connected disability rating.





Rehabilitated Veterans

Number of Veterans who were rehabilitated during FY 21

Category	Number ¹¹	Percent of total
Number of female Veterans who were rehabilitated	2,734	23.0%
Number of male Veterans who were rehabilitated	9,130	77.0%

Disabled Veterans with serious employment handicaps who were rehabilitated	7,743	65.1%
Disabled Veterans with employment handicaps who were rehabilitated	4,145	34.9%

Total number of employment rehabilitations	10,651	89.6%
Total number of education rehabilitations	848	7.1%
Total number of independent living rehabilitations	389	3.3%
Total number of Veterans rehabilitated in FY 2021		11,888

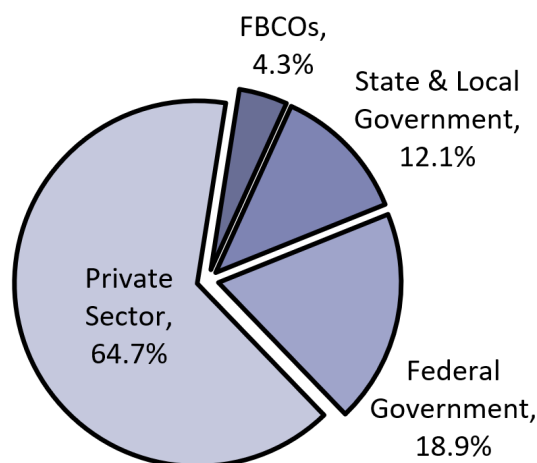
¹¹ Excludes 24 rehabilitations where gender data was not available.

VR&E Employment Outcomes



FY 21 employment placements^{12,13}

The chart on the right shows the percentages of the career fields where VR&E Veterans found work in FY 21.



FY 21 career categories of rehabilitated Veterans

Category	Number of Veterans	Avg. annual wages at rehabilitation ¹⁴
Professional, Technical, and Managerial	9,354	\$59,380
Machine Trades	327	\$44,186
Services	325	\$41,269
Miscellaneous	312	\$47,899
Clerical	272	\$43,203
Structural (Building Trades)	212	\$60,756
Sales	121	\$51,475
Agricultural, Fishery and Forestry	46	\$43,785
Processing (Butcher, Meat Processor etc.)	20	\$44,105
Total number and average wage	10,989	\$54,787
Rehabs without full-time wages ¹⁵	510	NA
Total	11,499	

¹² FBCOs: Faith-Based & Community Organizations.

¹³ Percentages may not equal to 100% due to rounding.

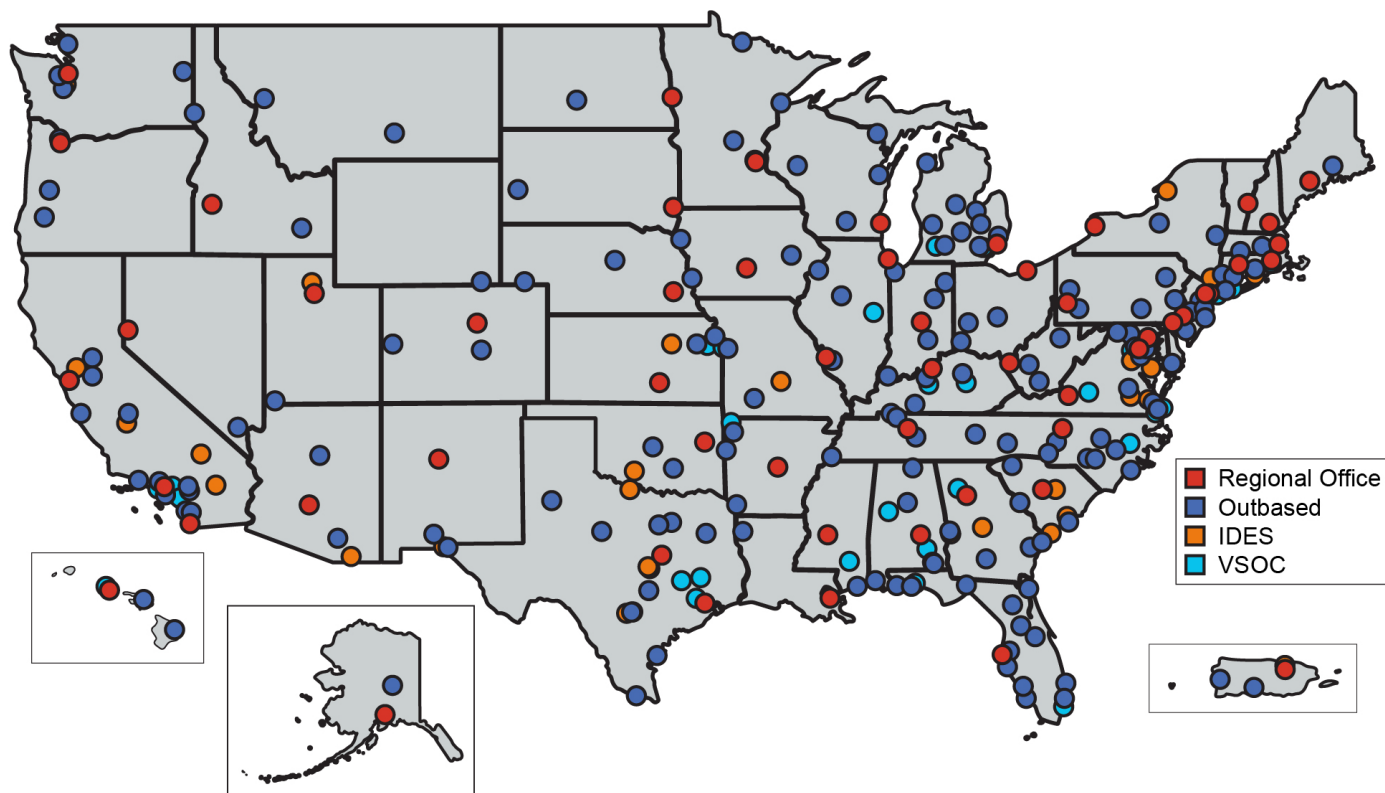
¹⁴ Excludes Veterans rehabilitated in independent living.

¹⁵ Includes continuing education, part-time employment, volunteer, and unknown.



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Veterans Benefits
Administration

Appendix – Map of VR&E Locations



Visit the [VA Regional Offices Websites](https://www.benefits.va.gov/benefits/offices.asp) page (<https://www.benefits.va.gov/benefits/offices.asp>) for regional office, Integrated Disability Evaluation System (IDES), and out-based locations.

Visit the [VetSuccess on Campus \(VSOC\)](https://www.benefits.va.gov/vocrehab/vsoc.asp) page (<https://www.benefits.va.gov/vocrehab/vsoc.asp>) for VSOC locations and counselor contact information

Contact Information

Veteran Readiness and Employment Information:

1-800-827-1000

Annual Benefits Report (Office of Performance Analysis & Integrity)

212-461-9040

Department of Veterans Affairs home page

www.va.gov

Veterans Benefits Administration home page

benefits.va.gov

eBenefits (Online forms and applications)

www.ebenefits.va.gov

VR&E home page

www.benefits.va.gov/vocrehab



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