**Welcome to A Sunny Day Recovery Centers**

**Veterans Benefits Counseling Services**

**All The Programs Broken Down That The VA Has To Offer To Those That Serve.**

We have identified important benefits within this welcome package. We are here to help you understand how to retrieve benefits without the hassle of dealing directly with miss-information from multiple sources. We can walk you through obtaining any of these benefits.

We offer counseling services to Veterans that need learning and/or obtaining VA Benefits through medical center, regional office (Compensation/Administration Benefits), housing services, and education resources all offered through the VA.

Currently the VA Offers many services that Veterans are unaware of, in fact most veterans know more about discounts at local vending locations than the ongoing assistance that may be more valuable than 10% off at your nearest Texas Road House.

A message from a Veteran to all of those that served for a day or 30 years.

For benefits information, please schedule an appointment or come to an orientation. We can be found at 701 S Central Ave, Phoenix, AZ 85004, call and make an appointment with us today. Let’s get you the VA benefits that you are entitled to. Please do not let being a prideful veteran get in the way of excepting benefits from the VA. For one, if we do not show a need, other veterans may not have access to the care. I hear it all the time, “Let another veteran that really needs it, get the benefit.” The fact of the matter is, all veterans that signed on the dotted line, and made a vow to give their life to this great country also made the same sacrifice. For yourself, your family, and your legacy, obtaining VA Benefits is something you worked for.

**VA Medical Center**

The VA Medical Center main location is 650 E. Indian School Rd. Phoenix AZ. 85012.

There are many medical, mental health, relationship counseling, employment services, and various other services offered through the medical center, however you may need to visit what the VA refers to as a out-patient facility in order to obtain certain services.

All veterans are eligible to receive medical benefits through the VA, however not all veterans may receive services for free. The VA provides medical services to all honorably discharged veterans, much like insurance veterans may have a copay or deductible for care if they exceed income limits. What’s crazy is the deductibles and copays are very minimum, for instance a surgery may cost a $200 deductible. Please do not be scared off by the cost, as the VA will not turn any qualified veteran away for medical care.

1. **Eligibility**: All honorably discharged veterans are eligible to apply for VA healthcare benefits. This includes access to a wide range of medical services.
2. **Income and Service-Related Factors**: Whether or not veterans receive free services depends on several factors, including income and the nature of their service. Veterans with service-connected disabilities, lower income, or those who meet certain criteria may receive care with little to no cost.
3. **Copays and Deductibles**: Veterans who do not meet the criteria for free services may be required to pay copays or deductibles. These costs can depend on their income level, the type of care needed, and whether their care is related to service-connected conditions.
4. **Priority Groups**: The VA categorizes veterans into different priority groups based on factors such as income, service-connected disabilities, and other criteria. These priority groups help determine the level of care and associated costs.

If you’re unsure about your specific situation or eligibility, it’s a good idea to contact the VA directly or visit their official website for more detailed information and assistance. If you want accurate information without the “VA Run-Around” this is why we are here.

Other medical care options from the VA are prescriptions.

Private sector prescriptions can cost you, but VA prescriptions will not cost nearly as much. Here is some more information about prescriptions.

As of 2024, here are some general guidelines for prescription costs through the VA:

1. **For Veterans with Service-Connected Conditions**: Veterans with service-connected disabilities are generally not required to pay for prescriptions related to their service-connected conditions.
2. **For Non-Service-Connected Conditions**: Veterans who are not disabled or whose medications are for non-service-connected conditions may have to pay copays. The copay amounts can vary:
	* For a 30-day supply of medication, the copay is typically around $11.
	* For a 90-day supply, the copay is around $33.
3. **Priority Groups**: The VA categorizes veterans into different priority groups. Those in higher priority groups (e.g., those with low incomes or service-connected disabilities) may have lower or no copays.
4. **Income-Based Adjustments**: Some veterans may qualify for reduced copays or even no copay based on their income level or other financial criteria.

**Mental health**

In Phoenix, Arizona, veterans have access to a variety of mental health programs and services through both the VA and local community organizations. Here are some key resources:

**1. VA Phoenix Health Care System**

* **Mental Health Clinic**: Provides a range of services including individual and group therapy, psychiatric evaluations, and medication management.
* **Substance Abuse Treatment Program**: Offers support for veterans dealing with substance use disorders.
* **Post-Traumatic Stress Disorder (PTSD) Program**: Specialized care for veterans experiencing PTSD, including therapy and support groups.
* **Suicide Prevention Program**: Focuses on crisis intervention, risk assessment, and prevention strategies.
* **Veterans Crisis Line**: 1-800-273-TALK (8255), press 1, or text 838255 for immediate help.

**Location**:

* **VA Phoenix Health Care System**
	+ 650 E. Indian School Road
	+ Phoenix, AZ 85012

**2. Community-Based Outpatient Clinics (CBOCs)**

* These clinics offer mental health services similar to those provided at the main VA hospital but in more convenient locations across the Phoenix area.

**3. Veterans Outreach Center**

* Provides support and connection to various services, including mental health resources.

**4. Local Non-Profit Organizations**

* **Arizona Coalition for Military Families**: Offers various programs and resources for veterans, including mental health support and peer counseling.
* **Fallen Heroes Project**: Provides support and advocacy for veterans dealing with PTSD and other mental health challenges.

**5. University and Academic Programs**

* **Phoenix VA Research Program**: Often involved in studies related to mental health and may offer resources or participate in community outreach.

**6. Support Groups and Peer Counseling**

* **Veteran Service Organizations (VSOs)**: Groups like the American Legion, VFW, and others often host support groups and activities focused on mental health and wellness.

**7. Hotlines and Online Resources**

* **National Veterans Foundation**: Offers crisis intervention and support services.
* **The Defense Centers of Excellence for Psychological Health and Traumatic Brain Injury**: Provides information and resources for mental health issues.

These resources aim to provide comprehensive mental health support to veterans in Phoenix, addressing a wide range of needs from crisis intervention to ongoing therapy and support. For the most current and specific information, it’s best to contact these organizations directly or visit their websites.

**VA Regional Office-**

The VA Regional Office (VARO) provides a range of services and benefits to veterans. These offices are crucial in helping veterans access their entitlements and support. Here’s an overview of the primary benefits and services offered by the VA Regional Office:

**1. Disability Compensation**

* **Claims Processing**: VAROs handle the filing and processing of claims for disability compensation, which provides financial support to veterans with service-connected disabilities.
* **Disability Ratings**: They determine the level of disability and the associated compensation based on the severity of the condition.

**2. Pension Benefits**

* **Pension Claims**: Assists with claims for pension benefits for veterans who have low income and meet specific service requirements.
* **Aid and Attendance**: Provides additional benefits for veterans who require help with daily living activities.

**3. Education and Training Benefits**

* **GI Bill Benefits**: Processes claims for education benefits under various GI Bill programs, including the Post-9/11 GI Bill, Montgomery GI Bill, and others.
* **Vocational Rehabilitation**: Assists veterans in obtaining training and education to help them gain employment.

**4. Home Loans**

* **VA Home Loan Benefits**: Helps veterans obtain VA-backed home loans, including purchasing, refinancing, and obtaining information on eligibility requirements.

**5. Insurance Benefits**

* **VA Life Insurance**: Manages claims and provides information on VA life insurance programs such as Servicemembers’ Group Life Insurance (SGLI) and Veterans’ Group Life Insurance (VGLI).

**6. Dependents and Survivors Benefits**

* **Dependency and Indemnity Compensation (DIC)**: Provides benefits to surviving spouses, children, and parents of veterans who died from service-connected conditions.
* **Educational Benefits for Dependents**: Assists dependents of veterans with accessing educational benefits.

**7. Special Programs and Services**

* **Specially Adapted Housing (SAH)**: Provides grants to veterans with certain service-connected disabilities to modify their homes.
* **Special Housing Adaptation (SHA)**: Provides grants for adaptations to help veterans with certain disabilities live more independently.

**8. Counseling and Support**

* **Claims Assistance**: Offers guidance and support in filing claims and understanding benefits.
* **Appeals Assistance**: Helps veterans with the appeals process if a claim is denied or rated lower than expected.

**9. Service-Connected Health Care**

* **Referrals and Coordination**: While the VARO itself does not directly provide medical care, it can help veterans access VA health care services and connect with appropriate medical facilities.

**10. Veteran Outreach and Advocacy**

* **Information and Resources**: Provides information about available benefits, resources, and how to navigate the VA system.

**Local VA Regional Office Contact Information**

Each VA Regional Office serves a specific geographic area, so contact information will vary. You can typically find the nearest office and their contact details on the VA’s official website or by calling the VA's main information line.

**Additional Resources**

* **VA.gov**: The official VA website provides a wealth of information and resources about benefits and services.
* **Veteran Service Organizations (VSOs)**: Groups like the American Legion, VFW, and others can assist with claims and provide additional support.

**Using the VA Home Loan Guarantee**

A veteran can use a VA home loan to purchase multiple properties, but there are some important conditions and limits to be aware of:

**1. Primary Residence Requirement**

* **Primary Residence**: The VA home loan is intended for the purchase of a primary residence. This means the property must be occupied by the veteran as their main home. The VA does not allow VA home loan benefits to be used for investment properties or vacation homes.

**2. Multiple Properties**

* **Subsequent Properties**: Veterans can purchase more than one home using VA loans over their lifetime, but each property must be a primary residence. If a veteran wants to buy another home with a VA loan while already owning a property financed with a VA loan, they must demonstrate that the new property will be their primary residence.

**3. VA Loan Entitlement**

* **Entitlement Limits**: The VA guarantees a portion of the loan, which protects the lender if the borrower defaults. This entitlement is crucial in determining how much a veteran can borrow. If a veteran has an existing VA loan and wishes to buy another home, their remaining entitlement must be sufficient to cover the new loan or they may need to pay down the existing loan or reestablish entitlement.

**4. Occupancy Rules**

* **Occupancy Requirements**: The VA requires that the veteran occupy the property within 60 days of closing. This rule ensures that the VA home loan is used for primary residences.

**5. Refinancing and Selling**

* **Refinancing**: Veterans can refinance their current VA loan through programs like the VA Interest Rate Reduction Refinance Loan (IRRRL) if they want to lower their interest rate or change terms.
* **Selling the Property**: If a veteran sells a property financed with a VA loan and uses the proceeds to purchase a new primary residence, they can use their remaining entitlement to secure another VA loan.

**Practical Steps for Multiple VA Home Loans:**

* **Check Remaining Entitlement**: Before purchasing another home, veterans should check their remaining VA loan entitlement and consult with a VA-approved lender.
* **Plan for Occupancy**: Ensure that any new property is intended to be a primary residence.
* **Consult with a VA-Approved Lender**: Speak with a lender who specializes in VA loans to understand how your current loan and entitlement affect your ability to purchase additional properties.

By adhering to these rules and understanding the entitlement limits, veterans can effectively manage multiple properties with VA home loans.

**1. VA Home Loan Program**

* **Purpose**: Provides eligible veterans, service members, and surviving spouses with the opportunity to buy, build, or refinance a home with favorable loan terms.
* **Benefits**: No down payment required in most cases, no private mortgage insurance (PMI) needed, competitive interest rates, and flexible credit requirements.
* **Eligibility**: Based on service requirements, credit history, and income.

**2. Specially Adapted Housing (SAH) Grant**

* **Purpose**: Assists veterans with service-connected disabilities in modifying or constructing homes to accommodate their disabilities.
* **Eligibility**: Veterans with severe service-connected disabilities that affect their ability to live independently, such as loss of limbs or significant mobility impairments.
* **Grant Amount**: Up to a specified maximum amount, which can be used for various home modifications.

**3. Special Housing Adaptation (SHA) Grant**

* **Purpose**: Provides grants for veterans with service-connected disabilities to adapt their homes to meet their needs, making them more accessible.
* **Eligibility**: Veterans with service-connected disabilities that do not meet the severity required for the SAH grant but still need home modifications.
* **Grant Amount**: Up to a specified maximum amount, used for adapting a home to improve accessibility.

**4. Temporary Residence Adaptation (TRA) Grant**

* **Purpose**: Helps veterans with severe service-connected disabilities adapt a temporary residence (such as a family member's home) to meet their needs.
* **Eligibility**: Veterans who are temporarily residing in a home owned by a family member while waiting for their own home adaptation or construction.

**5. VA Direct Home Loans**

* **Purpose**: Provides direct loans to eligible veterans for purchasing, constructing, or improving a home.
* **Eligibility**: Generally for veterans who are unable to obtain a traditional mortgage due to credit issues or other reasons.
* **Loan Terms**: Direct loans are less common but available for those who meet specific criteria.

**6. VA Home Loan Refinancing**

* **Purpose**: Offers options to refinance an existing VA home loan to obtain a lower interest rate or change the terms of the loan.
* **Types**:
	+ **Interest Rate Reduction Refinance Loan (IRRRL)**: Simplified process to lower interest rates on an existing VA loan.
	+ **Cash-Out Refinance**: Allows veterans to refinance their mortgage and take cash out for other uses, like home improvements.

**7. Homeless Veterans Programs**

* **Purpose**: Provides various forms of assistance to veterans who are homeless or at risk of homelessness.
* **Programs**:
	+ **HUD-VASH**: A collaborative program between HUD and VA that provides housing vouchers and supportive services to homeless veterans.
	+ **Grant and Per Diem Program**: Offers grants to community-based organizations that provide supportive services and transitional housing to homeless veterans.
	+ **Supportive Services for Veteran Families (SSVF)**: Provides financial assistance and supportive services to very low-income veteran families to prevent homelessness.

**8. Home Improvements and Structural Alterations (HISA) Grant**

* **Purpose**: Provides funds to veterans to make necessary improvements or alterations to their home to accommodate a service-connected disability.
* **Eligibility**: Veterans with service-connected conditions that require home modifications.

**Applying for VA Housing Programs**

To apply for any of these VA housing programs, veterans can start by contacting the VA directly or visiting the VA’s official website for information on eligibility and application procedures. Local VA offices and VA-approved lenders can also provide guidance and support throughout the application process.

**Arizona State Veteran Benefits-**

1. Education Benefits:
	* Arizona Board of Regents’ (ABOR) Veterans Benefits: In-state tuition rates for veterans and their families at public universities.
	* Arizona State Veterans Education Benefits: Grants and scholarships for veterans and their dependents to pursue higher education.
2. Property Tax Benefits:
	* Property Tax Exemption: Veterans with a 100% service-connected disability can receive a full property tax exemption on their primary residence.
3. Employment Assistance:
	* Arizona Department of Veterans' Services (ADVS): Provides employment assistance and career counseling for veterans.
	* Veterans' Hiring Preference: Preference in state employment for veterans.
4. Healthcare Services:
	* Veterans Affairs Health Care: Access to VA hospitals and clinics for medical care.
	* State Veterans Homes: Long-term care facilities for veterans, including skilled nursing and assisted living options.
5. Housing Assistance:
	* Veterans Housing Programs: Assistance with finding and maintaining housing, including resources for homeless veterans.
6. Financial Assistance:
	* Veterans' Emergency Financial Assistance: Provides temporary financial aid for veterans facing emergencies.
	* State Veterans’ Benefits Fund: Financial assistance for various needs, including burial costs and other services.
7. Burial Benefits:
	* State Veterans' Cemetery: Burial services at state veterans' cemeteries, including grave markers and burial benefits.
8. Service-Related Resources:
	* Veterans’ Services and Claims Assistance: Help with filing claims for VA benefits, including compensation and pension.
9. Legal Assistance:
	* Legal Aid: Assistance with legal issues that may affect veterans, such as disputes with the VA or other legal matters.

For the most current and detailed information, it’s a good idea to contact the Arizona Department of Veterans’ Services or visit their website. They can provide guidance and help navigate the various programs available.