



# **Veterans Benefits Guide + Housing Checklist**

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Comprehensive Resource Guide from Forward Horizon

Supporting your journey to stability, independence, and success

# Veterans Benefits Guide + Housing Checklist

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## Your Complete Resource for Veteran Housing & Benefits

*A comprehensive guide from Forward Horizon to help you navigate VA benefits and secure stable housing*

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## Housing Options for Veterans

### 1. VA-Supported Housing Programs

#### **HUD-VASH (Housing Choice Voucher Program)**

- Rental assistance combined with case management
- Must be homeless or at risk of homelessness
- Case management services provided by VA medical centers
- Application through local public housing authority

#### **SSVF (Supportive Services for Veteran Families)**

- Rapid rehousing and prevention services
- Financial assistance for rent, utilities, and deposits
- Case management and supportive services
- Available to very low-income veteran families

#### **GPD (Grant and Per Diem Program)**

- Transitional housing for homeless veterans
- Up to 24 months of housing
- Supportive services included
- Community-based organizations provide services

## 2. Private Housing Options

### Veteran-Specific Housing Programs

- Forward Horizon and similar programs
- Veteran-only communities
- Specialized support services
- Peer support networks

### Traditional Rental Market

- Use VA benefits to supplement rent
  - Look for veteran-friendly landlords
  - Consider roommate situations with other veterans
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## VA Housing Benefits

### VA Home Loan Program

#### Key Benefits:

- No down payment required (up to \$647,200 in most areas)
- No private mortgage insurance (PMI)
- Competitive interest rates
- Assumable loans
- No prepayment penalties

#### Eligibility Requirements:

- 90+ days of active duty during wartime, OR
- 181+ days during peacetime, OR
- 6+ years in National Guard/Reserves, OR
- Spouse of service member who died in service or from service-connected disability

#### Certificate of Eligibility (COE):

- Required for VA home loan
- Apply online at [va.gov](https://va.gov)
- Lender can also obtain COE
- Brings DD-214 and other service records

### VA Disability Compensation

#### Property Tax Exemptions:

- Many states offer property tax reductions for disabled veterans
- 100% disabled veterans often receive full exemptions

- Surviving spouses may also qualify
- Check with local tax assessor's office

#### **Adapted Housing Grants:**

- SAH (Specially Adapted Housing): Up to \$109,986
  - SHA (Special Housing Adaptation): Up to \$21,010
  - TRA (Temporary Residence Adaptation): Up to \$44,588
  - For veterans with specific service-connected disabilities
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## **Application Process**

### **Step-by-Step Housing Application**

#### **1. Document Preparation (Allow 2-4 weeks)**

- ☐ DD-214 (Report of Separation)
- ☐ VA disability rating letter
- ☐ Income verification (pay stubs, bank statements)
- ☐ Employment verification letter
- ☐ Medical records (if relevant)
- ☐ Previous rental history
- ☐ References (personal and professional)

#### **2. VA Benefit Applications**

- ☐ Apply for disability compensation (if not already receiving)
- ☐ Request Certificate of Eligibility for home loans
- ☐ Apply for HUD-VASH if eligible
- ☐ Contact SSVF program if at risk of homelessness

#### **3. Housing Search Strategy**

- ☐ Define budget (housing should be  $\leq 30\%$  of income)
- ☐ Identify preferred locations
- ☐ Research veteran-friendly communities
- ☐ Create list of must-haves vs. nice-to-haves
- ☐ Prepare rental application package

#### **4. Application Submission**

- ☐ Complete applications accurately and completely
- ☐ Provide all required documentation
- ☐ Follow up within one week

- ☐ Be prepared for interviews or home visits
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## **Pre-Housing Checklist**

### **Financial Readiness**

#### **Budget Planning:**

- ☐ Calculate total monthly income (including VA benefits)
- ☐ List all monthly expenses
- ☐ Determine housing budget (30% rule)
- ☐ Plan for security deposits and moving costs
- ☐ Set aside emergency fund (3-6 months expenses)

#### **Credit Preparation:**

- ☐ Obtain free credit reports from all three bureaus
- ☐ Dispute any errors on credit reports
- ☐ Pay down existing debts
- ☐ Avoid new credit applications before housing search
- ☐ Consider secured credit card if rebuilding credit

### **Documentation Organization**

#### **Essential Documents Folder:**

- ☐ Photo ID (driver's license or state ID)
- ☐ Social Security card
- ☐ DD-214 and other military records
- ☐ VA award letters
- ☐ Tax returns (last 2 years)
- ☐ Bank statements (last 3 months)
- ☐ Pay stubs (last 2 months)
- ☐ Employment verification letter

#### **Housing-Specific Documents:**

- ☐ Rental history and references
- ☐ Previous landlord contact information
- ☐ Utility account history
- ☐ Proof of renters insurance (or ability to obtain)
- ☐ Emergency contact information

- ☐ Pet documentation (if applicable)

## Personal Readiness

### Support Network:

- ☐ Identify local VA medical center
- ☐ Connect with veteran service organizations
- ☐ Find local veteran support groups
- ☐ Establish relationship with VA social worker
- ☐ Identify emergency contacts in new area

### Health and Wellness:

- ☐ Transfer prescriptions to new pharmacy
- ☐ Schedule initial appointment with new VA clinic
- ☐ Organize medical records
- ☐ Plan for continuity of mental health services
- ☐ Research local AA/NA meetings if in recovery

## Financial Planning

### Monthly Budget Template

#### Income Sources:

- Base salary/wages: \$\_\_\_\_\_
- VA disability compensation: \$\_\_\_\_\_
- VA pension (if applicable): \$\_\_\_\_\_
- Other benefits: \$\_\_\_\_\_
- **Total Monthly Income: \$\_\_\_\_\_**

#### Housing Expenses (Target: 30% of income):

- Rent/mortgage: \$\_\_\_\_\_
- Utilities (electric, gas, water): \$\_\_\_\_\_
- Internet/cable: \$\_\_\_\_\_
- Renters/homeowners insurance: \$\_\_\_\_\_
- **Total Housing: \$\_\_\_\_\_**

#### Other Essential Expenses:

- Food/groceries: \$\_\_\_\_\_
- Transportation: \$\_\_\_\_\_

- Healthcare: \$\_\_\_\_\_
- Debt payments: \$\_\_\_\_\_
- **Total Other Essentials: \$\_\_\_\_\_**

**Remaining for Savings/Discretionary: \$\_\_\_\_\_**

## Money-Saving Tips for Veterans

### Housing Costs:

- Consider veteran-specific housing programs for reduced rent
- Look for utilities-included options
- Share housing with another veteran
- Negotiate rent based on lease length or maintenance skills

### Utility Savings:

- Apply for LIHEAP (Low Income Home Energy Assistance)
- Look for veteran utility discounts
- Use energy-efficient practices
- Consider level payment plans

### General Savings:

- Use veteran discounts at grocery stores and restaurants
- Shop at commissary if available
- Take advantage of free VA healthcare
- Use GI Bill benefits for education/training

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## Support Resources

### National Resources

**VA Benefits Hotline:** 1-800-827-1000

- General benefits information
- Application assistance
- Status updates

**National Suicide Prevention Lifeline:** 988 (Press 1 for veterans)

- 24/7 crisis support
- Confidential support
- Text 838255

**eBenefits Portal:** [www.ebenefits.va.gov](http://www.ebenefits.va.gov)

- Online access to VA benefits

- Upload documents
- Check claim status

## Local Support Organizations

### Veterans Service Organizations (VSOs):

- American Legion
- Veterans of Foreign Wars (VFW)
- Disabled American Veterans (DAV)
- Vietnam Veterans of America
- Iraq and Afghanistan Veterans of America

### Legal Assistance:

- Pro bono legal services for veterans
- Housing discrimination assistance
- Landlord-tenant dispute mediation
- Benefits appeals support

## Emergency Assistance

### National Call Center for Homeless Veterans: 1-877-424-3838

- 24/7 assistance
- Local resource referrals
- Emergency services coordination

### SSVF (Supportive Services for Veteran Families):

- Rapid rehousing assistance
- Prevention services
- Financial assistance
- Case management

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## Forward Horizon Program

### What Makes Us Different

#### Veteran-Focused Community:

- Housing specifically designed for veterans
- Peer support from fellow veterans
- Staff who understand military culture
- Trauma-informed care approach



### **Comprehensive Services:**

- Stable, affordable housing
- Case management and support services
- Job training and placement assistance
- VA benefits optimization
- Mental health and substance abuse support
- Life skills training

### **Success-Oriented Environment:**

- Structured program with clear goals
- Regular progress reviews
- Graduated independence levels
- Alumni support network
- Community partnerships

## **Our Program Structure**

### **Phase 1: Stabilization (0-3 months)**

- Secure housing placement
- Complete assessments
- Develop individual service plan
- Connect with VA services
- Address immediate needs

### **Phase 2: Development (3-12 months)**

- Skill building workshops
- Job search and placement
- Financial literacy training
- Mental health services
- Substance abuse treatment (if needed)

### **Phase 3: Independence (12-24 months)**

- Transition planning
- Independent living skills
- Permanent housing search
- Alumni network connection
- Ongoing support services

## **How to Apply**

### **Step 1: Initial Contact**

- Call our intake line: (626) 603-0954
- Complete phone screening
- Schedule in-person interview

### Step 2: Assessment Process

- Bring required documentation
- Complete comprehensive assessment
- Meet with case manager
- Review program expectations

### Step 3: Placement Decision

- Wait for program decision (usually 3-5 business days)
  - If accepted, review housing placement options
  - Complete move-in process
  - Begin program services
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## Quick Reference Checklist

### Before You Move

#### 30 Days Before:

- ☐ Secure housing approval
- ☐ Arrange time off for moving
- ☐ Start organizing belongings
- ☐ Research new neighborhood
- ☐ Begin address change process

#### 2 Weeks Before:

- ☐ Confirm moving date with landlord
- ☐ Schedule utility connections
- ☐ Transfer prescriptions
- ☐ Update address with VA
- ☐ Arrange mail forwarding

#### 1 Week Before:

- ☐ Pack non-essential items
- ☐ Confirm utility connection appointments
- ☐ Prepare first week's essentials box
- ☐ Notify current utilities of disconnection

- ☐ Confirm moving day logistics

## Moving Day Essentials

### Important Documents Bag:

- ☐ All identification documents
- ☐ Cash for deposits/tips
- ☐ Emergency contact list
- ☐ New address information
- ☐ Utility company contact numbers

### First Day/Night Box:

- ☐ Change of clothes for 2-3 days
- ☐ Medications
- ☐ Basic toiletries
- ☐ Phone chargers
- ☐ Snacks and water
- ☐ Cleaning supplies
- ☐ Bedding and pillows

## After You Move

### First Week:

- ☐ Update address with all relevant agencies
- ☐ Register with local VA medical center
- ☐ Explore neighborhood amenities
- ☐ Meet neighbors and building management
- ☐ Test all utilities and appliances

### First Month:

- ☐ Establish local bank account if needed
- ☐ Find local grocery stores and services
- ☐ Register to vote
- ☐ Update insurance policies
- ☐ Connect with local veteran organizations

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## Contact Information

### Forward Horizon

- Phone: (626) 603-0954
- Website: [theforwardhorizon.com](http://theforwardhorizon.com)
- Email: [intake@theforwardhorizon.com](mailto:intake@theforwardhorizon.com)

**Emergency VA Crisis Line:** 1-800-273-8255 (Press 1)

**Local VA Medical Center:** [Find yours at [va.gov](http://va.gov)]

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*This guide is provided by Forward Horizon as a service to veterans seeking stable housing. For the most current information about VA benefits, always consult official VA sources or speak with a Veterans Service Officer.*

**Remember:** You've served our country with honor. You deserve stable housing and support as you transition to civilian life. Don't hesitate to reach out for help – it's a sign of strength, not weakness.

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## Contact Forward Horizon

**Phone:** (555) 123-4567

**Website:** [theforwardhorizon.com](http://theforwardhorizon.com)

**Email:** [info@theforwardhorizon.com](mailto:info@theforwardhorizon.com)

*This guide is provided as a resource to support your journey. For the most current information and personalized assistance, please contact Forward Horizon directly.*