Veterans Benefits Administration Annual Benefits Report

FISCAL YEAR 2020







U.S. Department of Veterans Affairs

The Fiscal Year 2020 Annual Benefits Report

This section of the report contains general information on all Veterans Benefits Administration programs as well as information previously contained in the appendix sections. Each of the six primary programs has a separate section, identifiable by a unique color scheme and icon. Links to the files for each section are on page 4 or on the Annual Benefits Report website: benefits.va.gov/reports/annual-benefits-report.

Our mission is to serve as a leading advocate for Servicemembers, Veterans, their families and Survivors, delivering with excellence Veteran-centered and personalized benefits and services that honor their service, assist in their readjustment, enhance their lives, and engender their full trust.















Table of Contents		Louisiana ————	31
Table of Contents		Maine	3 2
Table of Contents—	— 3	Maryland ————	33
Table of Contents for Each Program's Section –	—4	Massachusetts	34
Mission, Vision, and VA's Core Values—		Michigan ————	 35
Mission Statement ————————————————————————————————————		Minnesota ————	3 6
Vision Statement —————	— 5	Mississippi ——————	 37
I CARE (VA Core Values and Characteristics) —	— 5	Missouri-	38
VA Core Values ("I CARE")————————————————————————————————————	— 5	Montana	3 9
VA Characteristics:		Nebraska	4 0
Purpose and Overview ————	— 7	Nevada	41
Overview - All Programs-		New Hampshire —————	42
Total Program Net Outlays (\$millions)		New Jersey—————	 43
Total Recipients		New Mexico ——————	 44
Overview - Compensation	 8	New York—————	 45
Overview - Pension and Fiduciary————		North Carolina ————————	 46
Overview - Insurance	<u></u> 9	North Dakota	 47
Overview - Home Loan Guaranty	-10	Ohio	 48
Overview - Education	-10	Oklahoma —————	 49
Overview - Veteran Readiness and Employment		Oregon	 50
(VR&E)	-11	Pennsylvania ———————	 51
Overview – Office of Transition and Economic		Rhode Island ——————	 52
Development (OTED)		South Carolina —————	 53
Data on Individual States —		South Dakota ————	 54
State Totals—		Tennessee	 55
Alabama ——————————————————————————————————	_	Texas	 56
Alaska		Utah	 57
Arizona—————		Vermont	 58
Arkansas —		Virginia —————	 59
California————————————————————————————————————		Washington —————	
Colorado ————————————————————————————————————		West Virginia —————	 61
Connecticut——————————————————————————————————		Wisconsin	 62
Delaware —		Wyoming	 63
District of Columbia————————————————————————————————————		Puerto Rico	 64
Florida		Philippines ————————	 65
Georgia —————		Other Foreign ————————	 66
Hawaii		Regional Office Addresses—————	
Idaho		District Offices——————	
Illinois ————		Contact Information——————	 69
Indiana		Program Jurisdiction Information/Maps —	
lowa		Glossary—	
Kansas—————		Contact Information————————————————————————————————————	
Kentucky ————	-30		_

















Table of Contents for Each Program's Section

Each title and icon is a link to the file on the VBA reports website: benefits.va.gov/reports/ABR

1		_			_		_	4.5	_	
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	$\overline{}$	$\overline{}$		\sim	\sim		\sim	٠.	\sim	

Program Descriptions	67
Quick Reference	70
Compensation Veteran Data	74
Dependency and Indemnity Compensation (DIC) Data	114
Contact Information	118



Pension and Fiduciary

Program Descriptions	119
Quick Reference	124
Veterans Pension Data	126
Survivors Pension Data	132
Fiduciary Data	138
Contact Information	142



Education

Program Descriptions	143
Quick Reference	150
Education Program Data	152
Contact Information	162



Life Insurance

Program Descriptions	163
Quick Reference	172
Life Insurance Program Data	175
Contact Information	188



Home Loan Guaranty

Program Descriptions	189
Quick Reference	194
Loan Administration Data	205
Contact Information	206



Veteran Readiness and Employment

Program Descriptions	207
Quick Reference	211
VR&E Program Data	214
Contact Information	220



Transition and Economic Development

Program Descriptions	221
Quick Reference	227
Contact Information	230



















VETERANS BENEFITS ADMINISTRATION

Mission, Vision, and VA's Core Values

The Veterans Benefits Administration is one of three Administrations forming the U.S. Department of Veterans Affairs. VBA offers a wide range of benefits to our Nation's Veterans, Servicemembers, and their families and survivors.

Mission Statement

The mission of the Veterans Benefits Administration is to serve as a leading advocate for Servicemembers, Veterans, their families and Survivors, delivering with excellence Veteran-centered and personalized benefits and services that honor their service, assist in their readjustment, enhance their lives, and engender their full trust.

Vision Statement

Our vision is to fulfill our Nation's promise to those who serve by delivering the benefits and services they have earned to enable full, independent, and productive lives.

I CARE (VA Core Values and Characteristics)

VA Core Values and Characteristics are applied universally across all of VA and define "who we are." VA's Characteristics define "what we stand for," and help guide how we will perform our core mission; they shape our strategy, and influence resource allocation and other important decisions made within VA.

VA Core Values ("I CARE")

Integrity: Act with high moral principle. Adhere to the highest professional standards. Maintain the trust and confidence of all with whom I engage.

Commitment: Work diligently to serve Veterans and other beneficiaries. Be driven by an earnest belief in VA's mission. Fulfill my individual responsibilities and organizational responsibilities.

Advocacy: Be truly Veteran-centric by identifying, fully considering, and appropriately advancing the interests of Veterans and other beneficiaries.



Respect: Treat all those I serve and with whom I work with dignity and respect. Show respect to earn it.

Excellence: Strive for the highest quality and continuous improvement. Be thoughtful and decisive in leadership, accountable for my actions, willing to admit mistakes, and rigorous in correcting them.

















VA Characteristics:

Trustworthy: VA earns the trust of those it serves – every day – through the actions of all employees.

Accessible: VA engages and welcomes Veterans and other beneficiaries, facilitating their use of the entire array of its services. Each interaction will be positive and productive

Quality: VA provides the highest standard of care and services to Veterans and beneficiaries while managing the cost of its programs and being efficient stewards of all resources entrusted to it by the American people.

Innovative: VA prizes curiosity and initiative, encourages creative contributions from all employees, seeks continuous improvement, and adapts to remain at the forefront in knowledge, proficiency, and capability to deliver the highest standard of care and services.

Agile: VA anticipates and adapts quickly to current challenges and new requirements by continuously assessing the environment in which it operates and devising solutions to better serve Veterans, other beneficiaries, and Servicemembers.

Integrated: VA links care and services across the Department; other federal, state, and local agencies; partners; and Veterans Services Organizations to provide useful and understandable programs to Veterans and other beneficiaries. VA's relationship with the Department of Defense is unique, and VA will nurture it for the benefit of Veterans and Servicemembers.

















Purpose and Overview

Purpose of VBA's Annual Benefits Report

The Annual Benefits Report (ABR) summarizes the benefit programs delivered by VBA, identifies the current level of program participation, and profiles the beneficiaries. The report is intended to accomplish the following:

- Present a clear, complete, data-driven picture of the extent to which Veterans and their dependents use these benefits, and
- Provide insights into the nature of the benefit programs.

A complete discussion of VBA's performance in administering these programs is contained in the Department's FY 2021 / FY 2019 Annual Performance Plan and Report (APP&R), dated February 2020. The document brings together results from past years and program goals and objectives, and can be accessed through this electronic link: https://www.va.gov/performance/.

The VA Strategic Plan FY 2018 - 2024 can be found on the Department's Web site: https://www.va.gov/oei/docs/VA2018-2024strategicPlan.pdf.

Veterans Benefits Overview

The Veterans Benefits Administration is one of three administrations comprising the Department of Veterans Affairs. VBA is responsible for administering and delivering an array of federally authorized benefits and services to eligible Veterans and their dependents and survivors. With annual expenditures of \$123 billion, VBA programs have a sweeping impact not only on the Veteran community, but also on the whole of American society. These are programs that touch millions of lives in fundamental ways. Benefits and services administered by VBA fall under six major program areas: Compensation, Pension and Fiduciary, Education, Insurance, Home Loan Guaranty, and Veteran Readiness and Employment. To administer these programs, VBA spent approximately \$3.3 billion during fiscal year 2020.

Overview - All Programs

Total Program Net Outlays (\$millions)

Compensation	\$105,035
Pension and Burial	\$5,089
Education	\$11,166
Insurance	\$126
Home Loan Guaranty	\$68
Veteran Readiness and Employment (VR&E)	\$1,464
Transition and Economic Development	\$81
Total	\$123,029

















Total Recipients

Compensation – Number of service-connected compensation and DIC benefit recipients at the end of fiscal year 2020	5,527,195
Pension – Number of non-service-connected disability Veteran and survivor pension recipients at the end of fiscal year 2020	378,670
Fiduciary – Number of beneficiaries who received services from VA's fiduciary program during fiscal year 2020	162,779
Education – Number of beneficiaries participating in education programs during fiscal year 2020	875,060
Insurance – Number of lives insured at the end of fiscal year 2020	5,631,119
Home Loan Guaranty – Number of loans guaranteed during fiscal year 2020	1,246,817
Veteran Readiness and Employment – Number of participants during fiscal year 2020	123,490

Overview - Compensation



New compensation recipients and estimated annual payments – during FY 2020

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Compensation	258,644	\$13,641	\$3.53 Billion
Survivors DIC ¹	34,065	\$17,175	\$585.05 Million
Total:	292,709	\$14,052	\$4.11 Billion

All compensation recipients and payments - end of FY 2020

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Compensation	5,081,692	\$17,991	\$91.43 Billion
Survivors DIC	445,503	\$16,927	\$7.54 Billion
Total:	5,527,195	\$17,905	\$98.97 Billion

1 Dependency and Indemnity Compensation and Death Compensation

















Overview - Pension and Fiduciary



New pension recipients and estimated annual payments - during FY 2020

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	66,606	\$16,394	\$1.09 Billion
Survivors Pension ²	26,756	\$12,093	\$323.56 Million
Total	93,362	\$15,162	\$1.42 Billion

All pension recipients and payments - end of FY 2020

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	219,587	\$12,717	\$2.79 Billion
Survivors Pension	159,083	\$9,333	\$1.48 Billion
Total	378,670	\$11,296	\$4.28 Billion

Number of beneficiaries who received services from VA's fiduciary program during FY 2020: 162,779

Overview - Insurance



Number of lives insured at the end of FY 2020 by program type

Program	Number of lives
Administered Programs for Veterans	426,500
Veterans' Mortgage Life Insurance	2,570
Veterans' Group Life Insurance	437,549
Servicemembers' Group Life Insurance	2,165,500
Servicemembers' Group Life Insurance Family Coverage (spouses and children)	2,599,000
Total lives insured	5,631,119

Amount of benefits paid during FY 2020 by payment type

Payment type	Amount paid		
Death awards	\$1,787,423,164		
Dividends	\$40,970,783		
Loans	\$23,438,000		
Matured endowments	\$122,128,522		
Cash surrenders	\$37,373,804		
Disability claims	\$2,210,000		
Total	\$2,013,544,273		

² The term "Survivors" includes surviving spouses and surviving children.

















Overview - Home Loan Guaranty



Fiscal year 2020 Home Loan Guaranty program highlights

Loans guaranteed	1,246,817
Interest rate reduction loans	662,065
Total loan amount	\$375,346,777,738
Average amount per loan	\$301,044

Overview - Education



Education program beneficiaries and payments

Program	Beneficiaries	Payments (\$000)
Post-9/11 GI Bill	657,927	\$10,108,335
Montgomery GI Bill - Active Duty (MGIB-AD)	23,712	\$205,248
Montgomery GI Bill - Selected Reserve (MGIB-SR)	41,488	\$108,905
Reserve Educational Assistance Program (REAP)	84	\$4,520
Survivors and Dependents Educational Assistance (DEA)	151,825	\$1,042,921
Post-Vietnam Era Veterans Educational Assistance Program (VEAP)	24	\$69
Total	875,060	\$11,469,998

Education program acronyms

POST 9/11	Post-9/11 Veterans Educational Assistance Program (Post-9/11 GI Bill)
MGIB-AD	All-Volunteer Force Educational Assistance Program (Montgomery GI Bill - Active Duty)
MGIB-SR	Educational Assistance for Members of the Selected Reserve (Montgomery GI Bill - Selected Reserve)
REAP	Reserve Educational Assistance Program
DEA	Survivors and Dependents Educational Assistance
VEAP	Post-Vietnam Era Veterans Educational Assistance Program

These acronyms are provided as a guide to the education program descriptions in the state data on the following pages. For information on each of the programs above refer to the $\underline{\text{Education section}}$.

















Overview - Veteran Readiness and Employment (VR&E)



Veteran Readiness and Employment participants FY 2020

Status	Total
Total applicants	96,957
Eligible applicants	68,216
Completed evaluation (including prior year carry over)	67,853
Entitled applicants (including prior year carry over)	54,546
Entitled applicants (2020 only)	38,903
New plans of service (enrollments)	33,163
Participants	123,490
Rehabilitated	10,732

Overview - Office of Transition and Economic Development (OTED)



OTED Programs in FY2020

Programs		Total
Transition Assistance	Attendance	213,343
Program	Events	70,258
	Veterans served	123,743
VA Solid Start	Veterans Successfully Contacted	69,980
	Veterans served - Veterans with mental health appointment prior to leaving service.	16,688
	Veterans Successfully Contacted - Veterans with mental health appointment prior to leaving service.	12,249
DODO (Observer 200) Osserver	Total Applications	6,223
PCPG (Chapter 36) Cases	Applications Counseled	3,260

















State Totals



Compensation³ – Veterans on the rolls at the end of FY 2020

Number of Veterans ⁴		Estimated total amount paid monthly		Estimated total amount paid annually	
5,081,692		\$7,618,817,604		\$91,425,811,253	
Age 34 and under	Age 35 through 54		Age 55 through	n 74	Age 75 and over
581,140		1,586,901	2,179,441		733,930



Pension³ – Veterans on the rolls at the end of FY 2020

Number of Veterans ⁵		Estimated total amount paid monthly		Estimated total amount paid annually	
219,587		\$232,356,866		\$2,788,282,389	
Age 34 and under	Age 35 through 64		Age 65 through	n 74	Age 75 and over
519	29,168		105,899		83,993



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
23,712	41,488	151,825	0	84	657,927	875,060



Insurance

Life insurance payments	Total face value of insurance	Total number of policies
during FY 20	at the end of FY 20	at the end of FY 20
\$1,170,016,638	\$5,953,201,945	479,122



Home Loan Guaranty - Loans guaranteed during FY 2020

Number of loans	Total amount of loans
1,246,816	\$375,346,777,738



Veteran Readiness and Employment – Participants during FY 2020

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
96,957	32,847	54,546	123,490	438	9,541

³ State and age breakout numbers may not add up to the total number of Veterans because some Veterans are unidentifiable by state and/or by age.

⁵ Veterans pension only. Total includes 8 Veterans and \$113,424 in pension benefits unidentifiable by state



















Estimated total Veteran

population: 19,541,942

⁴ Total includes 11,739 Veterans and \$18,130,141 in compensation benefits unidentifiable by state.

Alabama

Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
110,941		\$179,951,263		\$2,159,415,152	
Age 34 and under	Age 35 through 54		Age 55 through	า 74	Age 75 and over
9,441	34,891		52,155		14,451

Pension - Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
6,023		\$6,353,594		\$76,243,122	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
17	806		2,935		2,265

Education – Participants by program during FY 2020



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
483	1,271	6,619	0	2	13,075	21,450

Insurance



Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$23,139,722	\$117,738,015	9,899

Home Loan Guaranty – Loans guaranteed during FY 2020



Number of loans	Total amount of loans
23,474	\$5,586,586,631



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,881	715	1,032	2,605	33	170

















Estimated total Veteran population: 69,384



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
20,910		\$28,519,362 \$.		\$342,232,348	
Age 34 and under	Age 35 through 54		Age 55 through	า 74	Age 75 and over
2,421	8,075		8,687		1,727



Pension - Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
253		\$205,068		\$2,460,819	
Age 34 and under	Age 35 through 64		Age 65 through	n 74	Age 75 and over
0	39		156		58



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
27	32	274	0	0	2,373	2,706



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$2,004,210	\$10,197,691	832



Home Loan Guaranty - Loans guaranteed during FY 2020

Number of loans	Total amount of loans
6,312	\$2,084,758,934



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
423	96	175	620	0	83

















Arizona

Compensation – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
125,397		\$180,392,233		\$2,164,706,791	
Age 34 and under	Age 35 through 54		Age 55 through	า 74	Age 75 and over
16,137	37,365		52,621		19,253

Pension – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,041		\$4,924,562		\$59,094,748	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
13		647	2,572		1,809

Education – Participants by program during FY 2020



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,349	725	5,257	0	0	42,510	49,841

Insurance



- 1			
	Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
	\$24,698,488	\$125,669,228	10,141

Home Loan Guaranty - Loans guaranteed during FY 2020



Number of loans	Total amount of loans		
54,737	\$15,335,623,803		



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,352	605	1,215	2,069	31	198

















Estimated total Veteran population: 202,517



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
54,605		\$92,860,087		\$1,114,321,048	
Age 34 and under	Age 35 through 54		Age 55 through	n 74	Age 75 and over
4,924	16,691		25,640		7,349



Pension - Veterans on the rolls at the end of FY 2020

Number of Veterans 3,149		Estimated total amount paid monthly		Estimated total amount paid annually	
		\$3,211,322		\$38,535,862	
Age 34 and under	Age 35 through 64		Age 65 through 74		Age 75 and over
11		494	1,574		1,070



Education - Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
117	800	2,199	0	2	3,730	6,848



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020	
\$12,347,358	\$62,825,019	5,340	



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans		
9,927	\$2,050,245,919		

Vetera

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
824	277	511	987	11	82

















Estimated total Veteran population: 1,659,401

Compensation – Veterans on the rolls at the end of FY 2020

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Number of Veterans		Estimated total amount paid monthly Est		Estimat	Estimated total amount paid annually	
430,338		\$645,267,480		\$7,743,209,763		
	Age 34 and under	Age	35 through 54	Age 55 through	า 74	Age 75 and over
	63,015	137,421		164,859		65,031

Pension – Veterans on the rolls at the end of FY 2020

	Number of Veterans 20.981		Estimated total amount paid monthly \$23,524,407		Estimated total amount paid annually \$282,292,884	
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	Age 34 and under	Age	35 through 64	Age 65 through	1 / 4	Age 75 and over
	33		2,292	10,022		8,634

Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,175	525	12,380	0	0	70,331	84,411

Insurance

Life insurance payments during FY 2020		Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
	\$100,214,063	\$509,902,631	39,465

Home Loan Guaranty - Loans guaranteed during FY 2020

Number of loans	Total amount of loans
130,659	\$57,357,357,686

'n						
	Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
	11,917	4,414	7,136	14,861	8	1,096



















Estimated total Veteran population: 392,115



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually		
	115,569		\$162,377,035		\$1,948,524,420	
	Age 34 and under	Age 35 through 54		Age 55 through	n 74	Age 75 and over
	18,063		40,748	42,397		14,352



Pension - Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
3,128		\$3,302,819		\$39,633,834	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
11	446		1,557		1,114

MGIR-AD

Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
478	419	2,750	0	0	22,285	25,932



Insurance

Life insurance payments	Total face value of insurance	Total number of policies
during FY 2020	at the end of FY 2020	at the end of FY 2020
\$18,320,898	\$93,219,191	7,527



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
51,305	\$18,220,576,467



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,707	942	1,580	3,444	0	345

















Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
30,087		\$39,344,296		\$472,131,550	
Age 34 and under	Age 35 through 54		Age 55 through	า 74	Age 75 and over
3,779		8,539	12,494		5,271

Pension – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,298		\$1,281,866		\$15,382,392	
Age 34 and under	Age	35 through 64	Age 65 through	า 74	Age 75 and over
8		158	523		609

Education – Participants by program during FY 2020



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	MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
	88	572	478	0	0	4,088	5,226

Insurance



Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$13,090,695	\$66,607,214	5,008

Home Loan Guaranty – Loans guaranteed during FY 2020



Number of loans	Total amount of loans
5,712	\$1,630,331,615



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
641	258	396	1,195	3	80

















Estimated total Veteran population: 70,340



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
15,23	31	\$22,69	98,770		\$272,385,243
Age 34 and und	er Age	e 35 through 54	Age 55 through	า 74	Age 75 and over
1,234		4,292	7,553		2,150



Pension - Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
359		\$353,235		\$4,238,817	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
1	55		173		130



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
17	122	321	0	0	1,603	2,063



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$3,907,884	\$19,883,842	1,672



Home Loan Guaranty - Loans guaranteed during FY 2020

Number of loans	Total amount of loans
4,672	\$1,303,158,287



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
212	76	110	210	0	22

















Estimated total Veteran population: 28,928

District of Columbia

Compensation – Veterans on the rolls at the end of FY 2020

K	

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,776		\$7,94	0,113		\$95,281,351
Age 34 and under	Age 35 through 54		Age 55 through	า 74	Age 75 and over
737	2,195		2,143		700

Pension – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
515		\$454,501		\$5,454,017	
Age 34 and under	Age 35 through 64		Age 65 through	n 74	Age 75 and over
1	80		304		130

Education – Participants by program during FY 2020



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
55	51	416	0	0	4,765	5,287

Insurance



Life insurance	Total face value of insurance	Total number of policies
payments during FY 2020	at the end of FY 2020	at the end of FY 2020
\$1,599,049	\$8,136,177	656

Home Loan Guaranty – Loans guaranteed during FY 2020



Number of loans	Total amount of loans
1,492	\$877,042,808



- 1						
	Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
	159	39	74	174	0	17

















Estimated total Veteran population: 1,517,442



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total am	nount paid monthly	Estimated total amount paid annually	
401,118	401,118		\$587,737,212		\$7,052,846,544
Age 34 and under	Age	35 through 54	Age 55 through	า 74	Age 75 and over
40,267	117,811		179,682		63,351



Pension - Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total am	nount paid monthly	Estimated total amount paid annually	
18,871		\$21,629,641		\$259,555,692	
Age 34 and under	Age 35 through 64		Age 65 through 74		Age 75 and over
77	2,561		8,491		7,741



Education - Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
969	1,409	10,604	0	3	48,271	61,256



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$98,014,517	\$498,711,037	39,575



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
106,115	\$29,561,232,594



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
8,149	2,378	4,470	9,280	28	825

















Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
214,966		\$349,582,579		\$4,194,990,953	
Age 34 and under	Age	35 through 54	Age 55 through	า 74	Age 75 and over
25,352	73,649		92,730		23,225

Pension - Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total an	nount paid monthly	Estimated total amount paid annually	
7,993		\$8,624,856		\$103,498,270	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
33	1,340		4,080		2,539

Education – Participants by program during FY 2020



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
571	1,552	9,021	0	0	21,751	32,895

Insurance



Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020	
\$43,240,965	\$220,015,841	18,538	

Home Loan Guaranty – Loans guaranteed during FY 2020



Number of loans	Total amount of loans
54,776	\$13,738,209,401



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
5,378	1,215	2,356	4,643	2	313

















Estimated total Veteran population: 114,521



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total am	nount paid monthly	Estimated total amount paid annually	
30,380	30,380 \$43,35 Age 34 and under Age 35 through 54 3,191 9,609		\$43,357,310		\$520,287,717
Age 34 and under			Age 55 through	า 74	Age 75 and over
3,191			12,674		4,903



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
592		\$502,153		\$6,025,831	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
1	62		373		156



Education - Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
40	89	457	0	0	4,961	5,547



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$9,759,877	\$49,659,565	3,467



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans		
10,795	\$6,248,562,212		



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,211	442	712	1,790	7	124

















Estimated total Veteran population: 124,302

Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total am	nount paid monthly	Estimated total amount paid annually	
35,097	35,097		\$47,873,679		\$574,484,154
Age 34 and under	Age 35 through 54		Age 55 through	า 74	Age 75 and over
4,269	10,795		14,793		5,234

Pension – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total am	nount paid monthly	Estimated total amount paid annually	
1,267		\$1,253,687		\$15,044,243	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
1	138		585		543

Education – Participants by program during FY 2020



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
88	268	702	0	1	3,111	4,170

Insurance



Life insurance	Total face value of insurance	Total number of policies
payments during FY 2020	at the end of FY 2020	at the end of FY 2020
\$5,521,017	\$28,091,677	2,281

Home Loan Guaranty – Loans guaranteed during FY 2020



Number of loans	Total amount of loans
11,619	\$3,312,926,795



	otal licants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
4	434	179	294	577	0	63

















Page 26 of 244 7BIllinois

Estimated total Veteran population: 605,840



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
107,887		\$159,855,673		\$1,918,268,078	
Age 34 and under	Age 35 through 54		Age 55 through 74		Age 75 and over
13,425	33,307		46,682		14,469



Pension - Veterans on the rolls at the end of FY 2020

Number of Veterans 6,388		Estimated total amount paid monthly		Estimated total amount paid annually	
		\$6,762,749		\$81,152,993	
Age 34 and under	Age 35 through 64		Age 65 through 74		Age 75 and over
14		791	3,189		2,394



Education - Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,004	2,214	2,495	0	3	14,248	19,964



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$39,156,007	\$199,231,027	14,505



Home Loan Guaranty - Loans guaranteed during FY 2020

Number of loans	Total amount of loans		
21,975	\$5,381,462,867		



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,467	389	765	1,487	3	152

















Indiana

Compensation – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
96,048		\$111,444,801		\$1,337,337,616	
Age 34 and under	Age 35 through 54		Age 55 through 74		Age 75 and over
9,666	26,319		45,094		14,964

Pension – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total am	nount paid monthly	Estimated total amount paid annually	
3,867		\$4,499,707		\$53,996,484	
Age 34 and under	Age 35 through 64		Age 65 through 74		Age 75 and over
8	560		1,667		1,632

Education – Participants by program during FY 2020



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
469	928	1,746	0	1	11,692	14,836

Insurance



Life insurance	Total face value of insurance	Total number of policies
payments during FY 2020	at the end of FY 2020	at the end of FY 2020
\$16,788,775	\$85,423,546	

Home Loan Guaranty – Loans guaranteed during FY 2020



Number of loans	Total amount of loans		
20,335	\$4,291,180,724		



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,239	547	846	1,851	12	162

















Page 28 of 244 8Blowa

Estimated total Veteran population: 199,338



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans 44,010		Estimated total am	nount paid monthly	Estimated total amount paid annually	
		\$52,885,400		\$634,624,805	
Age 34 and under	Age	35 through 54	Age 55 through	า 74	Age 75 and over
4,431		11,477	20,239		7,855



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total am	nount paid monthly	Estimated total amount paid annually		
2,142		\$2,118,128		\$25,417,539		
Age 34 and under	Age 35 through 64		Age 65 through 74		Age 75 and over	
3	250		985		904	



Education - Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
105	995	779	0	3	4,193	6,075



Insurance

Life insurance payments	Total face value of insurance	Total number of policies
during FY 2020	at the end of FY 2020	at the end of FY 2020
\$11,580,805	\$58,924,694	4,044



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans		
6,455	\$1,412,539,210		



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
471	268	332	994	3	77

















Compensation – Veterans on the rolls at the end of FY 2020



Number of Veterans 42,646		Estimated total am	nount paid monthly	Estimated total amount paid annually	
		\$60,763,976		\$729,167,717	
Age 34 and under	Age 35 through 54		Age 55 through	า 74	Age 75 and over
5,061	13,839		18,121		5,622

Pension – Veterans on the rolls at the end of FY 2020



Number of Veterans 1,962		Estimated total am	nount paid monthly	Estimated total amount paid annually	
		\$2,027,069		\$24,324,823	
Age 34 and under	Age 35 through 64		Age 65 through 74		Age 75 and over
3	235		913		811

Education – Participants by program during FY 2020



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
367	451	1,318	0	1	7,048	9,185

Insurance



Life insurance	Total face value of insurance	Total number of policies
payments during FY 2020	at the end of FY 2020	at the end of FY 2020
\$9,286,278	\$47,249,832	3,609

Home Loan Guaranty – Loans guaranteed during FY 2020



Number of loans	Total amount of loans		
9,047	\$2,014,172,803		



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
684	221	386	924	0	78

















Kentucky



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans 71,206		Estimated total am	nount paid monthly	Estimated total amount paid annually		
		\$103,796,836		\$1,245,562,037		
Age 34 and under	Age 35 through 54		Age 55 through 74		Age 75 and over	
6,563	21,470		33,147		10,025	



Pension - Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total am	nount paid monthly	Estimated total amount paid annually	
3,812		\$3,951,038		\$47,412,451	
Age 34 and under	Age 35 through 64		Age 65 through 74		Age 75 and over
7	582		1,917		1,306



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
160	843	2,248	0	2	6,201	9,454



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$14,062,350	\$71,551,125	6,012



Home Loan Guaranty - Loans guaranteed during FY 2020

Number of loans	Total amount of loans		
13,232	\$2,886,545,394		



Veteran Readiness and Employment – Participants during FY 2020

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,107	509	704	1,713	7	140

















Estimated total Veteran

population: 288,894

Louisiana

Compensation – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total am	nount paid monthly	Estimated total amount paid annually		
	69,371		\$109,866,205		\$1,318,394,463	
	Age 34 and under	Age 35 through 54		Age 55 through 74		Age 75 and over
	6,533	23,216		30,116		9,505

Pension – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total an	nount paid monthly	Estimated total amount paid annually		
4,631		\$4,740,380		\$56,884,558		
Age 34 and under	Age	35 through 64	Age 65 through 74		Age 75 and over	
9		724	2,493		1,405	

Education – Participants by program during FY 2020



MGIB-AD	MGIB-AD MGIB-SR D		VEAP	REAP	Post 9/11	Total participants	
113	1,435	3,043	0	5	5,985	10,581	

Insurance



Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$17,023,794	\$86,619,355	7,090

Home Loan Guaranty – Loans guaranteed during FY 2020



Number of loans	Total amount of loans
12,752	\$3,026,230,508



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,283	350	554	1,135	9	99

















Estimated total Veteran population: 109,566



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total am	nount paid monthly	Estimated total amount paid annually		
	29,653		\$47,838,612		\$574,063,345	
	Age 34 and under	Age 35 through 54		Age 55 through 74		Age 75 and over
	2,639	7,931		14,025		5,057



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,211		\$1,062,730		\$12,752,761	
Age 34 and under	Age	35 through 64	Age 65 through 74		Age 75 and over
6		181	693		331



Education - Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
27	158	784	0	1	1,894	2,864



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020	
\$6,960,329	\$35,415,088	3,025	



Home Loan Guaranty - Loans guaranteed during FY 2020

Number of loans	Total amount of loans		
4,447	\$1,068,317,016		



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
350	148	239	638	2	66

















Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans			Estimated total amount paid monthly Es			Estimated total amount paid annually	
	94,417		\$140,555,169		\$1,686,662,031		
	Age 34 and under	Age	35 through 54	Age 55 through	า 74	Age 75 and over	
	9,899		36,129	39,172		9,210	

Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,559		\$2,742,253		\$32,907,038	
Age 34 and under	Age	35 through 64	Age 65 through 74		Age 75 and over
6		341	1,248		964

Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
518	433	2,192	0	1	21,932	25,076

Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$20,955,557	\$106,624,692	8,324

Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
35,215	\$13,456,145,946

				•	
Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,133	527	900	2,748	3	178



















Massachusetts

Estimated total Veteran population: 314,818



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total am	nount paid monthly	Estimated total amount paid annually	
68,307		\$96,228,052		\$1,154,736,625	
Age 34 and under	Age	35 through 54	Age 55 through 74		Age 75 and over
8,334	16,522		28,486		14,961



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,490		\$2,446,103		\$29,353,233	
Age 34 and under	Age 35 through 64		Age 65 through	n 74	Age 75 and over
2	247		1,214		1,027



Education - Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
79	766	1,224	0	2	8,931	11,002



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$23,103,169	\$117,552,028	9,694



Home Loan Guaranty - Loans guaranteed during FY 2020

Number of loans	Total amount of loans
11,358	\$4,105,712,953



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,454	963	1,233	3,312	0	157

















Compensation – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total am	nount paid monthly	Estimated total amount paid annually	
115,816		\$169,072,974		\$2,028,875,689	
Age 34 and under	Age 35 through 54		Age 55 through	า 74	Age 75 and over
12,530	29,024		55,063		19,185

Pension – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
7,259		\$8,064,700		\$96,776,398	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
14	1,042		3,453		2,750

Education – Participants by program during FY 2020



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
135	934	1,977	0	1	8,742	11,789

Insurance



Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$31,205,563	\$158,778,097	13,060

Home Loan Guaranty – Loans guaranteed during FY 2020



Number of loans	Total amount of loans
21,004	\$4,439,102,561



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,455	506	878	2,984	20	186

















Minnesota

Estimated total Veteran population: 312,843



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total am	nount paid monthly	Estimated total amount paid annually	
100,158		\$99,647,891		\$1,195,774,692	
Age 34 and under	Age	35 through 54	Age 55 through	n 74	Age 75 and over
7,760		20,342	46,101		25,944



Pension - Veterans on the rolls at the end of FY 2020

Number of Veterans Estimate		Estimated total am	Estimated total amount paid monthly		Estimated total amount paid annually	
2,650		\$2,483,510		\$29,802,122		
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over	
3		319	1,248		1,080	



Education - Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
241	922	1,869	0	1	8,834	11,867



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$22,505,851	\$114,512,797	9,343



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans	
15,956	\$4,280,993,283	



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
762	405	558	1,523	0	145

















Estimated total Veteran population: 185,462

Compensation – Veterans on the rolls at the end of FY 2020

1	•						
	Number of Veterans		Estimated total amount paid monthly Estima		Estimat	stimated total amount paid annually	
	49,331		\$77,292,898		\$927,514,776		
	Age 34 and under	Age	35 through 54	Age 55 through	า 74	Age 75 and over	
	4,179	15,375		23,366		6,409	

Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly Estimated		Estimat	ed total amount paid annually	
	2,649		\$2,532,096		\$30,385,149	
	Age 34 and under	Age 35 through 64		Age 65 through 74		Age 75 and over
	6	431		1,361		851

Education – Participants by program during FY 2020

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	MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
	85	869	1,842	0	1	4,370	7,167

Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$10,531,461	\$53,585,489	4,438

Home Loan Guaranty – Loans guaranteed during FY 2020

-	
Number of loans	Total amount of loans
8,527	\$1,831,292,748

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
686	179	369	474	3	39



















Estimated total Veteran population: 421,490



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans 102,534		Estimated total amount paid monthly		Estimated total amount paid annually	
		\$144,935,624		\$1,739,227,488	
Age 34 and under	Age	35 through 54	Age 55 through 74		Age 75 and over
10,360		28,244	47,431		16,486



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,354		\$5,965,514		\$71,586,174	
Age 34 and under	Age 35 through 64		Age 65 through 74		Age 75 and over
8		708	2,608		2,030



Education - Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
523	1,107	2,183	0	2	11,608	15,423



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020		
\$21,216,419	\$107,951,991	8,479		



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans		
21,534	\$4,738,600,027		



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,029	388	617	1,538	5	157

















Montana

Compensation – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
24,678		\$33,167,499		\$398,009,983	
Age 34 and under	Age	35 through 54	Age 55 through	n 74	Age 75 and over
2,476		7,849	10,655		3,696

Pension – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,104		\$1,066,618		\$12,799,419	
Age 34 and under	Age 35 through 64		Age 65 through	n 74	Age 75 and over
0		106	601		397

Education – Participants by program during FY 2020



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
52	155	353	0	0	1,903	2,463

Insurance



Life insurance	Total face value of insurance	Total number of policies
payments during FY 2020	at the end of FY 2020	at the end of FY 2020
\$4,438,132	\$22,581,813	1,821

Home Loan Guaranty – Loans guaranteed during FY 2020



Number of loans	Total amount of loans		
5,622	\$1,583,851,445		



aı	Total pplicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
	423	217	297	653	1	45

















Nebraska

Estimated total Veteran population: 126,950

Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
45,093		\$50,433,261		\$605,199,137	
Age 34 and under	Age	35 through 54	Age 55 through	า 74	Age 75 and over
3,864		11,514	19,204		10,489



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
989		\$1,064,624		\$12,775,490	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
4		156	501		328



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
248	318	1,024	0	0	4,501	6,091



Insurance

Life insurance payments	Total face value of insurance	Total number of policies
during FY 2020	at the end of FY 2020	at the end of FY 2020
\$8,066,502	\$41,043,447	3,079



Home Loan Guaranty - Loans guaranteed during FY 2020

Number of loans	Total amount of loans		
7,446	\$1,754,295,491		



Page 40 of 244 14BNebraska

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
340	131	231	450	0	46

















Nevada

Compensation – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total am	nount paid monthly	Estimated total amount paid annually	
62,228		\$99,892,169		\$1,198,706,031	
Age 34 and under	Age 35 through 54		Age 55 through 74		Age 75 and over
7,650		19,662	26,439		8,474

Pension – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total am	nount paid monthly	Estimated total amount paid annually		
	2,475		\$2,395,016		\$28,740,192	
А	ge 34 and under	Age 35 through 64		Age 65 through 74		Age 75 and over
	6	326		1,324		819

Education – Participants by program during FY 2020



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
133	423	1,091	0	0	4,617	6,264

Insurance



Life insurance	Total face value of insurance	Total number of policies
payments during FY 2020	at the end of FY 2020	at the end of FY 2020
\$10,529,420	\$53,575,102	4,594

Home Loan Guaranty – Loans guaranteed during FY 2020



Number of loans	Total amount of loans
26,529	\$8,441,816,520



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,400	371	606	1,337	6	90

















New Hampshire

Estimated total Veteran population: 99,248



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total am	nount paid monthly	Estimated total amount paid annually	
22,779		\$30,701,726		\$368,420,710	
Age 34 and under	Age 35 through 54		Age 55 through 74		Age 75 and over
2,749		6,256	9,998		3,776



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total am	nount paid monthly	Estimated total amount paid annually	
601		\$639,852		\$7,678,228	
Age 34 and under	Age 35 through 64		Age 65 through 74		Age 75 and over
0	47		268		286



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
364	381	1,381	0	0	11,956	14,082



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$5,630,139	\$28,646,906	2,263



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans		
5,037	\$1,496,413,750		



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
392	199	282	702	0	33

















New Jersey

Compensation – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
60,027		\$90,912,894		\$1,090,954,730	
Age 34 and under	Age 35 through 54		Age 55 through 74		Age 75 and over
6,885		15,586	25,857		11,693

Pension – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,459		\$2,976,656		\$35,719,876	
Age 34 and under	Age 35 through 64		Age 65 through	n 74	Age 75 and over
2		194	937		1,326

Education – Participants by program during FY 2020



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
78	838	864	0	0	6,744	8,524

Insurance



Life insurance	Total face value of insurance	Total number of policies
payments during FY 2020	at the end of FY 2020	at the end of FY 2020
\$29,314,635	\$149,156,802	11,385

Home Loan Guaranty – Loans guaranteed during FY 2020



Number of loans	Total amount of loans
12,544	\$3,909,214,764



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,179	491	777	1,969	74	123

















New Mexico

Estimated total Veteran population: 151,279



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
41,290		\$70,869,485		\$850,433,825	
Age 34 and under	Age 35 through 54		Age 55 through 74		Age 75 and over
3,605		11,861	19,328		6,493



Pension - Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,910		\$1,960,521		\$23,526,249	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
5	263		973		669



Education - Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
233	194	1,316	0	0	2,781	4,524



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$11,129,658	\$56,629,198	4,762



Home Loan Guaranty - Loans guaranteed during FY 2020

Number of loans	Total amount of loans		
9,499	\$2,340,225,722		



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
547	234	308	834	14	96

















New York

Compensation – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
133,143		\$199,183,877		\$2,390,206,526	
Age 34 and under	Age 35 through 54		Age 55 through 74		Age 75 and over
16,438		36,932	57,707		22,062

Pension – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually		
8,347		\$8,176,049		\$98,112,584		
,	Age 34 and under	Age 35 through 64		Age 65 through 74		Age 75 and over
	15		977	3,926		3,427

Education – Participants by program during FY 2020



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
310	1,123	2,971	0	1	22,007	26,412

Insurance



Life insurance	Total face value of insurance	Total number of policies
payments during FY 2020	at the end of FY 2020	at the end of FY 2020
\$56,763,256	\$288,819,076	22,195

Home Loan Guaranty – Loans guaranteed during FY 2020



Number of loans	Total amount of loans		
10,652	\$3,025,350,831		



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,490	781	1,263	3,133	20	248

















North Carolina

Estimated total Veteran population: 698,183



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
220,755		\$385,648,263		\$4,627,779,151	
Age 34 and under	Age 35 through 54		Age 55 through 74		Age 75 and over
27,415		70,270	96,179		26,889



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total am	nount paid monthly	Estimated total amount paid annually	
6,347		\$6,324,377		\$75,892,521	
Age 34 and under	Age 35 through 64		Age 65 through 74		Age 75 and over
14		829	3,158		2,346



Education - Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,009	936	9,434	0	4	19,785	31,168



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$52,462,601	\$266,936,766	22,225



Home Loan Guaranty - Loans guaranteed during FY 2020

Number of loans	Total amount of loans		
59,387	\$14,607,758,660		



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
4,709	1,701	2,647	6,447	5	422

















North Dakota

Compensation – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
13,595		\$17,115,035		\$205,380,418	
Age 34 and under	Age	35 through 54	Age 55 through	า 74	Age 75 and over
1,367		4,337	5,818		2,072

Pension – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
388		\$319,166		\$3,829,992	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
1		43	199		145

Education – Participants by program during FY 2020



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
40	554	315	0	0	1,522	2,431

Insurance



Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$2,624,879	\$13,355,735	1,115

Home Loan Guaranty – Loans guaranteed during FY 2020



Number of loans	Total amount of loans
2,521	\$668,298,631



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
164	90	119	310	0	31

















Ohio Estimated total Veteran population: 741,602



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
151,857		\$198,703,605		\$2,384,443,262	
Age 34 and under	Age 35 through 54		Age 55 through	n 74	Age 75 and over
17,771	42,117		70,229		21,734



Pension - Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
11,102		\$11,860,035		\$142,320,425	
Age 34 and under	Age	35 through 64	Age 65 through 74		Age 75 and over
25		1,810	5,690		3,577



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
308	2,656	2,401	0	7	14,046	19,418



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$36,868,495	\$187,591,858	15,317



Home Loan Guaranty - Loans guaranteed during FY 2020

Number of loans	Total amount of loans		
29,151	\$6,277,600,485		



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,013	825	1,333	3,072	3	203

















Estimated total Veteran population: 295,304

Oklahoma

Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
103,360		\$175,999,347		\$2,111,992,162	
Age 34 and under	Age 35 through 54		Age 55 through	า 74	Age 75 and over
10,063	31,041		44,669		17,587

Pension – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
3,090		\$3,598,707		\$43,184,480	
Age 34 and under	Age 35 through 64		Age 65 through	n 74	Age 75 and over
6	492		1,554		1,038

Education – Participants by program during FY 2020



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
303	967	3,375	0	6	6,776	11,427

Insurance



Life insurance	Total face value of insurance	Total number of policies
payments during FY 2020	at the end of FY 2020	at the end of FY 2020
\$19,912,177	\$101,315,835	8,865

Home Loan Guaranty – Loans guaranteed during FY 2020



Number of loans	Total amount of loans
14,335	\$3,199,137,355

Veteran Readiness and Employment – Participants during FY 2020



Page 49 of 244 - 46BOklahoma

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,430	505	833	1,650	6	132









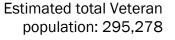








Oregon





Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
79,884		\$116,110,634		\$1,393,327,603	
Age 34 and under	Age 35 through 54		Age 55 through	า 74	Age 75 and over
9,318	22,165		34,728		13,666



Pension - Veterans on the rolls at the end of FY 2020

Number of Veterans	Number of Veterans		Estimated total amount paid monthly		ed total amount paid annually
4,186		\$4,028,283		\$48,339,394	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
10	613		2,320		1,243



Education - Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
100	195	1,479	0	1	6,998	8,773



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$15,084,084	\$76,749,846	6,273



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
21,339	\$6,786,799,023



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,208	390	710	1,757	1	143

















Estimated total Veteran population: 791,912

Pennsylvania

Compensation – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually		
137,513		\$201,698,216		\$2,420,378,593		
Age 34 an	d under	Age 35 through 54		Age 55 through	า 74	Age 75 and over
14,29	97	37,207		64,616		21,377

Pension – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
9,267		\$10,488,780		\$125,865,356	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
24	1,066		4,054		4,121

Education – Participants by program during FY 2020



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
203	1,951	2,699	0	3	16,034	20,890

Insurance



Life insurance	Total face value of insurance	Total number of policies
payments during FY 2020	at the end of FY 2020	at the end of FY 2020
\$50,307,495	\$255,971,297	20,764

Home Loan Guaranty – Loans guaranteed during FY 2020



Number of loans	Total amount of loans
22,120	\$5,377,168,625



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,765	643	980	2,497	8	202

















Rhode Island

Estimated total Veteran population: 62,150



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
13,513		\$18,309,485		\$219,713,820	
Age 34 and under	Age 35 through 54		Age 55 through	า 74	Age 75 and over
1,459	3,304		6,029		2,720



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
615		\$661,065		\$7,932,780	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
1	64		294		256



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
15	169	230	0	0	1,365	1,779



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$3,755,444	\$19,108,202	1,600



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans		
2,504	\$757,920,805		



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
253	155	182	595	0	64

















South Carolina

Compensation – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
119,170		\$199,706,327		\$2,396,475,926	
Age 34 and under	Age 35 through 54		Age 55 through	า 74	Age 75 and over
12,223	36,953		54,229		15,759

Pension – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
4,181		\$4,339,417		\$52,073,007	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
9	554		2,091		1,526

Education – Participants by program during FY 2020



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
168	770	4,961	0	2	9,962	15,863

Insurance



Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$29,442,645	\$149,808,138	12,672

Home Loan Guaranty – Loans guaranteed during FY 2020



Number of loans	Total amount of loans
31,929	\$8,132,774,023



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,525	861	1,483	3,369	2	283

















South Dakota

Estimated total Veteran population: 65,014



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
18,573		\$22,920,169		\$275,042,026	
Age 34 and under	Age 35 through 54		Age 55 through	n 74	Age 75 and over
1,621	5,595		8,614		2,740



Pension - Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
757		\$684,130		\$8,209,564	
Age 34 and under	Age 35 through 64		Age 65 through	n 74	Age 75 and over
0	94		355		308



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
49	392	299	0	0	1,818	2,558



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$3,962,304	\$20,160,736	1,543



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans		
3,778	\$936,629,639		



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
199	128	158	497	0	39



















Tennessee

Compensation – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
132,598		\$207,038,917		\$2,484,467,009	
Age 34 and under	Age 35 through 54		Age 55 through	n 74	Age 75 and over
14,355	39,752		60,068		18,422

Pension – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,847		\$6,143,958		\$73,727,501	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
11	794		3,014		2,028

Education – Participants by program during FY 2020



MGIB	AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
207	7	637	3,242	0	1	12,346	16,433

Insurance



Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$24,916,116	\$126,776,546	10,489

Home Loan Guaranty – Loans guaranteed during FY 2020



Number of loans	Total amount of loans
32,117	\$8,152,584,899



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,185	617	1,264	2,139	8	153

















Estimated total Veteran **Texas** population: 1,573,737



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
515,274		\$843,864,058		\$10,126,368,690	
Age 34 and under	Age 35 through 54		Age 55 through	า 74	Age 75 and over
69,793	192,760		191,452		61,252



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
16,387		\$17,902,256		\$214,827,070	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
50	2,547		8,197		5,593



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
2,682	2,010	19,416	0	6	60,979	85,093



Insurance

Life insurance payments	Total face value of insurance	Total number of policies
during FY 2020	at the end of FY 2020	at the end of FY 2020
\$90,461,337	\$460,279,445	38,543



Home Loan Guaranty - Loans guaranteed during FY 2020

Number of loans	Total amount of loans
103,708	\$28,582,968,483



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
13,157	4,274	7,126	16,719	85	1,202

















Estimated total Veteran population: 134,230

Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total an	nount paid monthly	Estimated total amount paid annually		
	34,096		\$48,730,034		\$584,760,408	
	Age 34 and under	Age 35 through 54		Age 55 through	n 74	Age 75 and over
	4,458	11,705		13,255		4,674

Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,306		\$1,630,356		\$19,564,268	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
3	173		474		656

Education – Participants by program during FY 2020

ı							
	MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
	979	678	1,903	0	3	11,684	15,247

Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$6,489,131	\$33,017,571	2,628

Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
15,210	\$4,962,064,269

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
708	270	484	975	3	89

















Estimated total Veteran population: 42,187



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
8,322		\$12,230,733		\$146,768,796	
Age 34 and under	Age 35 through 54		Age 55 through	า 74	Age 75 and over
733	2,203		4,005		1,379



Pension - Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
306		\$238,033		\$2,856,396	
Age 34 and under	Age 35 through 64		Age 65 through	n 74	Age 75 and over
0	25		162	·	119



Education - Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
38	95	177	0	0	1,469	1,779



Insurance

Life insurance payments	Total face value of insurance	Total number of policies
during FY 2020	at the end of FY 2020	at the end of FY 2020
\$2,302,818	\$11,717,050	911



Home Loan Guaranty - Loans guaranteed during FY 2020

Number of loans	Total amount of loans
1,243	\$309,403,954



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
118	91	106	357	0	8

















Virginia

Compensation – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
214,030		\$320,929,150		\$3,851,149,794	
Age 34 and under	Age 35 through 54		Age 55 through	n 74	Age 75 and over
21,427	81,967		89,710		20,923

Pension – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
4,456		\$4,463,120		\$53,557,437	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
14	754		2,187		1,501

Education – Participants by program during FY 2020



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
981	1,103	8,134	0	9	41,232	51,459

Insurance



Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$36,377,808	\$185,095,179	14,714

Home Loan Guaranty – Loans guaranteed during FY 2020



Number of loans	Total amount of loans
80,418	\$29,476,385,776



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
3,952	886	1,530	3,182	2	213

















Washington

Estimated total Veteran population: 554,533



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
150,243		\$210,664,155		\$2,527,969,866	
Age 34 and under	Age 35 through 54		Age 55 through 74		Age 75 and over
18,823	50,938		61,032		19,445



Pension - Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
4,392		\$4,525,997		\$54,311,970	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
11	672		2,269		1,440



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
187	423	3,404	0	1	16,988	21,003



Insurance

Life insurance payments	Total face value of insurance	Total number of policies
during FY 2020	at the end of FY 2020	at the end of FY 2020
\$23,565,610	\$119,904,991	9,561



Home Loan Guaranty - Loans guaranteed during FY 2020

Number of loans	Total amount of loans
52,435	\$18,687,938,497



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,913	1,034	1,851	3,767	2	340

















West Virginia

Compensation – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
37,389		\$60,638,288		\$727,659,455	
Age 34 and under	Age 35 through 54		Age 55 through	า 74	Age 75 and over
2,578		10,567	18,154		6,085

Pension – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,860		\$1,784,648		\$21,415,778	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
3	282		1,064		511

Education – Participants by program during FY 2020



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
843	587	1,369	0	1	17,904	20,704

Insurance



Life insurance	Total face value of insurance	Total number of policies
payments during FY 2020	at the end of FY 2020	at the end of FY 2020
\$9,458,136	\$48,124,268	4,141

Home Loan Guaranty - Loans guaranteed during FY 2020



Number of loans	Total amount of loans
4,572	\$1,027,345,743



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
372	175	227	637	6	52

















Wisconsin

Estimated total Veteran population: 352,071



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
78,706		\$101,498,418		\$1,217,981,019	
Age 34 and under	Age 35 through 54		Age 55 through	า 74	Age 75 and over
8,967		21,666	35,619		12,450



Pension - Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
3,709		\$3,822,159		\$45,865,905	
Age 34 and under	Age	35 through 64	Age 65 through	า 74	Age 75 and over
8		498	1,809		1,394



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
131	1,520	1,395	0	3	7,001	10,050



Insurance

Life insurance payments	Total face value of insurance	Total number of policies
during FY 2020	at the end of FY 2020	at the end of FY 2020
\$23,022,504	\$117,141,596	9,212



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
14,274	\$3,285,860,476



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
692	337	553	1,281	1	125

















Wyoming

Compensation – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
13,288		\$16,529,909		\$198,358,910	
Age 34 and under	Age 35 through 54		Age 55 through	า 74	Age 75 and over
1,317	4,231		5,893		1,845

Pension – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
312		\$286,194		\$3,434,332	
Age 34 and under	Age 35 through 64		Age 65 through	n 74	Age 75 and over
0	57		169		86

Education – Participants by program during FY 2020



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
65	95	148	0	3	864	1,175

Insurance



Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$1,918,309	\$9,760,615	761

Home Loan Guaranty – Loans guaranteed during FY 2020



Number of loans	Total amount of loans
3,673	\$1,010,714,658



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
172	89	115	219	0	15

















Puerto Rico

Estimated total Veteran population: 69,493



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total am	nount paid monthly	Estimat	ed total amount paid annually
28,945		\$57,436,926		\$689,243,110	
Age 34 and under	Age 35 through 54		Age 55 through	า 74	Age 75 and over
1,792		7,045	14,731		5,377



Pension - Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,940		\$5,397,669		\$64,772,023	
Age 34 and under	Age 35 through 64		Age 65 through	n 74	Age 75 and over
0	131		1,607		4,201



Education - Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
22	911	2,142	0	1	2,239	5,315



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$5,744,315	\$29,227,846	2,703



Home Loan Guaranty - Loans guaranteed during FY 2020

Number of loans	Total amount of loans
963	\$169,292,142



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
506	153	307	532	1	63

















Estimated total Veteran population: Included on the "other foreign" page

Philippines



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K	J

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,763		\$13,143,631		\$157,723,571	
Age 34 and under	Age 35 through 54		Age 55 through	า 74	Age 75 and over
134		1,155	2,937		1,537

Pension - Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
325		\$437,715		\$5,252,580	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
0		23	147		155

Education – Participants by program during FY 2020



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
25	0	488	0	0	314	827

Insurance



Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$1,247,806	\$6,349,004	573

Home Loan Guaranty – Loans guaranteed during FY 2020



Number of loans	Total amount of loans
0	\$-



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2	0	1	8	0	2

















Other Foreign

Estimated total Veteran population: 87,988



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
22,042		\$34,525,720		\$414,308,634	
Age 34 and under	Age 35 through 54		Age 55 through	n 74	Age 75 and over
2,135		10,335	8,444		1,126



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total am	nount paid monthly	Estimated total amount paid annually	
114		\$114,325		\$1,371,900	
Age 34 and under	Age 35 through 64		Age 65 through	n 74	Age 75 and over
1	17		60		36



Education - Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
0	41	151	0	0	577	769



Insurance

Life insurance payments	Total face value of insurance	Total number of policies
during FY 2020	at the end of FY 2020	at the end of FY 2020
\$2,354,699	\$11,981,024	839



Home Loan Guaranty - Loans guaranteed during FY 2020

Number of loans	Total amount of loans
378	\$148,053,880



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
145	23	75	137	0	4

















Regional Office Addresses CT Hartford Chicago IL ΑK **Anchorage** VA Regional Office VA Regional Office **VA Regional Office** 555 Willard Avenue. 2122 W. Taylor Street 1201 North Muldoon Road Building 2E - Room 5137 Chicago, IL 60612 Anchorage, AK 99504 Newington, CT 06111-2693 Indianapolis IN ΑL Montgomery Mailing Address: **VA Regional Office VA Regional Office** P.O. Box 310909 575 North Pennsylvania Street 345 Perry Hill Road Newington, CT 06131 Indianapolis, IN 46204-1526 Montgomery, AL 36109-3798 Wilmington DE Wichita KS Little Rock AR **VA Regional Office** VA Regional Office **VA Regional Office** 1601 Kirkwood Highway Robert J. Dole Regional Office 2200 Fort Roots Drive, Building 65 Wilmington, DE 19805 5500 E. Kellogg Avenue North Little Rock, AR 72114-1756 FL St. Petersburg Wichita, KS 67218-1698 **Phoenix** ΑZ **VA Regional Office** Louisville KY **VA Regional Office** 9500 Bay Pines Boulevard **VA Regional Office** 3333 North Central Avenue St. Petersburg, FL 33708 321 West Main Street, Suite 390 Phoenix, AZ 85012-2405 Mailing Address: Louisville, KY 40202-3835 P.O. Box 1437 CA **Oakland** LA St. Petersburg, FL 33731 **New Orleans VA Regional Office** VA Regional Office Ronald V. Dellums Federal GA **Atlanta** 1250 Polydras Street, Rm 200 Building **VA Regional Office** New Orleans, LA 70113-2692 1301 Clay Street - Suite 1400N 1700 Clairmont Road Oakland, CA 94612-5209 Atlanta, GA 30033-4032 **Boston** MA **VA Regional Office** Mailing Address: CA San Diego P.O. Box 100026 John F. Kennedy Building **VA Regional Office** Decatur, GA 30031-7026 Government Center - Room 1265 8810 Rio San Diego Drive Boston, MA 02203-0393 San Diego, CA 92108-1508 НΙ Honolulu **VA Regional Office** MD **Baltimore** Los Angeles CA 459 Patterson Road, East Wing **VA Regional Office VA Regional Office** Honolulu, HI 96819 Federal Building Federal Building 31 Hopkins Plaza - Room 233 11000 Wilshire Boulevard **Des Moines** IA Baltimore, MD 21201-0001 Los Angeles, CA 90024-3602 **VA Regional Office** ME 210 Walnut Street - Room 1063 **Togus Denver** CO **VA Regional Office** Des Moines, IA 50309-9825 **VA Regional Office** One VA Center 155 Van Gordon Street ID **Boise** Augusta, ME 04330-6795 Denver, CO 80228 VA Regional Office 444 West Fort Street









Boise, ID 83702









MI	Lincoln VA Regional Office 3800 Village Drive Lincoln, NE 68516-4198 Mailing Address: PO Box 85816 Lincoln, NE 68501-5816	NE	Muskogee VA Regional Office Federal Building 125 South Main Street Muskogee, OK 74401-7025 Portland VA Regional Office	OK OR
MN elling	Manchester VA Regional Office Norris Cotton Federal Building 275 Chestnut Street Manchester, NH 03101	NH	100 SW Main Street, Floor 2 Portland, OR 97204-2998 Mailing Address: 100 SW Main St FL 2 Portland, OR 97204	
МО	Newark VA Regional Office 20 Washington Place Newark, NJ 07102-3174 Albuquerque VA Regional Office	NM	Philadelphia VA Regional Office 5000 Wissahickon Avenue Philadelphia, PA 19144 Mailing Address: P.O. Box 8079 Philadelphia, PA 19101	PA
МО		NV	Pittsburgh VA Regional Office 1000 Liberty Avenue	PA
	5460 Reno Corporate Drive Reno, NV 89511 Buffalo VA Regional Office	NY	San Juan VA Regional Office 50 Carr 165	PR
	Buffalo, NY 14202-2478 New York VA Regional Office	NY	San Juan, PR 00968-8024 Providence VA Regional Office	RI
	New York, NY 10014-4805 Cleveland VA Regional Office	ОН	Providence, RI 02903-3246 Columbia VA Regional Office 6437 Garners Ferry Road	sc
ND	Federal Building 1240 East 9th Street Cleveland, OH 44199-2001		Columbia, SC 29209-2495 Sioux Falls VA Regional Office 2501 West 22nd Street Sioux Falls, SD 57105	SD
	MN elling MO MS Avenue MT NC	VA Regional Office 3800 Village Drive Lincoln, NE 68516-4198 Mailing Address: PO Box 85816 Lincoln, NE 68501-5816 MN Manchester VA Regional Office Norris Cotton Federal Building 275 Chestnut Street Manchester, NH 03101 Newark MO VA Regional Office 20 Washington Place Newark, NJ 07102-3174 Albuquerque VA Regional Office MO 500 Gold Avenue, South West Albuquerque, NM 87102-3118 Reno VA Regional Office MS 5460 Reno Corporate Drive Reno, NV 89511 Avenue Buffalo VA Regional Office MT 130 South Elmwood Avenue Buffalo, NY 14202-2478 New York VA Regional Office NC 245 W. Houston Street New York, NY 10014-4805 Cleveland VA Regional Office Anthony J. Celebrezze ND Federal Building 1240 East 9th Street	VA Regional Office 3800 Village Drive Lincoln, NE 68516-4198 Mailing Address: PO Box 85816 Lincoln, NE 68501-5816 MN Manchester NH VA Regional Office Norris Cotton Federal Building 275 Chestnut Street Manchester, NH 03101 Newark NJ MO VA Regional Office 20 Washington Place Newark, NJ 07102-3174 Albuquerque NM VA Regional Office MO 500 Gold Avenue, South West Albuquerque, NM 87102-3118 Reno NV VA Regional Office MS 5460 Reno Corporate Drive Reno, NV 89511 Avenue Buffalo NY VA Regional Office MT 130 South Elmwood Avenue Buffalo, NY 14202-2478 New York NY VA Regional Office NC 245 W. Houston Street New York, NY 10014-4805 Cleveland OH VA Regional Office Anthony J. Celebrezze ND Federal Building 1240 East 9th Street	VA Regional Office 3800 Village Drive Lincoln, NE 68516-4198 Mailing Address: PO Box 85816 Lincoln, NE 68501-5816 MN Manchester VA Regional Office Norris Cotton Federal Building 275 Chestnut Street Albuquerque Newark VA Regional Office Nowark NJ Mo VA Regional Office Nowark NJ 07102-3174 Albuquerque NA Regional Office NS 5460 Reno Corporate Drive Reno, NV 89511 Avenue MS MS Buffalo VA Regional Office NS Now York VA Regional Office NS Cleveland Novare, NY 10014-4805 Cleveland ND Federal Building 125 South Main Street Nuskogee, OK 74401-7025 Portland VA Regional Office Now Wa Regional Office Now Wa Regional Office Now Wa Regional Office Nowark NJ Philadelphia VA Regional Office NN Mailing Address: 100 SW Main Street, Floor 2 Portland, OR 97204-2998 Mailing Address: 100 SW Main Street, Floor 2 Portland, OR 97204-2998 Mailing Address: 100 SW Main Street, Floor 2 Portland, OR 97204-2998 Mailing Address: 100 SW Main Street, Floor 2 Portland, OR 97204-2998 Mailing Address: 100 SW Main Street, Floor 2 Portland, OR 97204-2998 Mailing Address: 100 SW Main Street, Floor 2 Portland, OR 97204-2998 Mailing Address: 100 SW Main Street, Floor 2 Portland, OR 97204-2998 Mailing Address: 100 SW Main Street, Floor 2 Portland, OR 97204-2998 Mailing Address: 100 SW Main Street, Floor 2 Portland, OR 97204-2998 Mailing Address: 100 SW Main Street, Floor 2 Portland, OR 97204-2998 Mailing Address: 100 SW Main Street, Floor 2 Portland, OR 97204-2998 Mailing Address: 100 SW Main Street, Floor 2 Portland, OR 97204-2998 Mailing Address: 100 SW Main Street, Floor 2 Portland, OR 97204-2998 Mailing Address: 100 SW Main Street, Floor 2 Portland, OR 97204-2998 Mailing Address: 100 SW Main Street, Floor 2 Portland, OR 97204-2998 Mailing Address: 100 SW Main Street, Floor 2 Portland, OR 97204-2998 Mailing Address: 100 SW Main Street, Floor 2 Portland, OR 97204-2998 Mailing Address: 100 SW Main Street, Floor 2 Portland, OR 97204-2998 Mailing Address: 100 SW Main Street, Floor 2 Portland, OR 97204 Mailing Address: 100 SW Main Street, Floor 2 Por

















Nashville VA Regional Office	TN	Cheyenne VA Benefits Office	WY	Centralized Mail Address
110 Ninth Avenue, South Nashville, TN 37203-3817		2360 E. Pershing Blvd. Cheyenne, WY 82001-5356	6	SMS Janesville Facility – Centralized Mail
Houston VA Regional Office 6900 Almeda Road Houston, TX 77030-4200	TX	The above address is the Cheyenne benefits office. To Denver regional office proceediams for the state of Wyork.	esses	Department of Veterans Affairs Claims Intake Center PO Box 5235 Janesville, WI 53547-5235
Waco VA Regional Office One Veterans Plaza 701 Clay Avenue Waco, TX 76799-0001	TX	Manila VA Regional Office U.S. Embassy 1501 Roxas Blvd Pasay City, Philippines 1303 Mailing Address:	2	Contact Information Compensation Information: 1-800-827-1000
Salt Lake City VA Regional Office 550 Foothill Drive Salt Lake City, UT 84113	UT	PSC 501 DPOAP 96515		Department of Veterans Affairs home page www.va.gov
Roanoke VA Regional Office	VA	District Offices		Veterans Benefits Administration home page
210 Franklin Rd, SW Roanoke, VA 24011		Northeast District Charles F. Prevedel Federal	MO Bldg,	benefits.va.gov eBenefits
White River Junction VA Regional Office	VT	9700 Page Avenue, Suite 3 St. Louis, MO 63132	01	(Online forms and applications) <pre>ebenefits.va.gov</pre>
215 North Main Street White River Junction, VT 050	001	Southeast District 3322 West End, Suite 408	TN	
Seattle VA Regional Office Federal Building 915 Second Avenue, Room 1 Seattle, WA 98174-1060	WA	Nashville, TN 37203		
	1392	Continental District 155 Van Gordon Street Lakewood, CO 80228	CO	
Milwaukee VA Regional Office 5400 W. National Avenue	WI	Pacific District 3333 North Central Avenue Suite 3026	AZ ,	





5400 W. National Avenue

Huntington, WV 25701-1340

Milwaukee, WI 53214

VA Regional Office 640 Fourth Avenue

Huntington



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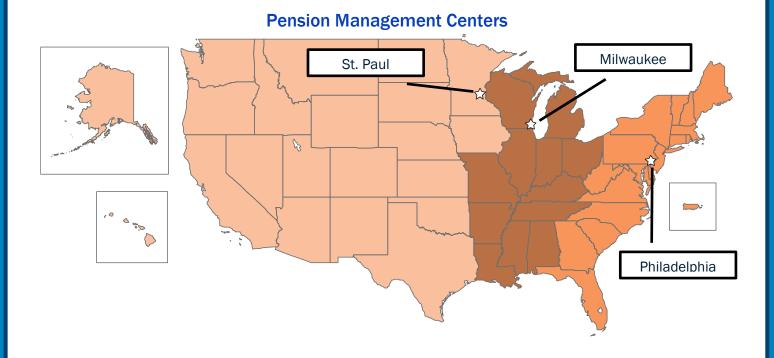
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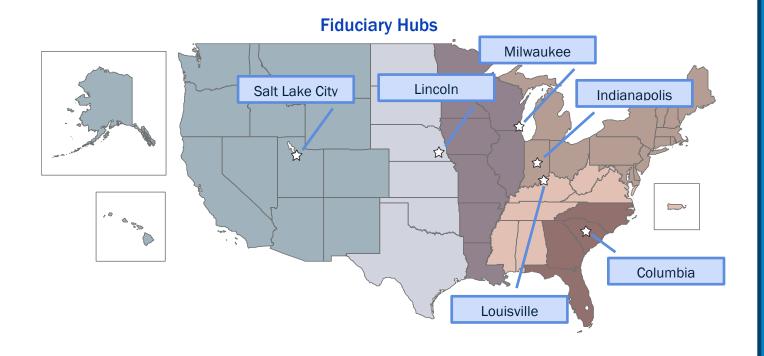






Program Jurisdiction Information/Maps













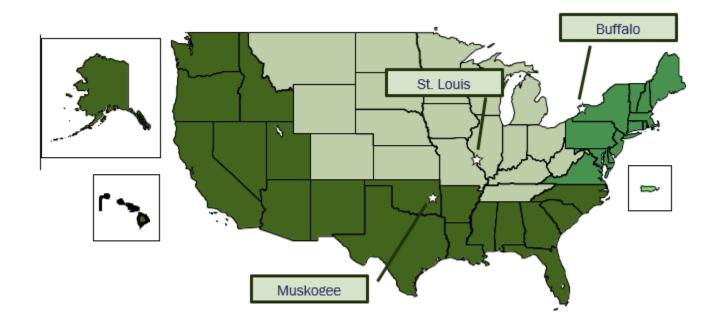


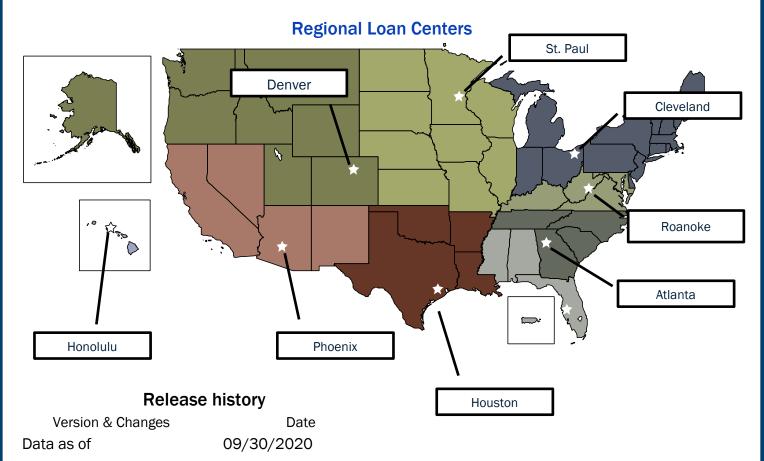






Education Regional Processing Offices





















Glossary

AID AND ATTENDANCE – An additional monetary allowance payable to individuals who are:

In a nursing home or In need of daily care to help with feeding, dressing, attending to the wants of nature, protecting oneself from hazards of the daily environment, or keeping clean.

APPLICANTS (VR&E) – Veterans or Servicemembers who have applied for Veteran Readiness and Employment (VR&E) services.

BENEFITS DELIVERY AT DISCHARGE (BDD) -

Program to assist active duty personnel in filing for VA benefits prior to their separation or retirement from active duty. VBA provides information about VA benefits and assistance in filing benefit claims.

BODY SYSTEMS – Title 38, Code of Federal Regulations, Part 4, classifies the various areas of the body into fifteen (15) different systems as follows:

Musculoskeletal System

Skin

Auditory

Mental Disorders

Digestive System

Neurological Conditions and Convulsive

Disorders

Cardiovascular System

Respiratory System

Endocrine System

Genitourinary System

Eve

Infectious Diseases, Immune Disorders,

Nutritional Deficiencies

Gynecological Conditions

Dental and Oral Conditions

Hemic and Lymphatic Systems

BUYER STATUS – A first-time homeowner or previous homeowner.

CASH-OUT REFINANCE – This refinancing option is for Veterans and Servicemembers interested in taking cash out of their home equity and can be used to refinance a non-VA loan into a VA loan.

CASH SURRENDER – A policyholder, upon request, receives the cash value that accrued in his/her life insurance policy, and in return surrenders all rights, title, and interest to his/her basic and/or paid-up additional insurance coverage amounts.

CERTIFICATE OF ELIGIBILITY – Verification to the lender that the potential borrower is qualified for a VA-guaranteed loan. The COE can be applied for online through www.ebenefits.va.gov or by contacting the borrower's lender.

CHAPTER 31 BENEFITS – Veteran Readiness and Employment program provides benefits and services to Veterans whose service-connected disabilities limit or prohibit employment options.

code of Federal Regulations (CFR) – VA rules and regulations are contained in Title 38 Code of Federal Regulations (38 CFR). The Secretary of Veterans Affairs is empowered to prescribe all rules and regulations, consistent with existing law, necessary or appropriate to carry out the laws administered by the Department (Section 501, Title 38 USC).

COMBINED DEGREE – The combined degree of disability is expressed as a percentage (from 0 to 100 in increments of 10) and represents the overall disabling effect of a Veteran's service-connected disabilities.

COMPLETED EVALUATION (VR&E) – Eligible Applicants who actively participated in initial evaluation services.

COMPENSABLE ZEROES – Disabilities that are independently evaluated at zero percent disabling but produce an employment handicap to warrant a 10 % combined disability evaluation. This evaluation entitles the Veteran to receive disability compensation payments.

















COMPUTER SYSTEMS – VBA derives statistical data about Veterans from multiple sources and from various computer systems: e.g. VBA Data Warehouse, VBA's Benefits Delivery Network (BDN), the Beneficiary Identification and Records Locator System (BIRLS); and the Board of Veterans' Appeals Control and Locator System (VACOLS).

DEPENDENTS EDUCATIONAL ASSISTANCE

(DEA) - Refers to Dependents Educational Assistance Program (Chapter 35 of the Title 38. U.S. Code). See Survivors and Dependents Educational Assistance.

DEPENDENCY AND INDEMNITY

COMPENSATION (DIC) – A monetary death benefit payable to eligible survivors (surviving spouses, children, and/or dependent parents) of Servicemembers who die in service or as a result of a service-connected death.

DEPENDENTS – Qualifying dependents for VA benefit purposes are a Veteran's spouse and child (natural child, adopted child, or stepchild). A Veteran's mother or father may also be considered a dependent generally if there is financial need.

DIAGNOSTIC CODES – VBA uses four digit numeric codes to signify specific medical conditions. These numeric codes are in 38 CFR. Part 4.

DIRECT LOAN - A home loan made by the Department of Veterans Affairs directly to Veterans. This is distinct from guaranteed loans, which are made by private lenders and guaranteed by VA.

DISABILITY COMPENSATION – A monetary benefit paid to Veterans for service-connected disability.

PENSION – A monetary benefit paid to wartime Veterans who are age 65 or older, or permanently and totally disabled as the result of a non-service-connected disability. In either case, the Veteran's annual income must not exceed the limit set by statute in order to qualify for this benefit.

DISCONTINUED (VR&E) - Situations in which termination of all services and benefits received under Chapter 31 is necessary.

DIVIDEND – A payment to policyholders in participating life insurance programs. It is an allocation of program surplus funds representing the return of premiums not needed to pay claims and expenses, and a distribution of earnings from investment. Dividends are issued annually on the policy anniversary date.

DMDC - The Defense Manpower Data Center maintains the largest archive of personnel. manpower, training and financial data in the Department of Defense (DoD).

NO DOWN PAYMENT OPTION - The VA home loan guaranty program allows the Veteran to enter the home buying market with the option of providing no down payment. This option is intended to help the Veteran afford the purchase of a suitable home.

EDUCATIONAL ASSISTANCE – A monetary benefit available to eligible Veterans, dependents, reservists, and Servicemembers while they are in an approved training program.

EDUCATION REHABILITATIONS (VR&E) -

Veteran pursues additional education or training instead of obtaining employment after completing his/her training under Chapter 31.

ELIGIBLE APPLICANTS (VR&E) -

Servicemembers or Veterans are eligible if they have a qualifying service-connected disability or memorandum rating.

ELIGIBILITY – VA benefits require that the Veteran be discharged from active military service under "other than dishonorable" conditions. In addition to this general requirement, there are specific statutory and regulatory requirements for each of the five benefit programs; some of these requirements are described in the sections of this report dealing with the respective benefit programs.

EMPLOYMENT HANDICAP (EH) (VR&E) - An impairment of a Veteran's ability to prepare for, obtain, or retain employment consistent with such Veteran's abilities, aptitudes, and interests if the impairment results in substantial part from a service-connected disability. For Veterans within the 12-year basic period of eligibility and rated at 20 percent or more, a finding of employment handicap results in entitlement to Veteran Readiness and **Employment Services.**

















ENTITLED APPLICANTS (VR&E) – Veterans are determined to be entitled when services are needed to assist them to overcome either an employment handicap or serious employment handicap related to their disabling condition.

ENTITLEMENT (EDU) – The number of months the student is eligible for VA education benefits. This number is usually expressed in months and days the student will be eligible for full-time benefits. Entitlement may vary depending on the education program the individual qualifies under. In no event will entitlement exceed 48 months under any combination of education programs.

ENTITLEMENT (C&P) – Once basic eligibility requirements have been met, decisions on entitlement for C&P benefits are based on statutory and regulatory requirements and the evidence of record that documents these requirements have been met.

FACE VALUE – The dollar amount of life insurance money that would be paid upon the death of the Veteran or at the maturity of the policy, subject to adjustments for indebtedness, dividends, premium overpayments, or "paid-up additions."

FIDUCIARY – An individual or entity who has been appointed by VA to receive VA benefits on behalf of a beneficiary for the use and benefit of the beneficiary and the beneficiary's dependents.

FIRST-TIME HOMEOWNER – A Veteran using his home loan entitlement to purchase a home for the first time.

FISCAL YEAR (FY) – Any yearly accounting or budgetary period without regard to its relationship to the calendar year. The Department of Veterans Affairs fiscal year is from October 1 through September 30. The year number of the fiscal year is based on the date on September 30.

FORECAST OF PROGRAM LIABILITIES – Future liabilities represent payments that the government is obligated to deliver in future years. This is much like the obligation of a life insurance company to pay the face amount of a standard policy to beneficiaries at the time of the insured person's death.

FUNDING FEE – A fee, required by law, charged to Veterans who obtain a VA guaranteed home loan.

FSGLI – Family Servicemembers' Group Life Insurance was established in 2001 to provide Servicemembers, who have Servicemembers' Group Life Insurance (SGLI) coverage, the opportunity to have life insurance coverage on their spouses and dependent children.

GI BILL OF RIGHTS – Also known as the Servicemen's Readjustment Act of 1944 (PL 78-346), which authorized the existence of the Home Loan Guaranty Program.

GUARANTEED LOAN – A loan that is federally backed by the VA home loan provision.

GUARANTY CLAIM AMOUNT – The payment amount calculated for foreclosure, deed-in-lieu, and compromise sale claims based upon total eligible indebtedness, maximum guaranty, and credit to the indebtedness (net value or proceeds from the sale, whichever is greater).

HOUSEBOUND – An additional monetary allowance payable to those individuals who are substantially confined to their home or immediate premises as a result of a permanent disability.

INDIVIDUAL UNEMPLOYABILITY – Veterans unable to secure and follow a substantially gainful occupation by reason of service-connected disability will be rated totally disabled, provided that the Veteran has a single disability rated 60% or more or a combined evaluation of at least 70%, with one disability ratable at 40% or higher.

















INTEREST RATE REDUCTION REFINANCE LOAN

(IRRRL) – An IRRRL is a VA-guaranteed loan made to refinance an existing VA-guaranteed loan, generally at a lower interest rate than the existing VA loan, and with lower principal and interest payments than the existing VA loan.

KICKERS (EDU) – Amounts contributed by DoD to an education fund on behalf of participants to encourage enlistment or retention in the Armed Forces. (The military services may use different terms such as "Army College Fund" or "Navy College Fund", etc.) These amounts are added to any other education benefits to which the person may be entitled. Kickers are applicable only to MGIB-AD, MGIB-SR, VEAP and REAP.

LOAN (INS) – An amount borrowed against the cash value of a permanent plan life insurance policy.

LOAN DEFAULTED-GUARANTY CLAIM PAID -

Home Loan Guaranty term used when the borrower defaults on the loan and VA pays the home loan guaranty claim.

LOAN GUARANTY PROGRAM – The benefit program whereby VA guarantees a portion of a loan to lenders to facilitate Veterans obtaining a home.

LOAN LIMITS – The amount a qualified Veteran with full entitlement may be able to borrow without making a down payment. While VA does not set a cap on how much can be borrowed, limits exist on the amount of liability VA can assume, which usually affects the amount of money an institution will lend.

MATURED ENDOWMENT – The face amount of life insurance less any indebtedness that is paid to the insured at maturity of the policy, based on the plan of life insurance. The proceeds may be paid as a lump sum or the insured may request installment payments.

MAXIMUM REHABILITATION GAIN (MRG)

(VR&E) – A Veteran has reached MRG when VR&E is able to measure substantial improvement in the Veteran's circumstances that is directly attributable to services provided to VR&E. Specifically:

- Services contributed to a Veteran obtaining or maintaining employment that does not meet the criteria for rehabilitation, or
- Services substantially improved the circumstances of a Veteran who is not currently employable in a suitable job.

MGIB-AD – The Montgomery GI Bill-Active Duty Educational Assistance Program (Chapter 30 of Title 38, U.S. Code) which provides educational assistance to persons who served on active duty in the Armed Forces.

MGIB-SR – The Montgomery GI Bill-Selected Reserve Educational Assistance Program (Chapter 1606 of Title 10, U.S. Code) which provides educational assistance to members of the Selected Reserve or the Ready Reserve of any of the reserve components of the Armed Forces.

MISUSE (FID) – Misuse occurs in any case in which the fiduciary receives payment of benefits for the use and benefit of a beneficiary and uses any part of such payment for a use other than the use and benefit of the beneficiary or the beneficiary's dependents.

NSLI – National Service Life Insurance was established in 1940 to meet the insurance needs of World War II Veterans. The program closed in 1951.

ORIGINAL DISABILITY CLAIM – A Veteran's first claim for disability benefits, either compensation or pension or both. Any subsequent claim is categorized as a reopened or supplemental claim.

















Administration

PAID-UP ADDITIONS – Policyholders with participating policies can use their annual dividends to purchase additional life insurance. Established in 1972, this is the only way most policyholders may increase their life insurance coverage amount.

PARTICIPANTS (VR&E) – Veterans in any stage of the vocational rehabilitation process after the applicant and evaluation phases have been completed, including: extended evaluation, independent living, job-ready status, rehabilitation to employment, and interrupted. Participants also include those discontinued and rehabilitated from a plan of service.

PEACETIME VETERANS – Veterans who served during a period of time not statutorily defined as a period of war.

PRISONERS OF WAR (POWs) – Veterans who were forcibly detained (confined) by an enemy, foreign government, or hostile force while serving in the active military, naval or air service.

PREVIOUS HOMEOWNER – A person who has had a previous ownership interest in a home.

PROTECTED PENSION – The pension program, both disability and death, replaced by Section 306 Pension, which in turn was replaced by the current pension program under the provisions of PL 95-588. Veterans and survivors receiving either Protected Pension or Section 306 Pension may continue to receive the benefits as long as they continue to meet the basic entitlement requirements of the respective programs.

PURCHASE LOAN – A loan made solely for the purpose for purchasing a home.

RANGE OF DISABILITIES – A disability is evaluated according to the VA Schedule for Rating Disabilities in Title 38, CFR, and Part 4. Extent of disability is expressed as a percentage from 0% (for conditions that exist but are not disabling to a compensable degree) to 100%, in increments of 10%. Most disabilities, however, do not have every 10% increment from 0 to 100.

RATING SCHEDULE - Title 38, CFR Part 4.

REAP – The Reserve Educational Assistance Program (Chapter 1607 of Title 10, U.S. Code) which provides educational assistance to members of the Guard and Reserves who serve on active duty in support of a contingency operation under federal authority on or after September 11, 2001.

REFINANCE – The replacement of an existing debt obligation with a debt obligation, generally with better terms.

REGIONAL OFFICE (RO) – A VA field office composed of divisions which carry out the functions of VBA. Fifty-six such offices exist throughout the United States, Puerto Rico, and the Philippines.

REHABILITATION (VR&E) – A determination that a Veteran has successfully obtained and maintained suitable employment and/or has successfully completed an independent living program.

RESERVIST – A member of a reserve component of one of the Armed Forces who has potential entitlement to certain VA benefits by reason of his or her reserve status, including educational assistance under Title 10 of the United States Code, Chapter 1606.

RESTORED ENTITLEMENT – Previously used entitlement may be restored when a property secured by a VA loan is sold and the loan is paid in full, or when an eligible Veteran transferee agrees to assume the outstanding balance on a VA loan and substitute his/her entitlement for the same amount originally used on the loan.

SDVI – Service-Disabled Veterans Insurance was established in 1951 to meet the insurance needs of Veterans with service-connected disabilities. SDVI is open to Veterans who received other than dishonorable discharge separated from the service on or after April 25, 1951, and who received a service-connected disability rating of 0% or greater within the last two years.

SECONDARY MARKET – The financial market where mortgages are bought and sold.

SERVICE-CONNECTED – A disease or injury determined to have occurred in or to have been aggravated by military service.

















SERIOUS EMPLOYMENT HANDICAP - A

significant impairment, caused in whole or in part by a service-connected disability, in the Veteran's ability to prepare for, obtain, or retain employment consistent with his or her abilities, aptitudes, and interests.

SERVICEMEMBER - An individual who is currently serving on active duty.

SGLI - Servicemembers Group Life Insurance was established in 1965 to meet the insurance needs of Servicemembers.

SPECIALLY ADAPTED HOUSING GRANT (SAH) -

A grant to a seriously disabled Veteran to assist in adapting his or her home to accommodate limitations caused by the disability.

SPECIAL HOUSING ADAPTATION (SHA) - A

grant available to disabled Veterans and Servicemembers who have blindness in both eves, or have anatomical loss or loss of use of both hands, or disability due to severe burns that have limited motion of one or more extremities. The grant assists in adapting their homes to accommodate limitations caused by the disabilities.

SUITABLE EMPLOYMENT (VR&E) - Employment that does not aggravate the Veteran's disabilities, is stable, and is consistent with his or her pattern of abilities, aptitudes, and interests.

SURVIVORS AND DEPENDENTS EDUCATIONAL ASSISTANCE (DEA) - Under Chapter 35 of Title 38, U.S. Code, a monetary educational benefit payable to eligible dependents and survivors of Veterans.

TITLE 38 CODE OF FEDERAL REGULATIONS -Regulations that pertain to Veterans' benefits.

TOTAL DISABILITY INCOME (INS) - An option available with some insurance policies that provides for monthly payments to policyholders who, prior to their 65th birthday, have incurred a mental or physical disability which prevents them from performing substantially gainful employment.

TOTAL AND PERMANENT DISABILITY - Total ratings are authorized for any disability or combination of disabilities for which the Schedule of Rating Disabilities prescribes a 100% evaluation or, where less than 100%, the requirements for Individual Unemployability are met. Permanence of total disability is considered to exist when the impairment is reasonably certain to continue throughout the life of the disabled Veteran and generally requires no future medical exams.

TSGLI - The Traumatic Injury Protection Program provides automatic traumatic injury coverage to all Servicemembers covered under the Servicemembers' Group Life Insurance (SGLI) program. Every member who has SGLI also has TSGLI effective December 1, 2005. This coverage applies to active duty members, reservists, funeral honors duty and one-day muster duty. This benefit is also provided retroactively for members (whether they were insured for SGLI or not) who incurred certain severe losses as a result of a traumatic injury between October 7, 2001, and December 1, 2005.

USGLI - United States Government Life Insurance was established in 1919 to meet the insurance needs of World War I Veterans. This program closed in 1951.

VEAP - The Veterans Educational Assistance Program (Chapter 32 of Title 38, U.S. Code) is a contributory educational assistance program for Post-Vietnam Era Veterans.

VETERAN – A person who served in the active military, naval, or air service, and who was discharged or released under conditions other than dishonorable.

VETERANS OPPORTUNITY TO WORK (VOW) TO HIRE HEROES ACT OF 2011 - Provides a seamless transition for Servicemembers. expands education and training opportunities for Veterans, and provides tax credits for employers who hire Veterans with serviceconnected disabilities.

















VETERANS RETRAINING ASSISTANCE
PROGRAM (VRAP) – Part of the Veterans
Opportunity to Work (VOW) to Hire Heroes Act of
2011, the Veteran Retraining Assistance
Program (VRAP) offered up to 12 months of
retraining assistance to unemployed Veterans
who are between the ages of 35 and 60 and
meet other selected criteria. Training must have
been offered at a community college or
technical school and lead to an associate's
degree or certificate in a high demand field.
Authority to pay benefits under this program
expired April 1, 2014.

VGLI – Veterans Group Life Insurance was established in 1974 to meet the insurance needs of Veterans after separation from service.

VMLI – Veterans Mortgage Life Insurance was established in 1971 to provide mortgage protection life insurance to severely disabled Veterans who have received grants for the purchase of specially adapted housing.

VR&E – The Veteran Readiness and Employment (VR&E) Program is available to help service-disabled Veterans become employable and live independently.

VRI – Veterans' Reopened Insurance was established in 1965 to provide insurance protection for certain classes of disabled Veterans from World War II and the Korean Conflict. The program closed in 1966.

VSLI – Veterans Special Life Insurance was established in 1951 to meet the insurance needs of Veterans who served during the Korean Conflict and post-Korean era. The program closed in 1956.

ZERO (0) **PERCENT DISABILITY** – A zero percent disability rating means that a disability exists and is related to the Veteran's service but is not so disabling that it entitles the Veteran to compensation payments. Also called a noncompensable disability.















Contact Information

Centralized Mail Address**

U.S. Department of Veterans Affairs Claims Intake Center PO Box 4444 Janesville, WI 53547-4444

*Include your full name and VA file number on the fax coversheet.

**Include your full name and VA file number on the inside of mailed correspondence (not on envelope).

















VETERANS BENEFITS ADMINISTRATION

Annual Benefits Report

FISCAL YEAR 2020



COMPENSATION



Pension & Fiduciary



INSURANCE



EDUCATION



HOME LOAN GUARANTY



VETERAN
READINESS &
EMPLOYMENT



