



U.S. Department of Veterans Affairs

Veterans Benefits Administration

Natural Disasters

As a VA beneficiary, you should be aware of the assistance available to you in the event of a natural disaster. This includes protections for your VA home loan, automotive grant, school attendance, and VA benefit payments.

VA Home Loan

VA has guidance in place for Veteran borrowers who are participating in the VA home loan program and have experienced a natural disaster. Additionally, VA may provide assistance to you if your home was previously adapted with assistance of a VA grant and was destroyed or substantially damaged in a natural disaster. Refer to the Home Loan VA Guidance on Natural Disaster (https://www.benefits.va.gov/homeloans/documents/docs/va_policy_regarding_natural_disasters.pdf) for further information.

Automotive Grant

VA may provide or assist you with a second automobile or other conveyance when your first vehicle purchased with VA financial assistance is destroyed as a result of a natural disaster, the destruction is not your fault, and you do not receive compensation for the loss from an insurer. You can visit the automobile allowance website at <https://www.benefits.va.gov/homeloans/adaptedhousing.asp> for more information.

Vocational Rehabilitation & Employment

If you are participating in a Vocational Rehabilitation & Employment (VR&E) services program, you may be eligible for up to two additional months of the employment adjustment allowance, if you are displaced from your home due to a natural disaster. You should contact your assigned VR&E counselor for eligibility questions/criteria at your local regional benefit office. To locate your regional benefit office, visit <https://www.benefits.va.gov/benefits/offices.asp>.

School Attendance

VA will consider school attendance as continuous and payments will not be affected, even if your school is closed. If the school remains open, but you are unable to attend due to relocation, even as a result of a disaster, VA will not be able to continue payments to you.

Benefit Payments

Natural disasters may cause delays in your payments, if you receive your benefits by paper check. VA has developed mechanisms to help you receive your benefit payments, if your normal mail cannot be delivered. We encourage you to enroll for direct deposit on [eBenefits](https://www.ebenefits.va.gov/) (<https://www.ebenefits.va.gov/>), or by calling us toll free at 1-800-827-1000. Individuals who use Direct Express should contact 1-888-741-1115 for options available to them.

Additional Information

For more information, visit our main website at <https://www.benefits.va.gov/>, or call toll us free at 1-800-827-1000. Additionally, you may also find more information at www.disasterassistance.gov.