

Protecting your future



VA AID & ATTENDANCE

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by David Silver

The government does not typically provide financial assistance to help pay for the cost of home care. If you or a loved one needs assistance for care at home, you either have to pay for it yourself or a family member will have to provide the care for free or you must do without and hope for the best. In addition, if you or a loved one requires care at an assisted living facility, there are no public benefits available if the fixed monthly income (i.e. social security and pension) exceeds \$1,247.50 (or \$1,580.50 if dementia). However, there is a program available to wartime veterans and their spouses through the Veterans Administration called "Aid & Attendance" that could help pay for these services.

[Aid & Attendance](#) is a program that helps pay for home care and assisted living care to eligible veterans and their spouses. Aid & Attendance will pay up to \$2,050 per month to an eligible veteran, or up to \$2,431 per month to an eligible veteran with a dependent, or up to \$1,317 per month to the widow/widower of a veteran. This amount of money, coupled with other fixed income, may allow the veteran or the veteran's widow to stay safely at home for an extra few years and/or to afford an assisted living facility.

As with everything, there are eligibility rules and limitations. First, the veteran (or the spouse or widow) must actually be in need of aid and attendance from another person, so if the applicant is still driving or is otherwise relatively active, the application will likely be unsuccessful. Also, in order to receive the full benefit, the cost of the care provided for the applicant must exceed the income. A child may be paid to provide care to a parent provided there is an adequate written caregiver agreement between the parent and child.

Second, the veteran must have been discharged other than dishonorably and served at least 90 days of active duty with at least one of those days being during wartime. The official wartime dates are as follows: 12/7/1941–12/31/1946, 6/27/1950–1/31/1955, 2/28/1961–8/4/1964, 8/5/1964–5/7/1975, 8/2/1990–present. There is no requirement that the veteran had to be in battle on the front lines peeling potatoes in North Carolina would be sufficient. However, for the 2/28/1961–8/4/1964 time period, the veteran had to actually have been in Vietnam. Proving service time eligibility is sometimes difficult, therefore it is important to safely secure a copy of the Veteran's DD-214 discharge papers.

Finally, there is an asset limit. The veteran (and the veteran's spouse) are allowed to have \$138,489 of countable assets. Not all assets are "countable" towards this limit, such as a residence, a car, and a pre-need

burial contract. For a detailed explanation of the rules surrounding “countable” assets, you should consult with an attorney accredited by the Veterans Administration. There is also a three-year penalty lookback period for transferring assets. If the veteran or the veteran’s spouse has transferred assets for less than fair market value within three years of application, then that veteran or spouse will be ineligible for one month for every \$2,266 that is transferred below market value.

I would advise against attempting to apply for these benefits by yourself directly to the Veterans Administration. Every county in North Carolina employs at least one Veterans Service Officer whose purpose is to help their county’s citizens apply for and obtain veterans benefits. Therefore, I suggest you contact your county’s VSO or some other accredited [Veterans Service Organization](#) to assist in the application process.

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