Written by Arizona Foothills Magazine

The Arizona housing market was among the hardest hit during the big real estate bubble crash. Since then, houses have become more affordable for everyone and this includes military veterans. More and more veterans are favoring Arizona for its warm, dry climate and beautiful scenery, including picturesque lakes. Arizona has many programs that cater to veterans and are meant to ensure future success.



### Housing

Median home prices are around \$180,000. Arizona has beautiful home architecture and this is a factor that draws many veterans to the area. Arizona offers great schools and lush family-friendly communities. Down payment assistance programs are available for the veteran and civilian populations, some of which cater to particular areas like Glendale, Tucson, or Phoenix.

As a VA, there are many incentives built-in to help offset the cost of purchasing a home. Specialized mortgage loans are even available with through providers like <u>Low VA Rates</u>. These loans are available through private lenders, but guaranteed by Veteran Affairs, which allows the lenders to offer reduced rates. Loans are also available for refinancing your home. Real estate agents that specialize in VA services are available as well.

For veterans injured in war, specific grants are available to offset the cost of making a home disability-friendly. The Specially Adapted Housing (SAH) grant allows individuals to purchase land or build a home specifically to meet the needs of the disabled vet. The Special Housing Adaptation (SHA) grant allows veterans and their families the ability to retrofit a home to meet the disabled individual's needs.

#### School

Arizona is geared towards allowing veterans to further their education. In 2011, a bill was enacted that grants all Arizona veterans immediate access to in-state tuition rates. This would allow the Montgomery GI Bill to cover the greater majority of schooling expenses. Several schools, including the University of Arizona, also have special programs that support student success and community transition.

## **Employment**

Arizona veterans are given preferential status for government jobs based on a point system. The police and fire departments include active military time towards retirement eligibility. There are also programs such as Gold Card that grants veterans additional assistance for job placement. Special job boards are designed specifically for companies seeking the employment of Arizona resident veterans.

# **Relief and Retirement**

Many families are faced with difficulties due to injuries from wartime. Programs such as Arizona Military Family Relief are designed to assist with this. Federal programs like Aid & Attendence Pension, Special Monthly Compensation, and Disability Compensation are available as well.

## **Bonus Programs**

Free certified copies of public record documents are available to all veterans. Veterans even experience tax and license fee exemptions, including those for vehicles. State park passes, specialized vehicle license plates, specialized transportation, and hunting & fishing licenses are also available for free or reduced costs, based on eligibility.

A growing number of veterans are discovering all that Arizona has to offer. From housing, to schooling, to employment assistance, Arizona is there to look out for the best interest of their veterans.