

Chapter 115

Under Massachusetts General Laws M.G.L. ch. 115, the Commonwealth provides a needs-based means tested program of financial and medical assistance for indigent veterans and their dependents. Qualifying veterans and their dependents receive necessary financial assistance for food, shelter, clothing, fuel, and medical care in accordance with a formula which takes into account the number of dependents and income from all sources. Eligible dependents of deceased veterans are provided with the same benefits as if the veteran were still living.

Current Income Limit (per month)

Single \$2,265

Married \$3,052

*Note: If you are slightly over the Income Limit, you may be eligible for limited benefits

Current "cash available" Asset Limit (per month). This does not include your home or vehicle

Single \$8,400

Married \$16,600

How do I find out if I'm eligible?

Find out if you are eligible by contacting the Veteran Service Officer for the town in which you live asking to apply for Chapter 115 benefits. Eligible veterans and/or their family members must meet certain income criteria and their military experience must meet the Commonwealth's requirements.

Are these benefits taxable?

Chapter 115 benefits are not taxable income. You must report this income when applying for or renewing subsidized housing applications, Section 8 applications, fuel assistance and SNAP applications.

Is there a residency requirement?

You must apply for Chapter 115 in the town in which you reside. Each town in the Commonwealth has a Veteran Service Officer .

What types of Chapter 115 Benefits are available?

Cash Assistance

You may qualify for a monthly cash payment. Whether you can get this cash payments, depends on your living situation, special needs, and Income.

Medical Expense Reimbursements

You may get money back (in full or in part) to pay for some medical expenses, such as insurance premiums, co-pays, dental work, hearing aids, and eyeglasses.

Even if you have too much income to get cash assistance, you still might be able to get medical expense reimbursements.

Emergency Assistance

You may be able to get financial aid if you are behind on your mortgage, rent, or utility bills. You may be able to get financial aid for emergency home repairs or in cases of natural disasters.

Other State Veteran Benefits

DVS provides other benefits besides Chapter 115 benefits. These may include Annuities, Bonuses, and Burial Allowances

History of veterans' benefits in Massachusetts

In the 18th century, towns in the Massachusetts Bay Colony provided assistance to needy veterans of the French and Indian War (1754-1763) between France and Great Britain, fought in North America. The Commonwealth of Massachusetts began providing for its veterans immediately following the Revolutionary War. At the start of the Civil War in 1861, the state legislature formalized the assistance provided to veterans by establishing M.G.L. Chapter 115 and the Department of Veterans' Services. Offices of Director of Veterans' Services, Burial Agent, and Graves Officer opened in every city and town in the Commonwealth.

State and local government leaders wanted to recognize service in the armed forces by providing certain essential benefits to men and women (both living and deceased) who had borne the burden of military duty—and to their families. Chapter 115 enables every eligible Massachusetts veteran to receive certain financial, medical, educational, employment, and other benefits earned by military service. Veterans, their dependents, and surviving spouses have been singled out to receive counsel and assistance dispensed through the 351 municipal Veterans' Services offices.

Today M.G.L. Chapter 115 requires every city and town to maintain a Department of Veterans' Services through which the municipality makes available to its residents the part-time or full-time services of either an exclusive or district Veterans' Service Officer (VSO). It is the job of the VSO to provide the veterans (living and deceased) and their dependents access to every federal, state, and local benefit and service to which they are entitled—including assisting in their funerals and honoring them on Memorial Day and Veterans' Day.

Documents Needed for Chapter 115 Benefits

____ Discharge Papers
____ Marriage Certificate
____ Divorce Documents
____ Birth Certificates for dependents
____ Death Certificate
____ Life Insurance Policy (page showing amount)

If you have any Cash Assets

____ 3 months of Bank Statements (all accounts & must include all pages)

Other Assets: Current statement for any of the following:

____ 401K
____ IRA/CD's
____ Annuity's or Retirement Pensions
____ Stocks, Bonds, etc.

Income:

____ Social Security Award Letter for Current Year
____ Social Security Disability Award Letter for Current Year
____ SSP - State Supplement Award letter for current year
____ Retirement Pension
____ Any other income _____

If you are working:

____ 4 Weeks worth of pay stubs

If you own a home:

____ Mortgage Statement
____ Homeowners Insurance
____ Real Estate Tax Bill
____ Water/Sewer bill
____ Heating bill

If you Rent:

____ Rental agreement

If you own a vehicle:

____ Copy of Auto Registration

Medical Insurance:

____ Most recent bills and cards for all Medical & Prescription Insurance