### **Homes for Veterans**

The Homes for Veterans Program offers low interest rate mortgage programs and additional benefits to qualified Veterans, making homeownership more attainable for Veterans by relaxing eligibility requirements, eliminating fees, and providing closing cost assistance. Co-ops may be eligible.

# **Home Loan Guaranty**

**Federal:** Certain Veterans and spouses are eligible for GI loans for homes, condos, and manufactured homes. Participating financial institutions receive a guarantee from the VA covering part of the loan in the event of default on repayment. Applicants must apply for a certificate of eligibility.

#### Insurance

Holders of USGLI, NSLI and VSLI policies can obtain information concerning conversion, beneficiary changes, loans and disability riders from their local State Veteran Counseling Center. Servicemembers with SGLI have 120 days following separation from service to convert to a permanent insurance plan.

### **Licenses & Permits**

Veterans with a 40% or greater disability compensation rating are eligible for low-cost hunting and fishing licenses, and free use of participating New York State Parks.

# **Nursing Home Care**

Nursing Home (Domiciliary) Care (Federal): Admission limited to eligible Veterans who are disabled, unable to earn a living and in need of medical treatment and full care other than hospitalization. Nursing home care can be authorized for a limited period on referral from VA medical centers.

**State Veterans Homes:** State Veterans Homes provide skilled nursing care for Veterans, their spouses, and Gold Star Parents at a significantly lower cost in comparison with private sector nursing homes. Veterans with a 70% or higher disability rating, and spouses of such Veterans, receive skilled nursing care at State Veterans Homes free of charge.

### **Non-Service-Connected Pension**

VANon-Service-Connected Disability
Pension: A monthly pension is payable to
Veterans who served during a wartime era
with limited income and disabilities that are
permanent and totally disabling. Combat
service is not required for eligibility. The
disability does not need to be related to the
Veteran's military service to qualify. Payments
are based on annual income.

# **Property Tax Exemption**

Partial exemption from real property taxes is based on wartime or "Cold War Era" active duty service, combat and expeditionary duty, and degree of service-connected disability. Applications must be filed before the local Taxable Status Day. Qualifying surviving spouses may file for benefit based on their spouse's military service. Gold Star Parents may be eligible, subject to local statute. Exemption applies to local and county real property taxes and may apply to school taxes.

# **Re-Employment**

Application to former employer for restoration to pre-military position, other than temporary employment, should typically be made within 90 days of separation from military service. Job reinstatement is for the seniority, status, and pay that the Veteran would have attained if the Veteran had not temporarily left the job to serve in the military. Reservists after initial training must seek reinstatement within 31 days.

# **Review of Discharge**

Military Discharge Review Boards and Boards for Correction of Military Records for each branch of the Armed Forces have the authority to correct and upgrade discharges based on facts presented for consideration. New York State maintains a Discharge Upgrade Advisory Board to review evidence submitted by applicants and, in cases deemed to be meritorious by the Advisory Board's members, render written advisory opinions before the case goes before the Discharge Review Board or Board for Correction.

# **Specially Adapted Homes**

**Federal:** Certain Veterans with catastrophic disabilities may be eligible for a grant to build or adapt their home to accommodate the Veteran's disability.

**State:** Veterans with catastrophic disabilities who are eligible to receive federal funds to adapt their homes are exempt from local property taxes, including school taxes and special charges.

## **Survivors' Benefits**

VA Dependency and Indemnity
Compensation (DIC): DIC payments are
payable to eligible spouses, unmarried
children under 18, certain children pursuing
higher education, certain children with
disabilities, and dependent parents of
Veterans whose death was serviceconnected. Benefits are typically
discontinued upon remarriage. Annual
income of parents is an eligibility factor for
parental DIC.

VA Death Pension (Non- Service-Connected Death): Certain surviving spouses and children of a deceased Veteran who served during a wartime era may be eligible for a death pension. Amount of monthly payments typically depends on monthly income and net worth. Minor children may be eligible even though spouse remarries.

# **Vocational Rehabilitation**

Federal: Vocational rehabilitation benefits — including individualized job skills training and enrollment at institutions of higher education, vocational schools, apprenticeship programs, and on-the-job training — are available for eligible Veterans with service-connected disabilities rated at 10% or higher.

**State:** The Adult Career and Continuing Education Services Office provides qualified Veterans with disabilities a program of vocational evaluation, consultation, and training.



# Division of Veterans' Services

# New York State & Federal Benefits for Qualified Veterans & Their Families

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108

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> > Andrew M. Cuomo Governor State of New York

### **Aid and Attendance**

Wartime Veterans, regardless of combat service, and non-remarried surviving spouses may be eligible for financial assistance to pay for help with activities of daily living provided by a long-term care facility, nursing home, or in-home care provided by a family member, friend, or home health care aide. Eligibility is based on income, assets, and need for assistance.

### **Blindness**

**Federal:** Veterans receiving compensation for service-connected disability and are blind in both eyes or are in receipt of Aid and Attendance may qualify. Guide Dogs, electronic and mechanical aids are available.

**State:** A New York State Blind Annuity is available to legally blind wartime Veterans or their un-remarried surviving spouses, who reside and are domiciled in New York State. Blindness does not need to be service-connected for the Veteran to qualify. The surviving spouse of a legally blind wartime Veteran does not need to be blind to qualify.

### **Burial**

Federal: Financial assistance to help defray costs of funeral and interment expenses is available for eligible survivors of qualified Veterans. Claim must be filed within two years after permanent interment. Burial in National Cemeteries available to certain Veterans and family members. The VA provides headstones or grave markers free of charge for unmarked burial sites. An American flag is available free of charge to drape the casket and be given to the next of kin.

**State:** Payments authorized by counties for indigent NYS Veterans and certain family members; purchase of headstone also authorized. New York State also pays up to \$2,000 to reimburse eligible Veterans Service Organizations who bear the cost of interring a Veteran who dies indigent.

**State:** A supplemental burial allowance of up to \$6,000 is authorized for family members of military personnel killed in combat operations or dying as a result of combat wounds.

### **Civil Service**

**State:** Veterans who served during a wartime era and who have a disability compensation rating from the VA of at least 10% may be eligible to bypass the Civil Service Exam for certain State employment positions. Information on jobs with New York State agencies is available at www.cs.ny.gov or by email at pio@cs.ny.gov or by calling 1-877-NYS-JOBS (1-877-697-5627)

**State and Local:** Veterans with service-connected disabilities who served during a wartime era can receive ten additional points on a Civil Service Exam for an original appointment and five additional points on a Civil Service Exam for a promotional position.

Veterans who served during a wartime era but who do not have a service-connected disability can receive five additional points on a Civil Service Exam for an original appointment and two-and-a-half additional points on a Civil Service Exam for a promotional position.

Job retention benefits are available to wartime era Veterans and to the spouses of wartime era Veterans who have a total and permanent disability. Opportunities are available for wartime era Veterans who to have their Civil Service Exam fees waived.

# **Disability Benefits**

VA Compensation: Veterans with a disability that was at least as likely as not caused by or worsened by an event or events during their military service are eligible for tax-free monthly compensation payments determined by the severity of the condition. Application may be made for the benefit any time during the Veteran's lifetime. Combat service is not required to obtain this benefit. No income limits exist for Veterans to obtain this benefit. Additional monetary allowances for dependents of Veterans with a disability rating of at least 30%.

### **Education**

**Federal:** The VA administers basic education programs for Veterans and Service Members seeking assistance for education or training, which may be noncontributory, contributory, or training for unemployed Veterans.

Children of Veterans (Federal): If Veteran's death or total disability is service-connected or if the disability is granted to certain service members still on active duty, the children may pursue approved courses in schools and colleges under the Dependents Education Assistance program.

Orphans between the ages of 18 and 26 receive a financial stipend for up to 45 months schooling. Certain children, beginning at age 14, may be eligible for special restorative training.

Widow(er)(s) and Spouses (Federal): Educational benefits and financial stipends are also available to widow(er)s and spouses of certain Veterans who died of service- connected disability or who are disabled 100% from service-connected causes or for certain service members who are granted the disability while still on active duty.

State: G.I. Bill Veterans who are not New York State residents can attend State University of New York or City University of New York colleges on the G.I. Bill and still receive the in-state tuition rate.

State: Veterans Tuition Award New York State residents who served in a combat zone and/or who received an Expeditionary Medal may be eligible to receive the NYS Veterans Tuition Award. The award per semester equals the amount of undergraduate tuition charged by SUNY to NYS residents. Ineligibility for G.I. Bill benefits has no adverse impact upon Veterans Tuition Award eligibility. The Veterans Tuition Award typically covers 8 undergraduate semesters, 6 graduate school semesters, or 4 semesters of vocational school study.

**State: Regents Award** Provides eligible children of deceased Veterans, or children of Veterans with a service-connected disability rating of 40% or greater, or children of Veterans classified as formerprisoners of war or missing in action, a non-competitive award of \$450 a year.

State: Military Enhanced Recognition Incentive and Tribute (MERIT) Scholarship Available to certain dependents of military personnel killed, severely disabled, or missing in action.

# **Employment & Training**

As guaranteed by the New York State Veterans Bill of Rights for Employment Services, Veterans are entitled to priority service at all New York State Department of Labor offices in referrals to jobs, as well as for employment counseling, vocational testing and other services.

Veterans receive special priority for all services and training funded by the Workforce Investment Act. For more information call 1-800-342-3358 or contact your nearest State Labor office.

## **Gold Star Parents Annuity**

New York State provides an annuity payment for Gold Star Parents who reside and are domiciled in New York State. Each year, the amount of the annuity payment increases in accordance with the annual cost of living adjustment. Membership in a Gold Star Families organization is not required to receive the annuity payments.

### **Health Care**

Hospitalization: VA facilities give the highest priority for medical care to those Veterans who are: rated service-connected disabled; retired by disability from active duty; were awarded the Purple Heart; in receipt of VA pension; are eligible for Medicaid; are former POW's; in need of care for a condition related to exposure to dioxin or other toxic substance (Agent Orange) or Gulf War diseases, or exposure to ionizing radiation while on active duty.

Non-service-connected Veterans may be treated if facility resources allow, and may be subject to a test of financial means and/or a co-payment for medical services received.

Veterans who served in combat locations since Nov. 11, 1998, are eligible for free health care for five years following discharge for conditions potentially related to combat service.

**Outpatient Medical Treatment:** VA provides medical services to eligible Veterans on an outpatient basis within the limits of the facilities.