

## 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-op's eligible.

## Home Loan Guaranty

**Federal:** Certain Veterans and spouses are eligible for GI loans for homes, condominiums 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. Service-members 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 rating are eligible for low-cost hunting and fishing licenses, and free use of participating New York State parks, historic sites, golf courses, and other recreation sites.

## 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:** The New York State Department of Health operates four state Veterans homes for Veterans, spouses and certain parents: a 242-bed Veterans home at Oxford, Chenango County;

a 250-bed Home at St. Albans, Queens; a 126-bed Home in Batavia, Genesee County; and a 250-bed home at Montrose, Westchester County. A 350-bed Veterans Home on the campus of SUNY Stony Brook, Long Island is operated by the University's Health Sciences Center. Health care and skilled nursing services are available at all facilities.

## Pension Benefits

**VA Disability Pension (Non-Service Connected):** A monthly pension is payable to eligible wartime Veterans, or surviving spouses, with limited income and non-service-connected disabilities that are permanent and totally disabling. Veterans must be determined to be permanently and totally disabled for pension purposes. Payments based on annual income.

## Property Tax Exemption

Partial exemption from real property taxes is based on wartime or "Cold War era" 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 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 be made within 90 days of separation. Job reinstatement is for like seniority, status and pay. Reservists after initial training must seek reinstatement within 31 days.

## Review of Discharge

Military Discharge Review Boards and Boards for Correction of Military Records have the authority to correct and upgrade discharges based on facts presented for consideration.

## Specially Adapted Homes

**Federal:** Certain seriously disabled or blinded Veterans may be eligible for a grant to build or adapt their home to meet the wheelchair needs or other adaptations for the Veteran's disability.

**State:** Seriously disabled Veterans 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 helpless children, and dependent parents of Veterans whose death was service-connected. Benefits are discontinued upon remarriage. Annual income of parents is an eligibility factor for parental DIC.

**VA Surviving Spouse Pension (Non-Service-Connected Death):** Certain surviving spouses and children of a deceased wartime Veteran may be eligible for a death pension. Amount depends on monthly income and, in some instances, net worth. Minor children may be eligible even though spouse remarries.

## Vocational Rehabilitation

**Federal:** Entitlement to vocational rehabilitation benefits — including institutions of higher education, trade schools, apprenticeship programs and on-the-job training are available for eligible Veterans with service-connected disabilities.

**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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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 an entity. 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. Blindness need not be service-connected. Guide Dogs, electronic and mechanical aids are available.

**State:** A New York State Blind Annuity is available to legally blind wartime Veterans or their unremarried surviving spouses, who reside and are domiciled in New York State. Blindness does not need to be service-connected.

## Burial

**Federal:** Financial assistance for burial and plot expenses available for eligible survivors of qualified Veterans. Burial in National Cemeteries available to certain Veterans and family members. Claim must be filed within two years after permanent interment. The VA provides headstones or grave markers for unmarked burial sites. An American flag is available to drape the casket and be given to 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 burying or cremating a Veteran who dies indigent.

**State:** A supplemental burial allowance of up to \$6,000 is authorized for certain military personnel killed in combat or dying from combat wounds.

## Civil Service

**Federal:** Ten-point preference for eligible disabled Veterans in competitive exams only. Certain requirements waived and special priority given in certain job categories.

Unremarried widow(er)s, certain spouses and mothers of disabled Veterans also are eligible for preference. Five-point preference for wartime Veterans who received an honorable discharge.

**State:** Qualified disabled Veterans eligible for appointment to non-competitive State employment positions under Sections 55-c of the New York State Civil Service Law.

Information on jobs with New York State agencies is available at [www.cs.ny.gov](http://www.cs.ny.gov) or by email at [pio@cs.ny.gov](mailto:pio@cs.ny.gov) or by calling 1-877-NYS-JOBS (1-877-697-5627)

**State and Local:** Ten-point additional credit preference toward original and future appointment for disabled wartime Veterans; five-points for wartime service; and two and a half points for competitive promotional exams. Job retention rights applicable to Veterans and spouses of totally disabled Veterans.

## Disability Benefits

**VA Compensation:** Veterans with a disability or disease incurred or exacerbated during active service are entitled to monthly compensation payments determined by the severity of the condition or loss of earning power. Application may be made for the benefit anytime during the Veteran's lifetime. Additional monetary allowances for dependents of Veterans with 30 percent or greater disability rating.

## Education

**Federal:** The VA administers basic education programs for Veterans and service persons seeking assistance for education or training, which may be non-contributory, 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 generally ages 18-26, 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** Under Education Law Section 669-a, NY residents who are "combat Veterans" of the Vietnam, Persian Gulf, and Afghanistan conflicts, or who have received an Expeditionary Medal, may be eligible to receive the NYS Veterans' Tuition Award. Effective July 1, 2008, the award per semester will equal to the amount of undergraduate tuition charged by SUNY to NYS residents or actual tuition, whichever is less.

**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 former prisoners of war or missing in action, a non-competitive award of \$450 a year.

## State: Military Service Recognition Scholarship

**(MSRS)** Available to certain dependents of military personnel killed, severely disabled or missing in action while serving in combat or a combat zone of operation since Aug. 2, 1990.

## 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 of \$500 per parent, up to \$1000 per deceased Veteran, for Gold Star Parents (as defined in 10 USC 1126) who reside and are domiciled in New York State.

## 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.