

Veterans Services

Serving those who served and their families

Town of Ludlow

488 Chapin Street Ludlow, MA 01056

413-583-5600 x1290

esegundo@ludlow.ma.us

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Definitions of Massachusetts Veteran

To be a "veteran" under Massachusetts law a person is required to have either:

- 180 days of regular active-duty service and received a last discharge or released under honorable conditions - **OR** –
- 90 days of active-duty service, one day of which is during "wartime" and received a last discharge or release under honorable conditions, except for Vietnam I (which requires 180 days of active-duty service).

To Be Eligible for Benefits A veteran must meet at least one of the following requirements:

- Served at least 180 days; or
- Served at least 90 days with at least one day in war time; or
- Had a service-connected disability after one day of active service in war time; or
- Was awarded the Purple Heart; or
- Died in service

A veteran's dependent must be one of the following to qualify:

- A veteran's spouse or widow(er)
- A veteran's child aged 18 or younger
- A veteran's child aged 19 to 23 years old who is in high school or college
- A veteran's child aged 19 or older who is totally disabled and was disabled before turning 19
- A veteran's parent

What is Chapter 115 Veterans Benefits?

There are three requirements to qualify for these benefits – (1) You *must* be a veteran or a dependent of a veteran; (2) have financial need; and (3) live in Massachusetts.

The Chapter 115 Benefits Program is a Massachusetts initiative providing financial aid to veterans and their dependents who have limited income and reside in Massachusetts.

It is to assist with:

- | |
|---|
| <ul style="list-style-type: none">➤ <input type="checkbox"/> Fuel➤ <input type="checkbox"/> Housing/Shelter➤ <input type="checkbox"/> Cash Assistance➤ <input type="checkbox"/> Medical Expenses |
|---|

The program is overseen by the Massachusetts Department Of Veterans' Services (DVS), which administers the program in partnership with local Veterans' Service Officers (VSOs) in your local City/Town.

Cash Assistance

Whether you are eligible to receive this benefit depends on several factors: your living situation, special needs, and income. For example, if you are a single veteran living alone, you may qualify for a monthly payment of between \$1 and \$1,548.

Medical Expense Reimbursements

You may qualify to be reimbursed (in full or in part) for a variety of medical expenses, such as insurance premiums, co-pays, dental work, hearing aids, and eyeglasses. Even if you exceed the income guidelines to get Cash Assistance, you may still be eligible to receive Medical Expense Reimbursements.

Emergency Assistance

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

Eligibility

Updated 2/1/22: If your income is less than \$2147.00 (single)\$2904.00 (Family) & asset limits of \$8,400 single \$16,600 (married) you may be eligible for this program. If you think you are eligible or have any questions, contact the Ludlow Veterans Services Department at (413) 583-5600, ext. 1291.

(*This program can only be administered in the City or Town in which the veteran or dependents resides).



Springfield Empowerment Center

Eastfield Mall
1655 Boston Road
Springfield, MA 01129

Springfield Food Assistance

The purpose of the Empowerment Center is to provide well-balanced, shelf-stable food boxes to help alleviate food and nutritional insecurity for Veterans, active-duty Military and their families.

PRIOR registration is required for ALL locations (see the link after each location to register

Open to all Veterans
Tuesdays, Wednesdays and Thursdays 12pm-6pm

<https://mmsfi.org/food4vets/>

Emergency Assistance Available

There are two programs available to Ludlow Veterans and their families who find themselves in need of emergency assistance.

Town of Ludlow Veterans Assistance Fund

The Town of Ludlow accepted the provisions of a state law that provides for the creation of a Municipal Veterans' Assistance Fund (MGL Ch. 60, Sec. 3 (f)).

These funds are distributed through the Town's Veterans' Services Officer whenever a *Ludlow Veteran* in need applies and is determined to be qualified. Such emergencies include, shelter, fuel/heat and food.

Ron Stephenson Memorial Fund

The Ron Stephen Memorial Fund which works solely on donations from residents and businesses, providing grants for food, shelter, clothing and other emergency assistance to Ludlow Veterans and their families. If you are in need of emergency assistance, please contact our office.

To apply, please contact the Veterans Services Office. (Ludlow Residence Required)

PROJECT NEW HOPE INC. WESTFIELD OFFICE FOOD PANTRY



Whats in stock:

Pudding Cups, Pudding-Box Mix, Jello Cups, Jello-Box Mix, Canned Fruit, Raisins, Cake Mix, Frosting, Brownie Mix, Muffin Mix, Canned Soup, Beef Stew, Chili, Sloppy Joe, Salad Dressings, Condiments, Pasta, Sauce, Diced Tomatoes, Oatmeal, Boxed Cereal, 2 Cans

Tuna Fish, 2 Cans Chicken, Beef Broth, Boxed Onion Soup Mix, Boxed Beef Soup Mix, Chef Boyardee, Mac-n-Cheese, Breadcrumbs, Hamburger Helpers, Meats, Produce, Dairy Products

* Note: Not all items available each week

WHEN: MONDAY-FRIDAY

TIME: 9AM-12

LOCATION: PROJECT NEW HOPE INC.
HAMPTON POND PLAZA #9
1029 NORTH ROAD/ROUTE 202
WESTFIELD, MA. 01085

PARTICIPANTS SHOULD BRING A DRIVER'S LICENSE NOTING VETERAN, VA HEALTH CARD, DD214, DOD ISSUED MILITARY/DEPENDENT ID OR CAC CARD.

FOR MORE INFORMATION:

CALL (413) 315-3873
OR EMAIL ABAXTER@PROJECTNEWHOPEMA.ORG



To see if you might qualify, use DTA's confidential screener at:

www.DTAConnect.com/screening

How do I Apply?

Online at www.DTAConnect.com, or

Print a paper application from www.Mass.gov/DTA and

Mail to:

DTA Document Processing Center,
P.O. Box 4406, Taunton, MA 02780

Fax to: 617-887-8765, or

Visit a DTA office near you. To find an office visit www.Mass.gov/DTA and click on "DTA Office Locations."

Did you know....

Massachusetts Awards “Welcome Home Bonuses” to its Veterans

The Commonwealth of Massachusetts provides a bonus to veterans of certain designated campaigns who were domiciled in Massachusetts immediately prior to entry in the armed forces. In case of the death of a veteran, the spouse and children, mother or father, brother or sister or other dependents of the deceased veteran (in that order) are eligible for a bonus.

Post 9/11 Veterans

(Served on or after September 11, 2001)

The amount of the Post 9/11 Bonus depends on if you served in Iraq or Afghanistan (\$1000) or served elsewhere in the U.S. or abroad for six months or more (\$500).

Depending on the length of your service and number of deployments, you may be eligible for more than one “Welcome Home Bonus.” These later bonuses are paid at a lower rate.

Persian Gulf Bonus

(Served for at least 30 days between August 2, 1990 and April 10, 1991 for).

The amount of the Persian Gulf Bonus depends on whether you served in the Persian Gulf Area and received the Southwest Asia Service Medal (\$500); or served elsewhere (\$300).

Vietnam Bonus

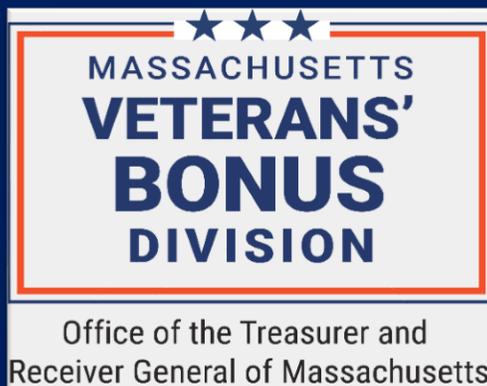
(Served between July 1, 1958 and May 17, 1975)

The amount of the Vietnam Bonus depends on whether you served in Vietnam (\$300) or elsewhere for at least six months (\$200).

Korean Bonus

(Served between June 25, 1950 and January 31, 1955).

The amount of the Korean Bonus depends on whether you served one or more days outside the United States (\$300); served at least six months in the U.S. (\$200); or served 90 days in the U.S. (\$100).



World War II Bonus

(Served between September 16, 1940 and July 25, 1947).

The amount of the World War II Bonus depends on whether you served outside the U.S (\$300); served more than six months in the U.S. (\$200); or served less than six months in the U. S. (\$100).

Bonuses for Survivors of Veterans

If an eligible veteran has died, the spouse and children, mother, father, brother or sister, or other dependents (in that order) may be eligible to receive the veteran's bonus.

Visit: <https://www.mass.gov/how-to/apply-for-a-welcome-home-veterans-bonus>.

Meet Your VSO

ERIC SEGUNDO, DIRECTOR OF VETERANS SERVICES

Born and raised in Brooklyn, New York, Eric moved to Massachusetts in 1999. In 2003 he enlisted in the United States Army where he served on active duty with the 3rd Infantry Division, 3rd Sustainment Brigade, in Fort Stewart, Georgia. During his time in the United States Army, Eric served as the Non-Commissioned Officer in Charge of the 3rd Sustainment Brigade Command Group and as the Administrative Assistant to the Brigade Command Sergeant Major and later to the Brigade Commander.

Eric deployed to Iraq in Support of Operation Iraqi Freedom from January 2005 to January 2006. Stationed in Taji, Iraq, Eric's team was part of a Escort/Personal Security Team for the brigade leadership. During his years of active service, Eric received numerous awards to include the Army Commendation Medal (2nd Award), Global War on Terrorism Expeditionary Medal, Global War on Terrorism Service Medal and the Combat Action Badge.

After leaving the military Eric continued his mission of service to our military members, veterans and their families, joining the VFW in 2009. In 2013, Eric was hired to the position of Director of Veterans Services for the Town of Ludlow and continues in that position today.

As Director, Eric is the chief advocate for Ludlow Veterans and their families. In 2015, Eric was awarded the "Outstanding VSO of the Year" by the Massachusetts Department of Veterans Services. Eric is married to his wife Melanie; they have two children and six grandchildren.



Eric Segundo
Director of Veterans Services
esegundo@ludlow.ma.us
413-583-5600 x1290

Schedule An Appointment Today To Go Over Your Entitled Benefits

Property Tax Exemptions

Eligible veterans, spouses, and parents

To qualify, all veterans (and spouses where applicable) must:

Be legal residents of Massachusetts; be occupying the property as his/her domicile on July 1 in the year of application; have lived in Massachusetts for at least six months prior to entering the service (spouses exempted) or have lived in Massachusetts for five consecutive years immediately prior to filing for a property tax exemption. In most cases a surviving spouse receives the exemption if he/she was receiving it before the veteran passed away. However, surviving spouses receiving exemption under Clauses 22 and 22D will lose the exemption upon remarriage.

M.G.L. ch. 59, s.5, clause 22

Clause 22 allows for a \$400 tax exemption for the following persons:

- 10% (or more) service-connected disabled veteran;
- Purple Heart recipient;
- Gold Star mothers and fathers; and
- Spouse of veteran entitled under Clause 22

M.G.L. ch. 59, s.5, clause 22A

Clause 22A allows for a tax exemption of \$750 if the veteran meets the following:

- Loss of or loss of use of one hand above the wrist, one foot above the ankle or one eye; or
- Be a recipient of the Congressional Medal of Honor; Distinguished Service Cross; or Navy or Air Force Cross.

M.G.L. ch. 59, s.5, clause 22B

Clause 22B allows for tax exemption of \$1,250 if the veteran meets the following:

- Loss of or loss of use of both hands or both feet;
- Loss or loss of use of one hand and one foot as described previously;
- Loss or loss of use of both eyes (blind).

M.G.L. ch. 59, s.5, clause 22C

Clause 22C allows for tax exemption of \$1,500 if the veteran:

- Is rated by the VA to be permanent and totally disabled and has specially adapted housing.

M.G.L. ch. 59, s.5, clause 22D

Clause 22D is for surviving spouses (who do not remarry) of soldiers, sailors, or members of the Guard whose death occurred as a proximate result of an injury sustained or disease contracted in a combat zone, or who are missing in action with a presumptive finding of death, as a result of combat as members of the armed forces of the United States.

Total exemption so long as the spouse does not remarry.

M.G.L. ch. 59, s.5, clause 22E

Clause 22 E allows for \$1,000 for veterans that are 100% disabled by the VA.

M.G.L. ch. 58, s.8A – Repealed 2014, 62, Sec. 9



VA

U.S. Department
of Veterans Affairs

Our Office can help with ...

The Veterans Service Office is available to all veterans and dependents needing assistance with filing claims. Whether filing an initial VA claim, requesting an increase in benefits or you would like to file a Notice of Disagreement, we are here to assist you.

- Assist veterans who are filing original claims for compensation and/or pension with the Department of Veterans Affairs and complete the required VA forms on behalf of the claimant.
- Assist veterans in reopening claims for service-connected disabilities and complete the required VA forms.
- Follow up on status of claims filed by veterans with the VA Regional Office.
- Review statements of the case from the VA regarding denials of claim and assist veterans with the preparation of responses.
- Assist veterans or surviving spouses in the preparation of appeals for denied claims
- Complete VA Forms other than for original claims.

Call our office to schedule an appointment
(413) 583-5600, ext. 1291.

VETERANS TAX WORK OFF PROGRAM

The veteran Tax Work Off program is open to a veteran, as defined by MGL Ch. 4 § 7 clause 43, who owns property in and pays real estate taxes to the Town of Ludlow. The program participant's name must appear on the property deed. The program year runs from February 1 to November 30. A \$1,500 property tax credit, minus the required withholdings, will be applied to the participant's real estate tax bill in the following fiscal year, not the current year's property tax bill. Applications for additional years will be available in November of each year. For more information on this program, contact the Veterans Services Department or visit www.ludlowveterans.us

Why you should enroll In VA Health Care

With VA health care, you're covered for regular checkups with your primary care provider and appointments with specialists (like cardiologists, gynecologists, and mental health providers). You can access veterans health care services like home health and geriatric (elder) care, and you can get medical equipment, prosthetics, and prescriptions. Find out how to apply for and manage the health care benefits you've earned.



State Annuities

The Commonwealth of Massachusetts and its Department of Veterans' Services provides an annuity in the amount of \$2,000 which is payable biannually on August 1st and February 1st in two installments of \$1,000 each.

This annuity is given in recognition of the service of our distinguished 100% service-connected disabled veterans and to the parents of distinguished veterans (Gold Star Parents) and the unmarried spouses (Gold Star Wives or Husbands) of distinguished veterans who gave their lives in the service of their country during wartime.

Mass Health Buy-in

This program will allow Mass Health to pay all of your Medicare Part B premiums for Massachusetts residents who are not getting other Mass Health benefits. You might be eligible for Mass Health Buy-in if you make under \$1,396 (Senior-individual) \$1771.00 (Low Income individual) or \$1,888 per month (senior-married couple) \$2396.00 (low income married couple). Contact our office for more information about this program or visit www.mass.gov/masshealth.

Education Benefits

Tuition Waiver For All Massachusetts Veterans To All State Colleges And Universities.

M.G.L. ch. 15A, s.19 Veterans of Massachusetts, as defined by M.G.L. ch. 4, s.7, clause 43, may be eligible for any state-supported course in an undergraduate degree program or certificate program offered by a public college or university. To be eligible, a veteran must also be a legal resident of Massachusetts and must not be in default of any federal student loans.

Veterans will be eligible on a space-available basis for a waiver of full or partial tuition based on proper documentation of the eligibility of the veteran. Space availability shall be determined in accordance with normal practices and procedures as published by each institution, i.e., the individual college or university. Contact the Veterans Representative at the college or university for details.

National Guard Tuition And Fee Waiver Acts of 2005 ch. 130 Members of the National Guard are eligible for a waiver of both fees and tuition at all state colleges and universities. Please contact the college or university Veterans' Representative for details about this program.

These are just some of the many benefits you are entitled to. Please contact our office for more information.

State Burial Benefits

Burial Allowances

If you are low-income and cannot afford funeral expenses, you may be given money to pay for the burial of a veteran or their dependents. To apply, you must submit an application to your VSO within 60 days of the date of death..

Burial in State Veterans' Cemeteries

Massachusetts has state Veterans' Memorial Cemeteries located in Agawam and in Winchendon. There is no fee for a veteran's burial in a state Veterans' Memorial Cemetery. A nominal fee will be charged for the burial of spouses, widows/widowers, and qualified dependents.

Federal Burial Benefits

You may be eligible for veterans burial allowances if you're paying for the burial and funeral costs and you won't be reimbursed by any other organization, like another government agency or the veteran's employer. You must also meet all of the requirements.

If you're eligible, you may receive these benefits:

- VA burial allowance for burial and funeral costs
- VA plot or interment allowance for the cost of the plot (gravesite) or interment
- VA transportation reimbursement for the cost of transporting the veteran's remains to the final resting place

Note: You'll need to pay for these services or other costs first before you apply for an allowance.

Visit our new website: www.ludlowveterans.us
Follow us at: www.facebook.com/@ludlowvets
Follow us at: www.twitter.com/@ludlowveterans
Follow us at: <https://www.instagram.com/ludlowveterans/>

VETERAN ID CARDS

How to apply for a Veteran ID Card

A Veteran ID Card (VIC) is a form of photo ID you can use to get discounts offered to Veterans at many restaurants, hotels, stores and other businesses. Please note: Retail vendors volunteer to take part in this discount program. If a business decides to provide discounts to Veterans, it doesn't mean we're recommending or favoring that business.

Am I eligible for a Veteran ID Card?

You may be eligible if you meet of both of the requirements listed below: Both of these must be true. You:

- Served on active duty, in the Reserves or in the National Guard (including the Coast Guard) and
- Received an honorable or general discharge (under honorable conditions)

You'll need to provide a copy of your discharge papers when you apply for a VIC to prove your character of discharge.

How do I apply for a Veteran ID Card?

You can apply online by going to www.va.gov and following the instructions.

What happens after I apply for a Veteran ID Card?

Once you've submitted your VIC application, they will verify your eligibility and send you an email letting you know the status of your application.

How do I check the status of my application after I've applied?

You can sign in to your online Access VA account to check the status of your VIC application.

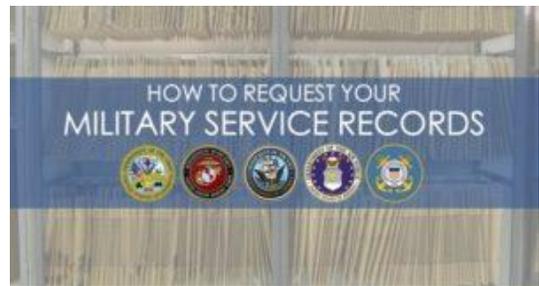
Replace your Veteran ID Card if it gets lost or stolen

To request a new card, please send us an email to: vetidcard@va.gov

Get help with your application

If you have any questions or need help, please send us an email.

Email us at vetidcard@va.gov



Need your DD214?

There are several ways to go about locating your military records depending on what you are looking for! Call our office to see if we have your records on file in our state database or to see how to go about requesting them through the National Archives.

Requesting your records from the National Personal Records Center

You can request your military records in any of these ways: Mail or fax a Request Pertaining to Military Records (Standard Form SF 180) to the National Personnel Records Center (NPRC).

Recent military service and medical records are not online. However, most veterans and their next of kin can obtain free copies of their DD Form 214 (Report of Separation)



The Veterans Inc. Supportive Services for Veterans and Veteran Families Program helps individuals and families who are homeless or at risk. If you meet the basic eligibility requirements, Veterans Inc. provides direct services and financial assistance to help search for housing, assist with initial rent costs, and pay for certain bills related to back rent or utilities.

SSVF Services Include:

- Healthcare Referrals
- Daily Living Service Referrals
- Budgeting and Money Management
- Benefits Assistance and Advocacy
- Case Management
- Housing Counseling and Assistance

Financial Assistance For:

- Rent
- Utilities
- Moving Expenses
- Security Deposit
- Transportation
- Childcare
- Emergency Supplies
- Legal Services

To be eligible for the SSVF program, veterans and veteran families must meet ALL THREE criteria below:

Veteran and Veteran Family status – a single veteran or a family in which the head of household or the spouse of the head of household is a veteran

Low income – that does not exceed 50% of your area's median income

Occupying Permanent Housing – you are either already in permanent housing and are trying to avoid eviction OR you are homeless but are scheduled to move into permanent housing within 90 days

If you are a veteran in need of services, please call 800-482-2565.

If you or a Veteran you know needs immediate assistance to avoid eviction or loss of their housing, please call the National Call Center for Homeless Veterans at 1-877-4AID VET or (877) 424-3838. Calls are answered 24 hours a day, 7 days a week