

Veterans Services

Serving those who served and their families

Town of Ludlow

487 Holyoke Street Ludlow, MA 01056

413-707-5050

esegundo@ludlowveterans.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.

New Veterans Center Opens in Ludlow



LUDLOW — On April 29, the town of Ludlow and its Veterans Services Department commemorated its new Veterans Center at 487 Holyoke St. with a ribbon cutting ceremony and open house.

The new Veterans Center has a permanent food pantry with refrigeration and freezers. Its conference room can hold up to 80 people if needed. The center has evening hours and hosts veterans’ coffee hours and lunches. The center also has a dedicated space for veterans to use the computer to either telehealth with their doctors, schedule appointments, job searching or resume building with the printer and fax machine for access for that as well.

Part of the new center’s dedication included the official naming of the center’s conference room in memory of Sgt. Joshua D. Desforges, a United States Marine, who was killed in 2010, while serving in Afghanistan and the only Ludlow service member killed in action from the wars in Afghanistan.

The hours for the Veterans Center are Monday, Wednesday, and Thursday from 9 a.m. to 5 p.m., Tuesdays from 9 a.m. to 7 p.m. and Friday from 9 a.m. to 12 p.m.

Meet Your VSO



Eric Segundo
Director of Veterans Services
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esegundo@ludlowveterans.us

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 Stephenson 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 need of emergency assistance, please contact our office.

To apply, please contact the Veterans Service Office.
(Ludlow Residency Required)

ATTENTION AREA VETERANS

EST'D 2015

BUILDING BRIDGES veterans initiative

FREE ★★★ FREE

MONTHLY VETERAN'S LUNCH

12-1pm 12-1pm

Join us 2ND TUESDAY OF EVERY MONTH

VETERANS SERVICES

LUDLOW VETERANS CENTER
487 HOLYOKE STREET
LUDLOW, MA 01056

The Lunch is complimentary for any veteran and their guest

RESERVATIONS IS REQUIRED BY CALLING 413-707-5050

Please come and help Building Bridges Veterans Initiative celebrate your service.

VETERANS SERVICES

VETERANS Coffee Hour

Join us for Coffee
1st Thursday of
Every Month 10AM
Starting August 3rd

Come enjoy some fresh coffee and donuts/Pastries with fellow veterans

COFFEE, CONNECTION, CAMARADERIE

Visit our website www.ludlowveterans.us

More Information call us +413-707-5050

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:

- Fuel
- Housing/Shelter
- Cash Assistance
- 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.

(*Chapter 115 Benefits program can only be administered in the City or Town in which the veteran or dependents resides).

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.

Property Tax

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.

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 us or visit www.ludlowveterans.us

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 *(New Income and Asset Limits)

If your monthly income is less than **\$2430 (single) \$3287.00 (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) 707-5050.

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. Contact our office to

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)

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.



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) 707-5050



SERVING THOSE WHO SERVED
CONTACT THE LUDLOW VETERANS CENTER
TO BOOK AN APPOINTMENT
413-707-5050

- Free Exam and Dental Cleaning for qualifying Veterans
- Other Services at a Nominal Fee
- Chapter 115 Veterans Welcomed



LUDLOW VETERANS CENTER MOBILE DENTAL CLINIC

SERVICES FOR VETERANS

Providing Preventative dental hygiene care for Western Mass Veterans

- ✓ Dental Screening/Assessment
- ✓ Dental Cleanings
- ✓ Oral Cancer Screenings
- ✓ Periodontal Evaluations and Cleaning
- ✓ Denture Cleaning & Inspections
- ✓ Fluoride Treatment
- ✓ Nutritional Guidance
- ✓ Referral to Dentist or Specialist



APPOINTMENTS SCHEDULED FOR THE FIRST WEDNESDAY OF EVERY MONTH

Services provided by: Manda Day, Dental Hygienist
MOBILE DENTAL HYGIENE SERVICES OF WESTERN MASS LLC



VETCENTER
Outreach Office Hours
487 Holyoke St, Ludlow, MA
1st Thursday of each Month
10am-2pm

Bryan Doe, Outreach Specialist with the Department of Veterans Affairs, Vet Center program, will be providing monthly office hours at the Ludlow Veterans Center.

During this time Veterans, current service members & families may:

- Receive information on Vet Center services and support
- Determine eligibility for Vet Center counseling services
- Be connected to local VA, Veteran service organizations and community support



Visit our new website: www.ludlowveterans.us



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Follow us at: www.twitter.com/@ludlowveterans



Follow us at: <https://www.instagram.com/ludlowveterans/>

Schedule An Appointment Today to Go Over Your Entitled Benefits