



VETERANS
LEGAL SERVICES

**HAVE YOU OR SOMEONE IN YOUR FAMILY
SERVED IN THE US MILITARY?**

**YOU MAY BE ELIGIBLE FOR MONTHLY CASH BENEFITS
THROUGH THE CHAPTER 115 PROGRAM**

What is Chapter 115? The Chapter 115 Program provides financial assistance for food, shelter/housing, clothing, and medical care to veterans and their dependents with limited incomes. It is established by state law and run by the Massachusetts Department of Veterans' Services (DVS) in partnership with local Veterans' Service Officers (VSOs).

How does Chapter 115 work? Your city or town's local VSO takes applications, gets approval from DVS, and distributes benefits.

What benefits are available? Benefits can include monthly cash assistance payments up to a maximum of \$2,257, reimbursement of medical expenses, and emergency cash payments if you are behind on your mortgage, rent, or utilities. Visit www.MassVetBen.org to see if you may qualify and for an estimate of how much you might receive.

Is it confidential? Yes. The VSO must keep your information private and confidential. The VSO may ask you to sign releases for other agencies to get information about your eligibility.

Who can get Chapter 115 Benefits? Chapter 115 is a benefit veterans earn through their service. To qualify, you must be a veteran or a dependent of a veteran, have financial need, and live in Massachusetts. Dependents can include children, spouses, and even some parents.

How do I apply? To apply contact your local VSO in your city or town. To find your local VSO visit www.MassVetsAdvisor.org or call DVS at 617-210-5480. Also check your city or town's website as contact information may have changed because of COVID-19.

What if I can't reach my local VSO? What if they want paperwork I can't get right now? Tell us so we can advocate for changes! Please complete a short survey at www.veteranslegalservices.org/Chapter115 to let us know. If you can't reach them then other veterans probably are having trouble as well. Let us know if your VSO is doing a great job too!

What if I can't apply? Or I get denied? Who can help me? Everyone has a right to apply and to receive a written decision on their application under the law. If you are denied benefits, are told verbally you are not eligible, or can't get your VSO to take an application, contact Veterans Legal Services at 857-317-4474 or through our online form at www.veteranslegalservices.org.