

# Massachusetts Chapter 115 Benefits

## A Self-Help Guide for Veterans, their Families, and Survivors



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(Updated Fall 2025)

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**\*Important Note:** Throughout this Guide we use the term “veteran” to mean not just veterans but any applicant or recipient of Chapter 115 benefits. As discussed in the Guide, the dependents and survivors of veteran may also be able to receive Chapter 115 benefits.

## CHAPTER 115 OVERVIEW

### **What is the Chapter 115 Benefits Program?**

The Chapter 115 Benefits Program provides financial assistance for food, shelter, clothing, medical and dental care, and other benefits to veterans who have limited income. The program can also provide benefits for a veteran's dependents and survivors who have financial needs. The program is overseen by the Massachusetts Executive Office of Veterans Services (EOVS), which runs the program in partnership with local Veterans' Service Officers (VSOs).

### **What is EOVS?**

EOVS stands for the Massachusetts Executive Office of Veterans Services. EOVS's role is to oversee programs and services for veterans. EOVS used to be called the Massachusetts Department of Veteran Services (DVS).

Part of EOVS's role is to oversee the Chapter 115 benefits program.

### **What is a VSO?**

Every city, town, or district in Massachusetts has a Veterans' Service Officer (VSO). VSOs must assist veterans, their dependents, and survivors in learning about, applying for and, if eligible, receiving Chapter 115 benefits. VSOs can also assist in applying for, appealing, and receiving VA benefits and in accessing other kinds of assistance a veteran might need.

### **What kind of help can I get from the Chapter 115 benefits program?**

#### *Monthly Cash Assistance*

If you are eligible, you can get on-going monthly cash assistance

or short-term emergency assistance. The amount of cash assistance you can get depends on your circumstances. But no matter the exact amount, the cash assistance veterans receive from the Chapter 115 program is really important—it helps them to buy enough food, afford housing, pay for other expenses, and get through the month.

Because of their financial and living situation, some veterans can receive over \$1,000 in monthly cash assistance. Other veterans might receive under \$100 in monthly cash assistance based on their specific financial and living situation. Later in this Guide, we explain in more detail how you can find out whether you are eligible for Chapter 115 benefits and how much monthly cash assistance you might be able to get.

The Chapter 115 benefit program offers a range of assistance beyond cash assistance. Here is a list of the other kinds of assistance you might be able to get from the Chapter 115 benefit program.

### *Medical Expense Reimbursements*

You can be reimbursed (in full or in part) for various types of medical expenses, such as insurance premiums, co-pays, dental work, hearing aids, and eyeglasses.

Even if you have too much income to get cash assistance, you still might be able to get medical expense reimbursements. This is discussed in more detail on the Massachusetts Chapter 115 Veterans Benefit Calculator website [here](#).

### *Behavioral Health Benefits*

If you are a veteran receiving Chapter 115 benefits, you may also be able to receive financial support to cover the cost of mental health care. Some examples include:

- Outpatient behavioral health assessments and

evaluations these are tests and check-ups to understand your mental health

- Visits with mental health professionals like therapists or counselors
- Prescriptions for medicine related to mental health

### *Dental Health Benefits*

The Chapter 115 program can also include payments for certain dental care.

For Chapter 115 to cover medical care, behavioral health, or dental care, the veteran first has to try to get coverage from other sources. If the veteran can't get coverage from other sources, the Chapter 115 program should be able to help.

### *Emergency Assistance*

You may qualify for emergency assistance in situations such as:

- *Late on Rent, Mortgage or Utilities*: If you are behind on these kind of bills, the VSO may give emergency funds to prevent homelessness and ensure the safety of the residence.
- *Natural Disasters*: If your home is destroyed by fire, flood, windstorm, or any other natural disaster, the VSO may issue emergency funding for food, shelter, and clothing.
- *Home Repairs*: The VSO may help with emergency repairs to your home to protect your health, welfare, and safety. The VSO can provide funds as follows:
  - Repairs that cost under \$500: your VSO doesn't need prior EOVS approval to pay for the repairs.
  - Repairs that cost between \$501-\$999: your VSO must get prior approval from EOVS to pay for the repairs.

- Repairs that cost between \$1,000-\$1,999: you also first have to try to find other sources that could pay for the repairs and your VSO must get 3 estimates for the cost of the work; or
- Repairs that cost \$2,000 and over: you and the VSO also have to agree on a repayment plan to pay back the emergency home repair funds within 3 years.
- *Moving Assistance*: You may contact your VSO to apply for moving assistance, where you:
  - Experience significant medical, financial, or social challenges that relocation could alleviate;
  - Lack sufficient personal resources to relocate;
  - Have not previously received moving assistance; and
  - Qualify for VA benefits.

### *Other State Veteran Benefits*

In addition to Chapter 115 benefits, EOVS provides other kinds of benefits, including [annuities](#), [bonuses](#), [burial allowances](#), [moving assistance](#), and [transportation to medical appointments](#).

### **How does the Chapter 115 Benefits Program work?**

Your local VSO handles applications, requests approval from EOVS, and gives out benefits. The program is funded by a combination of state and local funds. EOVS pays for 75% and your city or town pays for 25% of approved benefits.

### **Who can get Chapter 115 Benefits?**

There are 3 requirements to receive Chapter 115 benefits. You

must: (1) be a veteran, a dependent of a veteran, or a survivor of a veteran; (2) meet a financial test; and (3) live in Massachusetts.

## 1. **Veteran or Dependent**

- A **veteran** is someone who meets the following criteria:
  - Served in the active U.S. Army, Navy, Marine Corps, Coast Guard, Air Force, Space Force, full-time National Guard, or commissioned officers of the Public Health Service and National Oceanographic and Atmospheric Administration (NOAA); and
  - Received a qualifying discharge character of service, which can be shown in a number of different ways:
    - Last discharge was Honorable or General Under Honorable Conditions, or
    - Last discharge was Other than Honorable or Bad Conduct, but mitigating circumstances explain the assigned character of service, or
    - VA has determined that the person meets the VA definition of veteran; AND
  - Served in the military for the required amount of time, which can be shown in a number of different ways:
    - Served at least 90 days of active-duty service, or
    - Had a service-connected disability during active duty or training, including reservists and members of the National Guard, or
    - Was awarded the Purple Heart, or
    - Died in service.
- A dependent or survivor is someone who fits into one of the following categories:
  - A veteran's spouse or widow(er); or

- A veteran’s child aged 18 or younger; or
- A veteran’s child aged 19 to 23 years old who is in high school or college; or
- A veteran’s child aged 19 or older who is totally disabled and was disabled before turning 19; or
- A veteran’s parent or anyone acting as a parent for 5 years before veteran's wartime service.

## 2. Financial Need



You must meet a financial eligibility test to qualify for Chapter 115 benefits. Eligibility is determined by looking at the amount of your income and assets.

- **Income** includes wages, salary, VA compensation and pension, Supplemental Security Income (SSI) / Social Security Disability Insurance (SSDI), government benefits, dividends, and other payments to you.

If you apply for benefits between July 1, 2025 and June 30, 2026, the income limits are:

| Household Size     | Monthly Income Limit |
|--------------------|----------------------|
| Individual         | \$2,609              |
| 2-Person Household | \$3,525              |
| 3-Person Household | \$4,442              |
| 4-Person Household | \$5,358              |

If you have more than 4 family members living in your household, the income limits are higher. Even if your income is higher than these amounts, you may still qualify for reimbursement of medical expenses. Learn more [here](#).

Please note that the first \$200 of work income each month is not counted toward your total amount of income.

- **Assets** include money in bank accounts, stocks, bonds, and other property. Your VSO will only count assets that are liquid (can easily be turned into cash). For example, the VSO usually doesn't count assets like your home or car. If you apply for benefits between July 1, 2025 and June 30, 2026, the asset limits are:

| Household Size | Asset Limit |
|----------------|-------------|
| Individual     | \$8,400     |
| Couple         | \$16,600    |

**Note:** *The income limits change year to year. The asset limits are updated every few years.*



### 3. **Residence**

You must live in Massachusetts and have lived here for at least one day. If you are without housing or a permanent address, you are still eligible.

### **ONLINE ELIGIBILITY SCREENING**

The Veterans Legal Clinic created an online tool to help people find out if they might be eligible for Ch. 115 benefits. You can use the tool by clicking on this [link](#):

[MassVetBen.org](https://www.massvetben.org)

MassVetBen.org guides you through some questions and then provides an estimate of benefits you might be able to receive. This site was created by the Veterans Legal Clinic and is not run by

EOVS or VSOs. It does not count as an application, but it can help you decide whether to apply. The site does not ask for your name or contact information.

## APPLICATIONS & APPEALS

### How do I apply for Chapter 115 benefits?

You must contact your local VSO and file an application (known as a Form VS-1). Visit the [Find My VSO](#) tool to find your local VSO or call the Executive Office of Veterans' Services at 617-210-5480 and ask for your VSO's contact information.



If possible, bring these documents with you to apply:

- DD-214 or other discharge certificate
- Income information (such as pay stubs, public benefits award letters, or bank statements)
- Proof of residence (such as rent receipts, mortgage payments, or a letter from a homeless shelter or transitional housing program)
- For dependents and survivors: veteran's or child's birth certificate; veteran's marriage certificate; or veteran's death certificate

If you don't have one or more of these documents, your VSO should help you get copies. If you have a disability that prevents you from going to your VSO's office, or you lack transport, you still have a right to apply. Call your local VSO or

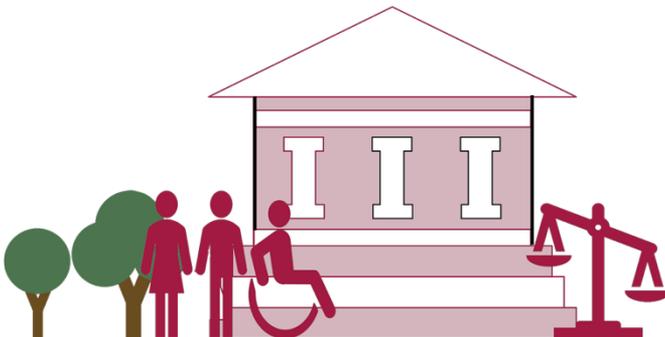
EOVS for assistance.

The VSO must decide whether you are eligible for benefits within 45 days of when you apply. The VSO will send you a decision telling you whether you are approved or denied.

### Your Right to Apply

Everyone has the right to apply for benefits and get help from the VSO in completing an application.

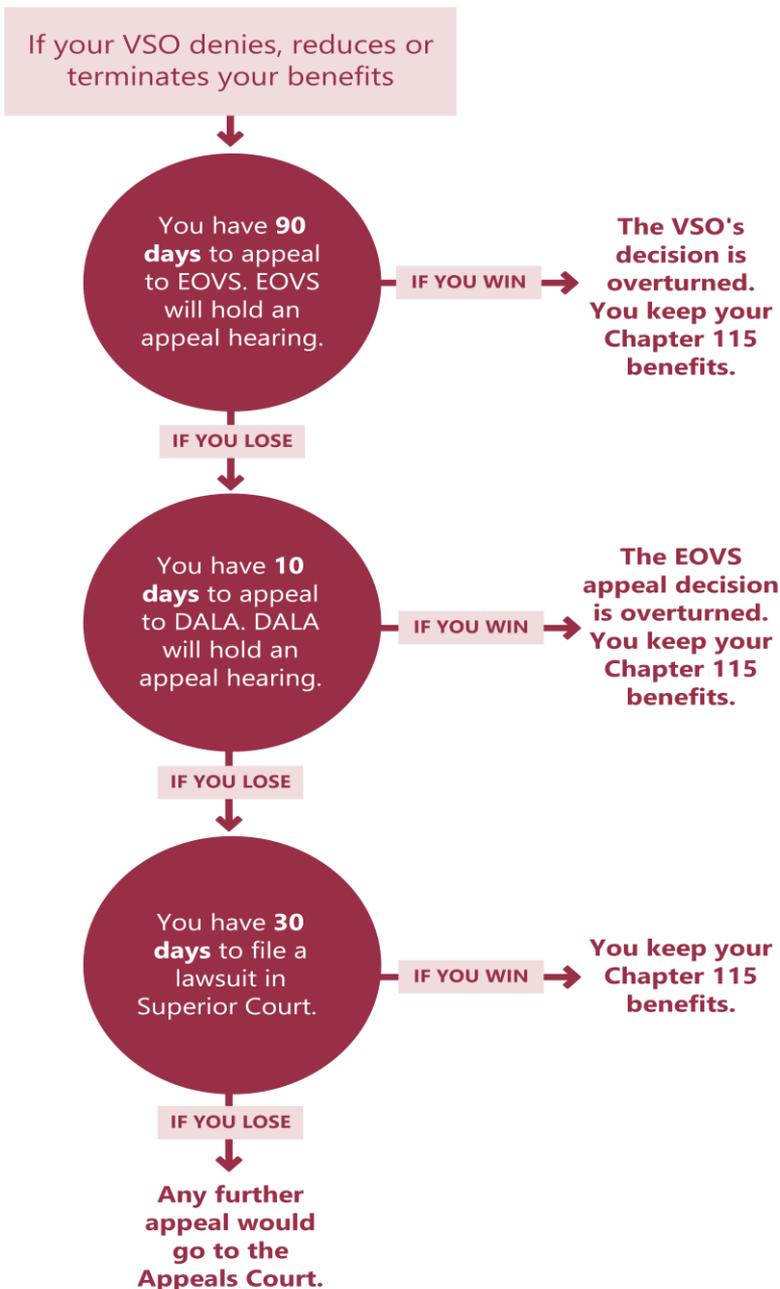
Everyone has the right to receive fair and equal treatment without regard to sex, race, religion, handicap, ethnicity, or national origin.



### **What if my application is denied or my benefits are cut off or reduced?**

You have the right to appeal any decision made by your VSO about your benefits. Your VSO should send you a notice about any decision that affects your benefits. You have 90 days from the date of a notice to file an appeal. The next few pages go into more detail about how you can appeal a decision you don't agree with.

## APPEAL PROCESS



## EOVS APPEAL BASICS

### How do I file an appeal to EOVS?

- You can file an appeal by sending a letter or email to EOVS. Your letter or does not need to say anything fancy. It can just say that you are appealing and what you disagree with. You do not have to give reasons for your appeal. Overall, your appeal request can be as short as a sentence or two.
- To submit your appeal by mail, mail your appeal letter to:  
Executive Office of Veterans Services  
Legal Department  
15 New Chadron Street  
One Bowdoin Square, Suite 400  
Boston, MA 02114

To submit your appeal by e-mail, send your e-mail to:  
[eovslegal@mass.gov](mailto:eovslegal@mass.gov).

You should also send a copy of your appeal letter or e-mail to your VSO. Make sure you keep a copy of your appeal request for your records.

### How long do I have to file an appeal?

- You have 90 days to file your appeal with EOVS. The 90-day clock begins from the date you received the VSO's notice of denial, reduction, or termination. Make sure you keep a copy of the notice you receive, including the envelope. That way you can also prove when the VSO mailed the notice to you.

### What if I miss the 90-day appeal deadline?

- If you have a good reason for missing the deadline, you

should still file your appeal. In your appeal letter or e-mail, explain why you could not file your appeal by the 90-day deadline. Good reasons for not filing the appeal within 90 days could be that you had a serious health issue, you had a period of time when you lost your housing, or you had to deal with a natural disaster. There could be other good reasons not listed here.

### **What if my benefits get denied, reduced, or terminated, but I never got a notice from the VSO?**

- You can still file an appeal to EOVS even if your VSO does not send you a notice first. If your benefits are denied, reduced, or terminated, you have the right to appeal no matter what.

### **Is there anything else I can appeal besides if my benefits are being denied, reduced, or terminated?**

- Yes. There are other things that you might disagree with, where you have the right to appeal. Some examples include: if more than 45 days have passed after you applied for benefits and you still don't have a decision; you disagree with the VSO's decision about whether you are exempt from an employment plan or whether a specific employment plan makes sense for your situation; and if your VSO says you owe an overpayment. These are just a few examples. You have the right to appeal any decision or action that negatively affects your benefits.

### **If I am appealing the denial, reduction, or termination of my benefits, can I still keep my benefits during the appeal process?**

- Yes. You can still receive your full benefit amount while you are appealing. This is known as "aid continuing." If

you want to continue receiving your Chapter 115 benefits in full during the appeal process, you should include a statement in your appeal letter stating that you “request aid continuing” and want to continue receipt of your benefits in your written appeal to EOVS.

If you win your appeal, nothing changes—you were receiving your full amount of benefits during the appeal process and will continue to do so after the hearing. If you lose your appeal, you could have an overpayment for the benefits you kept getting during the appeal process.

### **Are EOVS appeal hearings done by phone or in person?**

- Hearings are generally done by telephone. However, if you wish to appear in person, you can request an in-person hearing with EOVS.

### **Will EOVS notify me in advance about the date and time of my hearing?**

- Yes. EOVS will schedule a hearing. An EOVS Hearing Officer will run the hearing and decide your appeal. EOVS will give you the hearing information before your hearing date. If the hearing date set by EOVS does not work for your schedule, you can contact EOVS and request the hearing be re-scheduled to another date.

### **What should I expect at an EOVS appeal hearing?**

- During the hearing, the EOVS Hearing Officer will listen to testimony, look at documents you and the VSO submit, and accept other evidence from you and the VSO. The Hearing Officer will give both you and the VSO an opportunity to tell your side of the story. If you think it would be helpful to your case, you can have

other witnesses attend the hearing with you to give information to the Hearing Officer in support of your appeal.

### **How will I find out whether I have won or lost my EOVS appeal?**

- Once your EOVS appeal hearing concludes, the Hearing Officer will consider all the evidence and the law and then issue a written decision in your appeal. They will send that written decision to you by mail or e-mail or both.

### **How long does EOVS have to make a decision on my appeal?**

- EOVS has 90 days after the hearing concludes to issue a decision on your appeal. EOVS must issue its decision in writing.

### **What happens if EOVS denies my appeal?**

- If EOVS denies your appeal, you have the right to a further appeal. You have the right to appeal EOVS's decision to the Division of Administrative Law Appeals (DALA). Please see the next section for more information about DALA appeals.

## **DALA APPEAL BASICS**

### **What is the Division of Administrative Law Appeals (DALA)?**

- DALA is part of state government and sits above EOVS. DALA has the power to uphold or overturn the appeal decision that EOVS already made. The person at DALA who makes these decisions is called a magistrate.

### **How long do I have to appeal an EOVS hearing decision to DALA?**

- You have 10 days to file your appeal to DALA. Your appeal must be in writing. The EOVS appeal hearing

decision you get will provide DALA's contact information. Use this information to send your written appeal letter to DALA.

### **When will my DALA appeal hearing be scheduled?**

- After receiving your written appeal letter, DALA will first schedule a pre-hearing conference to discuss your appeal with you, the VSO, and EOVS. The purpose of a pre-hearing conference is to help the DALA magistrate understand what the issues are in your appeal. DALA will then schedule a hearing date.

### **Will my hearing happen by telephone or in person?**

- Most DALA hearings now are conducted by telephone or Zoom.

### **What should I expect at a DALA appeal hearing?**

- During a hearing, the DALA Magistrate will listen to testimony, take documents, and accept evidence from you and EOVS. VSOs are also sometimes involved in DALA appeal hearings.

### **How will I find out whether I have won or lost my DALA appeal?**

- Once your DALA hearing is concluded, the magistrate will consider all the evidence and issue a written decision on your appeal. They will send that written decision to you.

### **If I lose my appeal at DALA, do I have the right to a further appeal?**

- Yes. If DALA denies your appeal, you can still appeal again. You have the right to challenge DALA's decision by filing a lawsuit in court. Please see the next section for more information about appealing to Superior Court.

## **SUPERIOR COURT REVIEW BASICS**

### **If I lose my DALA appeal hearing, how much time do I have to file an appeal to Superior Court?**

- You have 30 days to file an appeal to Superior Court after receiving DALA's written decision.

### **How do I file an appeal to Superior Court?**

- You have to file a lawsuit against EOVS and DALA.

### **Can I file a lawsuit against EOVS and DALA on my own, or do I need a lawyer?**

- Filing a lawsuit in Superior Court is a complicated process. Some people may be able to do it on their own. Most people need help from a lawyer to correctly file a lawsuit and pursue a case in Superior Court.

## **How Do I Get Legal Help?**



### **What if I want help with my appeal or have problems with the Chapter 115 Benefits Program?**

If you want help or advice at any stage in the appeals process,

you may be able to get free legal assistance from our program. You can ask us to help you with an appeal to EOVS, to DALA, or to Superior Court. We also can help people if you just want advice about the Chapter 115 benefit program, your legal rights, and whether you might be able to get benefits.

**You can reach us by:**



calling us at (617) 390-2525



emailing us at [veteranslegalclinic@law.harvard.edu](mailto:veteranslegalclinic@law.harvard.edu)



stopping by our office at [122 Boylston Street, Jamaica Plain, MA 02130](#), Monday through Friday, 9 a.m. to 5 p.m.

**What other state veteran benefits are available besides Chapter 115 cash assistance?**

**○ Annuities**

No matter what other sources of income you have, you may be eligible to receive an annual annuity payment from Massachusetts if you fit into one of the following categories:

- A veteran who has a 100% VA rating; or
- A parent of a veteran who died because of a wartime or combat-related injury; or
- An un-remarried spouse of a veteran who died because of a wartime or combat-related injury

Your eligibility to receive an annuity payment is not based on financial need. Your other sources of income don't matter.

**To apply:** Submit an application directly to EOVS. The deadline to apply for the annual annuity is June 30th. To apply, please visit this [website](#), or call EOVS at (617) 210-5480.

## ○ **Bonuses**

Massachusetts gives bonuses to some veterans who served during certain periods of war. To get a bonus, you must have lived in Massachusetts for 6 months prior to entering service, receive a qualifying discharge, and meet certain other requirements.

### *Welcome Home Bonus for Post-9/11 Veterans*

- For veterans who served on or after September 11, 2001
- The amount of the bonus depends on whether you served in Iraq or Afghanistan (\$1,000) 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
- Application link:  
[https://massgov.formstack.com/forms/welcome\\_home\\_bonus](https://massgov.formstack.com/forms/welcome_home_bonus)

### *Persian Gulf Bonus*

- For veterans who served between August 2, 1990, and April 10, 1991, for at least 30 days
- 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)
- Persian Gulf Application link:  
[https://massgov.formstack.com/forms/veterans\\_bonus](https://massgov.formstack.com/forms/veterans_bonus)

## older wars application

### *Vietnam Bonus*

- For veterans who served between July 1, 1958, and May 17, 1975
- The amount of the Vietnam Bonus depends on whether you served in Vietnam (\$300) or served elsewhere for at least six months (\$200)
- Vietnam Application link:  
[https://massgov.formstack.com/forms/veterans\\_bonus\\_older\\_wars\\_application](https://massgov.formstack.com/forms/veterans_bonus_older_wars_application)

### *Korean Bonus*

- For veterans who served between June 25, 1950, and January 31, 1955
- The amount of the Korean Bonus depends on whether you served with one or more days outside the United States (\$300); served at least six months in the United States (\$200); or served 90 days in the United States (\$100)
- Korean Application link:  
[https://massgov.formstack.com/forms/veterans\\_bonus\\_older\\_wars\\_application](https://massgov.formstack.com/forms/veterans_bonus_older_wars_application)

### *Armed Forces Expeditionary Medal (AFEM) Bonus*

- For veterans who were awarded the AFEM for participation in combat operations when no other bonus was available
- The amount of the AFEM bonus is a one-time payment of \$300
- AFEM Application link:  
[https://massgov.formstack.com/forms/veterans\\_bonus\\_older\\_wars\\_application](https://massgov.formstack.com/forms/veterans_bonus_older_wars_application)

### *COVID-19 Massachusetts National Guard Bonus*

- For National Guard members who were activated during the state of emergency due to the COVID-19 pandemic (March 10, 2020 to present)
- The amount of the COVID-19 bonus depends on whether you were activated once (\$500 for the first time or one-time bonus); or had any additional activations between March 10, 2020 and today (\$250 per activation)
- COVID-19 Application link:  
[https://massgov.formstack.com/forms/covid\\_19\\_bonus](https://massgov.formstack.com/forms/covid_19_bonus)

### *Bonuses for Survivors of Veterans*

- If an eligible veteran has died, certain family members may be eligible to receive the veteran's bonus
- The application for a surviving family member is available at: <https://www.mass.gov/veterans-bonus-for-deceased-servicemembers>

## ○ **Burial Allowance**

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

## ○ **Transportation to Medical Appointments**

VSOs may also be able to provide assistance for traveling to and from medical appointments if you:

- have a medical condition that prevents them from driving themselves to the appointment, or
- do not have a license, do not own a form of transportation, and do not have any alternatives for getting to the appointment

## QUESTIONS & ANSWERS

Below are answers to frequently asked questions about state veterans' benefits in Massachusetts.

**Q: Where can I find the rules that apply to Ch. 115?**

**A:** The program was created by Massachusetts General Law (MGL) Chapter 115. You can read the law at these links.

<https://malegislature.gov/Laws/GeneralLaws/PartI/TitleXVII/Chapter115>

<https://malegislature.gov/Laws/SessionLaws/Acts/2024/Chapter178>

EOVS has written rules for how the program should run in the Code of Massachusetts Regulations. You can read the regulations here:

<https://www.mass.gov/law-library/108-cmr>

**Q: Is there a way to find out if I am eligible for Ch. 115 benefits and how much in benefits I might be able to receive before I decide whether to apply?**

**A:** Yes. You can use the Massachusetts Veterans Benefits Calculator at [MassVetBen.org](https://www.mass.gov/law-library/108-cmr) to see whether you might be eligible and get an estimate of how much you might be able to receive in cash assistance. The calculator is an online tool created by the Veterans Legal Clinic at the Legal Services Center of Harvard Law School, not EOVS or a VSO. It does not count as an application, but it can help you decide whether to apply. The site does not ask for names or contact information.

**Q: What is a Notice of Determination?**

**A:** A Notice of Determination is how the VSO tells an applicant of Chapter 115 benefits whether they are approved or not. If the applicant is approved, the Notice of Determination will say how much their

benefits will be. If the application is being denied, the Notice of Determination must give the reason why. An applicant who is approved for benefits has the right to appeal if they think they should be getting more in benefits. An applicant who is denied has the right to appeal if they disagree with the denial decision.

**Q: What is a Notice of Intent?**

**A:** A VSO is required to send what is called a Notice of Intent if the VSO believes that an ongoing recipient of benefits is not cooperating with the requirements of the Chapter 115 benefit program in some way. Some examples include when a VSO believes a veteran is not turning in required paperwork to show they are eligible, or a VSO believes that a veteran is not following an employment plan.

The Notice of Intent must explain what the VSO believes is going wrong and what the veteran needs to do to fix the problem. The Notice of Intent will also say that the veteran has 14 days to fix the problem. If the veteran addresses the problem within 14 days, then nothing else happens. The veteran keeps getting benefits. If the VSO believes the veteran did not fix the problem before the 14-day deadline, the VSO can send a Notice of Action stating that the veteran's benefits will be cut off. A Notice of Action must give a veteran at least 21-day advance notice before benefits would be cut off or suspended.

Veterans have the right to appeal a Notice of Action. They also have the right to receive their ongoing benefits without interruption until their appeal case is decided.

**Q: What is a Notice of Action?**

**A:** A VSO must send a Notice of Action to a veteran if the VSO intends to reduce or cut off the veteran’s ongoing benefits. The Notice of Action is required to give a reason for the change in benefits. The VSO must send the Notice of Action to the veteran at least 21 days before any change would go into effect. If a veteran disagrees with the Notice of Action, the veteran has the right to appeal. A veteran also has the right to keep getting the same amount of benefits until their appeal is heard and decided.

**Q: What are the reasons to appeal a decision about Chapter 115 benefits?**

**A:** There are many reasons to file an appeal with EOVS. Veterans can file appeals to challenge benefits denials, terminations, or reductions. Veterans can also file appeals when program rules are not being followed, such as you not getting help during the application process, or you are required to get an employment plan even though you have a disability that prevents you from working. Filing an appeal is easy. For more information on how to file an appeal and what happens after you do, see [page 7](#) of this guide.

**Q: If I appeal a decision of my VSO to reduce or cut off my benefits, can I keep my full benefit amount during the appeal process?**

**A:** Yes. You can still receive your full benefit amount while you are appealing. This is known as “aid continuing.” If you want to continue receiving your Chapter 115 benefits in full during the appeal process, you should

include a statement in your appeal letter stating that you “request aid continuing” and want to continue receipt of your benefits in your written appeal to EOVS.

If you win your appeal, nothing changes—you were receiving your full amount of benefits during the appeal process and will continue to do so after the hearing. If you lose your appeal, you could have an overpayment for the benefits you kept getting during the appeal process. The next FAQ talks about your rights when there is an overpayment.

**Q: What if I get a notice claiming I was paid too much and need to pay money back to the VSO?**

**A:** An overpayment occurs when you are paid more benefits than you are qualified for. If your VSO thinks you were overpaid benefits, they will send you a notice. If you agree that you owe the money, you and the VSO can decide on a repayment plan. This can be done by reducing your Chapter 115 benefits a small amount to repay what you owe. You also have other options if you get a notice of overpayment.

If you believe repaying it would be a financial hardship, you can ask for the overpayment to be waived. You must request a waiver within 90 days of the Notice of Action. The overpayment can be waived in full or in part. If your waiver request is denied, you will receive another Notice of Action and you can appeal the waiver denial within 90 days of the date on the notice.

If you disagree that there was an overpayment in the first place, you have the right to appeal. You have 90 days to appeal.

**Q: Can I receive Ch. 115 and VA benefits at the same time?**

**A:** It depends. You may be able to receive Ch. 115 while also receiving VA benefits as long as you still have low income. The higher the amount of your VA benefits, the lower your Ch. 115 benefits will be. If you receive a high level of VA benefits, you may be over the income limits for Ch. 115.

Many veterans receive Ch. 115 benefits while waiting for their VA benefits application to be decided by VA. If you are eventually approved for VA benefits and receive a retroactive check that covers the same time period that you were receiving Ch. 115 benefits, you may have to repay the Ch. 115 benefits to the VSO. You are only required to repay the Ch. 115 benefits if you agreed to do so ahead of time by signing an Agreement to Reimburse (Form VS-20A). This reimbursement agreement may also apply to other types of delayed payments for monthly benefits, including VA compensation, VA pension, SSI, or SSDI.

**Q: What is an employment plan?**

**A:** An employment plan is when a VSO requires a veteran to look for work as a condition of receiving Chapter 115 benefits. Not all veterans have to have an employment plan. If you are disabled and unable to work, you are not required to have an employment plan. You can prove your disability through a VA document or Social Security Administration (SSA) document or a letter from your doctor. If your VSO tells you that you have to have an employment plan but you think you are exempt, you have the right to appeal.

If you are not exempt and need to have an employment plan, your VSO must discuss with you what would be an appropriate plan based on your job history and skills. The employment plan should be based on your conversation with the VSO and what you and the VSO have agreed to. If you do not agree with the employment plan the VSO wants you to follow, you have the right to appeal.

Employment plans usually require a certain number of job searches per week. The kinds of jobs you have to apply for should be based on your job history and skills.

For more information about employment plans and a veteran's rights, please visit this site: <https://massvetben.org/recent-appeal-decision-from-the-mass-executive-office-of-veterans-services-the-new-name-of-the-mass-department-of-veterans-services-helps-more-self-employed-veteran>

**Q: If I am self-employed, am I still able to qualify for benefits?**

**A:** Yes. Self-employed veterans can still qualify for Chapter 115 benefits if they meet all other eligibility requirements. For more information on how self-employed veterans can qualify for Chapter 115 benefits, please look at these webpages listed below. They discuss how people who are self-employed can qualify for Chapter 115 benefits, how their monthly benefits should be calculated, and how they can be exempt from an employment plan.

<https://massvetben.org/tips-to-help-self-employed-veterans-and-family-members-receive-chapter-115-benefits/>

<https://massvetben.org/tips-to-help-self-employed-veterans-and->

[family-members-receive-chapter-115-benefits/](#)

<https://massvetben.org/recent-appeal-decision-from-the-mass-executive-office-of-veterans-services-the-new-name-of-the-mass-department-of-veterans-services-helps-more-self-employed-veteran/>

<https://massvetben.org/are-you-a-veteran-who-owns-your-own-business-if-so-a-recent-massachusetts-department-of-veteran-services-decision-may-help-you/>

**Q: Does the VSO have a duty to keep my information private?**

**A:** Yes. The VSO must keep your information private and confidential. The VSO may ask you to sign a release to contact other agencies and get information about you to figure out whether you qualify for benefits. For example, the VSO might contact the Department of Revenue and the Department of Transitional Assistance. The VSO can access criminal records only if certified under the Criminal Offender Record Information (CORI) law. Be sure to read all releases carefully.

**Q: What does having my benefits re-certified mean?**

**A:** For most veterans receiving Chapter 115 benefits, their VSO will ask them to submit information once a year so that the VSO knows if there have been any changes. This is called annual re-certification. It should happen in June. As part of re-certification, the VSO will ask for updated financial information and other documents about their eligibility. If you disagree with the outcome of your re-certification, you have the right to appeal.

**Q: What should I do if I am moving to a new town?**

**A:** A veteran's Chapter 115 benefits can be transferred from

one town to another. Here are the steps you can take if you are in this situation. First, you should let your current VSO know that you are planning to move to a new town. Second, you should contact the VSO in your new town to let them know that you are moving there. You should tell both VSOs to please transfer your Chapter 115 benefits to the new town.

**Q: If I am eligible for SNAP benefits, can I still receive my Chapter 115 benefits?**

**A:** Yes. The Supplemental Nutrition Assistance Program (SNAP, and also previously known as Food Stamps) does not count as income for the Chapter 115 benefit program. This means that no matter how much you receive in SNAP benefits each month, it won't affect the amount of Chapter 115 benefits you can get.

Please note that the opposite is not true. Chapter 115 payments DO count for purposes of calculating how much you can get in SNAP benefits each month. One way you can increase your SNAP benefits each month is to have your VSO send the shelter assistance part of your Ch. 115 benefits directly to your landlord and send the fuel assistance part of your Ch. 115 benefits directly to your utility company. When a VSO makes direct payments like this to a landlord or utility company on your behalf, those payments DO NOT count as income to you for purposes of your SNAP eligibility. These kind of payments from a VSO are called vendor payments, and they can help you increase your monthly SNAP benefits. Talk to your VSO to see if vendor payments are possible. <https://massvetben.org/mass-veterans-food-assistance/>

You can learn more about SNAP benefits for veterans, their families, and active-duty personnel and families from the Department of Transitional Assistance's [flyer](#) about SNAP for servicemembers here: <https://www.mass.gov/doc/food-assistance-snap-for-prior-and-active-service-members-brochure/download>.

**Q: If my last discharge was less than honorable, can I still apply and potentially get benefits?**

**A:** Yes. You always have a right to apply for Ch. 115 benefits. You may still qualify for benefits even if your last discharge from service was under less than honorable conditions. Whether you qualify will depend on the specific facts of your case.

Find your local VSO [here: https://massvetben.org/find-your-vso/](https://massvetben.org/find-your-vso/). Overall, if you have a less than honorable discharge, it can be helpful to have a lawyer represent you when you seek Chapter 115 benefits. If you have questions about your eligibility or need help applying, please get in touch with our program.

**Q: What is an agreement to reimburse?**

**A:** An agreement to reimburse is a form your VSO will ask you to sign when you apply for Chapter 115 benefits. The form says that you agree to repay Chapter 115 benefits if you get a lump sum award from another benefit program, and that lump sum covers the same months you were on Chapter 115.

Here's how this works. If you are applying for Chapter 115 benefits you are also required to apply for other kinds of benefits you might be eligible for. If you apply for other kinds of benefits and are approved--such as

VA disability benefits and SSA benefits--you might receive a lump sum of back benefits. Those back benefits might cover the same period of time you were receiving Chapter 115 benefits. If this happens, your VSO will expect you to repay Chapter 115 benefits under the agreement to reimburse.

This does not mean that you have to give back the entire amount of any lump sum award you get from another benefit program. You are only responsible to reimburse for the amount of Chapter 115 benefits you actually received. There might be some situations where repaying Chapter 115 benefits would create too much of a hardship. In those situations, you should talk to your VSO about waiving all or part of the reimbursement amount. If you disagree with the amount the VSO says you have to pay, you have the right to appeal.

**Q: What is refund status?**

**A:** Refund status means that a veteran's Chapter 115 benefits are stopped and the veteran has to pay back some or all of those benefits. There are only two reasons that a veteran can be placed in refund status.

The first is if the veteran did not comply with an agreement to reimburse Chapter 115 benefits. (For more information about agreements to reimburse, see the FAQ on the prior page). The second is if there is an allegation that a veteran committed fraud in receiving Chapter 115 benefits. No matter what reason might be given for wanting to put a veteran in refund status, the veteran has the right to appeal.

# MASS VET BENEFIT CALCULATOR

[MassVetBen.org](http://MassVetBen.org)

## CASH ASSISTANCE FOR VETERANS AND THEIR DEPENDENTS

FIND OUT IF YOU'RE ELIGIBLE

**Earned by your service.  
Help when you need it.**

Financial assistance is available for eligible Massachusetts residents who have served in the military and their dependents. Benefits may be one-time or ongoing, based on need.

Chapter 115 is a program of the Massachusetts Department Veterans' Services (DVS) in partnership with Veterans' Service Officers (VSOs) in every city and town in the state.



**CHECK YOUR ELIGIBILITY:**

[MassVetBen.org](http://MassVetBen.org)



The Mass Vet Benefit Calculator was developed by the Veterans Legal Clinic at the Legal Services Center of Harvard Law School, a nonprofit organization.