



COMMONWEALTH OF MASSACHUSETTS  
EXECUTIVE OFFICE OF VETERANS SERVICES

600 Washington Street, 7<sup>th</sup> floor

Boston, MA 02111

TEL: (617) 210-5480 FAX: (617) 210-5883 TTY: (617) 210-5883

[www.mass.gov/veterans](http://www.mass.gov/veterans)

**MAURA T. HEALEY**  
GOVERNOR

SECRETARY

**JON SANTIAGO, MD, MPH**

**KIMBERLEY DRISCOLL**  
LIEUTENANT GOVERNOR

November 1, 2024

Steven T. James  
House Clerk  
State House, Room 145  
Boston, MA 02133

Michael D. Hurley  
Senate Clerk  
State House, Room 335  
Boston, MA 02133

Dear Clerk James and Clerk Hurley,

Pursuant to Section 2 of Chapter 115 of the Massachusetts General Laws, please find the Executive Office of Veterans Services (EOVS) Annual Report attached.

Sincerely,

A handwritten signature in blue ink, appearing to read "Jon Santiago".

Jon Santiago

CC:

Senator Michael Rodrigues, Senate Chair of the Joint Committee on Ways and Means  
Representative Aaron Michlewitz, House Chair of the Joint Committee on Ways and Means  
Senator John Velis, Senate Chair of the Joint Committee on Veterans and Federal Affairs  
Representative Gerard Cassidy, House Chair of the Joint Committee on Veterans and Federal Affairs

## **Legislative Mandate**

The following report is issued pursuant to Section 2 of Chapter 115, (*Section 71 of Chapter 178 of the Acts of 2024, An Act Honoring, Empowering, And Recognizing Our Servicemembers and Veterans*), summarized as follows:

*SECTION 71... Annually, not later than November 1, the secretary shall report on the activities of the office and data collected related to veterans, including, but not limited to: (i) the number of recipients of state veteran benefits and applicants for benefits, delineated by municipality and demographic; (ii) a breakdown on the outcome of benefit appeal decisions pursuant to this section; (iii) a summary of the office's outreach to veterans on the availability of and process for applying for benefits; (iv) demographic and regional information available on the veteran population in the commonwealth; (v) directives in effect; and (vi) any legislative recommendations necessary to better serve veterans and their families in the commonwealth. The office shall publicly post the report on the office's website and submit the report to the joint committee on veterans and federal affairs, the clerks of the senate and house of representatives and the senate and house committees on ways and means.*

## **Contents**

- (i) EOVS Veterans Benefit Recipient Demographics
- (ii) Appeal Decision Outcomes
- (iii) Outreach Summary
- (iv) Veteran Demographic Information
- (v) EOVS Directives
- (vi) Legislative Recommendations

**EOVS Veterans Benefit Recipient Regional Demographics**

The EOVS administers financial, medical, and dental assistance to eligible veterans and their dependents under Massachusetts General Laws Chapter 115. Chapter 115 is a means-tested program that provides eligible veterans and their families with financial support for food, shelter, clothing, fuel, and medical care. In 2024, EOVS provided Chapter 115 benefits to 5,011 veterans.

The recently passed HERO Act included several benefit expansions to Chapter 115, including expanding eligibility for benefits, streamlining benefits for veteran dependents, and allowing veterans to access behavioral healthcare.

Below is a listing of the number of Chapter 115 recipients based on their municipality:

City	Case Count	City	Case Count	City	Case Count
Abington	16	Groton	2	Pelham	1
Acton	9	Groveland	3	Pembroke	16
Acushnet	19	Hadley	7	Pepperell	9
Adams	19	Halifax	16	Pittsfield	62
Agawam	34	Hamilton	6	Plainville	8
Alford	2	Hampden	1	Plymouth	52
Amesbury	32	Hanover	12	Plympton	8
Amherst	20	Hanson	6	Princeton	5
Andover	1	Hardwick	3	Provincetown	7
Arlington	17	Harvard	2	Quincy	121
Ashburnham	14	Harwich	13	Randolph	23
Ashby	1	Hatfield	7	Raynham	16
Ashfield	1	Haverhill	47	Reading	15
Ashland	4	Heath	1	Rehoboth	12
Athol	15	Hingham	13	Revere	45
Attleboro	66	Hinsdale	3	Rochester	5
Auburn	15	Holbrook	1	Rockland	35
Avon	1	Holden	5	Rockport	3
Ayer	6	Holland	1	Rowley	3
Barnstable	38	Holliston	5	Royalston	1
Barre	5	Holyoke	26	Russell	1
Becket	4	Hopedale	3	Rutland	1
Bedford	27	Hopkinton	5	Salem	42
Belchertown	21	Hudson	6	Salisbury	24
Bellingham	10	Hull	11	Sandisfield	4
Belmont	2	Huntington	1	Sandwich	13
Berkley	3	Ipswich	20	Saugus	16

City	Case Count	City	Case Count	City	Case Count
Berlin	1	Kingston	22	Savoy	2
Beverly	42	Lakeville	17	Scituate	6
Billerica	28	Lancaster	3	Sharon	4
Blackstone	12	Lanesborough	2	Sheffield	7
Bolton	4	Lawrence	37	Shirley	11
Boston	154	Lee	6	Shrewsbury	13
Bourne	16	Leicester	5	Somerset	18
Boxford	2	Lenox	2	Somerville	19
Braintree	27	Leominster	49	South Hadley	27
Brewster	9	Lexington	3	Southampton	2
Bridgewater	7	Leyden	2	Southborough	2
Brimfield	5	Lincoln	5	Southbridge	10
Brockton	63	Littleton	10	Southwick	11
Brookfield	10	Longmeadow	8	Spencer	16
Brookline	13	Lowell	73	Springfield	105
Buckland	3	Ludlow	32	Sterling	9
Burlington	8	Lunenburg	8	Stockbridge	1
Cambridge	29	Lynn	53	Stoneham	20
Canton	13	Lynnfield	4	Stoughton	29
Carver	25	Malden	12	Stow	1
Charlton	3	Manchester	3	Sturbridge	5
Chatham	5	Mansfield	10	Sudbury	2
Chelmsford	15	Marblehead	8	Sunderland	4
Chelmsford	15	Marion	11	Sutton	5
Chelsea	27	Marlborough	15	Swampscott	2
Chelsea S.H.	3	Marshfield	33	Swansea	21
Cheshire	4	Mashpee	10	Taunton	54
Chester	2	Mattapoisett	9	Templeton	9
Chesterfield	4	Maynard	2	Tewksbury	28
Chicopee	91	Medfield	2	Tisbury	3
Clarksburg	3	Medford	21	Townsend	5
Clinton	10	Medway	10	Truro	2
Cohasset	6	Melrose	18	Tyngsborough	21
Concord	6	Mendon	3	Upton	3
Dalton	10	Merrimac	13	Uxbridge	16
Danvers	16	Methuen	35	Wakefield	13
Dartmouth	56	Middleborough	36	Wales	5
Dedham	3	Middleton	3	Walpole	7
Deerfield	2	Milford	28	Waltham	17
Dennis	23	Millbury	12	Ware	24

City	Case Count	City	Case Count	City	Case Count
Dighton	3	Millis	1	Wareham	43
Douglas	5	Millville	1	Warren	8
Dracut	24	Milton	4	Watertown	9
Dudley	16	Monson	7	Webster	24
Duxbury	11	Montague	9	Wellesley	5
East Bridgewater	12	Montgomery	1	Wellfleet	4
East Brookfield	2	Nahant	2	Wendell	2
East Longmeadow	9	Natick	20	Wenham	1
Easthampton	29	Needham	2	West Boylston	3
Easton	33	New Ashford	2	West Brookfield	3
Edgartown	4	New Bedford	194	West Newbury	1
Egremont	1	Newbury	3	West Springfield	50
Erving	4	Newburyport	10	West Stockbridge	1
Essex	2	Norfolk	3	West Tisbury	3
Everett	18	North Adams	43	Westborough	5
Fairhaven	59	North Andover	17	Westfield	75
Fall River	153	North Attleborough	27	Westford	4
Falmouth	44	North Brookfield	3	Westhampton	1
Fitchburg	68	North Reading	16	Westminster	8
Florida	4	Northampton	53	Westport	35
Foxborough	21	Northborough	4	Westwood	5
Framingham	39	Northbridge	13	Weymouth	39
Franklin	13	Norton	25	Whitman	16
Freetown	8	Norwell	3	Wilbraham	10
Gardner	60	Norwood	18	Williamsburg	3
Georgetown	6	Oak Bluffs	8	Williamstown	7
Gloucester	32	Orange	8	Wilmington	19
Goshen	6	Orleans	1	Winchendon	15
Grafton	4	Otis	6	Winthrop	4
Granby	2	Oxford	12	Woburn	34
Granville	1	Palmer	24	Worcester	129
Great Barrington	4	Paxton	1	Worthington	1
Greenfield	35	Peabody	16	Wrentham	4

EOVS is working to implement a system for tracking regional demographic information for all applicants in addition to benefit recipients.

## Appeal Decision Outcomes

Any veteran aggrieved by a decision of a municipality or by EOVS regarding veterans' benefits may file an appeal of the decision to the EOVS Office of the General Counsel (OGC) within 45 days of receiving notice of the decision. The EOVS OGC is responsible for reviewing decisions made in the application and administration of benefits programs under M.G.L. Chapter 115, Section 2. Pursuant to M.G.L. Chapter 30A, the Administrative Hearings Section is a division within the EOVS OGC that conducts administrative hearings which provide a neutral forum for fair and independent resolution of contested matters. Hearings will be conducted pursuant to the informal rules of administrative procedure at 801 C.M.R. 1.02.

The Administrative Hearings Section strives to work with both parties to resolve matters that are presented and, when possible, find a mutually agreeable resolution by leveraging the resources within the EOVS OGC. If a mutually agreeable resolution is not possible, the Administrative Hearings Section strives to ensure the just and faithful execution of the laws, regulations and policies to determine the outcome of cases presented.

From June 30, 2023 – July 1, 2024, the Administrative Hearings Section heard a total of 71 cases. Below is a breakdown of the outcomes of the appeals:

	<b>Municipality</b>	<b>Case Outcome</b>
1	Cheshire	In favor of Petitioner
2	EOVS	In favor of Petitioner
3	EOVS	Settlement
4	North Adam	In favor of Petitioner
5	Somerville	Settlement
6	EOVS	Settlement
7	Haverhill	Settlement
8	Boston	In favor of Petitioner
9	Wilmington	In favor of Petitioner
10	EOVS	EOVS Denial Upheld
11	EOVS	EOVS Denial Upheld
12	EOVS	Settlement
13	North Adams	In favor of Petitioner
14	EOVS	EOVS Denial Upheld
15	Ganby	In favor of Petitioner
16	Canton	In favor of Petitioner
17	Swampscott	Municipal NOA Upheld
18	Worcester	Municipal NOA Upheld
19	EOVS	No response from Petitioner
20	Spencer	No response from Petitioner

	<b>Municipality</b>	<b>Case Outcome</b>
21	Gardner	In Favor of Petitioner for Refund, Municipal NOA Upheld
22	EOVS	No response from Petitioner
23	Framingham	Settlement
24	Walpole	Settlement
25	Haverhill	Settlement
26	Fall River	In Favor of Petitioner for Refund, Municipal NOA Upheld
27	EOVS	Settlement
28	Chelsea	Settlement
29	Gardner	Settlement
30	Lowell	Municipal NOA Upheld
31	New Bedford	In Favor of Petitioner for Refund, Municipal NOA Upheld
32	Lanesborough	In Favor of Petitioner for Refund, Municipal NOA Upheld
33	EOVS	EOVS Denial Upheld
34	Chelsea	Settlement
35	North Adams	Settlement
36	EOVS	In favor of Petitioner
37	Franklin	Settlement
38	EOVS	EOVS Denial Upheld
39	Haverhill	Settlement
40	Brockton	Settlement
41	Quincy	Settlement
42	Boston	In favor of Petitioner
43	Chicopee	Petitioner Withdrew Appeal
44	Middleboro	In favor of Petitioner
45	Brewster	In favor of Petitioner
46	Chelsea	EOVS Denial Upheld
47	EOVS	Petitioner Withdrew Appeal
48	EOVS	EOVS Letter of Denial Upheld
49	Wareham	Petitioner Withdrew Appeal
50	Billerica	Municipal NOA Upheld
51	EOVS	EOVS Denial Upheld
52	Boston	Settlement
53	EOVS	EOVS Denial Upheld
54	Brockton	In favor of Petitioner
55	Leominster	In favor of Petitioner



	<b>Municipality</b>	<b>Case Outcome</b>
56	EOVS	In favor of Petitioner
57	Worcester	Case Decision in who favor
58	Barnstable	Municipal NOA Upheld
59	EOVS	In favor of Petitioner
60	Saugus	Settlement
61	Framingham	In favor of Petitioner
62	Marlborough	Settlement
63	Wareham	Settlement
64	Saugus	Settlement
65	Lexington	Petitioner Withdrew Appeal
66	EOVS	Settlement pursuant to HERO Act
67	EOVS	Settlement pursuant to HERO Act
68	Boston	Settlement pursuant to HERO Act
69	Quincy	In favor of Petitioner
70	Rowley	Municipal NOA Upheld
71	Fitchburg	Municipal NOA Upheld

## Outreach

The EOVS Engagement Office, developed in October 2023, handles constituent facing inquiries and outreach, working to ensure veterans have access to benefits and resources. The Engagement Office was developed as a new and innovative approach to leveraging information, resources, and partnerships across federal, state, local, and non-profit service providers. The mission of the new office is to provide the highest level of service to those who've served us. EOVS Engagement is actively involved with outreach efforts to guarantee that Commonwealth's veterans can leverage state resources and expertise to lead full and successful lives. The Engagement Office is comprised of Constituent Services, the Women Veterans Network (WVN), the Statewide Advocacy for Empowerment (SAVE) Team, and the Supporting and Empowering Reintegration for Veterans Equality (SERVE) Outreach Team.

EOVS recognizes that women veterans may have unique needs and concerns. The WVN is a department within the Engagement Office, which is dedicated to empowering women veterans, ensuring their voices are heard, their contributions acknowledged, and their well-being enhanced through education, advocacy, and collaboration. The WVN provides members with a newsletter informing them of upcoming events and relevant news. Events focus on personal and professional growth with a focus on networking and peer support. Since October of 2023, the WVN hosted or attended 16 events and tabled at 21 events, including the 16th Annual Women Veterans Network Conference, the Women veterans Recognition Luncheon, and the 19th Annual Deborah Sampson Award ceremony. Currently, the WVN has 3,154 members.

SAVE is a statewide, peer-to-peer mobile outreach team specializing in outreach and veteran case management. SAVE team members operate regionally throughout the state and prioritizes marginalized and vulnerable veterans. Through a peer-to-peer model, SAVE team members help veterans navigate any issues they may be facing. Regardless of service type or circumstances of discharge, SAVE helps all veterans access care, services, and benefits that they are eligible for. Since October of 2023, the SAVE team helped 466 veterans and attended 38 veteran community events.

This year, EOVS created the SERVE team. As part of the Engagement Office, SERVE works with veterans to navigate the justice system with confidence and peer support, providing them the tools and support necessary to achieve successful outcomes. SERVE operates as trusted peer-advocates committed to promoting justice, equality, and the overall well-being of our veteran community. SERVE helps veterans access peer support services, mental health and substance use treatment instead of potential incarceration. SERVE works directly with veterans to advocate on their behalf to the court system, facilitate connections with court staff, and provide case management. SERVE also works with first-time offender veterans who are eligible for pre-arraignment diversion through the BRAVE Act. Both VA eligible and non-VA eligible veterans receive continuous peer to peer connection and support from veteran members of the SERVE team for the duration of their treatment. Since October of 2023, SERVE has facilitated the graduation of 31 veterans from Veteran Treatment Court programs and has admitted 49 new veterans into its program.

One of the most impactful pieces of the Engagement Office is the Constituent Services Team. This team is a resource for veterans and their family members within the Commonwealth to resolve issues and seek guidance, resources, or services. Through leveraging internal subject matter experts and external partners, the Constituent Services Team provides the expertise and knowledge to empower our veterans and their families to make informed decisions and obtain benefits and services to which they are entitled. Since October of 2023, the Constituent Services Team was able to assist 3,724 unique constituent inquiries. Of those 3,724, we have successfully referred and/or solved and closed 3,532 cases, resulting in a 95% success rate.

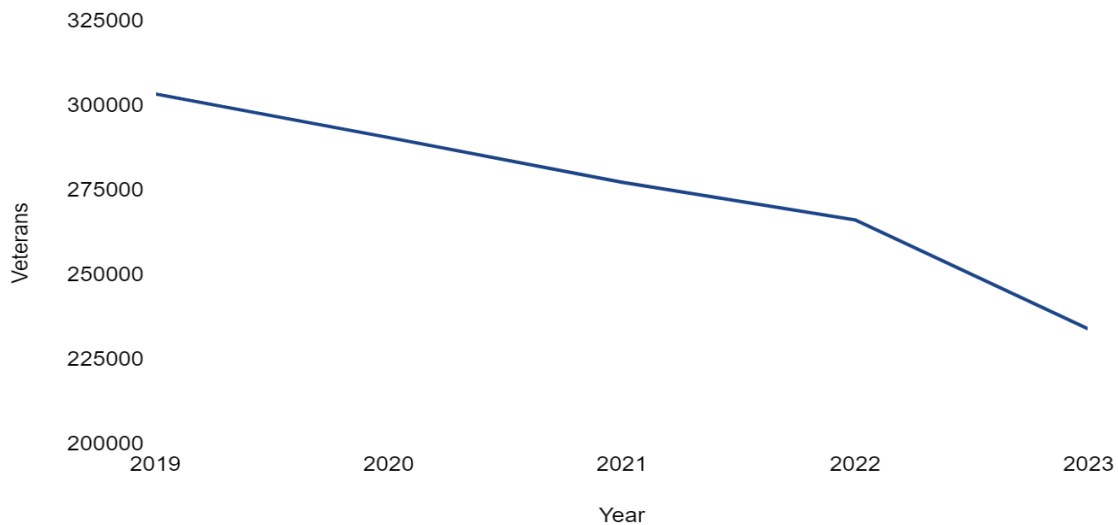
EOVS also works with the Governor's Office to ensure veterans continue to be recognized for their service or milestones in their lives. Since October of 2023, the EOVS Engagement Team has helped to issue 347 citations and over 400 proclamations for deserving veterans in the Commonwealth.

The EOVS Engagement Office is critical to meeting veterans in the community to inform them of all of the services that EOVS provides. Members of the Engagement Office frequently attend veteran focused events to meet with veterans and connect them with resources. Since October of 2023, the EOVS Engagement Team participated in 93 events throughout the Commonwealth.

## Veteran Population Demographics

The Census Bureau's American Community Survey includes an annual estimate of veterans. According to the Census Bureau, veterans are anyone who has previously served (regardless of the duration of service) in active duty in the armed forces. Relevant armed forces include the Army, Navy, Air Force, Marine Corps, Space Force, and Coast Guard. Veterans are not currently serving and are considered civilians. The 2023 American Community Survey estimates that 234,066 veterans live in Massachusetts, making up 4.1% of the general population.<sup>1</sup> The charts below provide current American Community Survey estimates of the veteran population trend and a breakdown of veterans by service era, age, gender and ethnicity.

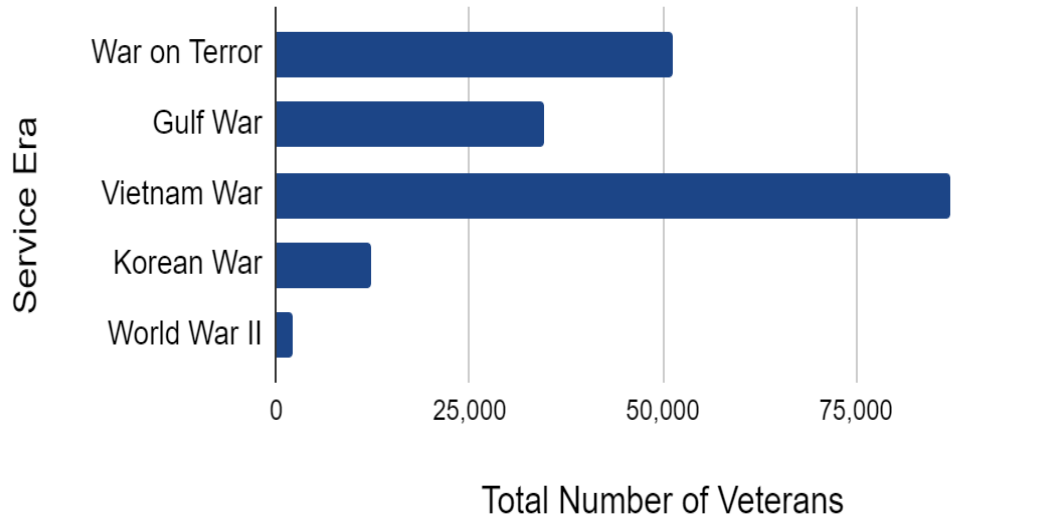
### Veteran Population 2019-2023



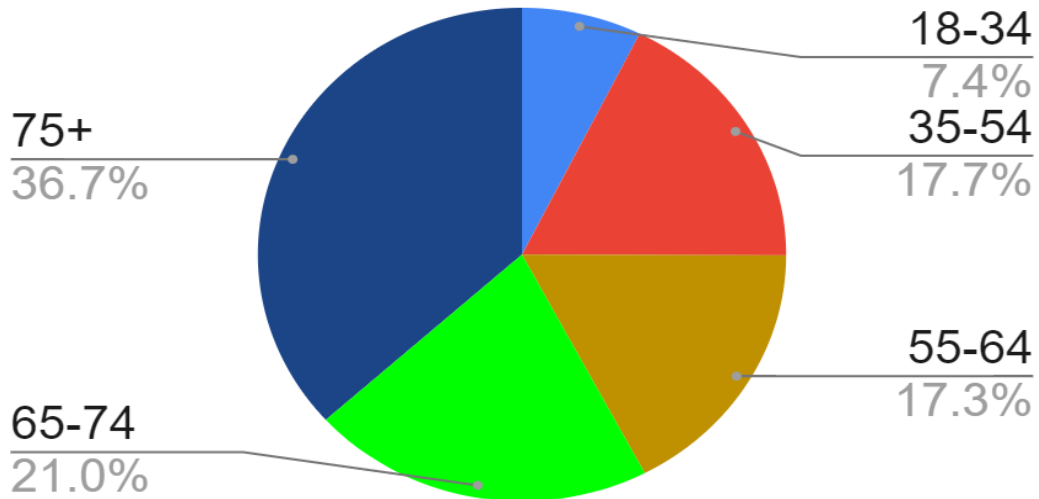
---

<sup>1</sup> U.S. Census Bureau, U.S. Department of Commerce. "Veteran Status." *American Community Survey, ACS 1-Year Estimates Subject Tables, Table S2101, 2023*, <https://data.census.gov/table/ACSST1Y2023.S2101?q=veterans&g=040XX00US25>. Accessed on October 7, 2024.

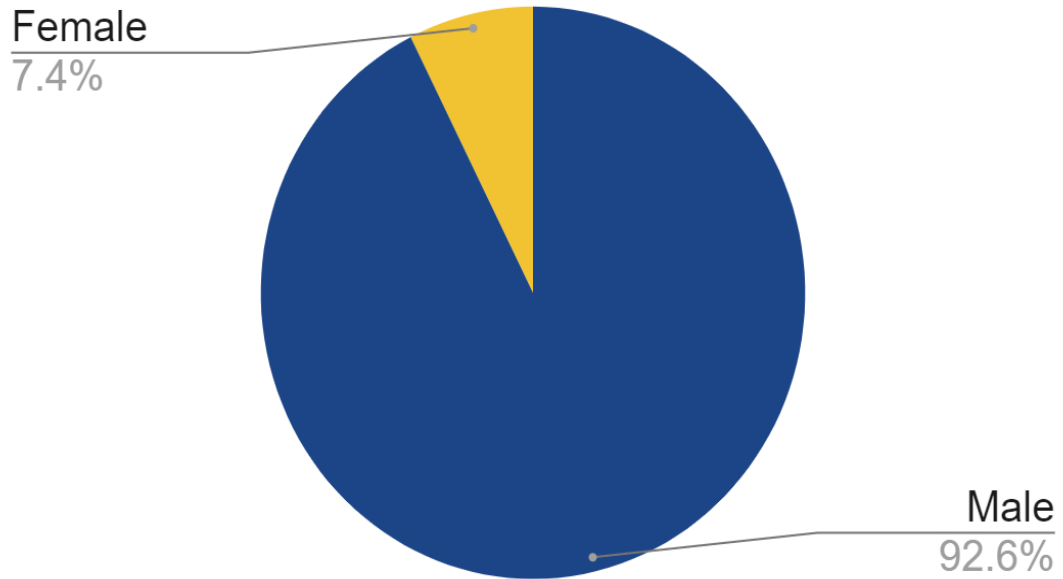
## Veteran Population by Service Era



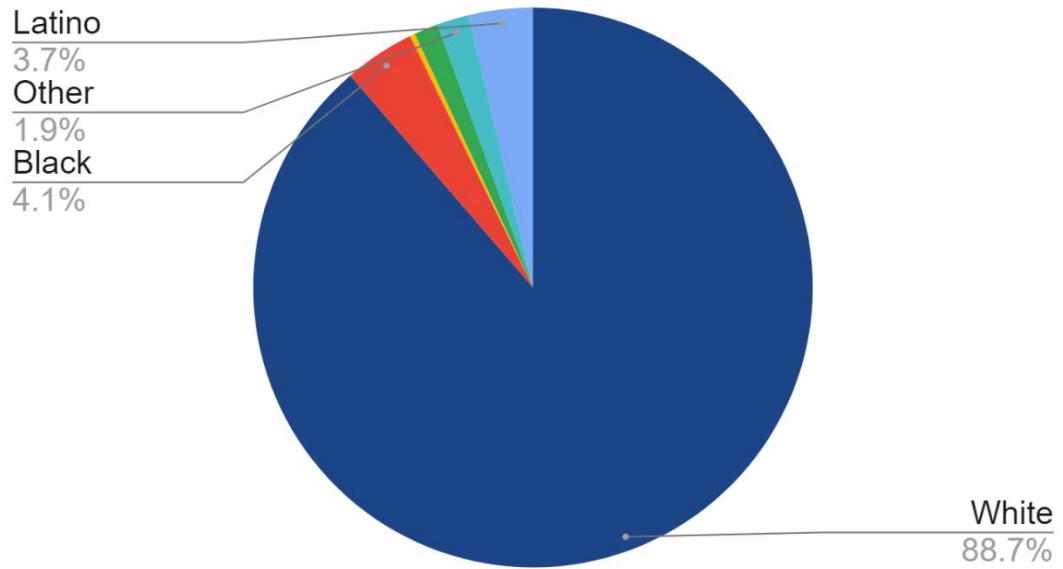
## Veteran Population by Age



## Veteran Population by Gender



## Veteran Population by Ethnicity



## EOVS Directives

The Secretary of EOVS may issue directives on the administration of the Chapter 115 veterans benefit program pursuant to M.G.L. Chapter 115 Section 2. The purpose of these directives is to provide guidance on recurring issues or questions for the consistent application of veterans' benefits. As of November 1, 2024, the following directives remain in effect:

**Directive 04-05 Home Equity and Second Mortgages** (August 9, 2004):

The Home Equity and Second Mortgages directive amends 108 CMR 6.01(4) by adding paragraphs (f) Second Mortgages and (g) Home Equity Loans and provides direction on whether those loans are to be considered as assets for the purpose of administering Chapter 115 benefits. Home Equity Lines and Second Mortgages are not an asset if the loan is used to repair, maintain, or make handicap accessible the current home. Loans for other purposes are reviewed on a case-by-case basis for Chapter 115 eligibility.

**Directive 06-01 Prescription Advantage** (March 7, 2006):

The Prescription Advantage directive instructs municipal Veteran Service Officers (VSO) on the requirement to enroll eligible veterans and dependents in the Prescription Advantage program to reduce Chapter 115 costs as an alternate source of benefits. Further, this directive informs VSOs that municipalities will not be reimbursed for prescription costs incurred by eligible veterans and dependents who are not enrolled in the Prescription Advantage program.

**Directive 06-03 Medical Assistance, Nursing Home Care, & Assisted Living** (June 14, 2006):

The Medical Assistance, Nursing Home Care, & Assisted Living directive provides guidance and clarification on how VSOs should process claims for veterans needing health care services, including assisted living and nursing home care. This directive informs VSOs that they must file an application under MGL Chapter 118E for medical services available under Chapter 118E on behalf of any appropriate person seeking veterans benefits to pay for medical services. This directive also confirms that residence in an assisted living facility is reimbursable under Chapter 115 as a shelter expense and the costs associated with assisted living shelter shall not exceed the amount in the most recent Budget Amounts directive.

**Directive 06-06 Medicare Part D** (November 3, 2006):

The Medicare Part "D" directive instructs VSOs on enrolling eligible recipients into the Medicare Part D Prescription plan and explains the requirement that any Chapter 115 recipient with an income of less than one-hundred and fifty percent (150%) of the Federal Poverty Level is required to apply for the low-income subsidy.

**Directive 09-01 Supplemental Nutritional Assistance Program (SNAP)** (January 9, 2009):

The Supplemental Nutritional Assistance Program (SNAP) directive explains that shelter and fuel payments made directly to a vendor, and not to the recipient, do not count as income for SNAP recipients. This directive instructs VSOs on the process for making direct payments to said vendors when applicable, so SNAP beneficiaries are not adversely impacted by their Chapter 115 income.

**Directive (Number N/A) VSAL 2012 Post 9/11 Veterans Educational Assistance Improvement Act of 2010 (May 8, 2012):**

The Post-9/11 Veterans Educational Assistance Improvement Act of 2010 directive informs VSOs and municipalities that “break pay” or “interval pay” is no longer available under any VA education benefit. This directive goes on to authorize and direct VSOs to take, submit, and approve qualified student applications for Chapter 115 benefits for the periods when the reduction in VA benefits available under the GI Bill post-9/11 would adversely impact student veterans and veteran dependents.

**Directive 12-01 Reimbursement Change for Budget #3 and #4 (July 27, 2012):**

The Reimbursement Change for Budget #3 and #4 directive instructs VSOs on processing requests for authorization, for institutional and transitional housing residents. This directive also requires the community where the institution/transitional housing is physically located to process new requests for authorization. Communities with authorized Budget #3 and #4 residents will be reimbursed at one hundred percent (100%) by EOVS.

**Directive 12-02 VASH Voucher First / Last and Security Deposit (July 27, 2012):**

The VASH Voucher First/Last and Security Deposit directive informs VSOs that communities are required to provide the “First/Last and Security Deposit” to Chapter 115 recipients who have procured a VASH voucher and provides EOVS will reimburse communities at one hundred percent (100%) for first/last and security deposit payments.

**Directive 19-01 Increase in Reasonable Maintenance Expense for Paying Mortgage and Mortgage-free Dwelling (May 21, 2019):**

The Increase in Reasonable Maintenance Expense for Paying Mortgage and Mortgage-free Dwelling directive increased the amount of the so-called reasonable maintenance benefit from \$50 to \$100 per month. This benefit is payable to Chapter 115 recipients who own their own home.

**Directive 21-04 Maximum Asset Allowance (June 4, 2021):**

The Maximum Asset Allowance Directive increases the maximum assets a recipient of Chapter 115 is allowed to have on hand and maintain eligibility for Chapter 115 benefits. This increase was made to account for increases in cost of living and raised the maximum assets from \$5,000 to \$8,400 per individual and from \$9,800 to \$16,600 per recipient and dependent.

The following directives were rescinded this year:

**Directive CY 14-12-19 One Day Residency Requirement for Chapter 115 Benefits Available to Dependents of Veterans (December 19, 2014):**

This directive stated that the Day Residency Requirement for Chapter 115 Benefits is applicable to dependents of Veterans directive aligns the requirement for dependents with the one-day residency requirement for veterans. A directive is no longer necessary as the residency requirement was updated in the law to match the one-day residency requirement pursuant to *Act Honoring, Empowering, and Recognizing our Servicemembers and Veterans* (HERO Act) (Chapter 178 of the Acts of 2024).



**Directive 18-01 Burial Allowance Increase** (November 20, 2018):

This directive notified veterans service officers of changes in the burial allowance for up to \$4,000 for a funeral or burial provided that the funeral did not exceed \$5,000. A directive is no longer necessary as these amounts were codified into law in M.G.L. Chapter 115 Section 8.

## **Legislative Recommendations**

The EOVS is currently working on implementing all the provisions of *Act Honoring, Empowering, and Recognizing our Servicemembers and Veterans* (HERO Act) (Chapter 178 of the Acts of 2024). This bill is the most comprehensive piece of veteran benefits legislation in Massachusetts history and included many priorities of the Administration and Legislature. As EOVS implements the HERO Act, the Executive Office will continue to work with a broad range of stakeholders to develop additional legislative recommendations to further support veterans in the Commonwealth.