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BENEFITS FOR MILITARY VETERANS IN COLORADO

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The federal government is the primary provider of benefits for military veterans. However, states may also provide veterans benefits. This issue brief provides an overview of benefits available to veterans in Colorado. It also includes an explanation of service-connected disabilities, as many benefits are available only for disabled veterans.

A veteran is defined by the federal government as a service member who has served on Title 10 status (active duty) or a member of the National Guard or Reserve who has been called to Title 10 status (usually for a combat deployment). Members of the National Guard or Reserve may therefore complete an entire career without qualifying as a veteran. The state of Colorado uses the federal definition to determine eligibility for state benefits. Additionally, veterans generally must have been discharged in circumstances other than dishonorable and have served a required period of time to receive benefits.

Federal Veterans' Benefits

Federal benefits include home loan guaranties and burial services provided by the Veterans Administration (VA), tuition support through the Post-9/11 G.I. Bill, and health care, pension, and life insurance through the VA for those who meet disability and income qualifications.

VA-backed home loans. The VA guarantees home loans issued to veterans by private mortgage lenders. VA-backed loans are available for purchasing

a primary residence. They often do not require a down payment, and the guaranty eliminates the need for private mortgage insurance, reducing loan costs and allowing veterans to qualify for larger loans.

VA burial services. All veterans, as well as their spouses, surviving spouses, and dependent children, are eligible for burial in a national cemetery or state veterans' cemetery, including Fort Logan National Cemetery in Denver and the Veterans Memorial Cemetery of Western Colorado in Grand Junction, at no cost to the family. Most burial costs are also covered for veterans buried in private cemeteries.

Other VA benefits. The VA provides health care at no charge to veterans who meet disability and income qualifications. In some cases, veterans can also pay co-pays to access VA care. Life insurance and disability pensions are also available to those who qualify.

Tuition support. Veterans who served at least three years of active duty since September 11, 2001, are eligible for tuition benefits under the Post-9/11 Veterans Educational Assistance Act of 2008, known as the "Post-9/11 G.I. Bill." Veterans of previous conflicts may be eligible for benefits under previous G.I. bills. Post-9/11 G.I. Bill benefits cover the cost of tuition for a public undergraduate education and may be used up to 15 years after leaving active duty. Participants also receive stipends to cover living expenses and books.

Job retraining. The VA and the Department of Labor jointly provide job training assistance to unemployed veterans through the Veterans Retraining Assistance Program. The program offers financial support for up to 12 months of training in high demand fields to veterans between the ages of 35 and 60 who are unemployed and are not eligible for other VA education benefits.

Service-Connected Disabilities

Service-connected disabilities are those resulting from an injury or illness that was incurred or aggravated during active military service. The VA determines a disability rating, from 10 percent to 100 percent, based on the amount by which the veteran's earning potential will be diminished as a result of the disability. Depending on the medical condition, the rating may be increased or decreased over time. Disabled veterans are eligible for monthly payments from the federal government, and those who qualify may also receive grants to make necessary modifications to their home, vehicle, and clothing.

Veterans' Benefits in Colorado

In addition to federal benefits, the state of Colorado has enacted its own benefits for veterans.

Tax benefits. Military disability payments and other non-retirement benefits are not considered federal taxable income and are therefore not subject to state income tax in Colorado. Military retirement benefits are eligible for the same state income tax exemptions as all pensions, up to \$20,000 per year for persons age 55 to 64, and up to \$24,000 per year for those age 65 and older. Veterans rated 100 percent permanently and totally disabled are eligible for a property tax exemption of 50 percent of the first \$200,000 in actual value of their primary residence. State law also exempts veterans with at least a 50 percent disability rating, and the recipients of certain service medals, from annual specific ownership taxes on motor vehicles.

Education benefits. All veterans residing in Colorado are eligible for in-state tuition status, eliminating for those relocating to Colorado the 12-month residency requirement usually needed to claim in-state tuition. Tuition is then covered by the Post-9/11 G.I. Bill at the in-state rate. Higher education institutions also have the option to offer in-state tuition to the dependents of veterans without the residency requirement. Currently, this benefit is offered at Colorado State University, Metropolitan State University of Denver, the University of Northern Colorado, Western State University, and all of the state's community colleges.

State veterans nursing homes. Colorado operates five state veterans nursing homes in Aurora, Florence, Monte Vista, Rifle, and Walsenburg. The homes offer short-term rehabilitation and long-term skilled nursing services for veterans and spouses who meet medical admission criteria. Additionally, the State Veterans Center at Homelake (Monte Vista) offers domiciliary cottages similar to an assisted living facility. State veterans nursing homes are priced comparably to private nursing homes, but rates are lower for veterans because the VA pays a portion of the costs.

Other benefits. Veterans are eligible for hiring preferences when applying for employment in the state personnel system. Veterans receive 5 additional points on their competitive examination score, while disabled veterans receive 10 additional points.

Veterans can receive specialty license plates related to their service, including ten plates with no fees for disabled veterans and those who have received various service-related medals.

The Colorado Division of Parks and Wildlife offers a free combination small-game hunting and fishing license to resident veterans with at least a 60 percent disability rating, as well as Purple Heart recipients. Vehicles displaying a Colorado disabled veteran license plate receive free admission to state parks, and free admission to state parks is granted to all veterans annually on Veterans Day.