



VETERANS ASSISTANCE COMMISSION OF MACOUPIN COUNTY, ILLINOIS

MACVAC-VS-001

Financial Assistance Program Policy

Emergency and Interim Aid for Eligible Veterans, Dependents, and Survivors

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Primary Authority:	330 ILCS 45/2 (MVAA — Financial Assistance); 330 ILCS 45/8 (Reporting); 330 ILCS 45/9 (Commission Powers)
Secondary Authority:	305 ILCS 5 (Illinois Public Aid Code); 38 U.S.C. §§ 101, 501 (VA Benefits); 38 U.S.C. § 2302 (Burial)
Adopted By:	Board of Commissioners — Veterans Assistance Commission of Macoupin County Resolution R-2026-16
Annual Review:	Required — Each calendar year by the Superintendent
Supersedes:	N/A — Initial Adoption

PROGRAM MISSION

The Veterans Assistance Commission of Macoupin County is the designated central service office for all Veterans and their families in Macoupin County, Illinois, pursuant to 330 ILCS 45/9. This Financial Assistance Program provides emergency and interim aid to eligible Veterans and their dependents who are in need and unable to obtain adequate support through other available programs. This is a bridge program — not a substitute for federal VA benefits, state public aid, or other entitlements.



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Section 1 — Purpose and Statutory Authority

The Financial Assistance Program of the Veterans Assistance Commission of Macoupin County (“Commission”) is established pursuant to 330 ILCS 45/2, which directs county Veterans Assistance Commissions to provide “just and necessary assistance and services” to eligible Veterans and their dependents, and 330 ILCS 45/9, which designates the Commission as the “central service office” for all Veterans and families in the county. This Program provides emergency and interim financial relief — it is not an ongoing entitlement program and does not substitute for federal VA benefits, state public aid, VA healthcare, or other available programs.

This policy is adopted in compliance with 330 ILCS 45/9(g), which requires the Commission to adopt applicable county policies, and implements the Commission’s financial assistance obligations under the Illinois Military Veterans Assistance Act. Standards of financial need are determined consistent with 305 ILCS 5 (Illinois Public Aid Code) guidelines as administered by the Illinois Department of Human Services (IDHS).

Section 2 — Scope of Application

This policy applies to all requests for direct financial assistance submitted to the Commission. It governs eligibility determinations, categories of authorized assistance, application procedures, documentation requirements, assistance limits, coordination with other benefit programs, appeals, and recordkeeping. All Commission staff, commissioners, and volunteers involved in the assistance process are bound by this policy.

Section 3 — Eligible Applicants

Financial assistance under this Program is available to the following individuals who are residents of Macoupin County, Illinois, and meet the eligibility criteria in this Section:

CATEGORY A — ELIGIBLE VETERANS

A Veteran is eligible for assistance if ALL of the following conditions are met:

1. **Military Service** — The applicant served in the Armed Forces of the United States (Army, Navy, Air Force, Marine Corps, Coast Guard, Space Force, or recognized reserve/National Guard component).
2. **Character of Discharge** — The applicant’s most recent period of active military service was discharged under Honorable conditions or Under Honorable Conditions (General). A Bad Conduct Discharge or Dishonorable Discharge is disqualifying. Exception: Veterans with a service-connected disability rated 0% or greater by the VA qualify regardless of discharge character.

Other Than Honorable (OTH) Discharge — OTH discharges are not automatically disqualifying. The Superintendent shall conduct a character of discharge review to determine whether the circumstances of the OTH discharge are related to a service-connected condition, mental health diagnosis, military sexual trauma (MST), or traumatic brain injury (TBI). The Superintendent shall document the review and render a written determination. This provision is consistent with 38 CFR § 3.12 and current VA discharge upgrade policy guidance.

3. **Minimum Service** — Service time requirements vary by era:



SERVICE ERA	MINIMUM SERVICE REQUIREMENT	EXCEPTION
Post-September 7, 1980	24 consecutive months of active duty OR at least 1 day of active duty in a combat zone or hostile fire area	<i>Any period if VA has found a service-connected disability (0% or greater)</i>
Pre-September 8, 1980	181 consecutive days of active duty OR at least 1 day of active duty in a combat zone or hostile fire area	<i>Any period if VA has found a service-connected disability (0% or greater)</i>
Reserve / National Guard — Activated	Involuntarily activated for federal service during a period of hostilities; meets applicable era standard above	<i>Service-connected disability exception applies</i>

CATEGORY B — ELIGIBLE DEPENDENTS AND SURVIVORS

The following individuals are eligible for assistance when they are unable to provide for their own basic needs due to financial hardship and their Veteran connection meets the service requirements in Category A:

- Spouse or registered domestic partner of a living eligible Veteran
- Unmarried dependent children under age 18 (or under age 23 if a full-time student) of an eligible Veteran
- Surviving spouse of a deceased Veteran whose last period of service met the Category A requirements, who has not remarried
- Surviving dependent children under age 18 (or under age 23 if full-time student) of a deceased eligible Veteran

RESIDENCY REQUIREMENT

All applicants must be residents of Macoupin County, Illinois at the time of application. Proof of Macoupin County residency is required (see Section 9 — Documentation Requirements). Temporary absence from the county for military service, hospitalization, or incarceration does not automatically disqualify an applicant if Macoupin County remains the Veteran's legal domicile.

Section 4 — Financial Need Requirement

Assistance is available only to applicants who are unable to provide food, shelter, and basic necessities for themselves or their dependents due to financial hardship. Financial need is assessed by the Superintendent consistent with the standards of need established by the Illinois Department of Human Services (IDHS) under 305 ILCS 5 (Illinois Public Aid Code). The Superintendent shall consider:

- Household income from all sources, including employment, VA benefits, Social Security, disability payments, and pension
- Household expenses and outstanding obligations



- Assets available to address the identified need
- The specific emergency or hardship creating the need for assistance

To be eligible for financial assistance, the Veteran's household gross monthly income must not exceed 130% of the current Federal Poverty Guidelines (FPG) as published annually by the U.S. Department of Health and Human Services. The applicable threshold is determined by household size. The Superintendent shall verify and document income at the time of application. Exception: The Superintendent may authorize assistance on a one-time basis for a Veteran whose income exceeds 130% FPG in cases of documented emergency hardship; such exception shall be documented in the Veteran's case file with written justification.

Section 5 — Prior Application for Federal and State Benefits

THIS IS A GAP-FILLER PROGRAM — OTHER BENEFITS MUST BE APPLIED FOR FIRST

Consistent with 330 ILCS 45/9 and 305 ILCS 5, Commission financial assistance is a program of last resort. Applicants must have applied for or must apply simultaneously for all reasonably available federal and state benefits before Commission assistance is authorized. The Superintendent shall assist every applicant in applying for all benefits to which they may be entitled.

Required prior or simultaneous applications include, as applicable:

- VA Disability Compensation or Pension (38 U.S.C. §§ 1110, 1521) — if not already receiving
- VA Aid & Attendance or Housebound benefits (38 C.F.R. § 3.351) — if eligible
- SNAP / Food Stamps (305 ILCS 5) — if income-eligible
- Medicaid / All Kids / Medicare (305 ILCS 5/5) — for medical needs
- Illinois Emergency Home Energy Assistance Program (LIHEAP / IHEAP) — for utility needs
- HUD-VASH or SSVF — for housing/homeless needs
- Illinois Department of Human Services (IDHS) General Assistance (305 ILCS 5/6) — if not receiving public aid
- Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) — if applicable

The Superintendent shall document all benefits applied for and the outcome in the Veteran's case file. Commission assistance may be provided prior to final determination of other applications when an immediate emergency exists, provided the Veteran has actively applied or is actively applying for those benefits.

Section 6 — Categories of Authorized Assistance

The Commission is authorized to provide the following categories of emergency and interim financial assistance to eligible applicants. Assistance is provided directly to vendors on behalf of the Veteran where possible. Cash payments to applicants are disfavored and shall be used only when vendor payment is not practicable.



CATEGORY	WHAT IS COVERED	WHAT IS NOT COVERED
Food and Personal Necessities	Grocery orders, food vouchers, and essential personal care items. Adjusted for household size per IDHS guidelines.	<i>Alcohol, tobacco, non-essential items</i>
Utilities and Fuel	Current utility bills (electric, gas, water/sewer) and heating fuel to maintain active service.	<i>Security deposits, delinquent past-due balances more than one billing cycle, penalties or fees</i>
Housing and Rent	Current month's rent or mortgage payment to prevent or resolve an immediate housing crisis.	<i>Security deposits, back rent (more than one month), home-finding fees, storage, hotel/motel stays beyond emergency</i>
Transportation	Least-expensive transportation to and from the nearest VA Medical Center (John Cochran VA — St. Louis, Illiana VA — Danville, or a CBOC) or approved medical facility for service-connected care.	<i>Personal vehicle purchases, routine commuting, non-medical travel</i>
Burial Assistance	Assistance with funeral and burial costs for eligible Veterans not covered by VA burial benefits (38 U.S.C. § 2302) or the Illinois Veterans Burial Allowance. Coordinate with county burial assistance programs.	<i>Costs exceeding burial assistance limits; pre-need funeral contracts</i>
Other Emergency Needs	Other essential needs not listed above, at the sole discretion of the Superintendent upon documented emergency and Board notification at the next regular meeting.	<i>Non-emergency, non-essential, or luxury items or services</i>

Section 7 — Assistance Amounts and Annual Limits

Specific per-incident and annual assistance limits shall be established by the Board of Commissioners by resolution at the first regular meeting of each fiscal year, based on the Commission's available budget, anticipated caseload, and community need. The following structure governs assistance amounts:

**ASSISTANCE LIMIT STRUCTURE — Amounts Set by Annual Board Resolution**

Category	Per-Incident Limit	Annual Household Limit	Notes
Food / Personal Necessities	Per IDHS guidelines	Included in aggregate	<i>Board sets monthly maximum per household size</i>
Utilities / Fuel	Up to \$200 per utility type per incident	Included in aggregate	<i>Current bills only; no deposits or past-due</i>
Housing / Rent	Up to Current HUD FMR for Macoupin County (see HUD.gov — updated annually; Board resolution sets operative figures)	Included in aggregate	<i>Current month only; no deposits or back rent</i>
Transportation	Actual cost, least expensive	Included in aggregate	<i>Mileage per current IRS rate or lowest available fare</i>
Burial Assistance	Up to \$500 per incident	N/A — per incident	<i>After VA burial and state benefits exhausted</i>
AGGREGATE ANNUAL LIMIT per household	N/A	\$3,000 per household per fiscal year (December 1 – November 30)	<i>Total of all categories combined per FY</i>

When assistance is provided to a Veteran in excess of the per-incident limit due to extraordinary circumstances, the Superintendent shall present the matter to the Board of Commissioners for ratification at the next regular meeting. No single expenditure of assistance funds exceeding the per-incident limit is authorized without Board approval, except in a documented emergency when Board convening is not practicable.

Section 8 — Application Process

Every Veteran, dependent, or survivor has the right to submit a written application for assistance. The Superintendent shall not deny any applicant the opportunity to apply. The application process is as follows:

ST EP	ACTION	DETAILS
1	Initial Contact	Veteran, dependent, or survivor contacts the MACVAC office in person, by telephone, or in writing. Walk-in applicants are accepted during regular office hours. The Superintendent may conduct initial intake via home visit or telehealth when the applicant is unable to come to the office due to disability or hardship.



2	Application Intake	Applicant completes the MACVAC Financial Assistance Application (MACVAC intake form). The Superintendent assists any applicant who needs help completing the form. Applications shall not be rejected for incompleteness without first offering to assist the applicant.
3	Document Submission	Applicant submits required documentation per Section 9. The Commission may obtain a copy of the Veteran's DD-214 directly from the Department of Defense National Personnel Records Center if the Veteran does not have the original.
4	Needs Interview	The Superintendent conducts an interview with the applicant to assess the nature and urgency of the need, current income and expenses, benefits received or applied for, and the specific assistance requested.
5	Benefit Coordination	The Superintendent assesses all other available federal and state benefits and, where applicable, assists the applicant in applying for those programs simultaneously per Section 5.
6	Decision	The Superintendent renders a written decision within five (5) business days of receipt of a complete application. Emergency circumstances requiring immediate action may shorten this timeline at Superintendent's discretion, with Board notification at the next regular meeting.
7	Fulfillment	Approved assistance is provided directly to the vendor (landlord, utility company, grocery vendor, medical provider, etc.) where practicable. Payment requires an itemized statement or claim approved by the Superintendent per 330 ILCS 45/9.
8	Case File	The Superintendent documents the full application, decision, and assistance provided in the Veteran's VBS case file within five (5) business days of resolution.

Section 9 — Documentation Requirements

The following documentation is required to process a financial assistance application. All documents are maintained in the Veteran's case file in the VBS system and in the physical file per MACVAC-OPS-002. The Commission shall treat all documentation as confidential.

Required for all applicants:

- DD-214 or Certificate of Service showing character of discharge. If unavailable, the Superintendent shall request a copy from the National Personnel Records Center (NPRC) at 1-314-801-0800 or nprc.archives.gov on the Veteran's behalf.
- Government-issued photo ID (driver's license, state ID, military ID, or passport)
- Proof of Macoupin County residency (utility bill, lease agreement, or government correspondence with current address)
- Completed MACVAC Financial Assistance Application (MACVAC intake form)
- Documentation of the specific need (past-due notice, eviction notice, utility shutoff notice, medical bill, funeral invoice, etc.)

Required as applicable:



- Proof of household income (most recent pay stubs, Social Security award letter, VA award letter, pension statements)
- Proof of current benefits received or pending applications (SNAP, Medicaid, SSDI, etc.)
- Dependent documentation (birth certificates, school enrollment verification for students 18-23)
- Surviving spouse documentation (marriage certificate; Veteran's death certificate)
- VA Rating Letter (if claiming service-connected disability exception to discharge/service requirements)

Section 10 — Denial of Assistance

The Superintendent may deny a request for assistance on the following grounds:

- Applicant does not meet the eligibility requirements in Sections 3 or 4
- Requested assistance falls within a category excluded in Section 6
- Annual assistance limit has been reached for the household in the current fiscal year
- Applicant has not made reasonable efforts to obtain available federal and state benefits per Section 5
- Application contains material misrepresentation or fraud
- Funds are not available in the current fiscal year budget

All denials shall be issued in writing within five (5) business days of the decision. The written denial shall state the specific grounds for denial and inform the applicant of the right to appeal per Section 11.

Providing false information or fraudulent documentation to obtain assistance is a violation of this policy and may be referred to the Macoupin County State's Attorney for prosecution under applicable state and federal law.

Section 11 — Appeals Process

Any applicant who receives a written denial has the right to appeal. The appeals process is as follows:

Step 1 — Request for Review (within 10 calendar days of denial)

The applicant submits a written request for review to the Superintendent within ten (10) calendar days of receiving the denial notice. The request should state why the applicant believes the denial was in error and may include additional supporting documentation.

Step 2 — Superintendent Review (within 5 business days of request)

The Superintendent reviews the request and any new documentation and renders a written reconsideration decision within five (5) business days. If the denial is upheld, the decision is forwarded to the Board of Commissioners.

**Step 3 — Board of Commissioners Review (at next regular meeting)**

If the applicant is not satisfied with the Superintendent's reconsideration, they may request Board review. The Board shall hear the appeal at its next regular meeting and render a majority vote decision. The Board's decision is final.

The Commission's appeals process does not preclude the applicant from seeking assistance through other agencies or programs (IDHS, IDVA, VA, etc.) while the appeal is pending.

Section 12 — Coordination with Federal and State Programs

PROGRAM / AGENCY	COORDINATION ROLE
VA Disability Compensation (38 U.S.C. § 1110; 38 CFR Part 3)	Superintendent assists eligible Veterans in filing claims. Commission assistance may be provided pending VA claim adjudication. Ongoing VA compensation reduces the financial need determination.
VA Pension & Aid and Attendance (38 U.S.C. § 1521; 38 CFR § 3.351)	Superintendent identifies eligible Veterans — especially older Vietnam-era Veterans — for Pension and A&A benefits. Commission may bridge gap pending award.
PACT Act / TERA (P.L. 117-168; 38 CFR § 3.307(a)(7))	Superintendent identifies toxic exposure eligibility. Pending VA enrollment or claim is not a barrier to Commission emergency assistance.
Illiana Health Care System / Danville VAMC (Veterans Health Administration)	Primary healthcare referral for enrolled Veterans. Commission transportation assistance coordinates with VAMC and CBOC scheduling (Springfield, Decatur, Peoria). Superintendent facilitates VA healthcare enrollment through Illiana Health Care System.
IDHS — Illinois Valley Office, Gillespie IL	Primary state partner for SNAP, Medicaid, LIHEAP, and General Assistance referrals. Superintendent refers ineligible Veterans to IDHS for state program applications.
IDVA — Illinois Department of Veterans' Affairs	State benefits coordination. IDVA VSO co-located in MACVAC office. Coordinate on state veteran benefit programs including Illinois Veterans Homes and state burial assistance.
HUD-VASH / SSVF (Housing programs)	For homeless or at-risk Veterans. Superintendent refers to HUD-VASH or SSVF prior to authorizing Commission housing assistance for chronic housing instability.
VA Burial Benefits (38 U.S.C. § 2302)	VA burial allowance is the primary source for burial costs. Commission burial assistance fills the gap not covered by VA or state burial programs.
SNAP / Food Stamps (305 ILCS 5/7)	Superintendent assists applicants in applying for SNAP. Commission food assistance fills gap pending SNAP approval or for households exceeding SNAP income limits.

Section 13 — Recordkeeping, Confidentiality, and Reporting

All assistance applications, decisions, and case activity shall be recorded in the VBS case management system and in the physical case file within five (5) business days of each action. Case files are



confidential and subject to the protections of 38 U.S.C. §§ 5701 and 5705, the Privacy Act of 1974, and the Illinois Freedom of Information Act (FOIA) exemptions for personal privacy.

Veteran case files shall be retained for five (5) years after inactivation per Illinois Local Records Commission Application No. 25:063, Item 106 (Veterans Assistance Case Files).

Reporting obligations:

- **Monthly:** The Superintendent presents a summary of assistance activity to the Board of Commissioners at each regular meeting, including number of applicants, categories of assistance provided, and total expenditures.
- **Annual — Governor's Report:** The Superintendent submits the annual report to the Governor on or before January 1 of each year per 330 ILCS 45/8. The report shall include financial assistance transactions and is provided to the County Board Chairperson and made publicly available online.
- **Annual — County Board Report:** The Superintendent presents an annual financial assistance program summary to the Macoupin County Board per 330 ILCS 45/4.
- **IDHS Reporting:** The Superintendent complies with any IDHS reporting requirements applicable to the Commission's administration of 305 ILCS 5 benefits per 330 ILCS 45/9.

Section 14 — Training Requirements

TRAINING REQUIREMENTS	
Who Must Complete:	Superintendent / VSO (primary). Incoming VSO upon hire. Administrative staff with client contact.
Frequency:	Upon adoption of this policy; upon hire; annually when policy is reviewed.
VA Benefits Training:	NACVSO annual training and CEU requirements cover benefit coordination. nacvso.org
IDHS Coordination:	IDHS Illinois Valley office, Gillespie, IL — (217) 839-4612. Superintendent coordinates with IDHS on benefit referrals and co-administration per 330 ILCS 45/9.
VA Claims Training:	VA Office of General Counsel accreditation and annual NACVSO training maintain VSO competency in coordinating benefit applications.
Acknowledgment:	All staff must sign the Acknowledgment Form (attached) confirming receipt and understanding of this policy.

Section 15 — Annual Review

This policy shall be reviewed annually by the Superintendent and updated to reflect:

- Current IRS mileage rates (for transportation assistance calculations)
- Current IDHS need standards (305 ILCS 5) applicable to financial need determinations
- Current VA benefit rates and eligibility thresholds (38 U.S.C. §§ 1110, 1521)
- Current Board-adopted assistance limits (updated annually by Board resolution)
- Any changes to 330 ILCS 45, 305 ILCS 5, or applicable federal law



Material amendments to this policy require Board approval by resolution. Routine annual updates to rate references and dollar limits may be made by the Superintendent and reported to the Board at the next regular meeting.



ACKNOWLEDGMENT OF RECEIPT & UNDERSTANDING

MACVAC-VS-001 — Financial Assistance Program Policy

Veterans Assistance Commission of Macoupin County, Illinois

I acknowledge that I have received, read, and understand the Financial Assistance Program Policy (MACVAC-VS-001) of the Veterans Assistance Commission of Macoupin County. I understand my obligations to administer this program with integrity, maintain confidentiality of all Veteran information, ensure accurate recordkeeping, and fulfill all reporting requirements under 330 ILCS 45/8 and 330 ILCS 45/9.

Printed Name: _____

Title / Role: _____

Signature: X _____

Date: _____