

ALA UNIT 272 LEGISLATIVE COMMITTEE REPORT

August 23, 2026

Jan L. Snyder

VA Benefits for Pennsylvania Veterans: The Keystone State Guide

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Pennsylvania is home to nearly 700,000 veterans — one of the largest veteran populations of any state in the nation. Many served during the Korean War, Vietnam, or Gulf War eras and are now reaching the point where long-term care has become a real and pressing question for their families.

The good news for Pennsylvania veterans is that benefits go well beyond what the federal VA offers on its own. The Commonwealth operates its own veteran support system through the Pennsylvania Department of Military and Veterans Affairs (DMVA) — including six state-run Veterans Homes, one of the most generous disabled veterans' property tax exemptions in the country, and a full state tax exemption on military retirement pay with no age or income cap. This guide covers both the federal and Pennsylvania-specific benefits most relevant to veterans and their families.

1. VA Aid & Attendance — Help Paying for Long-Term Care

For wartime veterans who need help with daily activities — bathing, dressing, eating, getting around — the [VA Aid & Attendance benefit](#) is often the most financially significant program available. It provides a tax-free payment each month that can be applied toward [in-home care](#), [assisted living](#), [memory care](#), or skilled nursing costs.

Aid & Attendance is a VA pension benefit — not a disability benefit — which means it is based on care needs and household finances rather than how a veteran was injured or whether they served in combat. To qualify, a veteran must have served at least 90 days of active duty with at least one day during a recognized wartime period (WWII, Korean War, Vietnam War, or Gulf War era), received an other-than-dishonorable discharge, need

ALA UNIT 272 LEGISLATIVE COMMITTEE REPORT

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assistance with [activities of daily living](#), and meet the VA's income and net worth limits. In 2026, the net worth limit is \$163,699.

The [2026 Aid & Attendance benefit rates](#) are:

- **Surviving Spouse:** \$1,558/month
- **Single Veteran:** \$2,424/month
- **Married Veteran:** \$2,874/month
- **Two Veterans Married to Each Other:** \$3,845/month

For Pennsylvania veterans and surviving spouses managing the cost of long-term care — whether at home, in an assisted living community, or in a skilled nursing facility — Aid & Attendance can make a meaningful difference. The benefit can be used toward care in a private home, a licensed assisted living community, a memory care community, or a skilled nursing facility, including one of Pennsylvania's six state Veterans Homes. It can also be used in some circumstances to pay a family member who provides care — see our guide on [whether a family member can be paid to care for a veteran or surviving spouse](#).

Most families don't realize Aid & Attendance exists. The VA does not proactively notify eligible veterans or surviving spouses. Many Pennsylvania veterans — and widows of wartime veterans — are legally entitled to this benefit but have never claimed it. To learn more, read our complete [Aid & Attendance Fact Sheet](#).

2. Pennsylvania's Six State Veterans Homes

Pennsylvania operates six state Veterans Homes through the DMVA's Bureau of Veterans Homes, located throughout the commonwealth so veterans from every region have a campus reasonably close to home and family. Each home offers a different blend of skilled nursing, personal care, and dementia/memory care services.

- **Delaware Valley Veterans' Home** — Philadelphia, adjacent to Benjamin Rush State Park
- **Gino J. Merli Veterans' Center** — Scranton, named for a WWII Medal of Honor recipient
- **Hollidaysburg Veterans' Home** — Duncansville (Blair County), the largest of the six homes
- **Pennsylvania Soldiers' and Sailors' Home** — Erie, the oldest of the six, opened in 1886, with the commonwealth's only state veterans' cemetery on its grounds

ALA UNIT 272 LEGISLATIVE COMMITTEE REPORT

August 23, 2026

Jan L. Snyder

- **Southeastern Veterans' Center** — Spring City, about 45 minutes from downtown Philadelphia
- **Southwestern Veterans' Center** — Pittsburgh, in Allegheny County

To be eligible, an applicant generally needs an honorable or under-honorable-conditions discharge and must be a Pennsylvania resident, or have been a Pennsylvania resident at the time they entered military service. Eligible spouses and surviving spouses of qualifying veterans may also be admitted. Monthly charges are based on the resident's ability to pay — no veteran is denied admission solely because they cannot afford the full maintenance fee, though residents are expected to contribute based on their income.

Apply before a health crisis forces the issue. Applications to Pennsylvania's Veterans Homes are processed through the DMVA's Bureau of Veterans Homes at Fort Indiantown Gap, and admission is generally by priority of application date. If a veteran may need skilled nursing or personal care in the coming months, it's worth starting the application — through a County Director of Veterans Affairs — well before an emergency hospital discharge creates urgency.

3. Disabled Veterans' Real Estate Tax Exemption

Pennsylvania offers one of the most valuable property tax benefits available to disabled veterans anywhere in the country. Unlike states that only reduce a home's assessed value, Pennsylvania's Disabled Veterans' Real Estate Tax Exemption can eliminate county, municipal, and school district property taxes entirely on a qualifying veteran's primary residence.

To qualify, a veteran must have received an honorable or under-honorable-conditions discharge, served during an established wartime period (or received an Armed Forces Expeditionary Medal), be a Pennsylvania resident, and have a 100% permanent and total service-connected disability rating from the VA — or be blind, paralyzed, or have lost two or more limbs due to military service. The property must be the veteran's primary residence.

Applicants must also demonstrate financial need, though most qualifying veterans clear this bar automatically. As of January 1, 2025, the Pennsylvania State Veterans' Commission set the presumptive-need income threshold at \$114,637 — veterans at or below that gross annual income are presumed to have financial need. Veterans above that threshold can still qualify if their documented monthly expenses exceed their monthly household income. Unremarried surviving spouses of veterans who were receiving the exemption may continue it, provided the veteran was rated 100% permanent and total during their lifetime.

ALA UNIT 272 LEGISLATIVE COMMITTEE REPORT

August 23, 2026

Jan L. Snyder

The exemption is granted in five-year increments and must be renewed. Applications are filed through the veteran's County Director of Veterans Affairs using forms MA-VA 40 (or MA-VA 40ss for a surviving spouse) and MA-VA 41, which the county tax assessment office completes — not through the VA or DMVA directly.

Pennsylvania's exemption is all-or-nothing. Unlike states that offer a partial, graduated reduction based on disability percentage, Pennsylvania's program currently requires a 100% permanent and total rating (or equivalent) for any exemption at all — a veteran rated below 100% receives no property tax relief under this specific program. Legislation has been introduced in recent sessions to extend graduated relief to veterans with lower disability ratings and to remove the wartime-service requirement, but as of 2026 these changes have not been enacted. It's worth checking with your County Director of Veterans Affairs for the current status.

4. Military Retirement Pay — Full State Tax Exemption

Pennsylvania is one of the more favorable states in the country for military retirees on tax treatment. The commonwealth's flat 3.07% personal income tax simply does not apply to military retirement pay — and unlike many states that offer only a partial or capped exclusion, Pennsylvania's exemption is complete, with no age requirement and no income limit.

This full exemption also extends to Survivor Benefit Plan (SBP), Reserve Component Survivor Benefit Plan (RCSBP), and Retired Serviceman's Family Protection Plan (RSFPP) annuity payments. VA disability compensation has always been fully exempt from both state and federal income tax, with no cap. Pennsylvania also does not tax Social Security benefits of any kind.

One nuance worth noting: active-duty military pay earned by a Pennsylvania resident while stationed within Pennsylvania is taxable as ordinary compensation. However, active-duty pay earned while serving outside Pennsylvania — including for National Guard and Reserve members on federal active duty for training — is not subject to Pennsylvania income tax.

5. Vehicle Registration Fee Waiver & Disabled Veteran License Plates

Pennsylvania eliminates registration and title fees entirely for one passenger vehicle or truck weighing 9,000 pounds or less for veterans who meet one of several qualifying criteria: a veteran who lost a limb or an eye, or who became partially paralyzed, while serving in the U.S. Armed Forces; a former prisoner of war; a recipient of the Congressional Medal of Honor; or a recipient of the Purple Heart. The license plate fee itself still applies,

ALA UNIT 272 LEGISLATIVE COMMITTEE REPORT

August 23, 2026

Jan L. Snyder

but the registration and title fees — which would otherwise recur every renewal cycle — are waived for the life of the vehicle’s ownership by that veteran.

Separately, veterans with a 100% service-connected disability rating, certified by the VA or their service unit, can obtain a Severely Disabled Veteran license plate. This plate allows the vehicle to park up to 60 minutes beyond the posted legal parking limit in most areas and to use spaces reserved for persons with disabilities. PennDOT can also post a designated disability parking sign near a qualifying veteran’s residence on request.

Any veteran who served on active duty and received a discharge other than dishonorable — regardless of disability status — can also add a free Veteran Designation to their Pennsylvania driver’s license or photo ID, which carries forward automatically at each renewal. Beyond making veteran status easy to verify, the designation is honored by many Pennsylvania retailers and restaurants for veteran-appreciation discounts.

6. VA Aid & Attendance for Surviving Spouses

Surviving spouses of Pennsylvania wartime veterans represent one of the most consistently overlooked groups when it comes to VA benefit eligibility. A widow or widower who has never served in the military may still qualify for VA pension — including the Aid & Attendance addition — based entirely on their deceased spouse’s military service record.

In 2026, a surviving spouse who qualifies for Aid & Attendance may receive up to \$1,558 per month in tax-free benefits — money that can help cover in-home care, assisted living, or other long-term care costs. The veteran does not need to have applied for or received VA benefits during their lifetime for the surviving spouse to be eligible.

For a full explanation of eligibility and how to apply, see our guide to [Aid & Attendance for surviving spouses](#). Surviving spouses who may qualify for Dependency and Indemnity Compensation (DIC) instead should review our [DIC vs. Aid & Attendance comparison](#) to understand which benefit applies to their situation.

Not Sure What Benefits a Pennsylvania Veteran or Family Member May Qualify For?

Our Benefit Specialists, working under the guidance of our VA-accredited attorney, will review your situation and help you understand your options.

[See If You Qualify](#)

7. VA Long-Term Care Benefits

Pennsylvania veterans enrolled in VA health care have access to a range of VA-funded long-term care services that go beyond what most families are aware of. Pennsylvania’s VA

ALA UNIT 272 LEGISLATIVE COMMITTEE REPORT

August 23, 2026

Jan L. Snyder

medical centers fall under Veterans Integrated Service Network 4 (VISN 4), with facilities in Philadelphia, Pittsburgh, Erie, Wilkes-Barre, Lebanon, Coatesville, Butler, and Altoona — and VA Community Living Centers operating at most of those locations, giving Pennsylvania veterans broader access to VA-run skilled nursing than many other states. These services include:

- **VA Community Living Centers (CLCs):** VA-operated skilled nursing and rehabilitation facilities providing long-term care for eligible veterans — Pennsylvania has CLCs at multiple VA medical centers across the state.
- **Community Nursing Home Care:** The VA contracts with private nursing homes to provide care for eligible veterans who need placement outside a VA facility.
- **Home-Based Primary Care (HBPC):** A VA program that brings a team of health professionals — physicians, nurses, therapists, social workers — directly into the veteran's home. Particularly valuable for elderly veterans who cannot easily travel to VA appointments.
- **Adult Day Health Care:** VA-funded daytime programs offering health monitoring, therapeutic activities, and social engagement for veterans who live at home but benefit from structured daily support.
- **Respite Care:** Temporary relief care provided to give family caregivers a break — available through the VA's caregiver support programs.
- **Hospice and Palliative Care:** End-of-life care services available through VA facilities and community partners for enrolled veterans.

VA health care and Aid & Attendance pension are separate programs and can often be used together. See our overview of [VA long-term care options](#) for a full breakdown of how these programs work and who qualifies.

8. VA Caregiver Support Programs

For Pennsylvania families providing care to a veteran at home, the VA offers two caregiver support programs that operate separately from Aid & Attendance pension and serve different purposes.

The **Program of General Caregiver Support Services (PGCSS)** is available to caregivers of all enrolled veterans regardless of era served. It provides caregiver education and training,

ALA UNIT 272 LEGISLATIVE COMMITTEE REPORT

August 23, 2026

Jan L. Snyder

a caregiver support line, peer support mentoring, and referrals to community resources — no financial stipend, but practical support for family caregivers navigating a difficult role.

The **Program of Comprehensive Assistance for Family Caregivers (PCAFC)** is more substantial. As of October 2022, the VA expanded PCAFC eligibility to include veterans who served before May 7, 1975, opening the program to many older veterans and their caregivers for the first time. Eligible caregivers under PCAFC may receive a monthly financial stipend, health care coverage through CHAMPVA (if not already covered), mental health counseling, respite care, and caregiver training.

For more information on VA programs that support caregivers and the veterans they care for, see our guide to [how to get VA caregiver benefits](#).

9. Veterans Temporary Assistance & Other Pennsylvania Support Programs

Beyond the major benefits above, the DMVA administers several smaller programs that can matter a great deal to a Pennsylvania veteran facing a specific hardship.

- **Veterans Temporary Assistance (VTA):** Provides up to \$1,600 within a 12-month period to help cover food, shelter, fuel, clothing, utilities, health care, and other essential needs for veterans facing financial hardship due to job loss, illness, or another unforeseen circumstance.
- **Amputee and Paralyzed Veterans Pension:** A monthly state pension of \$150 for Pennsylvania residents who lost, or lost the use of, two or more limbs due to a service-connected injury, with at least a 40% disability rating in each affected limb. The veteran must have been a Pennsylvania resident upon entering military service. Pending legislation would raise this to \$180 per month, but the increase has not yet been enacted.
- **Free Hunting, Fishing, and Trapping License:** Pennsylvania residents with a 100% disability rating who served during a recognized wartime period can receive a free resident hunting, fishing, and fur-trapping license through their county treasurer's office.

All of these programs are accessed through the veteran's County Director of Veterans Affairs, who can also help confirm current eligibility rules and required documentation.

10. Educational Gratuities Program for Children of Veterans

Pennsylvania's Educational Gratuities Program provides financial assistance to children of honorably discharged wartime veterans who have a 100% permanent and total service-

ALA UNIT 272 LEGISLATIVE COMMITTEE REPORT

August 23, 2026

Jan L. Snyder

connected disability, or to children of veterans who died in service during a recognized period of war or armed conflict.

Eligible children must be between the ages of 16 and 23, must have lived in Pennsylvania for the five years immediately preceding the application, and must attend an approved school within the commonwealth — which can include colleges, trade schools, and registered apprenticeship programs, not just traditional universities. Qualified children can receive up to \$500 per academic term, for up to eight terms, for a total of \$4,000 per child. Payments are made directly to the educational institution.

Applications are filed through the veteran's (or surviving family's) County Director of Veterans Affairs. A separate, related program — the Postsecondary Educational Gratuity Program (PEGP), administered through the Pennsylvania Higher Education Assistance Agency — provides a more extensive tuition, fee, and room-and-board waiver specifically for children of deceased Pennsylvania National Guard service members. Families should confirm with their county veterans office which program applies to their situation.

How Patriot Angels Helps Pennsylvania Veterans and Their Families

Navigating the full range of federal and Pennsylvania state benefits available to veterans can be complex — and the stakes are high, particularly for elderly veterans and surviving spouses who are managing significant long-term care costs. Patriot Angels has helped more than **30,000 veterans and surviving spouses** secure over **\$1 billion in VA benefits** since 2012. Our Benefit Specialists work under the guidance of our VA-accredited attorney and provide expert VA benefit guidance.

If you have questions about Aid & Attendance or other VA benefits for a Pennsylvania veteran or surviving spouse, call us at [\(844\) 757-3047](tel:844-757-3047) or visit our [free consultation page](#) to get started.