

# VA Benefits for Senior Care

*What Veterans and Surviving Spouses May Qualify For, and How to Access It*

**Benefit rates effective December 1, 2025 through November 30, 2026 • VA Net Worth Limit: \$163,699**

*A Complimentary Resource from Senior Care Connect DMV*

If your loved one served in the U.S. military, they may be entitled to significant financial assistance toward the cost of assisted living, memory care, or in home care. Many eligible veterans and surviving spouses are unaware that these benefits exist.

VA pension benefits including Aid & Attendance and Housebound, provide tax free monthly income of up to approximately \$3,845 per month, depending on individual circumstances. These funds may be applied toward home care, assisted living, memory care, or skilled nursing facility costs.

## About Senior Care Connect DMV

Senior Care Connect DMV provides free placement and guidance services for families navigating senior care options throughout Maryland, Washington, DC, and Virginia.

We do not process VA claims directly and are not VA accredited claims agents or legal representatives. We help families understand available benefits and can connect them with qualified VA accredited professionals and trusted local senior care resources.

## The Two Main VA Benefits for Senior Care

### 1. Aid & Attendance (A&A)

Aid & Attendance is the most valuable VA benefit available to seniors who need assistance with daily activities. It is an enhancement to the VA Pension program that provides additional monthly income to help offset the cost of care.

A veteran or surviving spouse may qualify if they meet one or more of the following criteria:

- Require assistance with activities of daily living, such as bathing, dressing, eating, or toileting
- Are bedridden or spend the majority of their time in bed due to a disability

- Reside in a nursing home or assisted living facility due to mental or physical incapacity
- Have significantly limited vision (corrected visual acuity of 5/200 or less in both eyes)

## 2. Housebound Benefit

The Housebound benefit is available to veterans or surviving spouses who are substantially confined to their home or immediate premises due to a permanent disability. While it provides a lower benefit amount than Aid & Attendance, it offers meaningful financial assistance to those who qualify.

*Important: A veteran or surviving spouse may not receive both the Aid & Attendance and Housebound benefits simultaneously. In most cases, Aid & Attendance provides the higher benefit for those who are eligible.*

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## 2026 Monthly Benefit Amounts

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The table below reflects maximum monthly benefit amounts effective December 1, 2025 through November 30, 2026. Actual benefit amounts are determined by countable income, assets, and documented care expenses.

Beneficiary	Aid & Attendance (Max/Month)	Housebound (Max/Month)
<b>Veteran - No Dependents</b>	\$2,424	\$1,776
<b>Veteran with Spouse or Dependent Child</b>	\$2,874	~\$2,311 *
<b>Surviving Spouse - No Dependents</b>	\$1,558	~\$1,209 *
<b>Married Veteran Couple (Both Eligible for A&amp;A)</b>	\$3,845	N/A

*\* Housebound rates for dependents are estimates based on published VA Maximum Annual Pension Rate (MAPR) data. Please confirm current figures at [va.gov](http://va.gov).*

*Source: VA.gov pension rates, effective December 1, 2025, reflecting a 2.8% cost of living adjustment. All VA pension benefits are completely tax free.*

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## Who May Qualify? Four Key Requirements

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### Please Note

To be considered for VA Pension with Aid & Attendance or Housebound benefits, applicants generally must satisfy all four of the criteria outlined below.

Families who assume they do not qualify often due to income level or total assets, are encouraged to review the care expense deduction carefully before drawing any conclusions.

### Requirement 1: Military Service

The veteran must have completed at least 90 days of active duty military service, including at least one day during a recognized wartime period, and must have received a discharge other than dishonorable.

Wartime Period	Qualifying Dates of Service
World War II	December 7, 1941 – December 31, 1946
Korean Conflict	June 27, 1950 – January 31, 1955
Vietnam Era	August 5, 1964 – May 7, 1975
Gulf War / Ongoing Conflicts	August 2, 1990 – Present

### Requirement 2: Medical Need

The veteran or surviving spouse must have a documented need for assistance with daily activities. Documentation is typically provided by a licensed physician using VA Form 21-2680.

### Requirement 3: Income Eligibility

The VA calculates “countable income” by subtracting unreimbursed medical and long-term care expenses from gross income. This step is where many families are pleasantly surprised:

### Real Life Example: How Care Expenses Can Reduce Countable Income

Consider a veteran receiving \$2,800 per month in combined Social Security and pension income.

They are currently paying \$4,200 per month for memory care in an assisted living community.

After deducting the \$4,200 in unreimbursed care expenses, the veteran's VA countable income drops to near zero, potentially making them eligible for the full \$2,874 monthly benefit.

Families with significant care costs often qualify even when gross income appears too high.

### Requirement 4: Net Worth

For 2026, the VA net worth limit is \$163,699. Generally excluded from the net worth calculation:

- Primary residence, provided the veteran or spouse resides in the home
- One personal vehicle
- Household furnishings and personal belongings

### 36 Month Asset Look Back Period

The VA reviews asset transfers made within 36 months prior to the date of application. Gifting funds to family members or transferring property below market value during this period may result in a penalty, temporarily delaying benefit payments.

We strongly recommend consulting a VA accredited attorney before making any financial transfers.

## How to Apply? Step by Step Overview

1. **Gather military service records.** The DD-214 (Certificate of Release or Discharge from Active Duty) is the primary document required to establish service eligibility.
2. **Obtain a physician's statement.** A licensed physician must complete VA Form 21-2680 to document the applicant's medical need.
3. **Compile financial documentation.** Gather income statements, bank and investment account records, and all documentation of ongoing care expenses.
4. **Complete the pension application.** Veterans file VA Form 21-527EZ. Surviving spouses file VA Form 21-534EZ. Both forms are available at [va.gov](http://va.gov).
5. **Submit the application.** Applications may be submitted online at [va.gov](http://va.gov), by mail, or in person with the assistance of a VSO representative or VA accredited claims agent.
6. **Respond to VA correspondence promptly.** The VA may request additional documentation. Responding in a timely manner helps prevent unnecessary delays.

## Benefits Are Retroactive to the Date of Application

Once approved, VA pension benefits are typically paid retroactively to the date the application was received, not the date of approval. Filing early, even with an incomplete application, can help protect your retroactive start date.

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## Five Common Mistakes Families Make

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### 1. Assuming Ineligibility Before Reviewing Care Costs

Many families disqualify themselves based on gross income or total assets, without accounting for the care expense deduction. Always calculate countable income with actual care costs deducted, before assuming the benefit is out of reach.

### 2. Transferring Assets Prior to Applying

Because the VA applies a 36-month look back period, transferring or gifting assets before filing can result in a penalty period. Consulting a VA accredited attorney prior to any financial transfers is strongly advisable.

### 3. Relying on Non Accredited Assistance

Only VA accredited attorneys, claims agents, and Veterans Service Organization (VSO) representatives are legally authorized to charge fees for assistance with VA claims. Exercise caution with financial advisors or consultants who lack VA accreditation.

### 4. Delaying Application Until After Care Begins

Families may apply for VA benefits before a loved one transitions into a care facility. As long as medical need is properly documented and all other requirements are met, the application does not need to wait until care has started.

### 5. Overlooking the Surviving Spouse Benefit

Surviving spouses of wartime veterans may qualify for VA pension benefits based on their late spouse's military service, even if the veteran has already passed. If your spouse served during a qualifying wartime period, it is worth exploring whether you may be eligible.

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## VA Resources in Maryland, DC & Virginia

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Resource	Location	Contact
VA Maryland Health Care System	Baltimore, MD	410-605-7000
Washington DC VA Medical Center	Washington, DC	202-745-8000
VA Northern Virginia	Arlington, VA	855-870-8010
Maryland Dept. of Veterans Affairs	Multiple counties	mdva.maryland.gov
Virginia Dept. of Veterans Services	Statewide offices	dvs.virginia.gov
DC Office of Veterans Affairs	Washington, DC	ova.dc.gov

Veterans Service Organizations (VSOs) including the American Legion, Veterans of Foreign Wars (VFW), and Disabled American Veterans (DAV), offer free claims assistance throughout the DMV area.

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## Connect With Senior Care Connect DMV

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Scan either code below to request a free senior care consultation or to join our caregiver support community on Facebook.



### Request Free Senior Care Guidance

Complete our short intake form and a member of our team will follow up within one business day.

[seniorcareconnectdmv.com](http://seniorcareconnectdmv.com)



## Join Our Facebook Caregiver Support Community

Connect with families navigating senior care decisions across Maryland, DC, and Virginia.

[facebook.com/share/g/17w2vsfdaG](https://facebook.com/share/g/17w2vsfdaG)


## Not Sure Whether Your Loved One Qualifies for VA Benefits?

### We're Here to Help.

Navigating VA benefits while searching for the right senior care solution can feel overwhelming. Our team at Senior Care Connect DMV is here to listen, answer your questions, and connect you with the right professionals, at absolutely no cost to your family.

 **Call or Text: 301-968-6860**

 **[info@seniorcareconnectdmv.com](mailto:info@seniorcareconnectdmv.com)**

 [seniorcareconnectdmv.com](https://seniorcareconnectdmv.com)

### Disclaimers & Important Notes

*Senior Care Connect DMV is not a VA accredited claims agent or legal representative and does not process VA claims directly. This guide is intended for general informational purposes only and does not constitute legal, financial, or benefits advice. VA benefit eligibility requirements, rates, and program rules are subject to change without notice. For advice tailored to your specific situation, please consult a VA accredited attorney, accredited claims agent, or an accredited Veterans Service Organization representative.*

*Last Updated: May 2026 | Benefit rates reflect the VA cost of living adjustment effective December 1, 2025 through November 30, 2026. Always verify current rates, eligibility criteria, and program details at [va.gov](https://va.gov).*