

State Veteran's Benefits

Iowa



2021

The state of Iowa, through legislation, state offices, and the Department of Veteran Affairs, provides services and support to its military community in the following areas:

- Housing
- Financial Assistance
- Employment
- Education
- Recreation
- Driver and Vehicle Licensing
- Burial
- Taxation

Iowa's military community as of Dec. 31, 2020 consisted of:

- 1,077 active-duty service members
- 639 active-duty spouses
- 1,473 active-duty children
- 13,540 National Guard and reserve members
- 6,236 National Guard and reserve spouses
- 10,411 National Guard and reserve children

Veteran Housing Programs

Iowa Veterans Home

IVH opened its doors to Iowa veterans and their spouses in 1887 as the Old Soldiers Home. From that time, the Home has belonged to the people of Iowa, guided by the Iowa Legislature and the Iowa Commissioners of Veterans Affairs. Today, IVH is one of the largest one of the largest state veterans homes in the nation

and provide services to over 550 Iowa veterans at a time. As in the past, IVH maintains its loyalty and dedication to American veterans. It is a true community, comprised of residents, staff, volunteers and visitors. The beautiful campus spans almost 150 acres, with four main resident care buildings. It is located at 1301 Summit St, Marshalltown, IA 50158 Tel: 641-753-4325, 1-800-645-4591, or 641-844-6203 Fax. Refer to <https://youtu.be/id9dkWDHppo> for a video on the home. Refer to <https://www.youtube.com/watch?v=1AgGLxOrSr0> for a virtual tour. For a resident handbook refer to https://ivh.iowa.gov/sites/default/files/documents/2019/02/resident_handbook_2018_2003wordversion.pdf.



Sheeler Bldg



Loftus Bldg.



Malloy Hall



Dack Bldg

IVH utilizes the person-centered care philosophy. The concept provides expanded opportunities for the resident to participate more with decision-making, socializing, and with their own care. IVH staff began embracing this philosophy in 2006. Staff continue efforts towards more individualized care for each resident based upon their needs and wants. IVH has a total of 755 beds available of which 113 beds are residential and 642 are nursing beds. Presently, the home provides personalized medical, nursing, rehabilitative care, mental health, pharmacy and dietary services, along with many other services. All the services help make the lives of residents engaged and fulfilling. The IVH is a non-smoking facility.

Honorably discharged veterans, their spouses, and/or widowed spouses who demonstrate either medical or financial need, meet Iowa residency requirements, and veteran eligibility for admission to VA are qualified for admission. Eligible veterans, their spouses, and/or widowed spouses are admitted without regard to their financial status. The rate of payment is based on the cost of care and the individual's ability to pay using available resources. IVH wants everyone interested in their facility to have an opportunity to visit and learn more about it. When you call the IVH Tours Hotline: 1-800-645-4591 you will be directed to a call processing menu where you'll get three options to choose from. Depending on the nature of your tour request, the designated department either will take down your information or return your call to arrange for your visit. Refer to <http://ivh.iowa.gov> for additional information on the home.

To request admittance into the Iowa Veterans Home the following forms must be thoroughly and accurately completed and submitted. Failure to complete them may cause the admissions process to be delayed. Each local County Commission of Veterans Affairs Office is available for assistance in completing and submitting application for residency at the Iowa Veterans Home. Submit your completed application along with supporting documents to the County Commission on Veteran Affairs office in your county of residence which can be located at <https://va.iowa.gov/counties>. Note the application will not be processed until verification of Iowa residency is received from your County.

Choose the appropriate application packet to print:

1. [Veteran Application Packet](#)
2. [Spouse Application Packet](#)
3. [Gold Star Parent Packet](#)

OR

Choose the individual form needed:

1. One of the following application forms
 - o [Veteran Application for Admission](#)
 - o [Goldstar Parent Application for Admission](#)
 - o [Spouse Application for Admission](#)
2. [Application Checklist](#)
3. [Personal Functional Assessment](#)
4. [Financial Affidavit](#)
5. [Supplement To Application For Admission](#)
6. [Release of Information](#)
7. [Notification for Applicants](#)

Applicants are admitted to the Iowa Veterans Home without regard to their financial status; and each resident's out-of-pocket payment to the Iowa Veterans Home is based on the actual cost of care for each individual resident and the individual's ability to pay using their available resources. Applicants, residents, or their legal representative are required to disclose to the Iowa Veterans Home all sources of income (pensions, social security, private or government annuities, rents, farm income, interest, etc.), assets (cash, bank accounts, savings and loan accounts, bonds, real estate and investment) must also be listed on the application, the value of the applicant's homestead must be disclosed; however, it may not be counted as an asset and may retain its exempt status under Iowa Administrative Code. Applicants shall inform the Veterans Home of any health or nursing home insurance coverage, applicants/residents are responsible for payment of any premiums, and any insurance payments shall be applied toward the cost of medical care before Iowa Veterans Home funds are expended. All residents of the Iowa Veterans Home are required to apply for Medicare, if not already enrolled and covered by the program. The Iowa Veterans Home pays the Medicare premium upon billing by the Social Security Administration. Failure to make complete and accurate disclosure of income and assets is grounds for dismissal from the Home. If you have any questions contact the admission staff at:

- Admissions Supervisor Kathy Kopsa Tel: 641-753-4514 or Kathy.Kopsa@ivh.state.ia.us
- Admissions Coordinator Jason Matteson Tel: 641-753-4325 Jason.Matteson@ivh.state.ia.us.

Homeownership Assistance

The Military Homeownership Assistance Program provides eligible service members and veterans with a \$5,000 grant for down payment and closing costs on a qualifying home purchase. Eligible service members may access the Military Homeownership Assistance Program to be used with a qualifying mortgage or cash purchase transaction. The Military Homeownership Assistance grant may also be combined with a Plus grant for a total of \$7,500 of down payment and closing cost assistance for borrowers who qualify for both programs. Borrowers are limited to one-time use of a Plus grant and one-time use of a Military Homeownership Assistance grant.

Eligibility criteria is:

- Have served 90 days active duty between August 2, 1990 and April 6, 1991 or September 11, 2001 to present. Active duty need not be consecutive; it may be cumulative. Inactive Duty Training, Annual Training and Active Duty for Training may not count toward active duty; or
- Is a federal status injured service person having served in active duty August 2, 1990 and April 6, 1991 or September 11, 2001 to present; or

- Is a surviving spouse of said eligible service person, all who have had a discharge other than dishonorable.

AND

- Receives prior approval before closing on a qualified home.
- Utilizes an IFA Participating or Facilitating Lender and IFA first mortgage (if financing the purchase).
- Utilizes an IFA Participating Lender to receive a non-IFA first mortgage if IFA deems it economically feasible and financially advantageous. At this time, IFA will approve a grant with non-IFA financing if the lender demonstrates that such financing is a fixed rate, permanent, fully amortizing mortgage loan that is at least 25 basis points lower APR* than the most comparable IFA mortgage product available at the time the applicable Good Faith Estimate is issued.

Eligible Home Criteria:

- The home must be located in the state of Iowa and must be purchased by the eligible service member.
- The home must be immediately occupied by the service member/spouse as the borrower's primary residence.
- Single-family residences (including "stick-built" homes, modular homes or manufactured homes).
- Condominiums
- Townhomes
- A property containing up to four units, if one of the units will be the primary residence of the service member

<http://www.iowafinanceauthority.gov/home/quickcheck> to

Use the eligibility quick check at <https://www.iowafinance.com/eligibility> to see if you may be eligible.

Application Process:

Contact a Participating Lender at <http://www.iowafinanceauthority.gov/Home/sfcontactlisting> to determine eligibility and begin the application process. Typical forms usually needed to establish military service include:

- A copy of a valid DD Form 214 (Member 2 Form or higher)
- Four months of leave and earnings statements or other documentation that may be required and government issued photo ID. Cash financing is also available, please contact the military homeownership team for details.

Property Tax Exemption

This benefit reduces a veteran's assessed home value for property tax purposes by \$1,852. In order to qualify, a service member must have served on active duty during a period of war or for a minimum of 18 months during peacetime. For Iowa tax credits and exemptions refer to <https://tax.iowa.gov/tax-credits-and-exemptions#Military>.

Disabled Veteran's Homestead Tax Credit

Originally adopted to encourage home ownership for disabled veterans. The current credit is equal to 100% of the actual tax levy.

Eligibility: Veterans with 100% service-related disability status qualify for this credit. Veterans also qualify who have a permanent and total disability rating based on individual Unemployability paid at the 100% disability rate. The veteran must own and occupy the property as a homestead on July 1 of each year, declare residency in Iowa for income tax purposes and occupy the property for at least six months each year. Persons in the military or nursing homes who do not occupy the home are also eligible. A surviving spouse of a disabled veteran receiving DIC payments also qualifies. The surviving spouse as a beneficiary of the estate of a veteran who received the credit may continue to receive the credit as long as the spouse resides in the qualified homestead and does not remarry.

Filing Requirements: Claim must be filed on or before July 1. A current Benefits Paid letter and a DD214 must be included with your application. To file use the Application for Disabled Veteran Homestead Tax Credit form at <https://tax.iowa.gov/sites/default/files/2021-01/DisabledVeteranHomesteadPropertyTaxCredit%2854049%29.pdf>. For a list of commonly asked questions refer to <https://tax.iowa.gov/disabled-veteran-homestead-property-tax-credit>.

Financial Assistance

Injured Veterans Grant Program

The legislative intent of this program is to provide immediate financial assistance to a veteran so that family members of the veteran may be with the veteran during the veteran's recovery from an injury received in the line of duty in a combat zone or in a zone where the veteran was receiving hazardous duty pay after September 11, 2001. Treatment or services must be provided in a location that is not the veteran's home of record. The veteran shall remain eligible for the grant after discharge from the military so long as the veteran continues to receive medical treatment or rehabilitation services for the specific injury or illness.

Grant amounts. Grants will be paid by the Iowa department of veterans affairs in increments of \$2,500 up to a maximum of \$10,000 in the following manner:

- \$2,500 - When veteran is medically evacuated from the combat zone following a combat-related injury.
- \$2,500 - 30 days after evacuation date if still hospitalized, receiving medical treatment or rehabilitation services by the military or Veterans Administration; does not include follow-up appointments.
- \$2,500 - 60 days after evacuation date if still hospitalized, receiving medical treatment or rehabilitation services by the military or Veterans Administration; does not include follow-up appointments.
- \$2,500 - 90 days after evacuation date if still hospitalized, receiving medical treatment or rehabilitation services by the military or Veterans Administration; does not include follow-up appointments.

Eligible veterans. For purposes of this program, the term "veteran" means:

- a. A resident of Iowa who is or was a member of the national guard, reserve, or regular component of the armed forces of the United States who has served on active duty at any time after September 11, 2001, and, if discharged or released from service, was discharged or released under honorable

conditions;

or

b. A nonresident of this state who is or was a member of a national guard unit located in this state prior to alert for mobilization who has served on active duty at any time after September 11, 2001, was injured while serving in the national guard unit located in this state, is not eligible to receive a similar grant from another state for that injury, and, if discharged or released from service, was discharged or released under honorable conditions.

In addition an eligible veteran must meet all of the following conditions:

- The veteran must have sustained a combat-related injury in a combat zone or hostile fire zone; and
- The combat-related injury was serious enough to require medical evacuation from the combat zone to a military hospital or the injury required at least 30 consecutive days of hospitalization at a military hospital; and
- The combat-related injury was or is considered by the military to have been received in the line of duty, based upon the circumstances known at the time of evacuation or injury.

Application. Download and complete the application at <https://va.iowa.gov/media/f9c47f7e-d3b2-43f5-a2db-efe29be7fe6f>. Include the following documents:

- Proof of Iowa Residency (example: IRS Form W-2, military orders, etc.)
- Copy of Military Orders to verify assignment in combat zone or hostile fire zone.
- Copy of DD214 Discharge Certificate, if separated (must be under honorable conditions)
- Copy of medical records that document start and stop of medical or rehabilitative treatment
- Copy of document showing severity of injury (casualty report)

Upon completion submit to: Iowa Department of Veterans Affairs, 7105 –NW 70th Avenue, Camp Dodge, Building 3465, Johnston, IA 50131-1824. If assistance is needed in filling out the application, call the Iowa Department of Veterans Affairs at 800-838-4692 or 515-727-3443.

Veterans Trust Fund

The State of Iowa has established a \$5 million fund to provide certain services to veterans. Beginning in December 2007, interest from this fund has been available to provide relief for Iowa veterans and their families. Currently, funds are used for unemployment or underemployment assistance due to service-related causes, assistance with vision, hearing, dental care, durable medical equipment, and prescription drugs; counseling and substance abuse services; vehicle repairs; housing repair; and transitional housing in an emergency. Trust fund expenditures are approved through the Iowa Veterans Commission. These rules establish the requirements for veterans, spouses or dependents to receive benefits from the veteran trust fund.

Definition. “Veteran” means resident of Iowa who served honorably in the armed forces of the United States, completing a minimum of 90 days of active duty, other than training.

Income. Shall not exceed 200% of poverty guidelines.

Resources. Available liquid assets of the veteran cannot exceed \$15,000.00, means cash on hand.

Benefits Available to veterans and spouses:

- Travel – For wounded veterans directly related to follow-up medical care.

- Unemployment Assistance – Must have a service connection causing their unemployment. \$3,000.00 in a twelve month period, with a lifetime maximum of \$6,000.00.
- Job Training or Education Assistance – Lifetime maximum of \$3,000.00.
- Individual or Family Counseling – Up to \$5,000.00 in a twelve month period.
- Dental – Up to \$2,500.00 in a twelve month period.
- Audiology – Up to \$1,500.00 per ear in a twelve month period.
- Emergency Housing Repairs – Up to \$3,000.00 in a twelve month period.
- Emergency Vehicle Repairs – Up to \$2,500.00 in a twelve month period.
- Emergency Room – Lifetime maximum of \$5,000.00.
- Durable Medical Equipment – Lifetime maximum of \$2,500.00.

The application process starts at your local VA office. Go to <https://va.iowa.gov/counties> to locate an office. Applications for benefits from the veterans trust fund may be obtained at any county veterans affairs office. The county director of veterans affairs will date-stamp the application and submit it to the Iowa Department of Veterans Affairs, Camp Dodge, Bldg. 3465, 7105 NW 70th Avenue, Johnston, Iowa 50131-1824. Applications are reviewed once a month by the Iowa Commission of Veterans Affairs. A decision is made at the time of review. Applicants are notified via letter of the decision with instructions on how to proceed.

Vietnam Veterans Conflict Bonus

This bonus program is for Iowa residents who served on active duty for at least 120 days and between July 1, 1973 and May 31, 1975. Veterans who served in Vietnam will receive \$17.50 for each month served. Veterans that served outside of Vietnam during this time will receive \$12.50 for each month of service. The maximum bonus amount is \$500 for veterans who served in Vietnam and \$300 for those who were not in country.

This program is an extension of the original bonus created following the Vietnam War to honor soldiers for service through June 30, 1973. The Federal government has since expanded the Vietnam era to include July 1, 1973 to May 31, 1975, both dates inclusive. Vietnam-era veterans who received a bonus for service prior to July 1, 1973, will have that amount included in the maximum compensation amount for the new bonus. **Note:** If you were denied the original Vietnam bonus for time served from July 1, 1958 through June 30, 1973, you may be eligible to apply for a retroactive bonus. In order to qualify, you need to have applied and been denied an original bonus due to residency, been inducted into the military in Iowa, and not have received a bonus from another state.

WWII Oceangoing Merchant Marine Service Compensation

This bonus program is for honorably discharged Iowa residents who served on active duty in the active, oceangoing merchant marine service of the United States, at any time between December 7, 1941 and December 31, 1946, both dates inclusive, and who served for a period of not less than 120 days on or before December 31, 1946. Applicant must have been a legal resident of the state of Iowa for a period of at least six months immediately before entering into the merchant marine service. Applicant is entitled to receive the sum of \$12.50 for each month that the person was on active duty in the merchant marine service, all before December 31, 1946, and not to exceed a total sum of \$500.00.

Employment

Iowa state offer no specific employment benefits for veteran other than what can be obtained from the VA. There veterans can get the assistance by clicking the websites or subjects highlighted in blue:

Get Career & Employment Assistance

- <https://www.va.gov/careers-employment/vocational-rehabilitation/programs/> about Veteran Readiness and Employment (Chapter 31). Explore support-and-services program tracks for Veterans and service members with service-connected disabilities. Tracks can help you learn new skills, find a new job, start a new business, get educational counseling, or return to your former job.
- <https://www.va.gov/careers-employment/vocational-rehabilitation/eligibility/> Eligibility. If you have a service-connected disability that limits your ability to work or prevents you from working, find out if you're eligible for vocational rehab.
- <https://www.va.gov/careers-employment/vocational-rehabilitation/how-to-apply> How to apply. Get step-by-step instructions on how to apply for vocational rehab benefits.
- <https://www.va.gov/careers-employment/education-and-career-counseling> Educational and career counseling (Chapter 36). The Personalized Career Planning and Guidance (PCPG) program offers free educational and career counseling, resume support, and help finding a training program or job.
- <https://www.va.gov/careers-employment/veteran-owned-business-support> Support for your Veteran-owned small business. Register to do business with VA and get support for your Veteran-owned small business.
- <https://www.va.gov/careers-employment/dependent-benefits> Support for dependent family members. Find out if you're eligible for educational and career counseling as the dependent spouse or child of a Veteran or service member.

Manage Your Career

- [VA transition assistance](#) -- As you separate from the military, explore your career options by attending a Transition Assistance Program (TAP) briefing.
- [Match your interests and skills to a career with a CareerScope assessment](#) -- Use this online tool to get recommendations for careers you may enjoy and succeed in, and training programs to help you get started.
- [Find a job \(Department of Labor\)](#) -- Search for jobs, get help translating your military skills and experience to civilian jobs, and access other career resources.
- [Find VA careers and support https://www.va.gov/jobs](#) -- Get support for starting or advancing your career at VA or other federal government departments.
- [Print your Civil Service Preference Letter](#) -- Print your Civil Service Preference Letter to verify your hiring preference for federal jobs.
- [Get free classes for a year \(LinkedIn\)](#) -- Get one year of free access to LinkedIn Premium and LinkedIn Learning.
- [Request a decision review or manage a legacy appeal](#) -- If you disagree with a decision on your application for careers and employment benefits, you can request a decision review. You can also manage any review requests or appeals you already filed.

- [Check your VA claim status](#) -- Find out where your claim, decision review or appeal is in our process. Check your status online.

More Information & Resources

- [Subsistence allowance rates](#) -- View the current subsistence allowance rates to find out the amount we'll provide to help you pay for basic needs (like food and clothing) if you're an eligible Veteran participating in the Veteran Readiness and Employment (VR&E) program.
- [VetSuccess on Campus](#) -- Find out if our counselors can help you transition from military to college life.
- [Veteran Readiness and Employment glossary](#) -- See the definitions of our programs and other common terms you may read when learning about Veteran Readiness and Employment benefits.
- [Veteran Readiness and Employment success stories](#) -- Read Veterans' stories of how vocational rehabilitation counselors and services helped them overcome challenges, find new opportunities, and achieve greater goals.
- [Resources for Veterans](#) -- Get links to more resources outside of VA that can help you in your job search.
- [Resources for family members](#) -- Access valuable career resources for spouses and other family members of Veterans and service members.

Education

The Iowa Department of Education has been designated by the governor of the state of Iowa as the location for the Iowa State Approving Agency. The State Approving Agency is responsible for approving all GI Bill programs in Iowa for veterans and other eligible persons. Program approval is a function of the State not the Department of Veterans Affairs (VA). The Iowa State Approving Agency (SAA) has been contracted by the U.S. Department of Veterans Affairs to approve GI Bill programs in the State of Iowa for veterans and other eligible persons.

Each state has a SAA whose function is to inspect, approve, and supervise qualified educational programs as well as on-the-job training and apprenticeship programs for GI Bill purposes. Recently, approval has extended to include required licensure and certification tests. The State's approval is necessary before veterans and other eligible persons can receive their GI Bill benefits. For more on the GI Bill refer to <https://benefits.va.gov/gibill>. For additional information on Iowa's Education Benefits go to <https://educateiowa.gov/adult-career-and-community-college/veterans-military-education>. To contact the department for any reason go to:

- Michael Dommer, Consultant - Michael.Dommer@iowa.gov Phone: 515.281.3516
- Rebecca Griglione, Assistant Rebecca.Griglione@iowa.gov Phone: 515.281.3317 Ext. 3317

War Orphans Tuition Assistance

Children of Iowa veterans killed in action following September 11, 2001 are eligible for up to \$11,844.00 per year in tuition assistance at an Iowa post-secondary institution. Children qualify up to the age of twenty-

six (26). Dependents of those killed in action prior to September 11, 2001 are eligible for \$600 per year with a maximum of \$3,000. Residency is required to receive this benefit. For more information on the program go to <https://va.iowa.gov/media/3f12e104-3568-4952-b05c-754bf855da3b>. To apply complete the application at <https://va.iowa.gov/media/143d0091-9c2b-4b46-a0ca-dd1f4a00ea1a>.

Operation Recognition High School Diploma

This program furnishes an honorary high school diploma to qualifying veterans who did not complete high school (in Iowa) due to armed service enlistment. The application form is used by the IDVA and the Department of Education to establish eligibility for honorably discharged veterans. To apply complete the form at <https://va.iowa.gov/media/6da68d52-6080-47eb-9d7c-6bfef26207e3>.

Branstad/Reynolds Scholarship Fund.

The Branstad-Reynolds Scholarship fund provides post-secondary educational scholarships for children of deceased military service members who died while in an active military status after September 11, 2001. The Scholarship is administered by the Community Foundation of Greater Des Moines. For more information and application refer to <https://va.iowa.gov/media/edb427fc-f0b6-4a4b-a0c1-3f95de416a8c>.

National Guard Tuition Benefits.

Present Iowa National Guard members in good standing are eligible for up to \$2,700 per semester for full time enrollment. Part-time students are eligible for \$196 per semester hour. Additionally, Guard members who are mobilized will receive a tuition refund. To learn more call 515-252-4579 or refer to <https://www.iowanationalguard.com/Family%20and%20Services/Education/Pages/Home.aspx>

Recreation

Lifetime Hunting and Fishing License

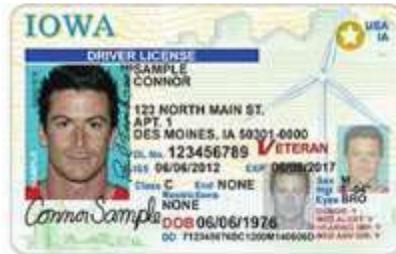
Veterans in receipt of at least a 0% service connected disability can receive a lifetime hunting or fishing license for a \$7.00 fee. In order to qualify, the Iowa resident must have served on active federal service and was disabled as a result of that service. **Apply:** [Hunting and Fishing License Application at file:///C:/Users/User/AppData/Local/Temp/5421412.pdf](file:///C:/Users/User/AppData/Local/Temp/5421412.pdf).

Driver and Vehicle Licensing

Veterans Designation on Iowa Drivers Licenses and IDs

Honorably discharged veterans may request the "Veteran" designation be placed on their driver's license or non-operator identification card. The veteran must then complete an Iowa DOT Application form which apparently can only be obtained at a DMV office. . Veterans may request the "veteran" designation anytime they seek a new card, not just at the time of renewal. The cost for a duplicate DL or non-operator ID is \$10.00. In order to qualify for the "Veteran" designation on your driver's license you must:

1. Be an honorably discharged veteran
2. Have served at least 90 days of active duty beyond basic training
3. Be eligible for a new license or renewal
4. Present DD214 (military discharge) or applicable discharge document
5. Present photo ID
6. Report to your local DOT station



The law has changed; it is no longer required to have the Veterans Affairs Director certify the veteran's service. Eligible veterans can present their DD214 to either the DOT station or the Veterans Affairs office to complete the form. The Veterans Affairs office encourages all veterans to investigate benefits that they may be eligible for.

License Plates

Honorably discharged veterans (as defined in the [Code of Iowa 35.1](#)) are eligible to purchase specialty veteran license plates for their vehicle. These special plates are available for an additional charge through the Iowa Department of Transportation. Order using the form at <https://iowadot.seamlessdocs.com/f/IowaSamplePlateOrderForm>. The below military plates can be ordered.



Car Insurance Ranking

Iowa's car insurance premiums in OCT 2020 were ranked 46th lowest of 51 states with its annual average premium paid by car owners of \$1,123 according to the Insure.com website. This was a 7% increase from 2019 and was 26% below the national average. The national average was \$1547. To see how this compares to all states refer to <https://www.insure.com/car-insurance/car-insurance-rates.html>.

Average cost of car insurance by state



2020

For the latest information on 2021 refer to <https://cars.usnews.com/cars-trucks/car-insurance/average-cost-of-car-insurance> to see a breakdown of average rates by company, low/medium/high coverage, and driving history.

Burial

The State of Iowa Veterans Cemetery



The Iowa Veterans Cemetery began operation on July 3, 2008. It is located 10 miles west of Des Moines, near Van Meter at 34024 Veterans Memorial Drive, Adel, IA 50003-3300. The Iowa Veterans Cemetery operates under United States Department of Veterans Affairs (USDVA) operational standards. Eligibility for burial is the same as those for burial at national cemeteries. Basically, that means any veteran separated from the service other than dishonorably, the veteran's spouse, and eligible dependent children may be interred at the cemetery. There is NO requirement to be a resident of Iowa. If you are unsure of your

eligibility, please contact the cemetery for a determination. For further information and regulations, call the cemetery: 515.996.9048, or visit their website: <http://www.iowava.org/vetcemetery>. In general, the military service requirements for burial in the Iowa Veterans Cemetery are:

- Discharged from “active duty” under conditions other than dishonorably, or
- Died while on “active duty”, or
- Served at least 20 years in the National Guard or Reserves and qualified for military retirement pay (or would have qualified except death occurred before age 60), or
- Reserve component personnel qualify if they otherwise served in a Presidential call-up during their Reserve Component military service. Active duty for training of Reserve Component personnel does not qualify as active service



Burial Fees: There is no charge for the burial of an eligible veteran. Burial options include in ground burial of caskets and cremated remains and above ground placement of remains in a columbarium niche (next available -- no pre-selection). A standard government upright granite headstone/niche market is provided at no cost to an eligible veteran. There is a \$300 interment fee for an eligible spouse and dependent child. An eligible veteran’s spouse or dependent will be interred with (and alongside the veteran in the case of a third burial unless other arrangements are made). Fees collected for burial are placed in a fund used for future physical expansion of the cemetery and infrastructure improvements. Perpetual care of the gravesites and grounds are maintained by cemetery personnel at no cost to the veteran or his/her family.

Pre-Registration

A Pre-Registration for Burial Determination application is required to assist cemetery personnel in determining eligibility for burial in the Iowa Veterans Cemetery. Completion of the application is required at the time of need (death) or may be used for a pre-need determination. The application is available for download by going to <https://va.iowa.gov/cemetery/eligibility> and clicking on it. Pre-need determination allows a veteran to establish in advance, his/her eligibility for interment at the cemetery. There is no cost for pre-need determination, and it does not obligate the veteran to be interred at the cemetery. Pre-need determination is intended to simplify and assist the veteran's next-of-kin at the time of death (or the non-veteran spouse if the veteran elects to be interred at the cemetery). By taking a few minutes to complete a pre-registration application and mail it with the supporting documentation, veterans and their families can plan their interment and gain peace of mind. It is a form of pre-estate planning. Funeral Directors are required to complete and submit to the cemetery an Application for Interment (submitted at the time of need).

Internment

Funeral Directors are required to complete and submit to the cemetery an Application for Interment (submitted at the time of need). The application is available for download by going to <https://va.iowa.gov/cemetery/eligibility> and clicking on it. After you open the application you will be able to type the required information into the appropriate areas. After filling in all appropriate information, print it and return the completed form, with all supporting documentation (do not send originals, send copies only) to: Iowa Veterans Cemetery, 34024 Veterans Memorial Drive, Adel, IA 50003-3300 Telephone: (515) 996-9048; Fax: (515) 996-9102

Iowa's National Cemetery

The federal government maintains the Keokuk National Cemetery at 1701 J Street, Keokuk, IA 52632 Tel: 319-524-1304 Fax: 319-524-8118. This cemetery has space available to accommodate casketed and cremated remains. Refer to <http://www.cem.va.gov/CEM/cems/nchp/keokuk.asp> for information on burial there if desired.



Taxation

Sales Tax

- Statewide: 6.0%
- Counties can levy an additional sales tax of no more than 1.0%.
- Current average sales tax (with local taxes included): 6.977%
- Common Exceptions at State Level:
 - Prescription Medicine: Exempt
 - Unprepared Foods: Exempt
- Gasoline Tax: 48.40 cents/gallon (Includes all state, local, and federal taxes)
- Diesel Fuel Tax: 56.90 cents/gallon (Includes all state, local, and federal taxes)
- Cigarette Tax: \$1.36/pack of 20

Personal Income Tax

- Personal Income Tax Rate Range: Nine brackets from .33% to 8.53% (on income over \$73,710)
- Standard deduction: Single Filing status: \$2,080. Married Filing Jointly: \$5,120
- Personal Exemption Allowance: \$40. Dependent Exemption: \$40 (taken as tax credit)
- Itemized Deductions Allowed? Yes, subject to limitations

- State allows city and county-level income tax.
- Retirement Income
 - Social Security: Exempt
 - IRAs: Taxable at ordinary income tax rates*
 - 401Ks/Defined contribution employer retirement plans: Taxable at ordinary income tax rates*
 - Private pensions: Taxable at ordinary income tax rates*
 - Public Pensions: Taxable at ordinary income tax rates*
 - Taxpayers 55 and older, disabled, or a qualifying surviving spouse can exclude up to \$6,000 of certain retirement income.
- Military Pay
 - Active Duty Pay: Exempt
 - Military Retirement Pay: Exempt (applies only to USA, USN, USMC, USAF, and USCG)
 - Military Disability Pay: Exempt
 - VA Disability Dependency & Indemnity Compensation Benefits: Exempt
 - Note: Per Iowa Administrative Rule 701-40.80: For tax years beginning on or after Jan. 1, 2014, retirement pay received by taxpayers from the federal government for military service performed in the armed forces, armed forces reserves, or National Guard is exempt from state income tax. In addition, amounts received by a surviving spouse, former spouse, or other beneficiary of a taxpayer who served in the armed forces, armed forces reserves, or National Guard under the Survivor Benefit Plan are also exempt from state income tax for tax years beginning on or after Jan. 1, 2014. The retirement pay is only deductible to the extent it is included in the taxpayer's federal Adjusted Gross Income.

Property Tax

- Local municipalities average 1.56% of the property's assessed value.
- Calculation of assessed value: 100% of fair market value, but can't increase more than 3% annually; assessed every odd-numbered year.
- Relief programs for:
 - Owner-occupied: May be eligible for reduction of \$4,850 of assessed value.
 - Veterans: Exemption of up to \$1,852 if meet certain requirements.
 - Over 65 or Disabled: May be eligible for tax credit based on income levels.
 - Disabled Veterans: May be eligible for 100% exemption if 100% service-related disability.
- Personal Property Tax: Yes. Rates and exemptions vary.

Inheritance & Estate Taxes: An inheritance tax of up to 15% is imposed on estates over \$25,000, but most family members are exempt. There is no estate tax.

Department of Revenue website: www.tax.iowa.gov

Other State Veteran Benefits

IDVA Benefit Specialists

The IDVA staff includes benefits specialists, accredited by the U.S. Department of Veterans Affairs, who specialize in federal VA benefits, as well as state benefits. They advise veterans and family members of veterans concerning federal VA benefits they may be entitled to receive. These include pension, disability compensation, and other ancillary benefits. Benefit specialists can also represent claimants with federal claims and review all correspondence pursuant to those claims to determine if an award action or denial was correct. For additional information, please call the IDVA office at 515-252-4698 or 800-838-4692 and ask for a benefit specialist.

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Visit the Iowa Veteran website <https://va.iowa.gov> to learn more about the benefits and services they offer. Check out <https://www.moaa.org/content/state-report-card/statereportcard> for current issues affecting veterans residing in Iowa.

[Source: <http://www.military.com/benefits/veteran-state-benefits/iowa-state-veterans-benefits.html>
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