

Service Office Report as of February 2026

As of December 2025, we are up to \$52,227,801 in monthly benefits.

Total benefits received by our veterans this FY are \$152,372,756

Recent changes to the Veterans Benefits Administration (VBA) in 2025 and early 2026 involve major legislation aimed at modernizing home loans, expanding caregiver support, updating disability ratings, and adjusting compensation for inflation. Key updates include a **2.8% cost-of-living adjustment (COLA) for 2026** (effective Dec 1, 2025), new foreclosure prevention tools, and stricter criteria for what constitutes a "chronic" disability.

Here is a breakdown of the most significant recent VBA law and policy changes:

1. Disability Compensation & Ratings

- **2026 Cost-of-Living Adjustment (COLA):** VA disability pay for 2026 increased by 2.8%, taking effect on December 1, 2025.
- **Stricter "Chronic" Requirement (Jan 2026):** A new M21-1 manual change instructs raters to distinguish between "chronic" and "acute/transitory" disabilities. Acute conditions (e.g., allergies, rashes, diarrhea that resolve) may be denied, marking a shift toward requiring stronger, persistent medical evidence.
- **Tinnitus Rating Changes (2025):** The VA is shifting away from a standalone 10% rating for tinnitus (Code 6260) toward evaluating it under a broader hearing loss framework (Code 6100).
- **Character of Discharge:** New regulations allow more former service members with "general" or "other than honorable" discharges to be eligible for benefits by expanding the "compelling circumstances" exception for behavior deemed misconduct.

2. VA Home Loan Program Reform (H.R. 1815)

- **Partial Claim Program (VASP):** To address rising defaults, the VA now allows for a "partial claim" (up to 30% of the unpaid principal) to help veterans avoid foreclosure.
- **Buyer Agent Fees:** The VA has permanently lifted the restriction on veteran borrowers paying for buyer-agent commissions, allowing them to remain competitive in tight housing markets.

3. Caregiver Support (PCAFC)

- **Expanded Eligibility (Aug 2025):** Proposed rules expand the definition of "serious injury" to qualify more veterans and caregivers for the Program of Comprehensive Assistance for Family Caregivers (PCAFC).
- **Extended Legacy Discharge Protection:** The deadline to protect current "legacy" participants and applicants from discharge due to reassessments has been extended to September 2028.

4. Education and Benefits

- **Elizabeth Dole Act of 2025:** Enacted in January 2025, this law includes 15 provisions to improve education benefits, including expanding the Fry Scholarship for spouses and children.
- **Rudisill Decision:** Surviving spouses have increased access to education benefits, with the time limit for using the Fry Scholarship removed.
- **GI Bill Changes:** New requirements for enrollment verification and improved oversight of approved schools were implemented.

5. Administrative and Legal Changes

- **Veterans Benefits Improvement Act of 2024 (Dec 2024):** This law focuses on fixing backlogs, improving C&P exams, and allowing the VA to restrict the use of non-VA provided Disability Benefit Questionnaires (DBQs).
- **Fiduciary Fraud Reimbursement:** A new law ensures the VA fully repays veterans if a fiduciary steals their benefits.
- **Board of Veterans' Appeals:** A new internship program for law students is being established to help handle the appeals backlog.

Ongoing Focus: The PACT Act

- The PACT Act continues to be the largest expansion of benefits, adding over 20 presumptive conditions for burn pits, Agent Orange, and radiation exposure. Toxic exposure screenings are now mandatory for enrolled veterans.

Any Questions? If not thank you for your time,

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Your American Legion Service Office

Iowa VA Benefits Report

December 2025

December 2025 Iowa VA Compensation

December 2025 Iowa VA Compensation							New Awards	Gross Amount	
Live Compensation		Live Pension		Survivor Pension		DIC - Death Indemnity Comp..	384	\$495,389	
Count	Gross Amount	Count	Gross Amount	Count	Gross Amount	Count	Gross Amount	Terminated Awar..	Prior Gross Amou..
53,791	\$106,022,711	1,150	\$1,298,062	805	\$621,967	5,225	\$9,256,597	220	\$428,986

December 2025 Live Compensation

FYTD Live Compensation

Combined Disability	Count	Gross Amount	New Awards	Terminated Award	Gross Amount	New Awards	Terminated Award
000	72	\$9,633	0	0	\$28,326	1	0
010	10,290	\$1,864,661	119	19	\$5,502,505	342	29
020	3,810	\$1,378,054	26	6	\$4,062,136	85	7
030	3,290	\$1,979,705	27	9	\$5,875,587	79	13
040	3,673	\$3,211,200	31	7	\$9,441,041	78	7
050	2,853	\$3,505,058	19	2	\$10,347,393	66	4
060	4,396	\$7,182,222	31	8	\$21,190,427	86	12
070	4,543	\$10,291,923	33	4	\$30,211,359	85	4
080	4,700	\$12,211,366	19	6	\$35,678,893	56	9
090	4,482	\$13,252,463	10	2	\$38,922,555	36	2
100	11,779	\$51,136,427	46	34	\$148,633,695	128	35
null	47	\$0	0	47	\$0	0	253
Total	53,935	\$106,022,711	361	144	\$309,893,916	1,042	375

December 2025 - Power of Attorney

FYTD Awards

POA	Count	Gross Amount	Average Amount	New Awards	Terminated Award	Gross Amount	New Awards	Terminated Award
AL	27,723	\$52,227,801	1,884	215	19	\$152,372,756	603	42
AMVETS	372	\$627,462	1,687	0	0	\$1,849,657	0	1
DAV	7,857	\$16,588,670	2,111	11	2	\$48,835,882	40	7
IDVA	1,899	\$3,407,863	1,795	4	0	\$10,069,896	19	0
NACVSO	1,226	\$2,180,450	1,779	18	3	\$6,184,352	54	7
PVA	406	\$1,334,416	3,287	0	0	\$3,894,851	3	1
VFW	5,277	\$10,870,851	2,060	33	1	\$31,831,476	83	3
VVA	2,193	\$4,568,845	2,083	4	2	\$13,552,584	10	3
Other POA	1,647	\$3,769,252	2,289	10	2	\$11,021,528	28	5
Private Attorney	1,358	\$3,481,060	2,563	9	1	\$10,131,159	24	1
No POA	11,005	\$18,119,971	1,647	80	190	\$53,018,037	239	499
AMANDA C CAST..	1	\$180	180	0	0	\$531	0	0
CARMELLA GEOR..	2	\$8,258	4,129	0	0	\$24,323	0	0
CHRISTINA MARI..	2	\$5,165	2,582	0	0	\$9,222	0	0
HEATHER A DRO..	1	\$2,102	2,102	0	0	\$2,102	0	0
SAMUEL R VANO..	1	\$4,628	4,628	0	0	\$6,536	0	0
ZEFERINO GOME..	1	\$2,362	2,362	0	0	\$351	0	0
Grand Total	60,971	\$117,199,338	1,922	384	220	\$342,807,607	1,103	569

County VA Benefits Report

December 2025

VA Benefits

	Live Compensation		Live Pension		Survivor Pension		DIC - Death Indemnity Co..		Grand Total	
	Count	Gross Amount	Count	Gross Amount	Count	Gross Amount	Count	Gross Amount	Count	Gross Amount
ADAIR	116	\$228,536	1	\$468	1	\$115	11	\$19,054	129	\$248,173
ADAMS	60	\$131,855	2	\$1,952	1	\$207	9	\$15,515	72	\$149,529
ALLAMAKEE	228	\$473,066	7	\$7,712	6	\$3,476	35	\$63,206	276	\$547,460
APPANOOSE	258	\$459,842	5	\$5,863	4	\$1,925	35	\$61,762	302	\$529,392
AUDUBON	109	\$200,887	2	\$392	3	\$2,263	9	\$15,094	123	\$218,636
BENTON	441	\$901,326	6	\$6,549	7	\$8,894	46	\$81,158	500	\$997,927
BLACK HAWK	1,780	\$3,612,158	69	\$68,364	36	\$25,110	229	\$406,722	2,114	\$4,112,354
BOONE	633	\$1,204,258	5	\$8,802	5	\$3,963	47	\$82,757	690	\$1,299,780
BREMER	437	\$1,014,944	7	\$4,104	1	\$90	55	\$97,836	500	\$1,116,973
BUCHANAN	318	\$685,679	6	\$5,225	8	\$6,078	43	\$75,959	375	\$772,941
BUENA VISTA	271	\$545,875	8	\$5,162	7	\$7,386	28	\$50,168	314	\$608,591
BUTLER	243	\$485,222	3	\$5,354	4	\$5,918	25	\$45,861	275	\$542,355
CALHOUN	171	\$312,844	3	\$2,174	6	\$2,285	19	\$32,152	199	\$349,456
CARROLL	394	\$695,948	3	\$3,741	9	\$7,044	41	\$71,908	447	\$778,641
CASS	267	\$457,792	5	\$2,684	7	\$4,254	39	\$70,425	318	\$535,155
CEDAR	299	\$586,053	6	\$5,302	2	\$1,648	21	\$37,271	328	\$630,274
CERRO GORDO	869	\$1,516,376	45	\$45,726	23	\$24,310	94	\$166,808	1,031	\$1,753,220
CHEROKEE	239	\$421,635	4	\$1,774	1	\$198	21	\$37,912	265	\$461,519
CHICKASAW	197	\$398,139	7	\$6,750	3	\$1,738	29	\$54,273	236	\$460,900
CLARKE	189	\$345,726	4	\$3,037	3	\$3,206	18	\$33,114	214	\$385,084
CLAY	259	\$435,520	6	\$4,887	11	\$10,135	30	\$49,620	306	\$500,162
CLAYTON	306	\$662,736	7	\$3,622	8	\$3,246	38	\$69,367	359	\$738,972
CLINTON	770	\$1,543,598	20	\$24,340	18	\$22,104	93	\$167,845	901	\$1,757,887
CRAWFORD	229	\$362,581	5	\$6,542	5	\$4,270	37	\$59,714	276	\$433,107
DALLAS	1,314	\$2,695,070	17	\$20,995	23	\$16,990	101	\$176,193	1,455	\$2,909,248
DAVIS	137	\$249,507	2	\$150	6	\$2,035	17	\$29,772	162	\$281,463
DECATUR	158	\$296,252	7	\$4,268	6	\$1,495	17	\$29,611	188	\$331,626
DELAWARE	225	\$425,918	1	\$284	6	\$4,930	27	\$48,589	259	\$479,721
DES MOINES	649	\$1,391,491	15	\$12,251	8	\$9,225	73	\$130,626	745	\$1,543,593
DICKINSON	325	\$632,763	10	\$2,670	12	\$8,873	42	\$71,436	389	\$715,742
DUBUQUE	1,459	\$2,977,821	23	\$28,283	18	\$15,493	157	\$273,707	1,657	\$3,295,304
EMMET	227	\$432,518	6	\$6,946	6	\$1,305	26	\$47,551	265	\$488,320
FAYETTE	272	\$489,634	14	\$9,949	5	\$1,670	31	\$55,942	322	\$557,194
FLOYD	319	\$595,333	8	\$6,158	4	\$1,834	36	\$63,963	367	\$667,288
FRANKLIN	137	\$278,782	3	\$4,466	5	\$3,707	12	\$22,317	157	\$309,272
FREMONT	213	\$434,824	4	\$4,528	1	\$90	20	\$35,070	238	\$474,512
GREENE	184	\$364,650	4	\$2,823	4	\$705	24	\$42,649	216	\$410,827
GRUNDY	198	\$376,337	5	\$8,054	6	\$7,880	28	\$51,612	237	\$443,882
GUTHRIE	260	\$449,974	7	\$6,496	2	\$1,234	31	\$55,247	300	\$512,951
HAMILTON	290	\$534,904	6	\$5,526	3	\$270	18	\$33,114	317	\$573,814
HANCOCK	183	\$282,482	2	\$4,055	2	\$1,844	23	\$37,752	210	\$326,133
HARDIN	309	\$549,043	10	\$16,538	4	\$1,677	31	\$54,545	354	\$621,802
HARRISON	434	\$802,611	8	\$7,822	8	\$2,666	24	\$43,910	474	\$857,009
HENRY	303	\$652,245	4	\$2,365	2	\$1,648	54	\$95,690	363	\$751,948
HOWARD	193	\$298,766	10	\$8,004	3	\$284	20	\$34,518	226	\$341,572
HUMBOLDT	173	\$327,489	1	\$2,874	3	\$3,206	9	\$13,878	186	\$347,448
IDA	122	\$234,946	4	\$5,397	1	\$61	11	\$19,415	138	\$259,819
IOWA	263	\$584,891			7	\$8,829	28	\$49,807	298	\$643,527
JACKSON	373	\$779,523	8	\$10,946	4	\$1,710	41	\$71,278	426	\$863,457
JASPER	748	\$1,340,025	10	\$12,597	3	\$2,171	55	\$97,947	816	\$1,452,740

County VA Benefits Report

December 2025

VA Benefits

	Live Compensation		Live Pension		Survivor Pension		DIC - Death Indemnity Compensation		Grand Total	
	Count	Gross Amount	Count	Gross Amount	Count	Gross Amount	Count	Gross Amount	Count	Gross Amount
JEFFERSON	187	\$423,143	25	\$15,534	4	\$2,153	32	\$56,725	248	\$497,555
JOHNSON	1,477	\$3,096,430	36	\$35,337	23	\$18,733	112	\$200,525	1,648	\$3,351,025
JONES	330	\$705,341	6	\$2,821	6	\$5,021	38	\$68,063	380	\$781,246
KEOKUK	166	\$376,319	4	\$5,254	4	\$3,091	22	\$38,529	196	\$423,193
KOSSUTH	245	\$475,128	9	\$5,125	4	\$1,100	27	\$49,251	285	\$530,603
LEE	584	\$1,222,710	17	\$16,582	9	\$7,919	69	\$118,270	679	\$1,365,481
LINN	3,333	\$6,982,129	83	\$94,024	36	\$34,263	319	\$563,689	3,771	\$7,674,105
LOUISA	157	\$315,285	3	\$3,173	4	\$1,244	19	\$34,513	183	\$354,215
LUCAS	190	\$366,251	1	\$10	1	\$194	11	\$21,399	203	\$387,854
LYON	172	\$304,788			3	\$270	22	\$38,689	197	\$343,747
MADISON	391	\$802,863			3	\$3,206	39	\$67,058	433	\$873,127
MAHASKA	276	\$639,291	17	\$15,174	11	\$8,218	25	\$46,093	329	\$708,775
MARION	657	\$1,311,454	7	\$6,513	2	\$1,079	56	\$93,854	722	\$1,412,900
MARSHALL	738	\$1,375,814	102	\$197,521	31	\$32,023	41	\$72,961	912	\$1,678,319
MILLS	604	\$1,274,561			4	\$5,271	37	\$61,134	645	\$1,340,965
MITCHELL	171	\$297,585	7	\$7,330	6	\$6,403	20	\$35,833	204	\$347,151
MONONA	191	\$321,440	5	\$4,836	3	\$1,875	11	\$20,197	210	\$348,347
MONROE	180	\$383,825			2	\$1,892	33	\$57,363	215	\$443,080
MONTGOMERY	227	\$437,749	4	\$3,459	4	\$2,103	30	\$50,881	265	\$494,192
MUSCATINE	603	\$1,273,814	14	\$6,906	13	\$6,092	75	\$132,564	705	\$1,419,376
OBRIEN	219	\$328,244	3	\$3,967			23	\$42,290	245	\$374,500
OSCEOLA	91	\$161,381	2	\$1,502	3	\$1,231	14	\$24,934	110	\$189,047
PAGE	313	\$600,008	3	\$2,484	4	\$3,439	36	\$65,325	356	\$671,256
PALO ALTO	185	\$300,129	7	\$11,024	4	\$273	31	\$58,933	227	\$370,359
PLYMOUTH	385	\$654,191	3	\$641	5	\$1,850	51	\$89,571	444	\$746,253
POCAHONTAS	103	\$182,808	7	\$4,967	3	\$1,709	14	\$24,934	127	\$214,418
POLK	8,773	\$17,633,533	148	\$191,327	101	\$91,439	723	\$1,287,965	9,745	\$19,204,263
POTTAWATTA..	2,269	\$4,126,917	43	\$53,279	16	\$12,274	207	\$371,791	2,535	\$4,564,261
POWESHIEK	320	\$618,355	5	\$7,032	3	\$270	27	\$48,108	355	\$673,765
RINGGOLD	97	\$174,450	1	\$706	1	\$206	18	\$31,671	117	\$207,034
SAC	190	\$306,590	5	\$4,789	3	\$2,555	22	\$39,250	220	\$353,184
SCOTT	3,246	\$7,102,943	58	\$71,571	46	\$40,961	287	\$502,225	3,637	\$7,717,700
SHELBY	254	\$493,982	2	\$1,543			22	\$40,333	278	\$535,858
SIOUX	362	\$686,283	3	\$3,630	13	\$3,130	32	\$55,659	410	\$748,703
STORY	1,126	\$2,056,112	10	\$10,917	11	\$12,526	89	\$156,145	1,236	\$2,235,700
TAMA	264	\$515,963	3	\$3,604	5	\$2,896	30	\$52,742	302	\$575,205
TAYLOR	114	\$211,139	3	\$1,256	2	\$845	8	\$14,375	127	\$227,615
UNION	235	\$418,810	2	\$544	2	\$608	31	\$53,202	270	\$473,164
VAN BUREN	148	\$325,153	4	\$3,708	3	\$1,127	15	\$27,836	170	\$357,824
WAPELLO	490	\$1,001,933	8	\$7,729	14	\$12,615	66	\$116,589	578	\$1,138,866
WARREN	1,372	\$2,828,212	7	\$9,203	9	\$7,575	73	\$133,177	1,461	\$2,978,167
WASHINGTON	340	\$742,340	12	\$7,524	4	\$1,828	45	\$80,582	401	\$832,274
WAYNE	117	\$218,685			1	\$98	14	\$23,791	132	\$242,574
WEBSTER	730	\$1,252,092	7	\$10,068	14	\$6,304	48	\$87,042	799	\$1,355,506
WINNEBAGO	229	\$355,451	2	\$1,543	4	\$1,771	23	\$42,467	258	\$401,232
WINNESHIEK	310	\$591,168	5	\$4,551	8	\$4,853	41	\$74,405	364	\$674,977
WOODBURY	1,677	\$2,946,142	28	\$27,968	17	\$13,549	151	\$263,314	1,873	\$3,250,972
WORTH	177	\$321,646	3	\$5,536	3	\$1,914	14	\$25,234	197	\$354,330
WRIGHT	225	\$321,741	1	\$880	2	\$277	24	\$43,478	252	\$366,376