

CALIFORNIA STATE TREASURER'S OFFICE

Resources for Veterans



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Last Updated: 08/25/2026

Empowering Your Success: A Message from State Treasurer Fiona Ma, CPA

Dear Friends,

As your State Treasurer, I am honored to present this Resource Guide for Veterans, which reflects my commitment to ensuring that all Californians have access to the resources, support, and tools needed to achieve their dreams and aspirations.

Transitioning from military to civilian life can bring exciting opportunities, but it can also come with new questions and challenges. This guide brings together information on healthcare, housing, workforce development, financial assistance, and other resources available to veterans and their families. Whether you are beginning your transition, pursuing new career opportunities, finding a place to call home, or planning for your financial future, this guide is designed to help you navigate available programs and services with greater confidence and ease.

I encourage you to explore these resources, ask questions, and take full advantage of the support available to you. We are incredibly grateful for your service to our nation, and we want to ensure that your next chapter is met with opportunity and possibility.

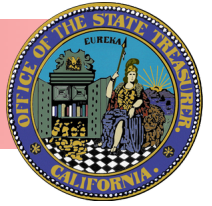
Thank you for your service, your sacrifice, and your continued commitment to California. I hope this guide serves as a useful resource for you and your family as you pursue new opportunities, build financial security, and create a bright and prosperous future.

In Peace & Friendship,



Fiona Ma, CPA
California State Treasurer





State Treasurer's Office Resources

Scan QR code with phone here



CalABLE

Veterans with disabilities diagnosed before age 46 can save up to \$20,000 per year, and up to \$100,000 total, in a tax-advantaged savings and investment plan without affecting eligibility for public disability benefits. Savings can be used to pay for eligible expenses, including education, healthcare, housing, recreation, and more.

<https://www.calable.ca.gov/>



California Capital Access Programs (CalCAP)

Supports financial institutions making loans to veteran and disabled veteran owned businesses through CalCAP for Small Business and CalCAP Collateral Support, catering to various sectors.

<https://www.treasurer.ca.gov/cpcf/calcap/index.asp>



CalKids

Every newborn born after July 1, 2022, receives up to \$175 in a college savings account; and every 1st-12th grader that qualifies for "free and reduced lunch" program will receive up to \$1,500 to be used for higher education or a certified apprenticeship program.

<https://calkids.org>



CalSavers

California's retirement savings program designed to ensure all Californians have access to a workplace retirement savings account. Gov. Newsom recently signed SB1126 (Cortese) to expand the retirement plan mandate to employers who employ one or more employees by Dec. 31, 2025

<https://www.calsavers.com/>



HOPE Program

Provides a trust account to an eligible child who lost their parent(s) or guardian to COVID-19 during the public health emergency, as well as children who have been in the foster system for over 18 months.

<https://www.treasurer.ca.gov/hope/index.asp>



ScholarShare529

Encourages college savings to keep students out of high student loan debt.

<https://www.scholarshare529.com/>



Veterans Affairs - Healthcare Resources



Health Care for Re-entry Veterans

Supports formerly incarcerated veterans reentering the community by referring them to medical, mental health, and social services on release.

<https://department.va.gov/homeless/veterans-justice-programs/hcrv/>



I/T/U Reimbursement Agreements Program

Allows the VA to reimburse participating Indian Health Service, Tribal Health Program, and Urban Indian Organization facilities for care provided to eligible American Indian and Alaska Native veterans. Eligible veterans can access care at these facilities without needing VA preauthorization.

<https://department.va.gov/vha/community-care/partnerships/itu-reimbursement-agreements-program/>



VA Prosthetic and Sensory Aids Service (PSAS) - Service/Guide Dog Benefit

Provides veterinary health care and equipment support for eligible veterans with VA-prescribed guide or service dogs for visual, hearing, or mobility impairments. The VA does not provide the dogs themselves but covers veterinary costs through a contracted insurance policy.

<https://www.prosthetics.va.gov/serviceandguidedogs.asp>



VA's Community Care Network (CCN)

Connects the VA with over a million community providers nationwide to deliver timely, high-quality care to veterans when VA facilities cannot. It is made up of regional networks managed by third-party administrators on VA's behalf.

<https://department.va.gov/vha/community-care/partnerships/community-care-network/>



Veteran Care Agreements (VCA)

Allows the VA to partner directly with community providers in limited situations where Community Care Network services are not available or sufficient. Providers deliver care at the VA's request and are paid directly by VA.

<https://department.va.gov/vha/community-care/partnerships/veteran-care-agreements/>

Resources for Veterans



Veterans Affairs - Healthcare Resources Cont.



Veterans Health Administration

Provides medical care, mental health services, and specialized programs to millions of enrolled veterans.

<https://department.va.gov/vha/>



VHA Clinical Services

Encompasses the range of medical, surgical, and specialty care services delivered by the Veterans Health Administration at VA facilities nationwide. Includes primary care, mental health, rehabilitation, and other clinical programs for enrolled veterans.

<https://department.va.gov/vha/clinical-services/>

Veterans Affairs - Housing Resources



VA Home Loans

The VA Home Loan Guaranty program helps veterans, service members, and eligible spouses buy, build, repair, or refinance a home, often with no down payment required. Loans are issued by private lenders and partially guaranteed by the VA.

<https://www.benefits.va.gov/homeloans/>

Veterans Affairs - General Resources



VA Dependency and Indemnity Compensation (DIC)

A tax-free monthly benefit paid to eligible family members service members who died on active duty or veterans who died from a service-connected condition. Payment amounts vary based on survivor status and other qualifying factors.

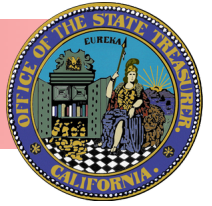
<https://www.va.gov/family-and-caregiver-benefits/survivor-compensation/dependency-indemnity-compensation/>



Veterans Canteen Service (VCS)

Operates retail stores, cafes, and coffee shops in VA medical centers, offering reasonably priced goods and services to veterans, their families, and caregivers.

<https://www.vacanteen.va.gov>



General Healthcare



California Department of Health Care Services, Veterans Benefit Enhancement Project

Connects veterans and their families who receive Medi-Cal services to other federal benefits they may be qualified for.

<https://www.dhcs.ca.gov/services/medi-cal-resources/veterans-benefit-enhancement-project/>



Swords to Plowshares

Provides free counseling, healthcare, housing support, and job support programs to veterans in San Francisco.

<https://www.swords-to-plowshares.org/about>



Veterans Benefit Enhancement Program (VBE)

CalVet partners with DHCS to promote USDVA health care by contacting Medi-Cal-referred veterans about their eligibility.

<https://www.calvet.ca.gov/VetServices/Pages/Veterans-Benefit-Enhancement-Program.aspx>



Veterans Homes of California

Eight facilities statewide offering affordable long-term care for aged/disabled veterans and eligible spouses/partners, from independent living to 24/7 skilled nursing.

<https://www.calvet.ca.gov/calvet-programs/veteran-homes>

Mental Healthcare



California Veterans Health Initiative Mental Health Support Program

California has allocated up to \$38 million for CalVet to issue competitive grants supporting prevention and early intervention in veteran mental health over a three-year period.

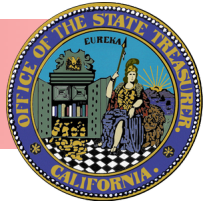
<https://www.calvet.ca.gov/CVHI>



Give an Hour

Provides confidential, no-cost mental health care to active-duty military, reservists, guard, veterans, and in certain cases spouses and caregivers.

<https://giveanhour.org/military/>



Mental Healthcare Cont.



LA County Dept. of Mental Health, Veteran & Military Family Services

Connects veterans and active duty/Reserve/National Guard family members to mental health and housing services.

<https://dmh.lacounty.gov/veterans/>



Nation's Finest, Veteran Services

Provides transitional housing, case management, mental health, employment services, permanent supportive housing, mobile service units, homelessness prevention, and behavioral health programs across CA, NV, and AZ, with a focus on rural communities.

<https://nationsfinest.org/our-services/#employment>



University of San Diego, Veterans Health Initiative

Offers free, confidential counseling to military-connected community members through a California Veterans Health Initiative grant. Services are delivered via secure video conferencing to clients throughout California.

<https://www.sandiego.edu/telehealth-clinic/veterans-initiative.php>



US Dept. of Veterans Affairs, Central California Mental Health Care

Provides mental health services, including counseling and treatment programs, to veterans through the VA's Central California Health Care System. Care is available through both in-person and telehealth appointments.

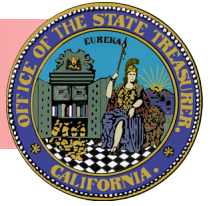
<https://www.va.gov/central-california-health-care/health-services/mental-health-care/>



Veterans Crisis Line

A free, confidential resource that connects veterans, service members, and their families with caring, qualified responders 24/7. Service providers can be found on the linked site.

<https://www.veteranscrisisline.net>



Housing



CalVet Home Loans

Offers home loans with natural disaster coverage, construction/home improvement loans, and down payment assistance for eligible veterans.

<https://www.calvet.ca.gov/calvet-programs/home-loans>



Catholic Charities, Diocese of Stockton

Provides at-risk and homeless veterans with rental assistance, utility payments, household items, childcare, transportation, medical/mental health referrals, housing navigation, money management, and food assistance.

<https://www.ccstockton.org/veteran-services>



Community Action Partnership of San Luis Obispo County, Inc.

Provides supportive services, managed by a case manager, for low-income veterans and those at risk of homelessness.

<https://capslo.org/ssvf/>



Good Samaritan

Offers Freedom House shared permanent housing, prevention/diversion/rehousing support, and supportive services for veteran families with rapid housing assistance and case management.

<https://www.goodsamaritanshelter.org/housing-support-services>



Goodwill

Personal case managers help low-income veterans access employment aid; contact your local Goodwill to inquire about available services.

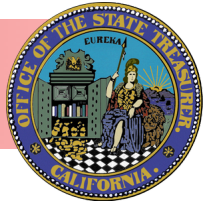
<https://goodwillsv.org/veterans-services/>



HomeFirst - Supportive Services for Veterans and Their Families

Helps eligible low-income veterans and families obtain/maintain stable housing through housing search assistance, case management, rent/utility financial assistance, and security deposit help.

<https://destinationhomesv.org/wp-content/uploads/2016/11/HomeFirst-Supportive-Services-for-Veterans-and-Their-Families-.pdf>



Housing Cont.



Insight Housing

Covers supportive services for Veteran Families (SSVF), Homeless Veteran Reintegration Program (HVRP), Grant and Per Diem Veterans Transitional Housing (GPD), and HUD-VASH voucher administration.

<https://insighthousing.org/what-we-do/veteran-services/>



Specially Adapted Housing Grant

Provides grants of up to and over \$100,000 to help disabled veterans build, buy, or modify a home to accommodate mobility impairments, blindness, or other qualifying service-connected disabilities. Grant amounts can reach over

<https://www.va.gov/housing-assistance/disability-housing-grants/how-to-apply/>



Temporary Residence Adaptation Grant

Helps veterans who are eligible for a Specially Adapted or Special Home Adaptation grant modify a family member's home where they are temporarily residing. Maximum grant amounts vary depending on which underlying housing grant the veteran qualifies for.

<https://www.va.gov/housing-assistance/disability-housing-grants/>



U.S. Vets

Provides housing, counseling, career development, and support services for homeless and at-risk veterans.

<https://usvets.org/about-us/>



Veterans Village of San Diego

Provides housing, clinical treatment, and employment services to veterans.

<https://vvsd.net>



Volunteers of America, LA

Assists homeless veterans with permanent housing, benefits, employment, medical support, and financial literacy through transitional housing programs. Programs include Supportive Services for Veteran Families and the Homeless Veterans Reintegration Program.

<https://voala.org/services/veterans/>



Workforce and Reentry Resources



America's Job Center of California

Connects veterans and their spouses to programs that help increase employment opportunities.

<https://www.careeronestop.org/LocalHelp/AmericanJobCenters/find-american-job-centers.aspx>



CalTAP

Assists service members, veterans, and their families in transitioning into civilian life by connecting them with education, employment, healthcare, housing, entrepreneurship, financial literacy, and other federal, state, and local benefits and services.

<https://www.calvet.ca.gov/VetServices/Pages/California-Transition-Assistance-Program.aspx>



Disabled Veteran Business Enterprise (DVBE) Program

Helps disabled veteran-owned businesses compete for state contracts, promote self-reliance, and support the integration of disabled veterans into California's economy, with a goal of awarding 3% of state contracts to certified DVBEs.

<https://www.calvet.ca.gov/VetServices/Pages/Disabled-Veteran-Business-Enterprise-Program.aspx>



Disabled Veteran Outreach Program (DVOP)

DVOP specialists develop job and training opportunities for veterans, with special emphasis on those with service-connected disabilities, helping them compete in the labor market.

[https://www.calvet.ca.gov/VetServices/Documents/Disabled%20Veteran%20Outreach%20Program%20\(DVOP\).pdf](https://www.calvet.ca.gov/VetServices/Documents/Disabled%20Veteran%20Outreach%20Program%20(DVOP).pdf)

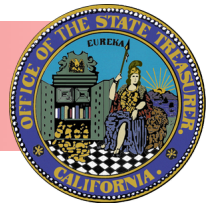


Salvation Army

Provides job coaching and temporary financial assistance, housing counseling, and advocacy for low-income or homeless veterans.

<https://cis.salvationarmy.org/cis/veterans-services>

Resources for Veterans



Workforce and Reentry Resources Cont.



U.S. Dept. of Labor, Veterans' Employment and Training Service (VETS)
Prepares veterans, service members, and their spouses for meaningful careers and protects their employment rights. Administers programs including USERRA enforcement and the Transition Assistance Program (TAP).

<https://www.dol.gov/agencies/vets>



Work for Warriors

A free, state- and federally funded job placement program in California connecting veterans, National Guard, Reserve members, spouses, and Gold Star Families with employment. Provides resume assistance, interview coaching, and connections to a network of over 350 business partners.

<https://workforwarriors.org>

Education Resources



California Military Department GI Bill Award Program

Issues educational awards to qualifying members of the California Army or Air National Guard, State Guard, and Naval Militia; can pay up to 100% of tuition and fees at a UC, CSU, or California Community College, and eligible private institutions.

<https://calguard.ca.gov/education/>



College Fee Waiver

Waives mandatory system-wide tuition and fees at CA Community Colleges, CSU, or UC campuses for eligible dependents of veterans (does not cover books, parking, or room/board).

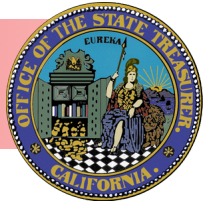
<https://www.calvet.ca.gov/VetServices/Pages/College-Fee-Waiver.aspx>



Military Interstate Children's Compact Commission

Eases educational transitions for school-aged military/uniform-connected students, including those at DoD Education Activity schools, and enforces compact rules.

<https://mic3.net/state/california/>



Tax Resources for Individuals



California Taxes on Military Retired Pay

For tax years 2025-2029, California allows qualified taxpayers to exclude up to \$20,000 of military retirement pay or Survivor Benefit Plan annuity payments from gross income.

<https://www.ftb.ca.gov/file/personal/filing-situations/military.html>



CalVet Veterans Tax Benefits

Overview of California veteran tax benefits: military pension exclusion, business license waiver, property tax exemption, itinerant vendor sales tax rules, nonprofit veteran orgs, and free tax prep (MilTax).

<https://www.calvet.ca.gov/VetServices/Pages/Veterans-Tax-Benefits.aspx>



IRS - Tax Information for Military

IRS hub page for military tax topics and resources.

<https://www.irs.gov/individuals/military>



Military Family Tax Benefits

Covers several military tax benefits: tax-free \$100,000 death gratuity, extended home-sale ownership/use test for deployed service members, above-the-line deduction for Reserve/Guard overnight travel, tax-free DoD Homeowners Assistance Program payments, and exceptions for military academy attendees using education savings accounts.

<https://www.irs.gov/newsroom/military-family-tax-benefits>



Military Survivor Benefits (AB 291)

California bill excluding survivor benefits and Survivor Benefit Plan payments from gross income under the Personal Income Tax Law.

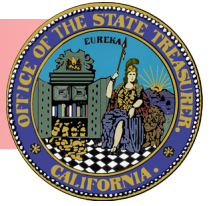
<https://www.ftb.ca.gov/tax-pros/law/legislation/2021-2022/AB291-022421.pdf>



Veterans Exemption and Disabled Veterans' Exemption

Veterans Exemption offers up to \$4,000 off assessed property value for qualifying low-asset veterans. Disabled Veterans' Exemption reduces property tax for veterans rated 100% disabled or unemployable due to service-connected conditions.

<https://www.calvet.ca.gov/VetServices/Pages/Property-Tax-Exemptions.aspx>



Tax Resources for Individuals Cont.



Military Survivor Benefits Excluded From Gross Income (SB 1)

For taxable years beginning on or after January 1, 2025, and before January 1, 2030, California allows qualified taxpayers to exclude from gross income up to \$20,000 of retirement pay from the federal government for service in the uniformed services or annuity payments received pursuant to a U.S. Defense Department Survivor Benefit Plan.

<https://www.ftb.ca.gov/tax-pros/law/legislation/2025-2026/SB1-120224.pdf>



MilTax

Free military-specific tax preparation software and expert support for active-duty service members, eligible family, survivors, and recent veterans (up to 365 days post-separation).

<https://www.militaryonesource.mil/financial-legal/taxes/miltax-military-tax-services/>



Publication 3, Armed Forces' Tax Guide

IRS guide covering special tax situations for active members of the U.S. Armed Forces (does not cover military pensions or veterans' benefits).

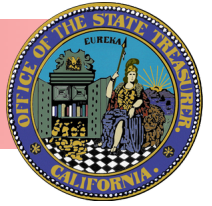
<https://www.irs.gov/publications/p3>



Tax Exclusion for Combat Service

If you served in a designated combat zone, the IRS excludes your military pay from federal income tax for each month present in the zone. Enlisted members and warrant officers can exclude all military pay; officers are capped at the highest enlisted pay rate plus hostile fire pay.

<https://www.irs.gov/individuals/military/tax-exclusion-for-combat-service>



Tax Resources for Businesses



Business License, Tax and Fee Waiver

Waives municipal, county, and state business license fees and taxes for qualifying veterans who hawk, peddle, or vend goods (excluding alcohol).

<https://www.calvet.ca.gov/VetServices/Pages/Business-License-Tax-and-Fee-Waiver.aspx>



Itinerant Veteran Vendor Exemption

Qualified itinerant veteran vendors selling items under \$100 (excluding alcohol) are not required to hold a seller's permit, but must pay sales tax on taxable purchases.

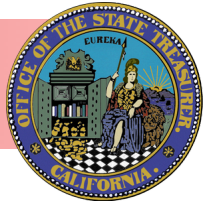
<https://www.calvet.ca.gov/VetServices/Pages/Itinerant-Veteran-Vendor.aspx>



Nonprofit Veterans' Organization Exemption

Sales of American flags and 'Buddy Poppies' by qualifying veteran nonprofits are not taxable, under specified conditions.

<https://www.calvet.ca.gov/VetServices/Pages/Nonprofit-Veterans%27-Organization.aspx>



Other Resources



Automobile Allowance and Adaptive Equipment

Provides a one-time payment to help eligible veterans with certain service-connected disabilities purchase a vehicle, plus coverage for adaptive equipment like hand controls or wheelchair lifts. Eligibility is based on specific service-connected disabilities affecting mobility or vision.

<https://www.va.gov/disability/eligibility/special-claims/automobile-allowance-adaptive-equipment/>



CalVET

Connects veterans and their families to their earned state and federal benefits through education, advocacy, and direct services.

<https://www.calvet.ca.gov/>



CalVet-CDCR Liaison Program

CalVet representatives assist veterans incarcerated in CDCR facilities with filing VA benefit claims and coordinating exams needed to decide those claims.

<https://www.calvet.ca.gov/VetServices/Pages/Incarcerated-Veterans.aspx>



CDL Test Waiver for Military Member

Troops to Trucks program lets qualified military members apply for a Commercial Driver's License without skills testing; some written tests may be waived through the Even Exchange program.

<https://www.dmv.ca.gov/portal/file/dl965-pdf/>



County Subvention Programs

Reimburses counties for costs of helping veterans pursue claims against the USDVA and establish their rights to federal or state veteran benefits.

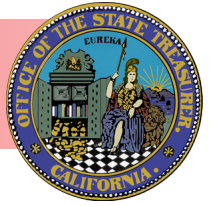
<https://www.calvet.ca.gov/VetServices/Pages/County-Assistance.aspx>



Military Discounts Offered by Stores, Services & Online Sites

List of businesses that offer veterans and military discounts to service members, retired military, veterans, spouses and their families.

<https://veteran.com/military-discounts/>



Other Resources Cont.



Motor Vehicle Registration Fee Waiver

Waives vehicle registration fees for eligible veterans.

<https://www.calvet.ca.gov/VetServices/Documents/Motor%20Vehicles%20Registration%20Fee%20Waiver.pdf>



Renewal of Vehicle Registration Penalty Waiver

CA residents deployed outside the state may qualify for a registration renewal penalty waiver; application must be submitted within 60 days after deployment ends.

<https://www.dmv.ca.gov/portal/driver-education-and-safety/special-interest-driver-guides/veterans-and-active-duty-military/>