

VETERANS ASSISTANCE COMMISSION  
OF  
KANE COUNTY, ILLINOIS

*Jacob A. Zimmerman, Superintendent*



Annual Report

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Fiscal Year 2025

# COUNTY OF KANE

## VETERANS ASSISTANCE COMMISSION

**JACOB A. ZIMMERMAN**  
Superintendent



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Geneva, Illinois 60134-3077  
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State of Illinois  
The Honorable JB Pritzker  
207 State House  
Springfield, Illinois 62706-0001

December 31, 2025

Dear Governor Pritzker,

It is with great pleasure that I present you with the annual report of the Veterans Assistance Commission of Kane County, Illinois, pursuant to Chapter 330, Part 45, Section 8 of the Illinois Compiled Statutes.

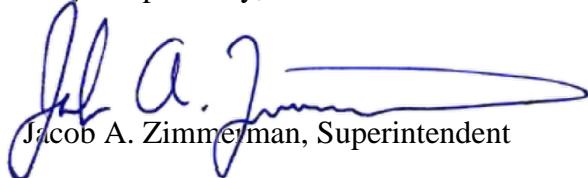
As the foremost veteran advocacy agency in Illinois' seventh most veteran populous county, we provide services in the following categories:

- 1.) Advocacy
- 2.) Benefit Application Filing and Claims Management
- 3.) Transportation to Local VA Medical Appointments
- 4.) Financial Assistance for Indigent Veterans

In Fiscal Year 2025, ending on November 30<sup>th</sup>, the Commission was instrumental in securing \$9,731,317.05 in new monetary benefits for Kane County veterans, their dependents, and their survivors from the United States Department of Veterans Affairs (VA). That represents a return to the community of \$17.45 for every dollar of property tax revenue received by the Commission. Additionally, our staff was directly responsible in securing \$1,249,153.92 in new VA health care benefits for Kane County veterans. Consequently, the Commission continues to be a significant and judicious unit of local government.

Thank you for your support of our county's veterans. Please feel free to contact me if you have any questions, comments, or concerns.

Very Respectfully,



Jacob A. Zimmerman, Superintendent

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## Veterans Assistance Commission Delegates and Alternates 2025

**President John R. Westphall** – Saint Charles AMVETS Post 503  
**Vice-President Theodore N. Biever Jr.** – Dundee VFW Post 2298  
**Secretary Diane M. Ahrens** – Elgin Marine Corps League Detachment 077  
**Treasurer Robert A. Getz** – Elgin American Legion Post 57, Elgin VFW Post 1307  
**Chaplain Robert L. Phillips** – Saint Charles AMVETS Post 503  
**Executive Committee Norman E. Welker** – Elburn American Legion Post 630  
**Executive Committee Daniel J. Palmer Jr.** – Aurora AMVETS Post 103  
**Executive Committee Kenneth G. Periman** – Montgomery VFW Post 7452  
**Delegate Robert A. Getz** – Elgin American Legion Post 57  
**Alternate Mark W. Smith** – Elgin American Legion Post 57  
**Delegate Robert Bigelow** – Geneva American Legion Post 75  
**Alternate Patrick Dickinson** – Geneva American Legion Post 75  
**Delegate Diane M. Ahrens** – Elgin Marine Corps League Detachment 077  
**Delegate John C. Muschler** – Aurora American Legion Post 84  
**Alternate Peter A. Regnier** – Aurora American Legion Post 84  
**Delegate Daniel J. Palmer Jr.** – Aurora AMVETS Post 103  
**Delegate Carlos A. DeJesus** – Elgin AMVETS Post 202  
**Alternate Michael D. Landt** – Elgin AMVETS Post 202  
**Delegate Kevin H. Kostuchowski** – Maple Park American Legion Post 312  
**Alternate Dave Trumble** – Maple Park American Legion Post 312  
**Delegate Charles Wittleder** – Saint Charles American Legion Post 342  
**Alternate Dennis Larson** – Saint Charles American Legion Post 342  
**Delegate John R. Westphall** – Saint Charles AMVETS Post 503  
**Alternate Robert L. Phillips** – Saint Charles AMVETS Post 503  
**Delegate David M. Jordan** – Batavia American Legion Post 504  
**Alternate Nate R. Gustafson** – Batavia American Legion Post 504  
**Delegate Norman E. Welker** – Elburn American Legion Post 630  
**Alternate Charles F. Coffey** – Elburn American Legion Post 630  
**Delegate Michael R. Holt** – Carpentersville American Legion Post 679  
**Alternate Willis C. McConney** – Carpentersville American Legion Post 679  
**Delegate Stanley E. Herzog** – Geneva Vietnam Veterans of American Chapter 693  
**Alternate William L. Troth** – Geneva Vietnam Veterans of American Chapter 693  
**Delegate Richard R. Matthys** – Fox Valley Marine Corps League Detachment 1233  
**Alternate Shannon N. Callahan** – Fox Valley Marine Corps League Detachment 1233  
**Delegate Robert A. Getz** – Elgin VFW Post 1307  
**Alternate Shirldine-Kay Nohl** – Elgin VFW Post 1307  
**Delegate Theodore N. Biever Jr.** – Dundee VFW Post 2298  
**Alternate John S. Darr** – Dundee VFW Post 2298  
**Delegate John J. Erwin** – Saint Charles VFW Post 5036  
**Alternate Mark F. Powell** – Saint Charles VFW Post 5036  
**Delegate Kenneth Periman** – Montgomery VFW Post 7452

## Our Mission

*To maximize the benefits for and improve the welfare of veterans in the County of Kane by serving as the central assistance and advocacy agency for veterans residing therein.*

## Our Staff



**Jacob A. Zimmerman**

- Superintendent
- Certified Veterans Advocate
- U.S. Coast Guard Veteran



**Steven L. Wells**

- Assistant Superintendent
- Certified Veterans Advocate
- U.S. Marine Corps Veteran



**Jesus R. Arteaga**

- Senior Veterans Service Officer
- Certified Veterans Advocate
- U.S. Navy Veteran



**Nicholas N. Steele**

- Veterans Service Officer
- U.S. Marine Corps Veteran



**Habacuc Rico**

- Veterans Service Officer
- U.S. Army Veteran



*Something that is truly special about our Veterans Assistance Commission is our highly-trained and passionate staff. Their subject matter expertise and enthusiasm allow us to keep a lower head count than our peers thus providing an excellent level of service at an efficient cost to taxpayers. Another unique attribute of our staff is that they are all veterans themselves and draw on their familiarity of service in the Armed Forces to effectively and empathetically assist our clients. In 2025, we bid farewell to Assistant Superintendent Nathaniel Johnson who took over as Superintendent in McHenry County and welcomed Habacuc Rico as a Veterans Service Officer.*

## Veterans Benefits Assistance

The vast majority of our workload is assisting veterans in applying for benefits from the VA. This section is a summary of our work in that regard over Fiscal Year 2025. Year-after-year we have continued to set new records which is true for this year as well.

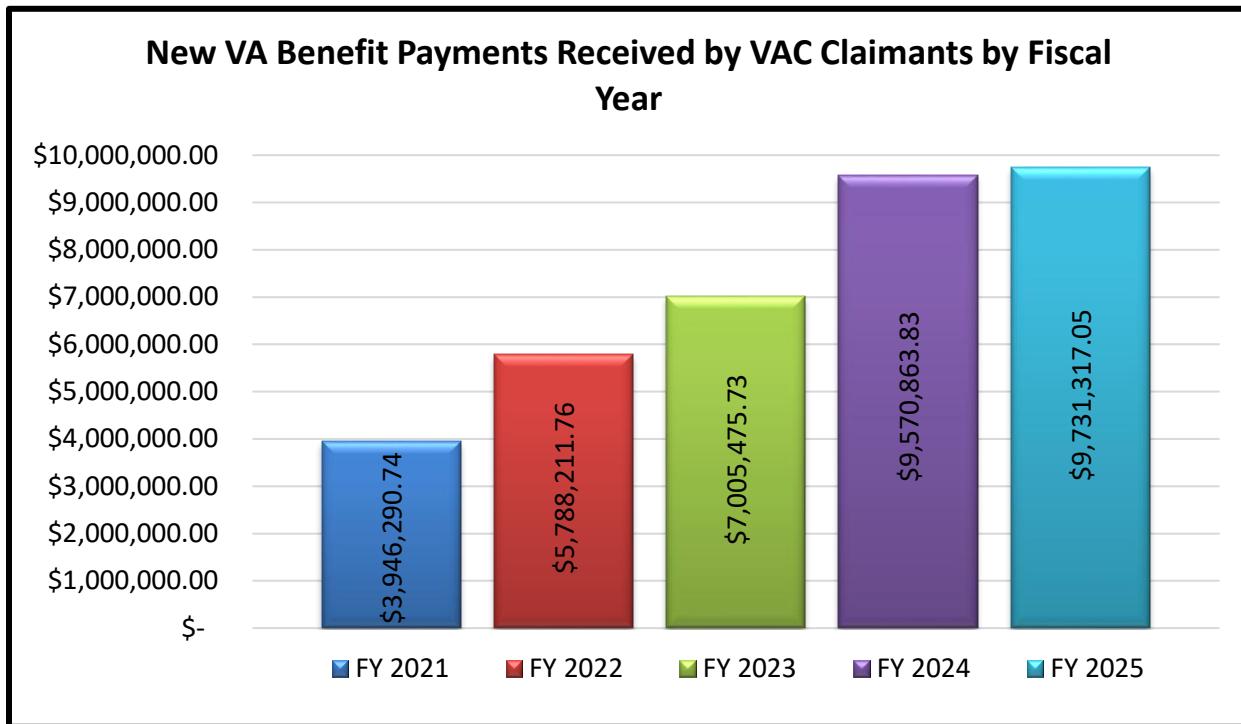


Figure 1. This chart simply shows the amount of new monetary benefits awarded to our clients by the VA per fiscal year. A large part of our success in this fiscal year was due to the enhanced benefits offered under the PACT Act. This is a record amount of benefits secured for our clients.

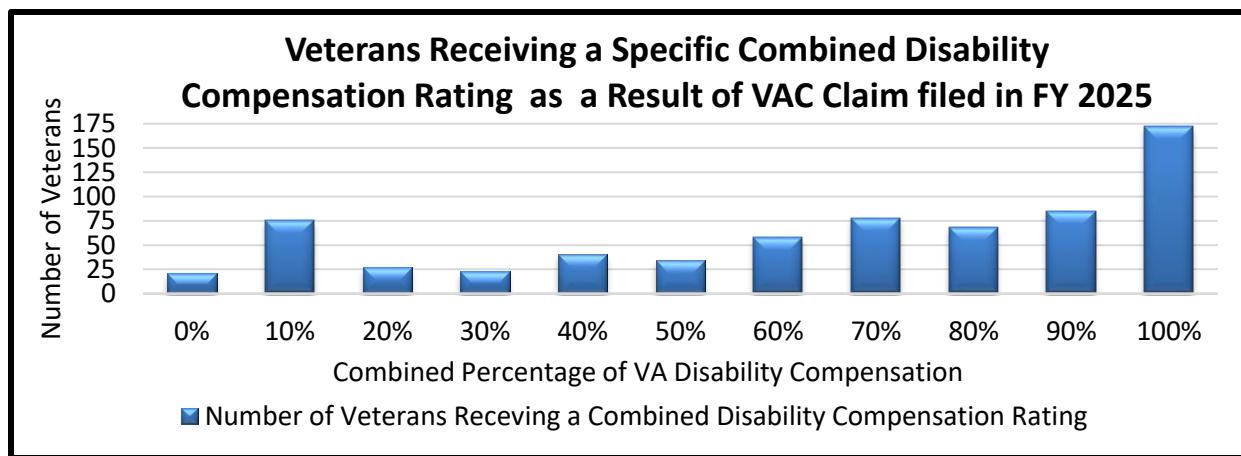


Figure 2. Depicted above is the breakdown of the combined disability compensation rating for the 681 of our clients who received a disability compensation decision in Fiscal Year 2025. The mean rating for our clients this fiscal year is 70% while the mode is 100%.

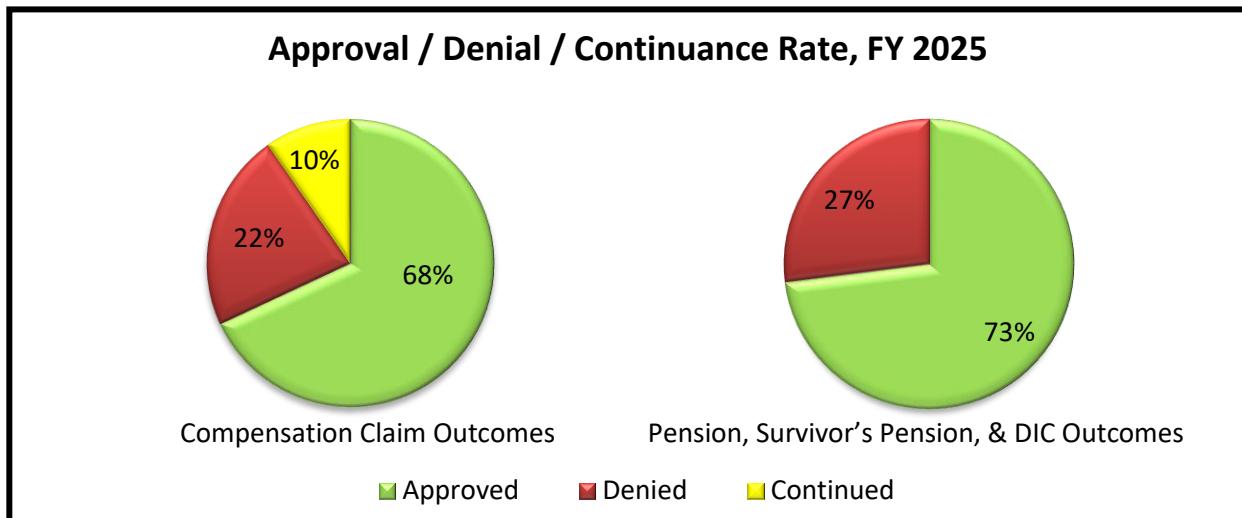


Figure 3. As depicted in this chart, over two-thirds of our clients received a favorable decision on their claim. It should be noted for the purposes of this chart “approved” means at least one contention on the claim was approved, “denied” means all contentions on the claim were denied, and “continued” means the increase being sought in the application was not approved and the client’s benefits remained the same as prior to the application.

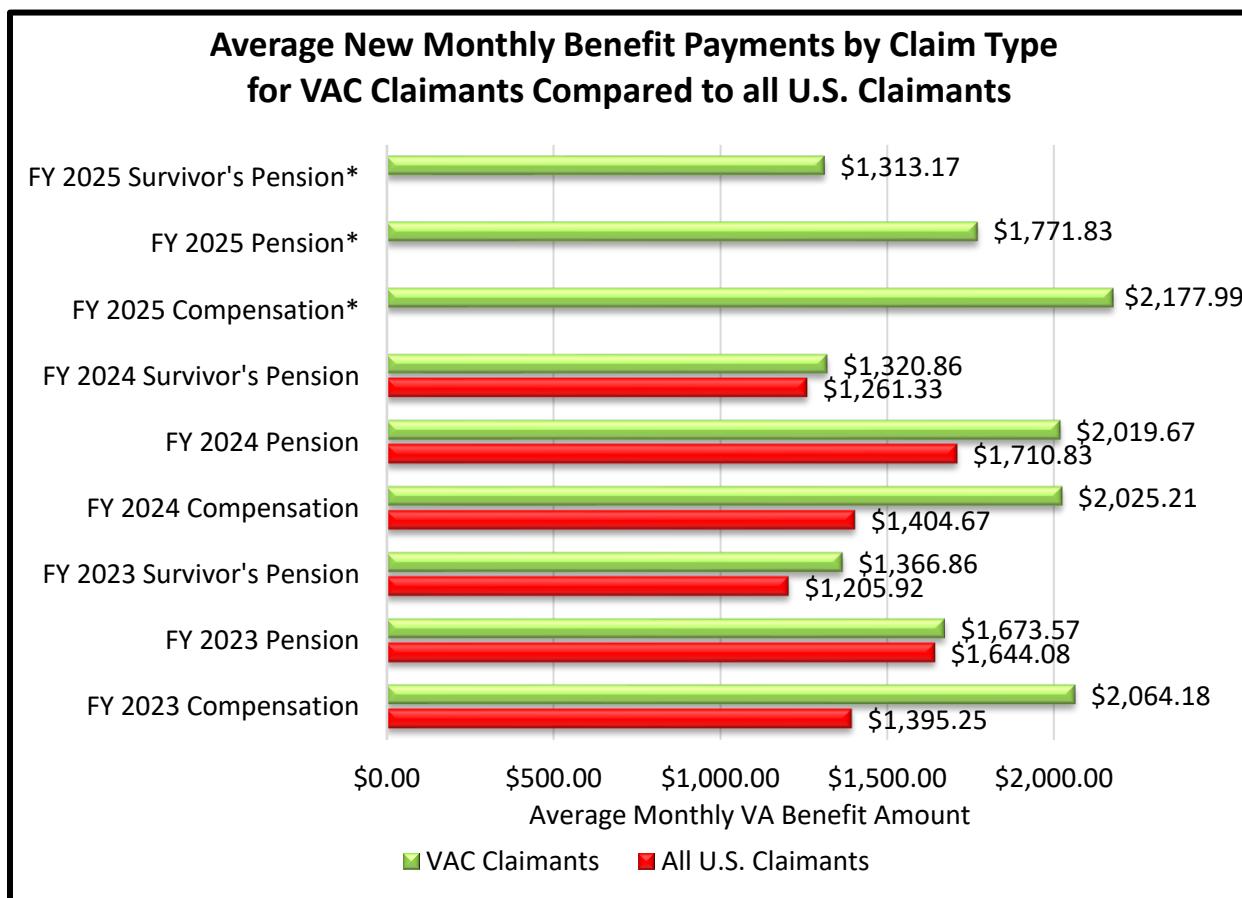


Figure 4. This chart shows that for the previous two fiscal years, claimants who filed their claim through our office received a higher monthly benefit than the average claimant did nationally. \*Fiscal Year 2025 data not yet available from the VA. [1]

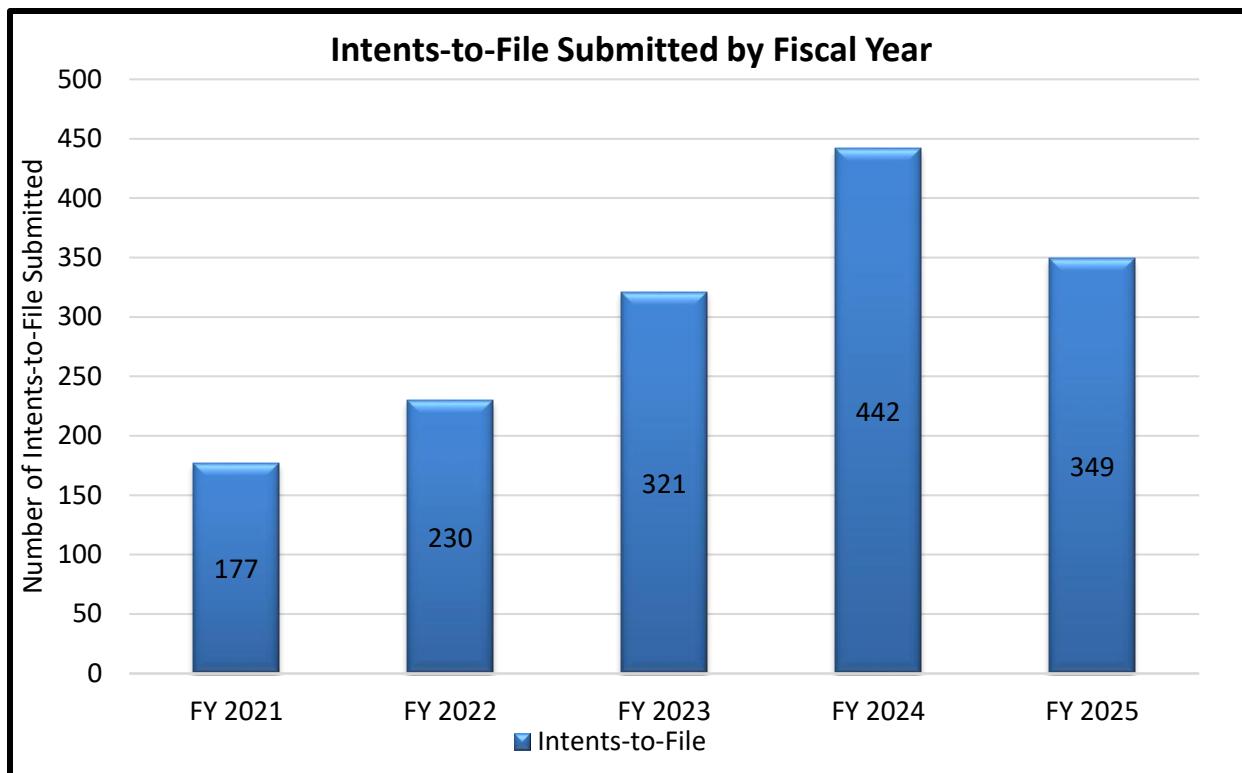


Figure 5. In Fiscal Year 2025, Commission staff completed 349 Intents-to-File. Outreach events are the prime generator of Intents-to-File as they are ideal for non-comprehensive client intake. Intents-to-File are an important piece of our work as they protect our clients' effective date for benefits while allowing up to one year to gather all necessary documentation to support a claim for VA benefits. This results in larger retroactive payments to our clients when their claims are decided while allowing time for the claim to be fully-developed prior to submission, cutting down on the processing time of the claim itself.

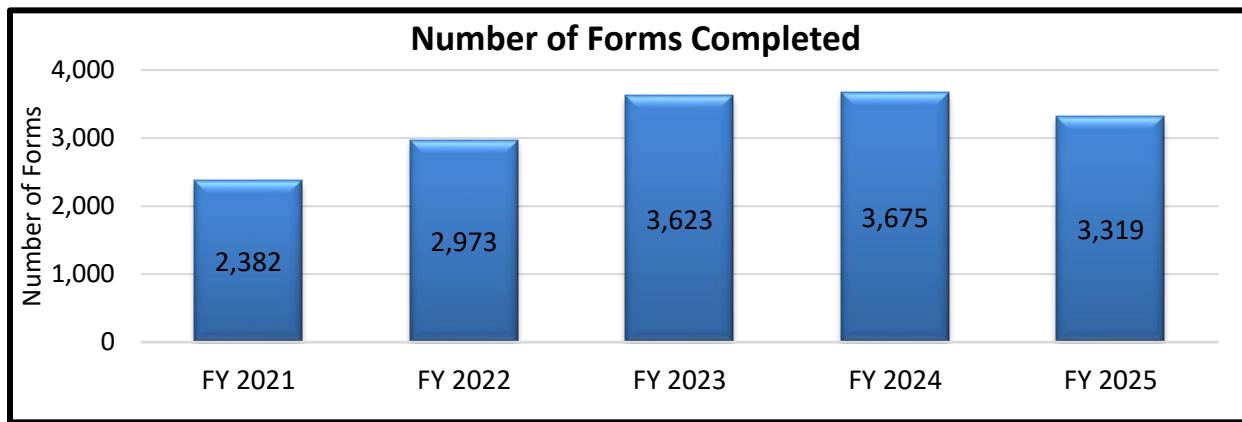


Figure 6. The number of claims filed as reported in Figure 7 can be a deceiving workload metric since a “claim filed” could be a single form or could be as many as six or more separate forms being filed for that single claim. Each claim is unique and requires different amounts of effort to prosecute and that effort is reflected in this chart.

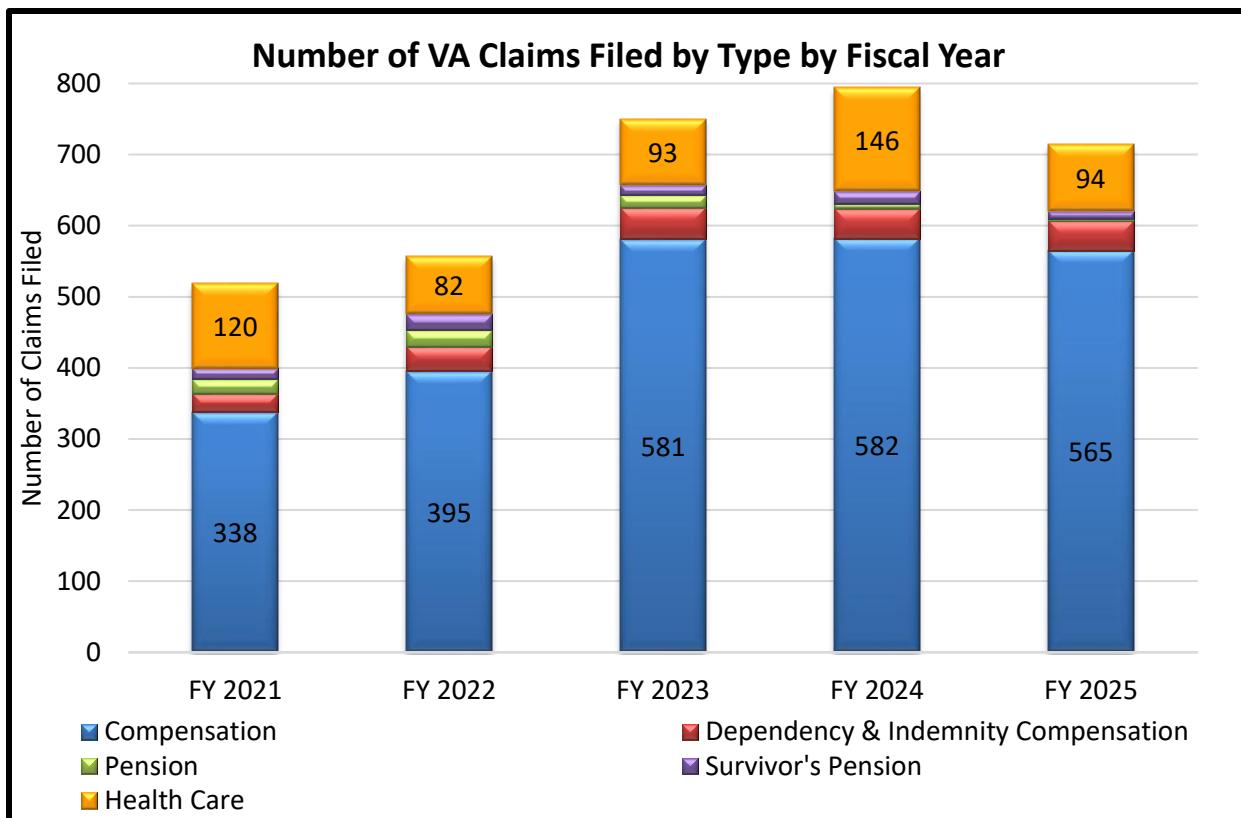


Figure 7. The reduction in claims production is a reflection of the initial surge of PACT Act claims trailing off. The work in this chart represents \$9,578,265.87 in new benefits awarded to our clients.

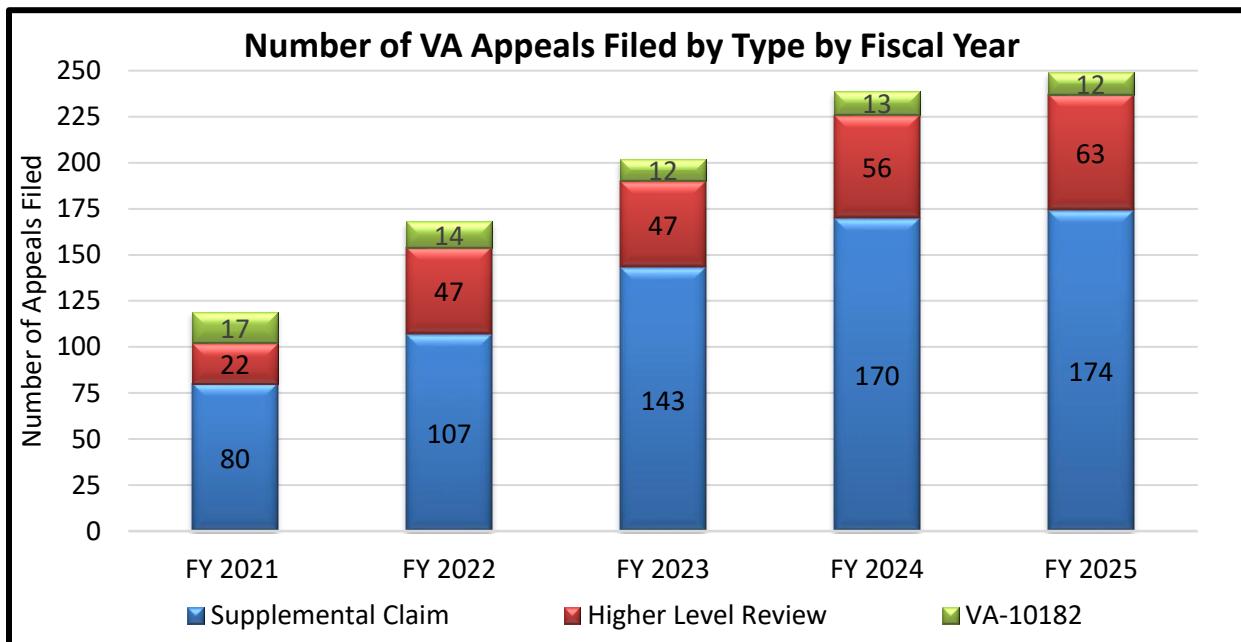


Figure 8. While the total number of claims submitted is down over the previous fiscal year, the number of appeals that staff submitted is up by 4.2% over the same period. The work here represents \$1,402,205.10 in new benefits awarded to our clients that was previously denied.

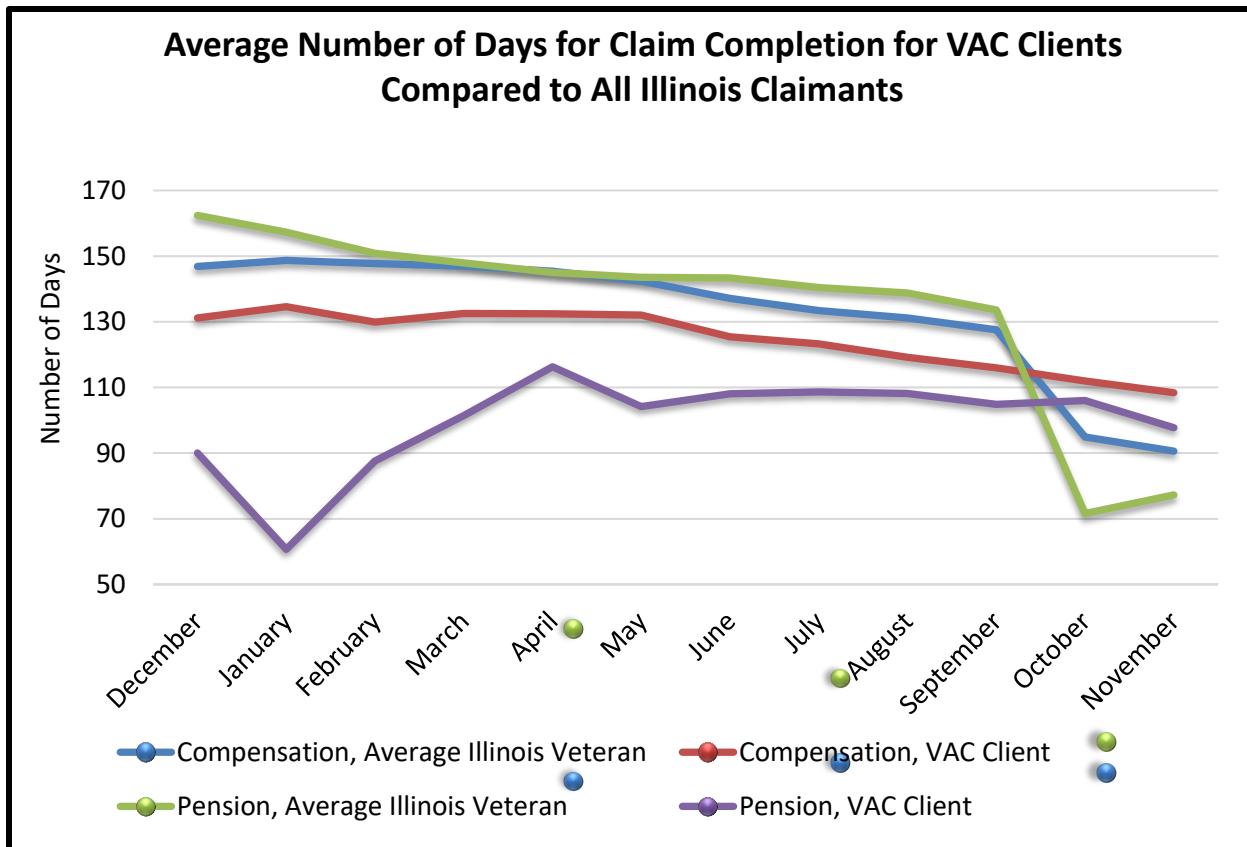


Figure 9. Commission staff pride themselves in identifying efficiencies in the VA claims process. Through continuous process improvement, proactive monitoring, and quality control staff identify strategies ensuring claim forms are thoroughly completed and error-free. That usually promotes a faster average processing time. In a time of a high claims inventory for both our office and the VA nationally, staff is doing a remarkable job in identifying efficiencies and leveraging those in order to obtain faster decisions on average for our clients. [2]

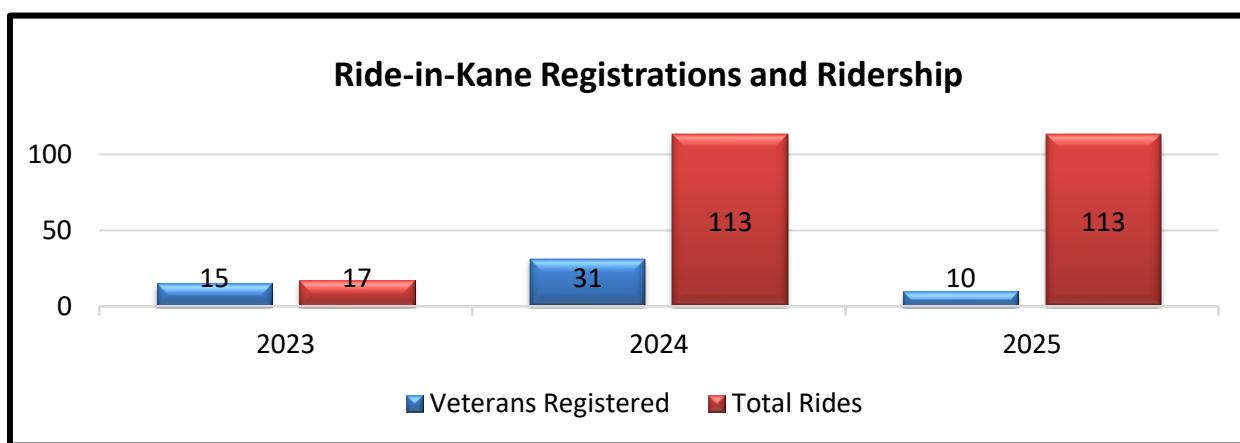


Figure 10. In this pilot program, the Commission acts as a sponsor under Ride-in-Kane where the Commission provides registration support and Pace provides the scheduling, dispatching, and rides. This pilot program is currently funded by the American Rescue Plan Act through Fiscal Year 2026. Due to consolidation of programming by Pace, the need for our sponsorship will cease with the expiration of American Rescue Plan funds.

Finally, the Commission's Veterans Assistance Program for indigent veterans remained a small, but critical, piece of the Commission's mission. The program's utilization has declined as a result of our clients obtaining better federal benefits, veterans in Kane County having a significantly higher median income than the average non-veteran citizen residing here, and the proliferation of assistance programs due to the COVID-19 Pandemic that have begun to wane. However, the program serves as a vital lifeline for those veterans who have fallen on hard times and helps us triage assistance even if we are unable to provide direct assistance. This program can pay a veteran's rent, utilities, as well as food and personal needs up to a capped amount that is dependent upon their family size. No funds are paid directly to the veteran with the exception of food and personal needs vouchers which are given to recipients and are redeemable at Aldi's – a widely available grocery store in Kane County, which is also headquartered in Batavia, and provides vouchers which are not redeemable for alcoholic beverages. We had seven applicants to the Veterans Assistance Program that we provided direct or indirect assistance for. In the case of an applicant whom we are unable to provide direct assistance, we do a warm hand-off referral to other organizations that can provide direct assistance.

*We would be remiss if we did not recognize our partner agencies and organizations who help to ensure the continued success of veterans who call Kane County home:*

- Chicago VA Regional Office
- Edward Hines Jr. VA Hospital
- Aurora Vet Center
- Abraham Lincoln National Cemetery
- Fort Sheridan National Cemetery
- National Personnel Records Center
- Social Security Administration
- Small Business Administration
- Illinois Attorney General's Office
- Illinois Secretary of State
- Illinois Department of Employment Security
- Illinois Department of Veterans Affairs
- Northern Illinois University
- Elgin Community College
- Waubonsee Community College
- 16<sup>th</sup> Judicial Circuit
- Kane County Board
- Kane County Recorder's Office
- Kane County Assessment Office
- Kane County Division of Transportation
- Kane County Coroner's Office
- Kane County Clerk's Office
- Kane County Court Services
- Kane County Information Technology
- Pace Suburban Bus
- Veterans Smile Program
- Operation Sweet Life
- Senior Services Associates
- Illinois Joining Forces
- Aurora Veterans Advisory Council
- Armed Forces Legal Aid Network
- Prairie State Legal Services
- Nicor Sharing Program
- Rolling Thunder Illinois Chapter 1
- Fraternal Order of Police Lodge #14
- Community Contacts
- Midwest Shelter for Homeless Veterans
- Support Over Stigma

## Servicemembers and Veterans Treatment Court

The Veterans Treatment Court began accepting participants in June of 2018 and has a team that consists of Judge Christine Downs and representatives from the Kane County State's Attorney's Office, Kane County Public Defender's Office, Kane County Court Services, Edward Hines Jr. VA Hospital, Veterans Assistance Commission, and a mentor coordinator. Veterans Treatment Court has enabled its participants to meet treatment goals and improve their quality of life. Our staff is proud of the work that the participants have done and equally proud of our partners in facilitating that success. We celebrated two graduations in 2025 and our other participants made significant progress towards living a clean and fulfilling life. The purpose of the program is best described as legislated by the Illinois General Assembly in the Veterans and Servicemembers Court Treatment Act (730 ILCS 167/5):

*The General Assembly recognizes that veterans and active servicemembers, including Reserve and National Guard servicemembers, have provided or are currently providing an invaluable service to our country. Some veterans and active duty servicemembers may suffer from the effects of their service, including, but not limited to, post-traumatic stress disorder, traumatic brain injury, depression and may also suffer co-occurring mental illness and substance use disorder problems. As a result, some veterans or active duty servicemembers come into contact with the criminal justice system and are charged with felony or misdemeanor offenses. There is a critical need for the criminal justice system to recognize veterans, provide accountability for their wrongdoing, provide for the safety of the public, and provide for the treatment of such veterans. It is the intent of the General Assembly to create specialized veteran and servicemember courts in accordance with evidence-based practices and Problem-Solving Court Standards for addressing substance use, mental health, and co-occurring disorders with the necessary flexibility to meet the specialized needs for an array of services and supports among participants in certified veteran and servicemember court programs in the State.*

The statistics in this Section are current as of Fiscal Year 2024 and were in most part compiled by and shared with the consent of Kane County Court Services. We appreciate their generosity.

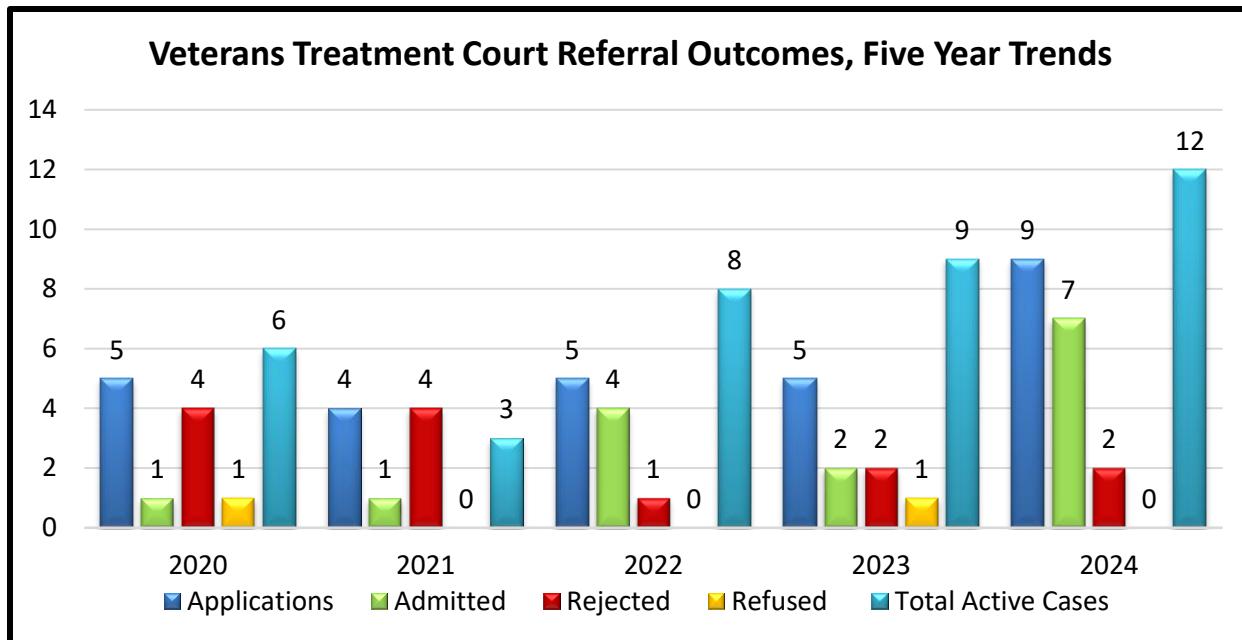


Figure 1. Here, the data shows the trends in admissions to Veterans Treatment Court. The trend continues to fluctuate due to the differences in charges being admitted into the Court as well as the implementation of a new “Low Risk” track. [3]

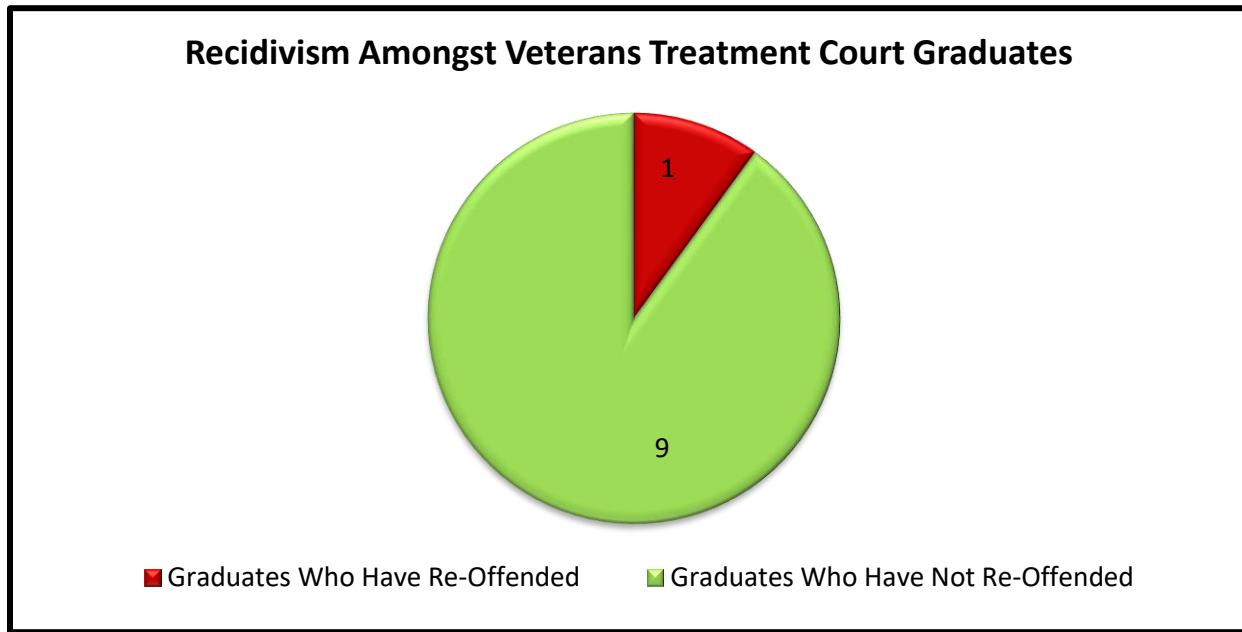


Figure 2. This data is obtained from graduates’ self-reported arrests or was obtained by publicly available court records from Kane and nearby counties and includes only non-traffic-related offenses. It should be noted that this chart represents arrests and not convictions. We are currently exploring ways to empirically obtain and track this data with higher confidence. So far, the data suggests that our graduates are in large part successful in maintaining their sobriety and crime-free lives.

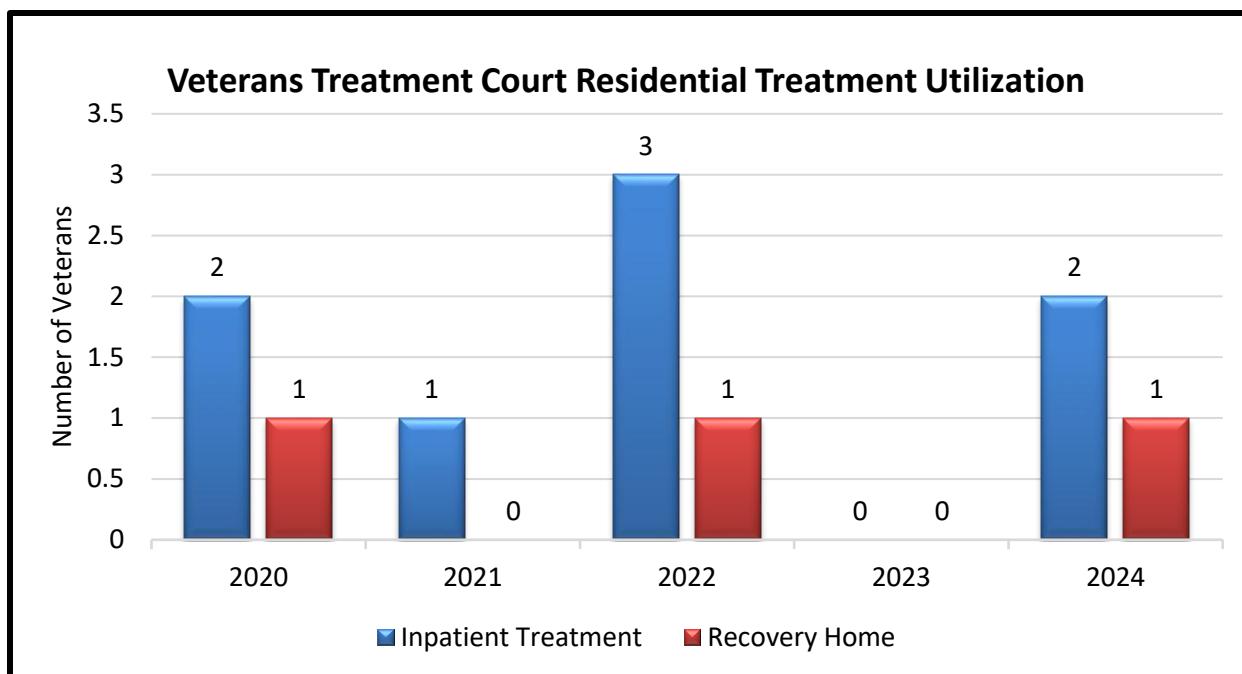


Figure 3. *Veterans Treatment Court uses a variety of VA and non-VA treatment methods including Inpatient Treatment and Recovery homes. Treatment is the focus for the Court, with an individual treatment plan being developed for each participant and then verification of that treatment on an ongoing basis. [3]*

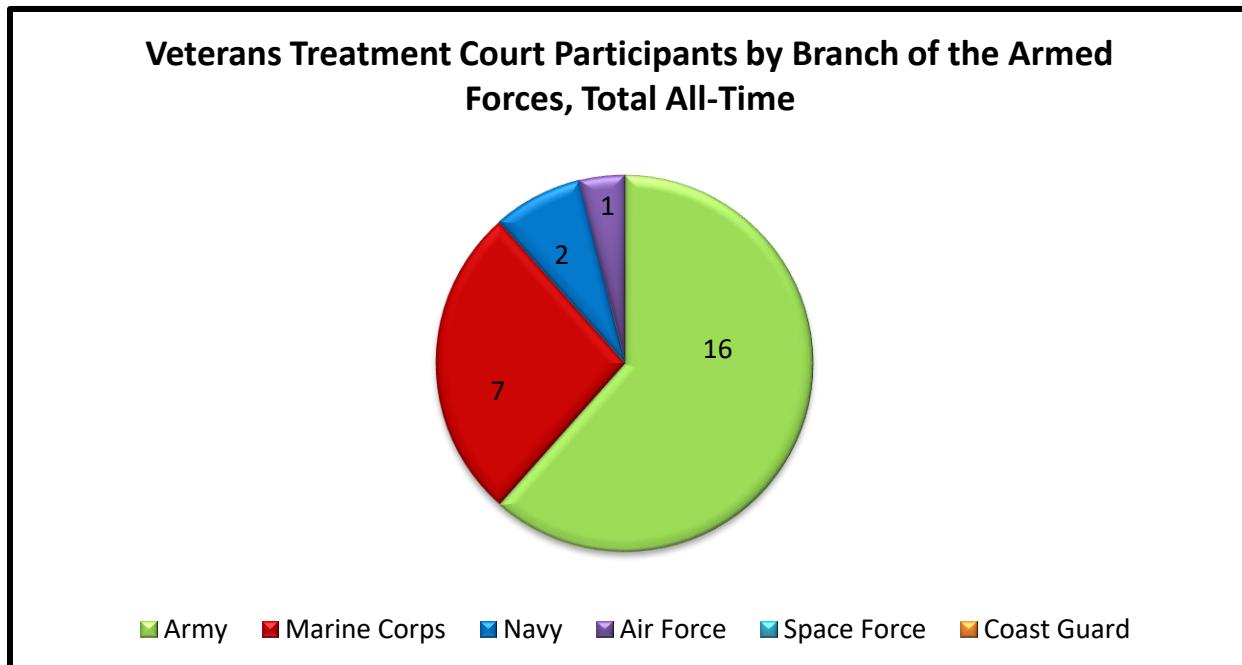


Figure 4. *This chart shows the branch of the Armed Forces that Veterans Treatment Court participant served in. Since some veterans have served in multiple branches of the military or been a participant in the Court more than one time, some participants have been counted more than once in this chart.*

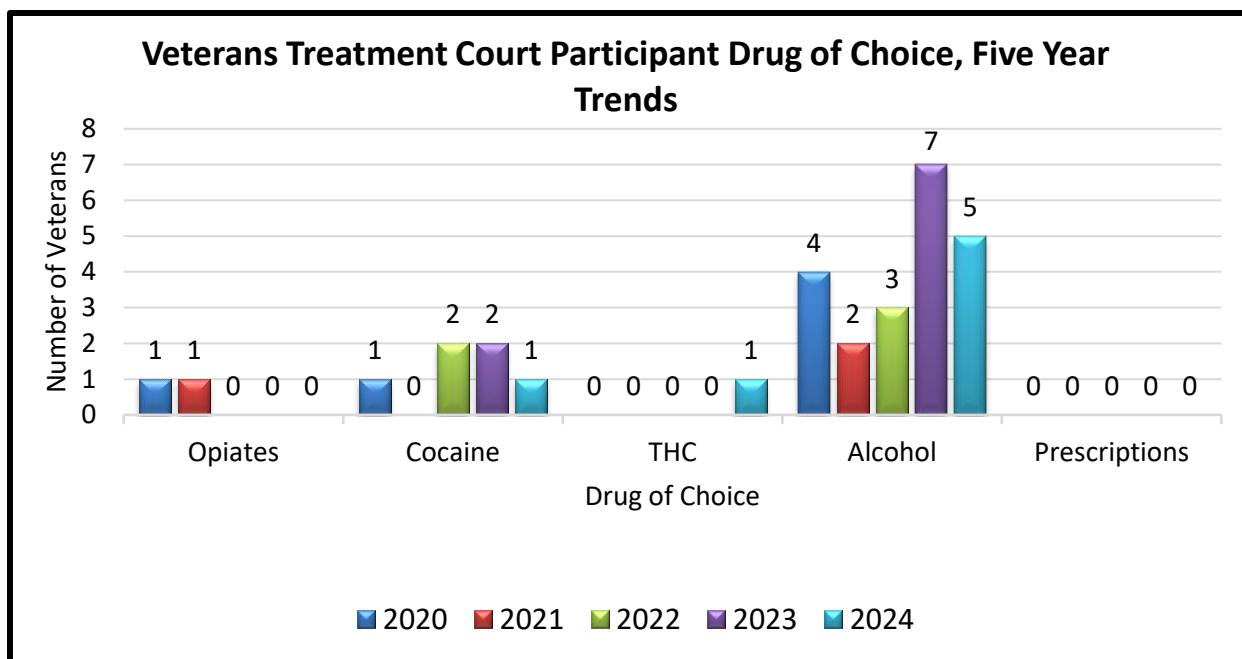


Figure 5. Alcohol has been the predominant drug of choice for Veterans Treatment Court since its inception. [3]

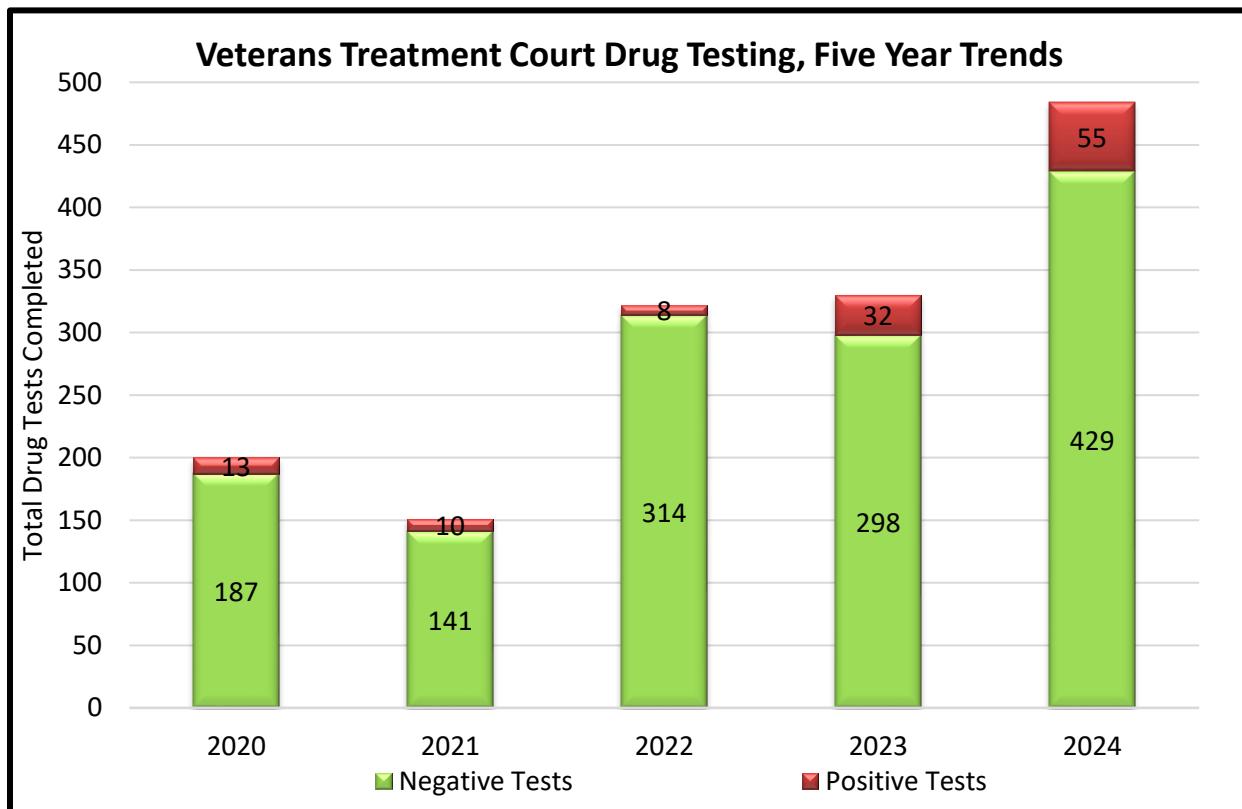


Figure 6. Veterans Treatment Court conducts random drug and alcohol testing on participants multiple times each week throughout the duration of their time in the program. Largely, the participants abstain from substance use throughout their participation and certain sobriety milestones must be met in order to progress through the program and ultimately graduate. [3]

## General Kane County Veteran Statistics

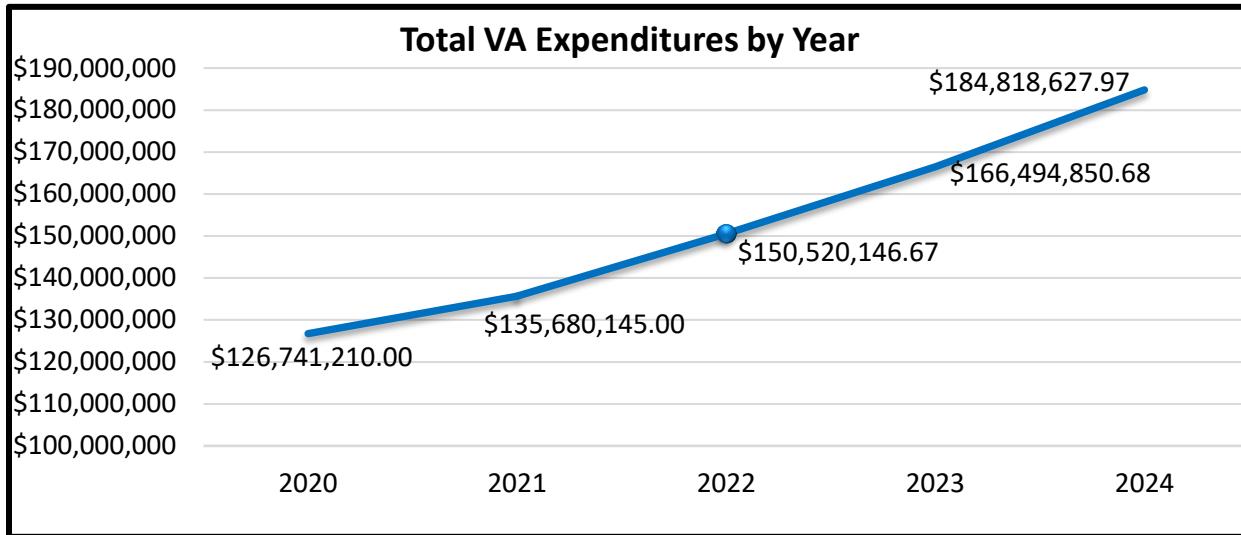


Figure 1. Total VA Expenditures in Kane County by Federal Fiscal Year. \*Fiscal Year 2025 data is not yet available from the VA. [4]

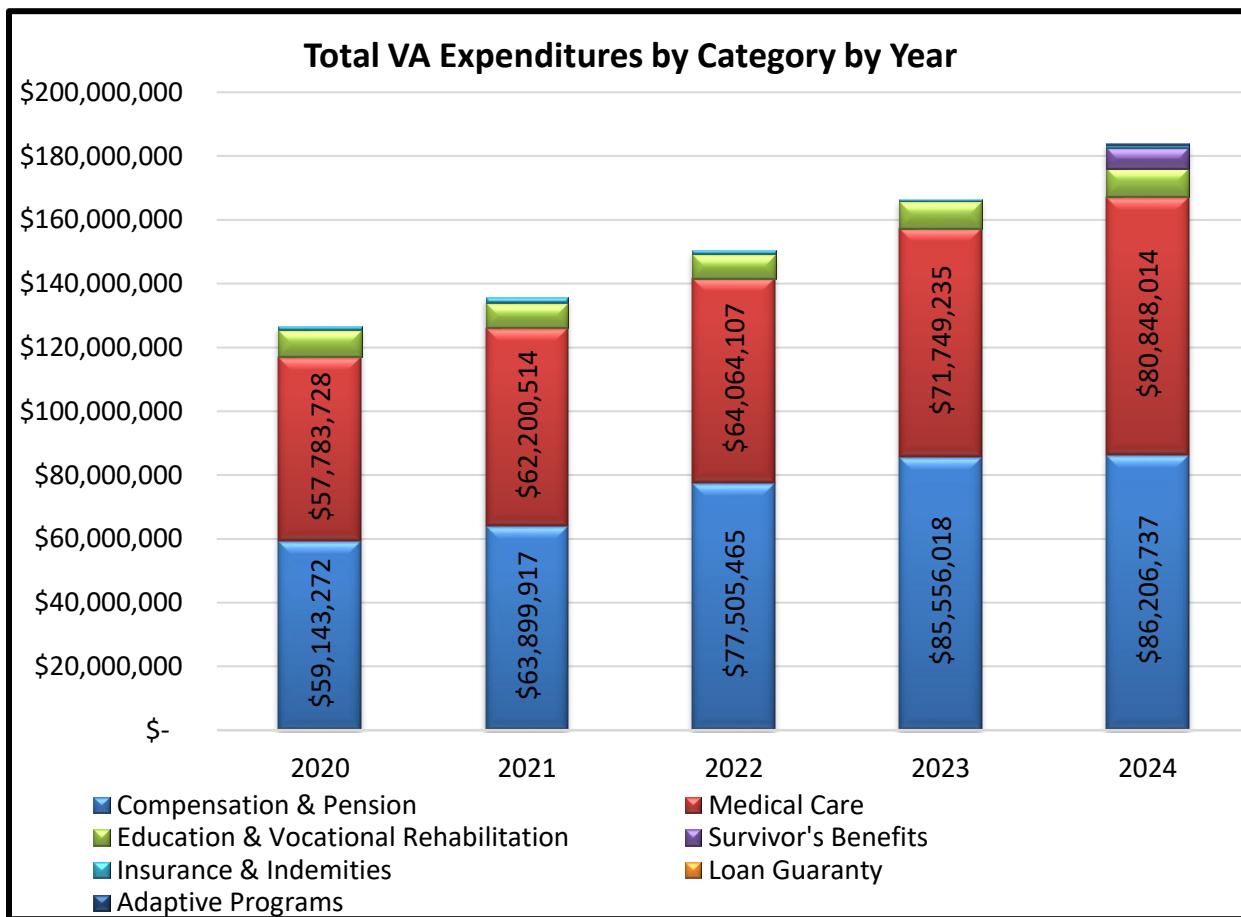


Figure 2. VA Expenditures in Kane County by benefit category by Federal Fiscal Year. \*Fiscal Year 2025 data is not yet available from the VA. [4]

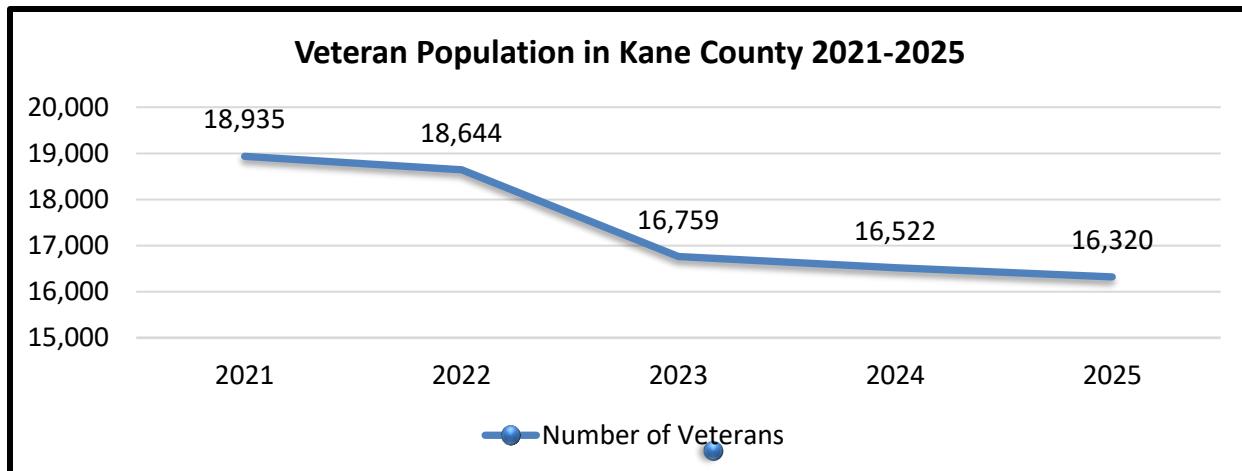


Figure 3. The veteran population in the U.S. is projected to decline by 36% by 2053. [5]

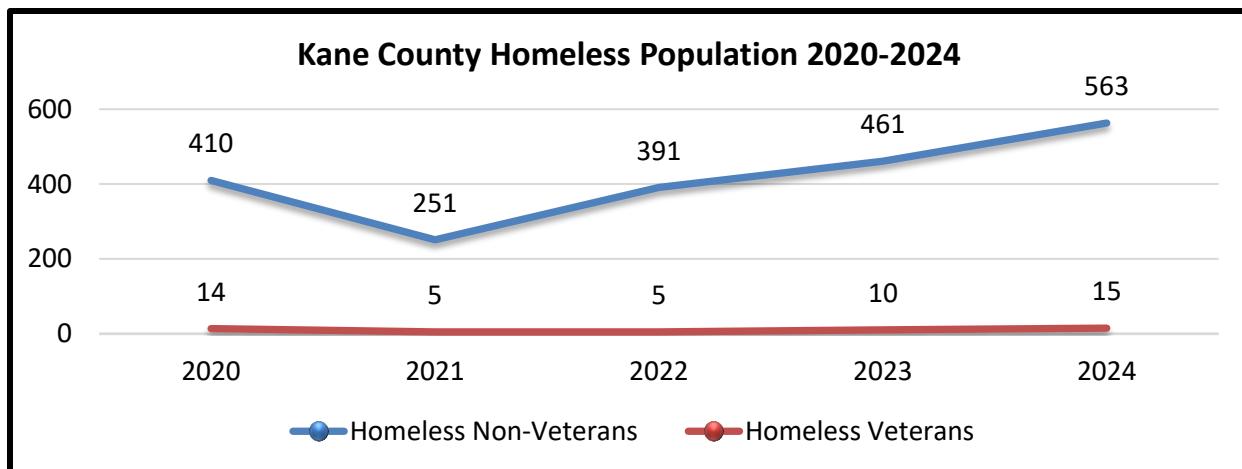


Figure 4. The interagency Kane County Homeless Veterans Task Force is actively engaging the homeless veteran population to reduce its number and achieve “Functional Zero.” Fiscal Year 2025 data is not yet available from HUD. [6]

<u>2025 Statistics</u>	<u>Kane County</u>	<u>Illinois</u>	<u>United States</u>
Veteran Population Rate (2024) [5] [8]:	3.2%	4.8%	5.3%
Veterans Over Age 65 [5]:	50.5%	38.9%	45%
Female Veteran Rate [5]:	7.6%	12.5%	12%
Veteran Median Income (2024) [8]:	\$59,153	\$54,621	\$55,122
Civilian Median Income (2024) [8]:	\$45,593	\$44,683	\$41,734

Figure 5. Demographical Statistics for 2025 unless otherwise noted.

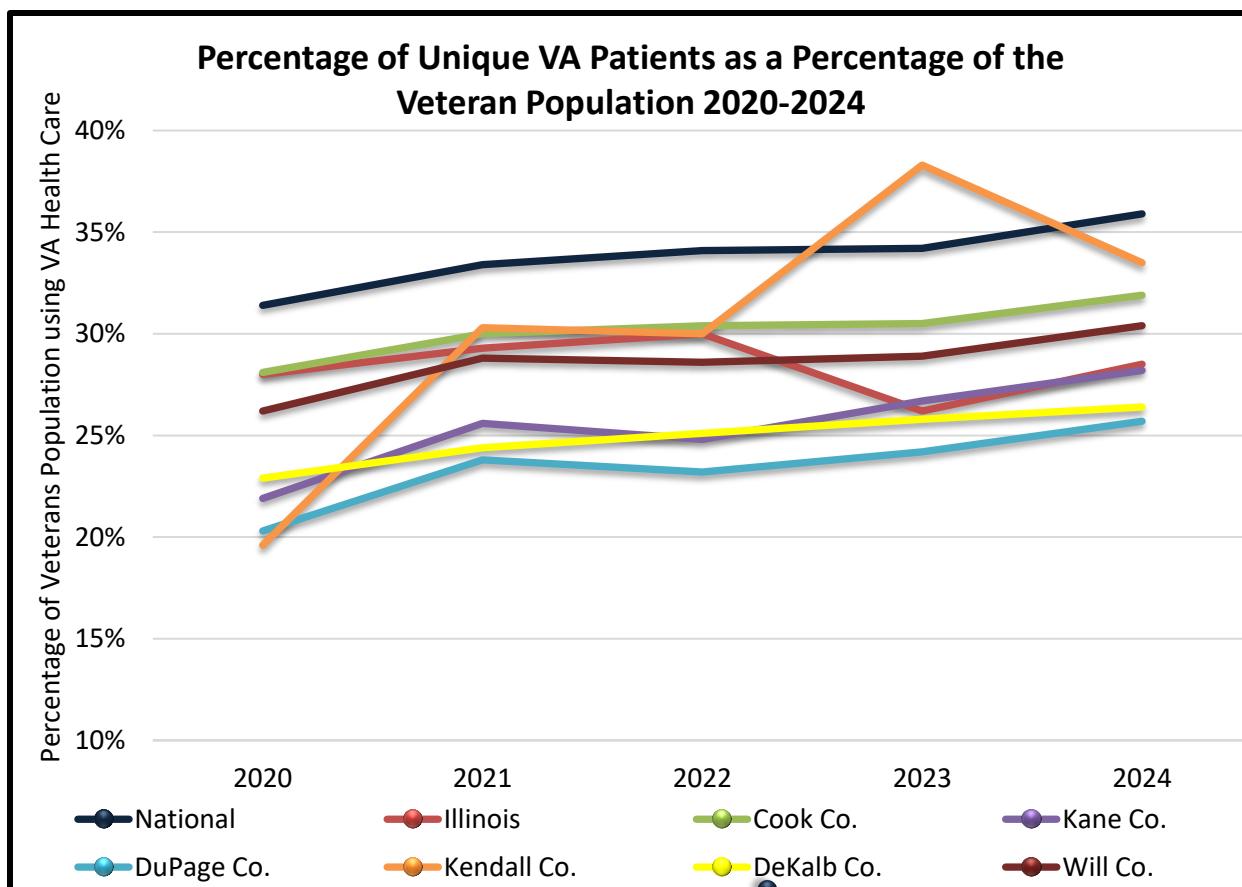


Figure 6. This chart contrasts the percentage of veterans utilizing the VA for their health care locally and nationally. Consistent with the national trend, Kane County veterans continue to use the VA at a greater rate than they have in the past. \*Fiscal Year 2025 data is not yet available from the VA. [4]

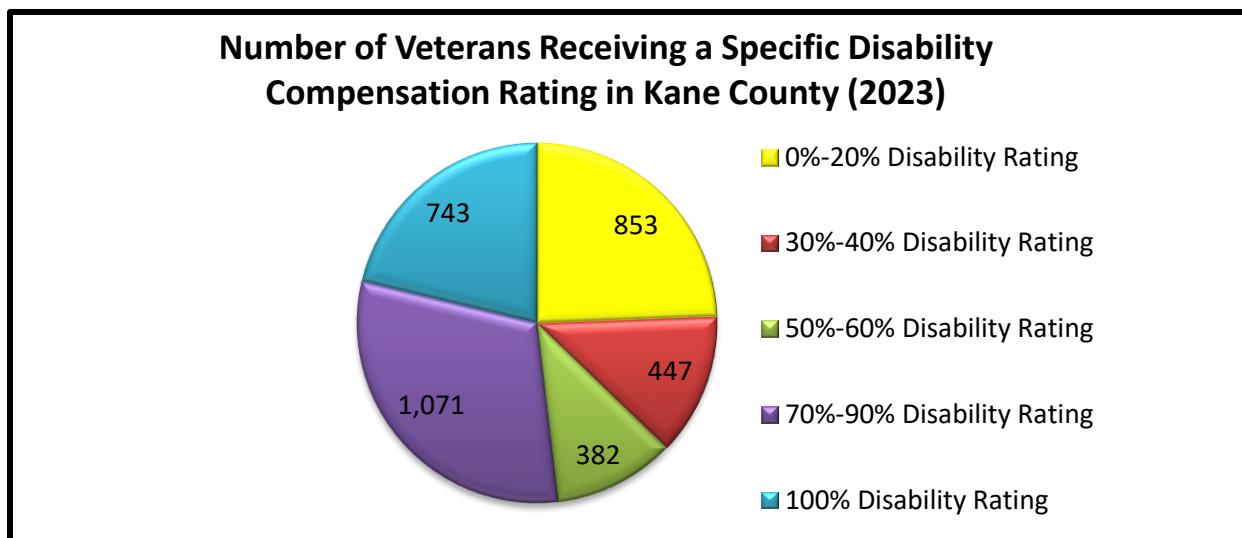


Figure 7. Total number of veterans in Kane County receiving a specific disability rating. \*Fiscal Year 2024 and 2025 data is not yet available from the VA. [7]

## Client Reviews

Thank you for your service and compassion to me and my late husband.

-E.L.

Thank you for everything. You are a blessing to us. It really made the holidays extra special and wonderful.

-L.K.

We finally reached the outcome we were hoping and working towards. Steve kept on and his perseverance paid off.

-R.R.

You did a phenomenal presentation and I received lots of compliments about how knowledgeable you were and the amount of information you shared.

-D.A.

I made two \$10,000 donations to Veterans Smile and Rolling Thunder. I was only able to do that because of the 100% rating that Jesus got me.

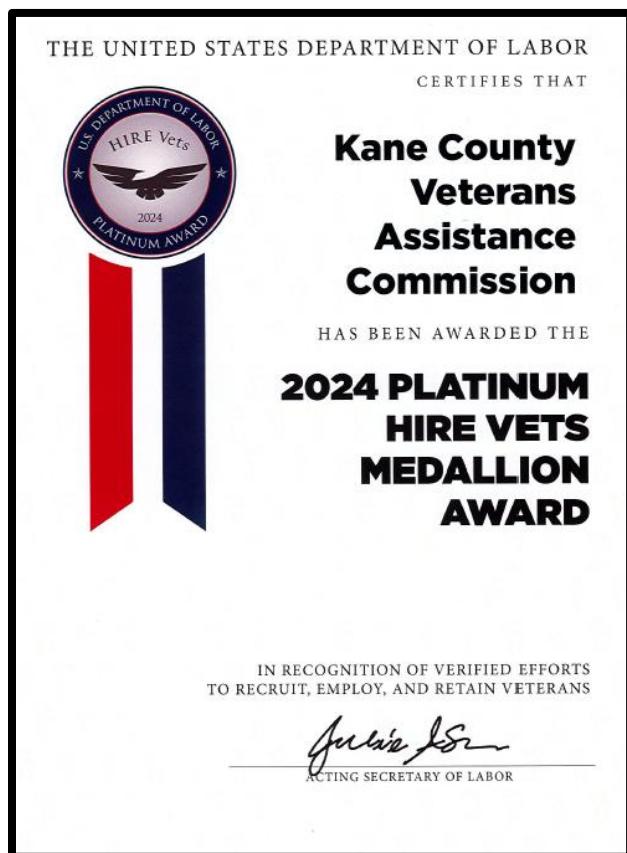
-P.R.

I received the back pay for my VA dependents this week and I'm going to donate \$1,000 of it to Rolling Thunder in your honor.

-E.S.

## Awards

Assistant Superintendent Nathaniel Johnson was the recipient of the National Association of County Veterans Service Officers (NACVSO) President's Award for 2025. It is awarded annually each year to a member of NACVSO whose actions and contributions over the preceding year align with its core values, mission, and objectives; has made significant contributions; demonstrated exceptional performance that has left a noticeable positive impact; and, exhibited outstanding leadership qualities that inspires others.



For only the second time in its history, the Veterans Assistance Commission was recognized for its work in hiring and retaining veterans on its staff. Notably, our Commission is the only Commission in the Chicagoland area that is comprised solely of veterans. The HIRE Vets Medallion Award honors verified efforts by employers to recruit, employ, and retain veterans as well as to provide community and charitable services supporting the veteran community. We are honored to have received this award and look forward to our continued work to enhance the welfare of veterans who call Kane County home.

## Glossary of Terms

**Compensation:** See “Disability Compensation”

**Dependency and Indemnity Compensation (DIC):** A tax-free monetary benefit paid to eligible survivors of military service members who died in the line of duty or eligible survivors of veterans whose death resulted from a service-related injury or disease.

**Disability Compensation:** A tax-free monetary benefit paid to veterans with disabilities that are the result of a disease or injury incurred in or aggravated during active military service.

**Functional Zero:** A goal reached when the number of veterans experiencing homelessness within a community is less than the average number of veterans being connected with permanent housing each month.

**Intent-to-File:** An application for veterans and survivors who intend to file a claim for VA compensation, pension, or survivors’ benefits which preserves the effective date of future benefits while the claimant is gathering supporting documentation for their formal claim.

**Non-Service-Connected Pension:** A tax-free needs-based monetary benefit paid to wartime veterans, who meet certain age or non-service-connected disability requirements.

**Pension:** See “Non-Service-Connected Pension”

**Pension Management Center:** A department at certain VA Regional Offices that is responsible for processing and adjudicating claims for Pension, Survivor’s Pension, Dependency and Indemnity Compensation, and burial benefits.

**Regional Office:** One of 56 VA offices located nationwide (and one in Manilla, Philippines) responsible for processing and adjudicating VA benefits which primarily includes disability compensation.

**Superintendent:** Supervisor who has the executive powers of the Veterans Assistance Commission.

**Survivor’s Pension:** A tax-free needs-based monetary benefit payable to a low-income, unremarried surviving spouse and/or unmarried child(ren) of a deceased wartime veteran.

**VA Health Care:** A comprehensive medical benefits package available to qualifying veterans which includes primary and specialty care at VA hospitals and clinics.

**Veterans Service Officer (VSO):** An individual accredited by the U.S. Department of Veterans Affairs and trained to assist veterans and their dependents in filing claims for benefits with the VA.

## References

- [1] Veterans Benefits Administration, "Annual Benefits Reports," U.S. Department of Veterans Affairs, Washington D.C., 2023-2024.
- [2] Veterans Benefits Administration, "Monday Morning Workload Reports," U.S. Department of Veterans Affairs, Washington D.C., 2024-2025.
- [3] Kane County Court Services, "Annual Report," State of Illinois 16th Judicial Circuit, Saint Charles, 2024.
- [4] National Center for Veterans Analysis and Statistics, "Geographical Distribution of VA Expenditures Reports," U.S. Department of Veterans Affairs, Washington D.C., 2020-2024.
- [5] National Center for Veterans Analysis and Statistics, "Veterans Population Model," U.S. Department of Veterans Affairs, Washington D.C., 2023.
- [6] U.S. Department of Housing and Urban Development, "Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations," U.S. Department of Housing and Urban Development, Washington D.C., 2020-2024.
- [7] National Center for Veterans Analysis and Statistics, "Compensation and Pension by County Report," U.S. Department of Veterans Affairs, Washington D.C., 2023.
- [8] U.S. Census Bureau, "American Community Survey 1-Year Estimates," U.S. Department of Commerce, Washington D.C., 2024.