

# OVERVIEW OF SERVICES FOR VETERANS



DEPARTMENT OF LEGISLATIVE SERVICES 2018

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# **Overview of Services for Veterans**

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**Department of Legislative Services  
Office of Policy Analysis  
Annapolis, Maryland**

**January 2018**

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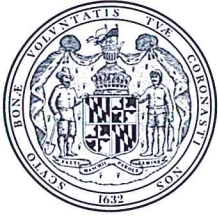
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DEPARTMENT OF LEGISLATIVE SERVICES  
OFFICE OF POLICY ANALYSIS  
MARYLAND GENERAL ASSEMBLY

Victoria L. Gruber  
Executive Director

Ryan Bishop  
Director

January 24, 2018

The Honorable Thomas V. Mike Miller, Jr., President of the Senate  
The Honorable Michael E. Busch, Speaker of the House of Delegates  
Members of the Maryland General Assembly

Ladies and Gentlemen:

The attached report, titled *Overview of Services for Veterans*, catalogues the State-level benefits available to veterans across Maryland. State tax benefits and other programs that assist veterans are described, including the statutory authority for the benefits and programs and utilization and expenditure data where available. As the majority of services available to veterans are provided at the federal level, this report is not a comprehensive list of all services or benefits that a veteran may receive, but provides a snapshot of State services.

The report also describes who Maryland's veterans are through demographic and economic data, and compares how Maryland veterans fare in key indicators of well-being compared with nonveterans here in Maryland and with other veterans nationwide.

The goal in presenting this data is to provide a comprehensive source of information on the State-level programs that benefit veterans and to identify areas where there may be potential service gaps. We hope you find this information informative and useful.

This report was prepared by Jared S. Sussman under the general direction of Jennifer B. Chasse, Simon G. Powell, and David C. Romans. Kamar Merritt and Maureen R. Merzlake provided administrative support. Your questions and comments are welcomed.

Sincerely,

A handwritten signature in blue ink, appearing to read "Victoria L. Gruber".

Victoria L. Gruber  
Executive Director

A handwritten signature in blue ink, appearing to read "Ryan Bishop".

Ryan Bishop  
Director



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# Introduction

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## Introduction

*Overview of Services for Veterans* catalogues and describes the State-level benefits and supports available to veterans who reside in Maryland. This report provides a glimpse into veterans' welfare and well-being and attempts to identify any potential gaps in State-level benefits.

**Section I** of the report provides an analysis of who Maryland veterans are. This section includes discussion of the size of Maryland's veteran population and demographic trends using data from the Maryland Department of Veterans Affairs (MDVA), the U.S. Department of Veterans Affairs (VA), and the U.S. Census Bureau's American Community Survey (ACS). When applicable, the ACS 5-year Estimates are used, which are more reliable than the ACS 1-year Estimates.

**Section II** of the report provides a snapshot of the various State-funded tax credits and assistance programs for veterans. A brief program description is supplemented by information on eligibility, participation, and funding. The majority of benefits provided to veterans are provided at the federal level. This section reports only those benefits that are provided at the State level.

**Section III** of the report provides an analysis of the welfare of veterans in Maryland and attempts to identify any gaps in services that may be able to be addressed at the State level. This section compares Maryland veterans to the State's general population and to veterans nationwide in key indicators of well-being. Data from MDVA, VA, the ACS, and the U.S. Department of Housing and Urban Development are used in this section. Section III also includes a description of new legislation enacted in 2017 that affects veterans and programs for veterans.

## Definitions of Veterans

Federal law defines a veteran as a "person who served in the active military, naval, or air service, and who was discharged or released under conditions other than dishonorable." A member of the Armed Forces or a reserve component who died in active service is also considered a veteran for the purpose of certain benefits that would be extended to dependents. A former service member must have served for at least 24 months in active duty to be eligible for most benefits. Former service members who received a bad conduct or dishonorable discharge are generally not eligible for VA benefits. For purposes of the ACS, a veteran is a person 18 years old or older who has served (even for a short time), but is not now serving, on active duty in the U.S. Army, Navy, Air Force, Marine Corps, or the Coast Guard, or who served in the U.S. Merchant Marine during World War II. Individuals who served in the National Guard or military reserves are classified as veterans only if they were ever called or ordered to active duty, not counting initial training or yearly summer camps. As a result, the ACS definition of veteran is broader than the definition under federal law.





## **Section I**

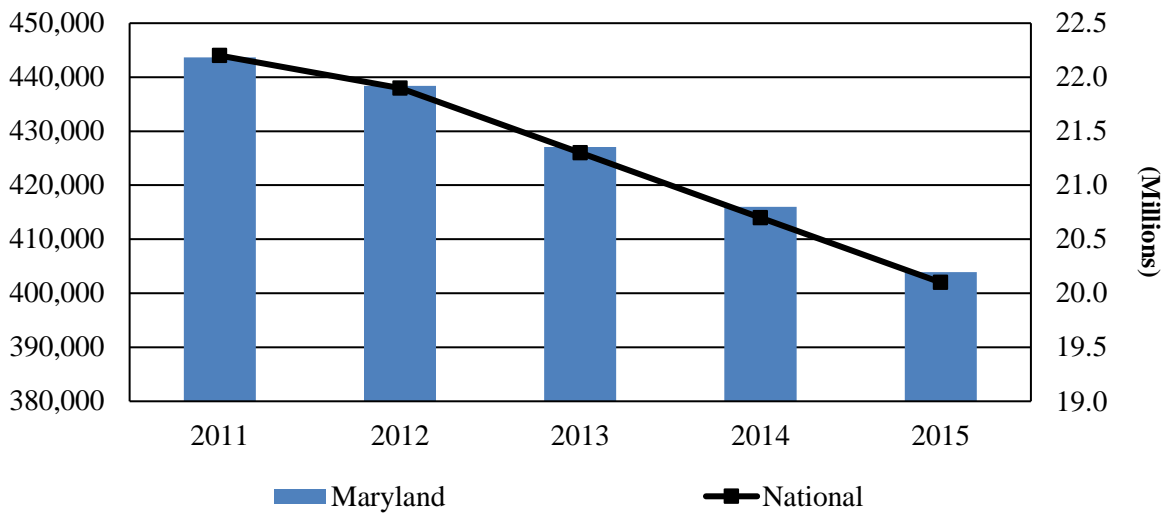
### **Demographic and Economic Observations**



## Demographics of Maryland’s Veteran Population

The U.S. Department of Veterans Affairs (VA) estimates that there were 399,036 veterans residing in Maryland in 2016. As shown in **Exhibit 1.1**, Maryland’s veteran population has decreased steadily. This downward trend began following the return of veterans who served in Operation Iraqi Freedom and Operation Enduring Freedom. Between 2011 and 2015, the Maryland veteran population decreased by a total of 9.0%, declining an average of 1.9% annually.

**Exhibit 1.1  
National and State Veteran Population  
2011-2015**



Source: American Community Survey, U.S. Census Bureau

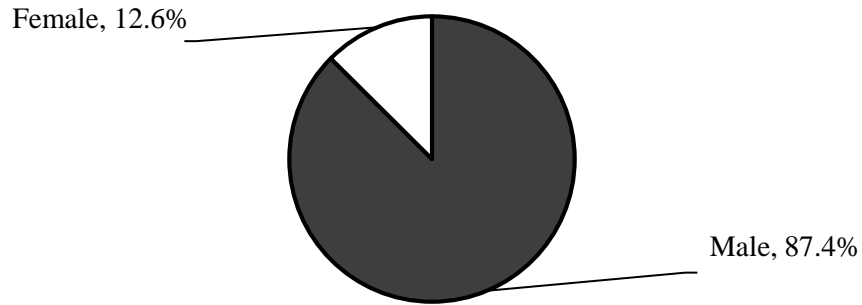
The same downward population trend is evident across the country. Between 2011 and 2015, the nationwide veteran population decreased by 2.1 million, or 9.5%. The VA’s National Center for Veterans Analysis and Statistics expects this trend to continue in the foreseeable future, estimating that the nationwide veteran population will decrease by 1.8% annually through 2045. The VA expects the decrease to become more pronounced in Maryland where the veteran population is expected to decrease by 2.2% annually through 2045.

## Veterans by Gender

As shown in **Exhibit 1.2**, Maryland’s veteran population was approximately 87.4% male and 12.6% female in 2015. The VA estimates that the projected decrease in the veteran population

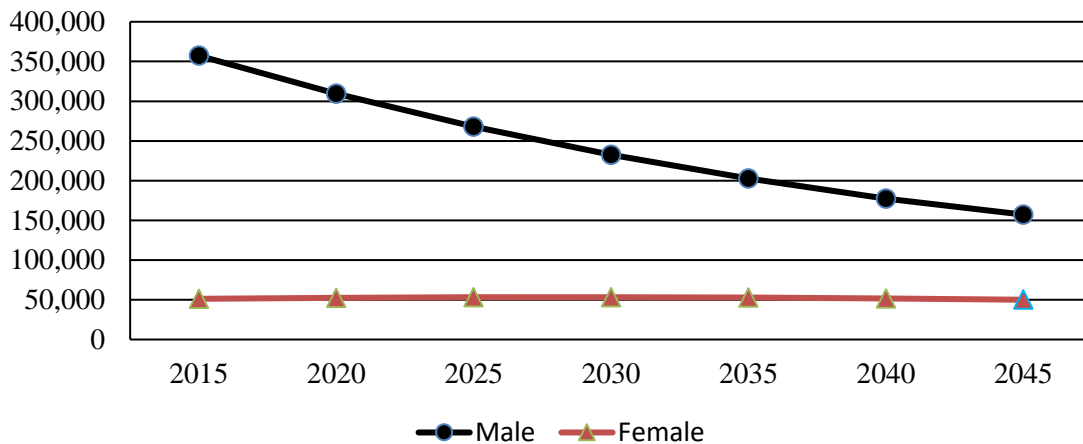
in Maryland differs by gender. As shown in **Exhibit 1.3**, the number of female veterans is expected to remain steady, while the number of male veterans is expected to decrease by more than half between 2015 and 2045. This proportional change in the gender makeup of the veteran population may require long-term changes in services offered.

**Exhibit 1.2**  
**Maryland Veteran Population by Gender**  
**Calendar 2015**



Source: U.S. Department of Veterans Affairs

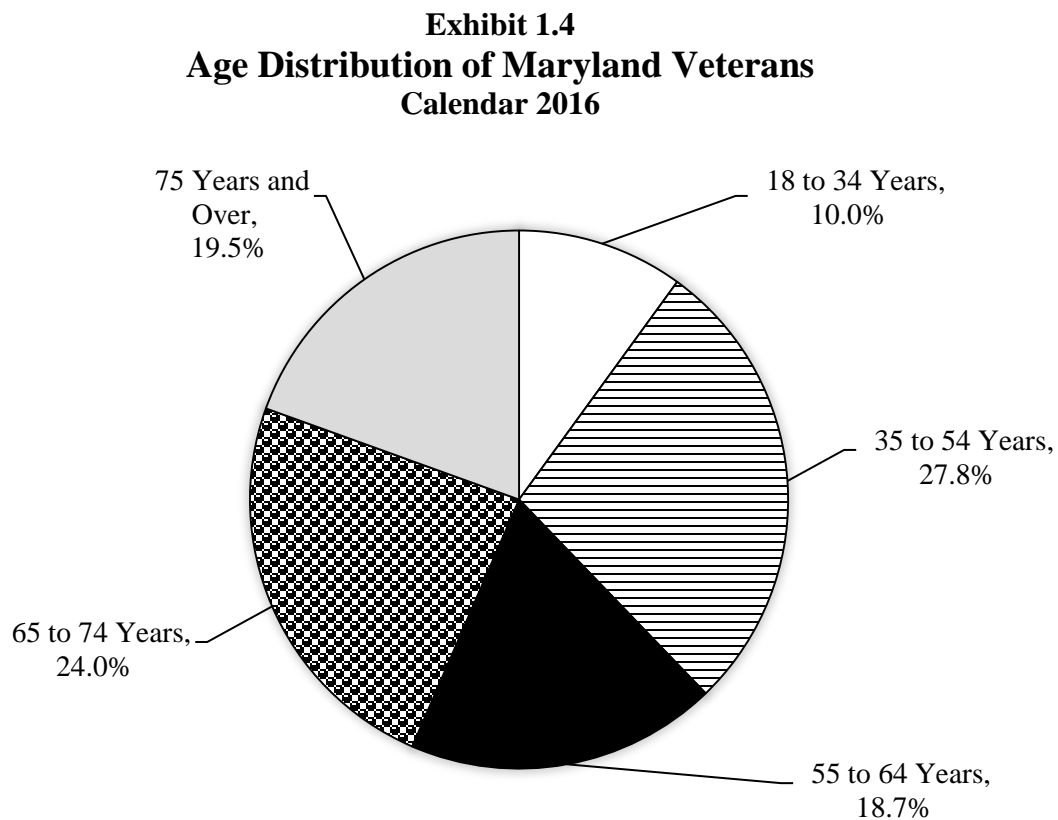
**Exhibit 1.3**  
**Estimated Change in Gender Composition of Maryland Veteran Population**  
**2015-2045**



Source: U.S. Department of Veterans Affairs

## Veterans by Age

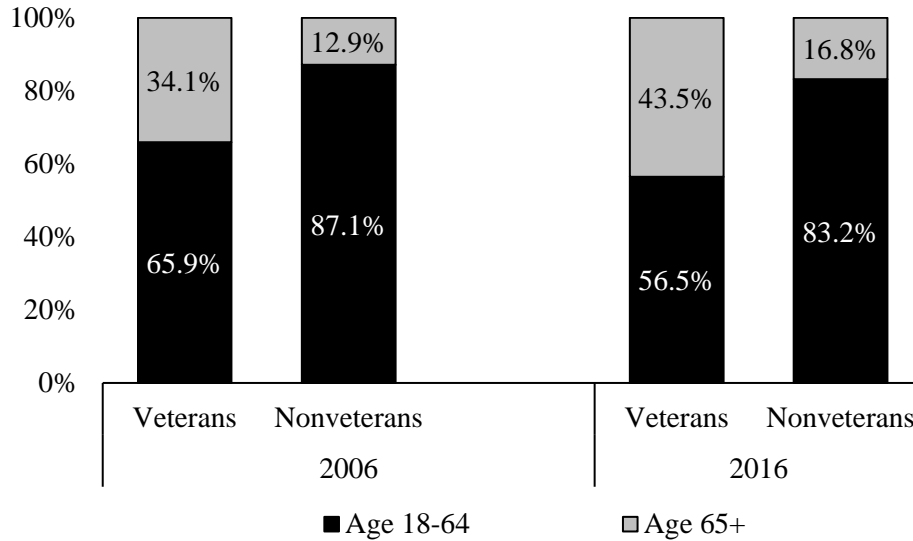
**Exhibit 1.4** shows the age distribution of veterans. While more than 43% of Maryland veterans are age 65 and older, veterans aged 35 to 54 years account for nearly 28% of the total veteran population in Maryland, the largest single category by age. A considerable portion (10%) of the population is between the ages of 18 and 34. Due to a minimum eight-year service obligation in all branches of the military, it is assumed that most veterans in the youngest age group are in the higher end of that range.



Source: 2016 American Community Survey 1-year Estimates, U.S. Census Bureau

**Exhibit 1.5** compares the age of the veteran population in Maryland to that of nonveterans. Between 2006 and 2016, the proportion of veterans age 65 and older increased by 9.4 percentage points, while the proportion of nonveterans age 65 and older increased by only 3.9 percentage points.

**Exhibit 1.5**  
**Veterans Age vs. Nonveterans**  
**2006-2016**

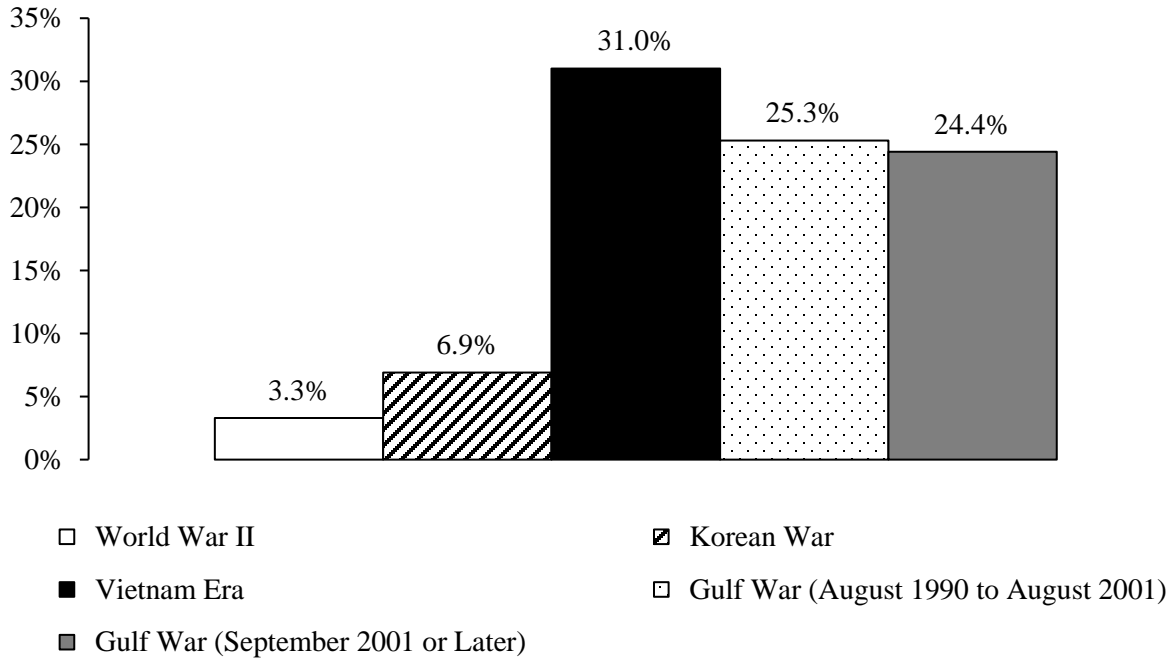


Source: 2006 and 2016 American Community Survey 1-year Estimates, U.S. Census Bureau

## Veterans by Period of Service

The age of the veteran population corresponds with the period in which Maryland veterans served. As shown in **Exhibit 1.6**, nearly half of Maryland veterans (49.7%) served during the two most recent periods of conflict – the first Gulf War period and the post-9/11 Gulf War period. The Vietnam Era accounts for the largest portion of veterans who served in a single period. The percentage of World War II (WWII) and Korean War veterans is small, 3.3% and 6.9%, respectively, and is expected to decrease at a drastic rate due to the increasing age of those veterans. Despite the small proportion of WWII and Korean War veterans, approximately 38,000 veterans who served in those conflicts resided in the State in 2016.

**Exhibit 1.6**  
**Maryland Veterans' Period of Service**  
**Calendar 2016**



Note: Total does not add to 100% due to complexity of service periods and veterans serving in more than one period.

Source: 2016 American Community Survey 1-year Estimates, U.S. Census Bureau

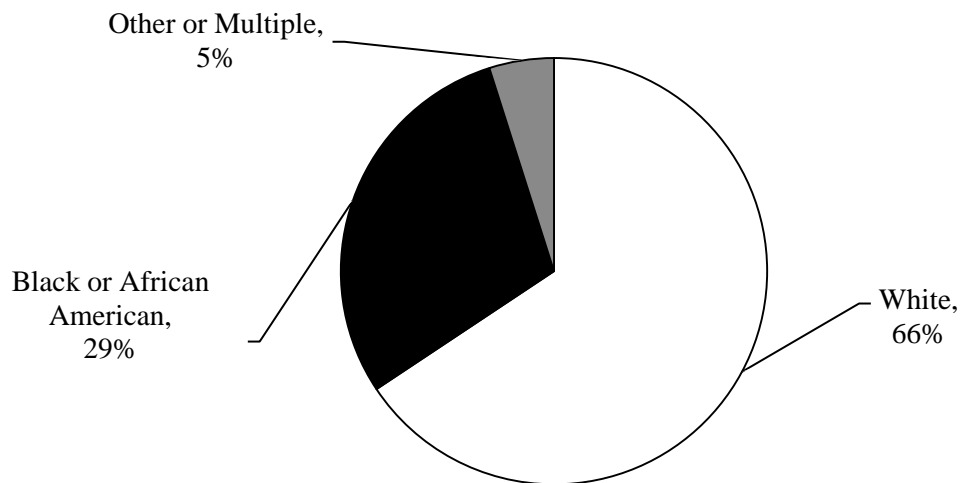
Service in a particular period does not imply that a veteran served during wartime. The American Community Survey combines multiple answer categories when reporting period of service, combining periods of war and peace to categorize the eras. The VA estimates that 77.2% of Maryland veterans served during wartime.

### Veterans by Race

**Exhibit 1.7** presents the breakdown of Maryland veterans by race. Two-thirds of veterans in the State are white (66%), while 29% are black or African American.



**Exhibit 1.7**  
**Maryland Veterans by Race**  
**Calendar 2016**

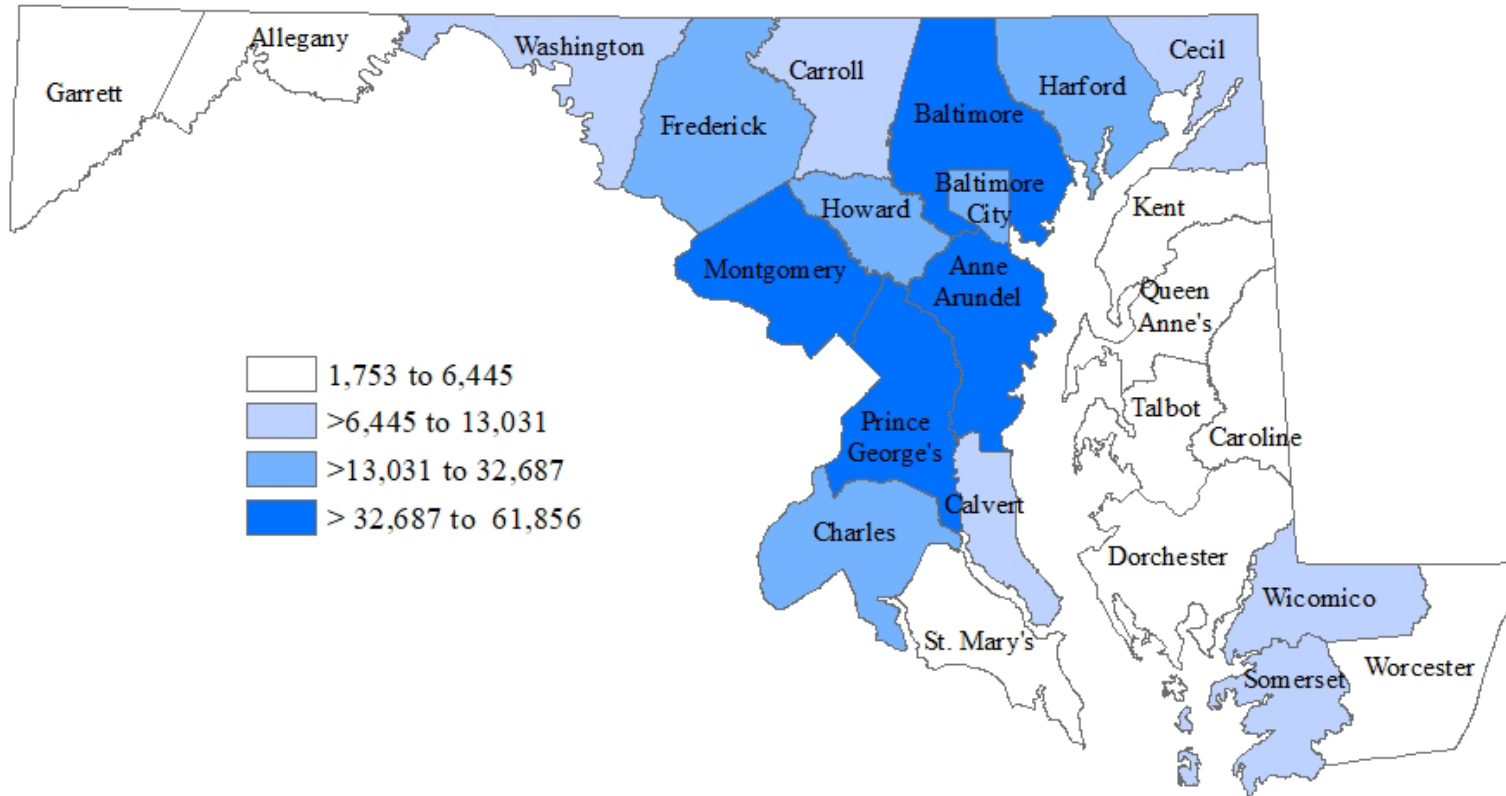


Source: 2016 American Community Survey 1-year Estimates, U.S. Census Bureau

## Veterans by Geographic Location

With respect to geographic location, the largest concentration of veterans in 2015 was in Prince George's, Anne Arundel, Baltimore, and Montgomery counties, respectively. Nearly 52.0% of the total veteran population resided in those four counties. Veterans in the three western Maryland counties (Allegany, Garrett, and Washington) accounted for just 5.0% of the total veteran population and the nine Eastern Shore counties accounted for just 8.8% of the total veteran population. The VA reports that only 15.2% of veterans live in rural areas in the State, compared to 24.0% of veterans nationally. **Exhibit 1.8** presents information on veterans by jurisdiction.

**Exhibit 1.8**  
**Veteran Population by Jurisdiction**  
**Calendar 2015**



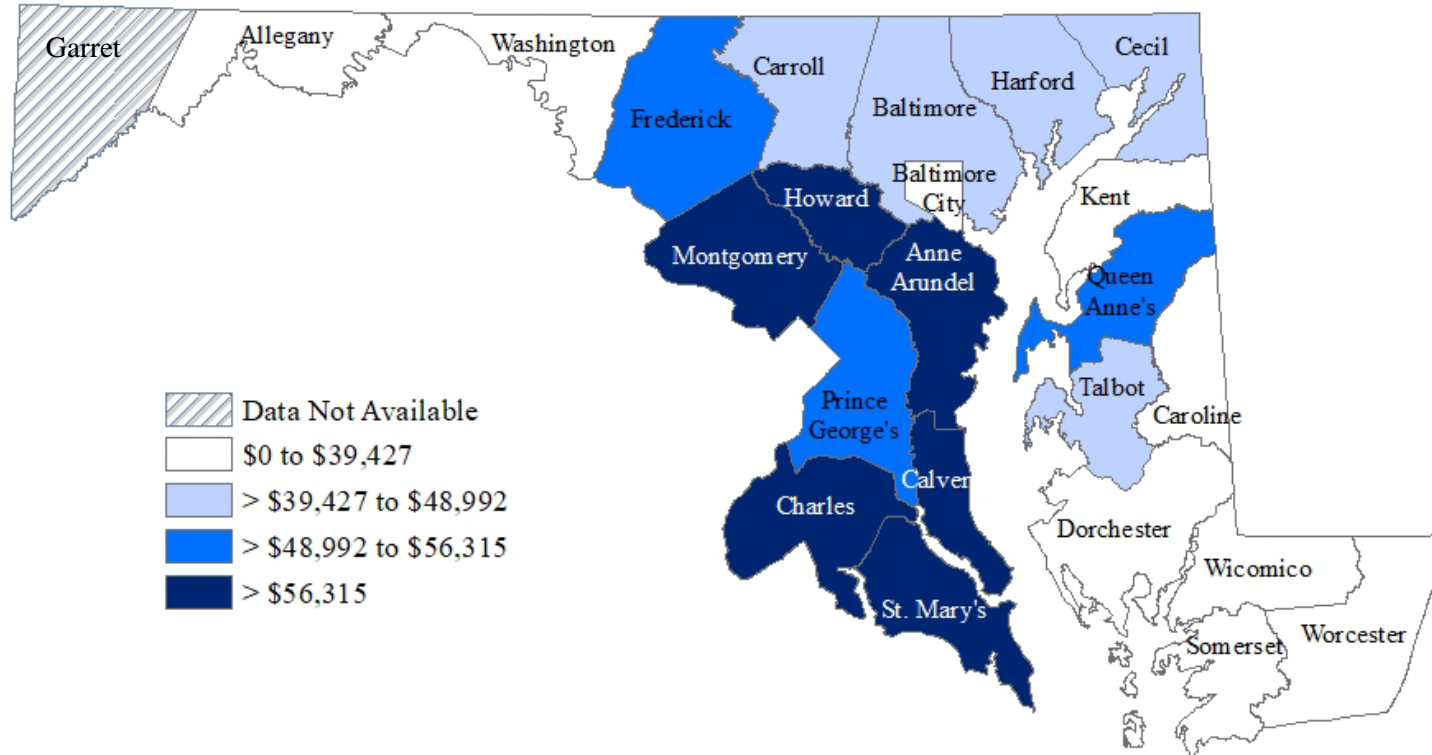
Source: U.S. Department of Veterans Affairs

## **Economic Indicators Regarding Maryland's Veteran Population**

The median per capita income of Maryland veterans was approximately \$54,194 in 2015, slightly below the estimated statewide per capita income of \$56,127 and above the national per capita income of \$47,669. The median income of Maryland veterans does not vary by gender or urbanicity, with female and male veterans and rural and urban veterans earning approximately the same amount.

Median per capita income does vary greatly by jurisdiction. **Exhibit 1.9** presents information on veterans' median per capita income by jurisdiction in 2015, the most recent year with accurate estimates. Allegany County and Baltimore City veterans have the lowest median per capita income with \$29,131 and \$30,500, respectively. St. Mary's and Howard counties' veterans have the highest median per capita income with \$71,062 and \$71,346, respectively.

**Exhibit 1.9**  
**Median Per Capita Income of Veterans by Jurisdiction**  
**Calendar 2015**



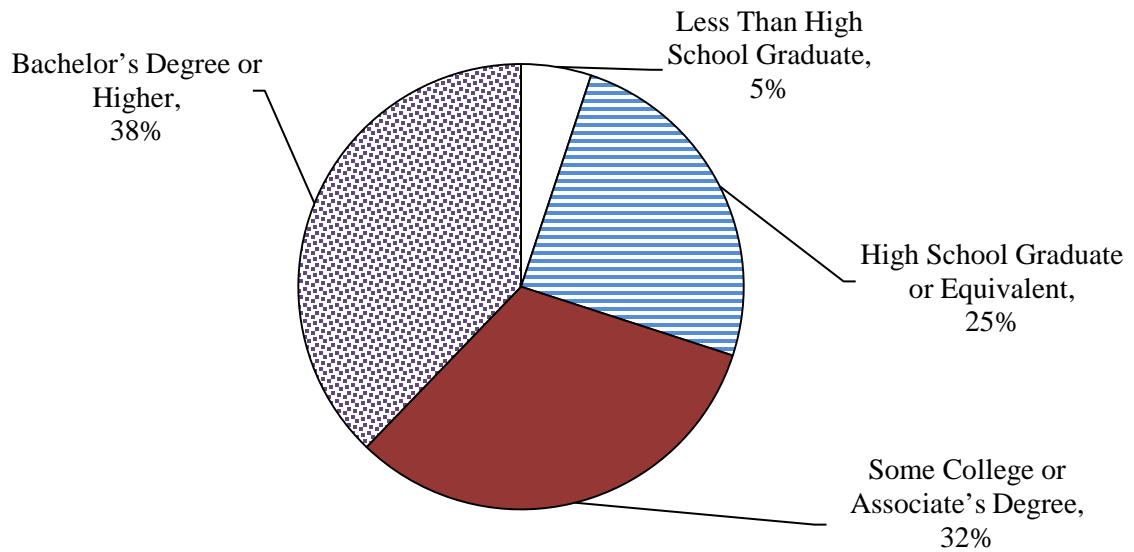
Note: Data was not available for Garrett County.

Source: American Community Survey, 5-year Estimates, U.S. Census Bureau

As shown in **Exhibit 1.10**, about 38% of Maryland veterans have a bachelor's degree or higher with an additional 32% completing some college education or an associate's degree. The percentage of veterans with a bachelor's degree or higher varies greatly by jurisdiction, as shown in **Exhibit 1.11**. There is a strong relationship between educational attainment in a particular jurisdiction and median per capita income.

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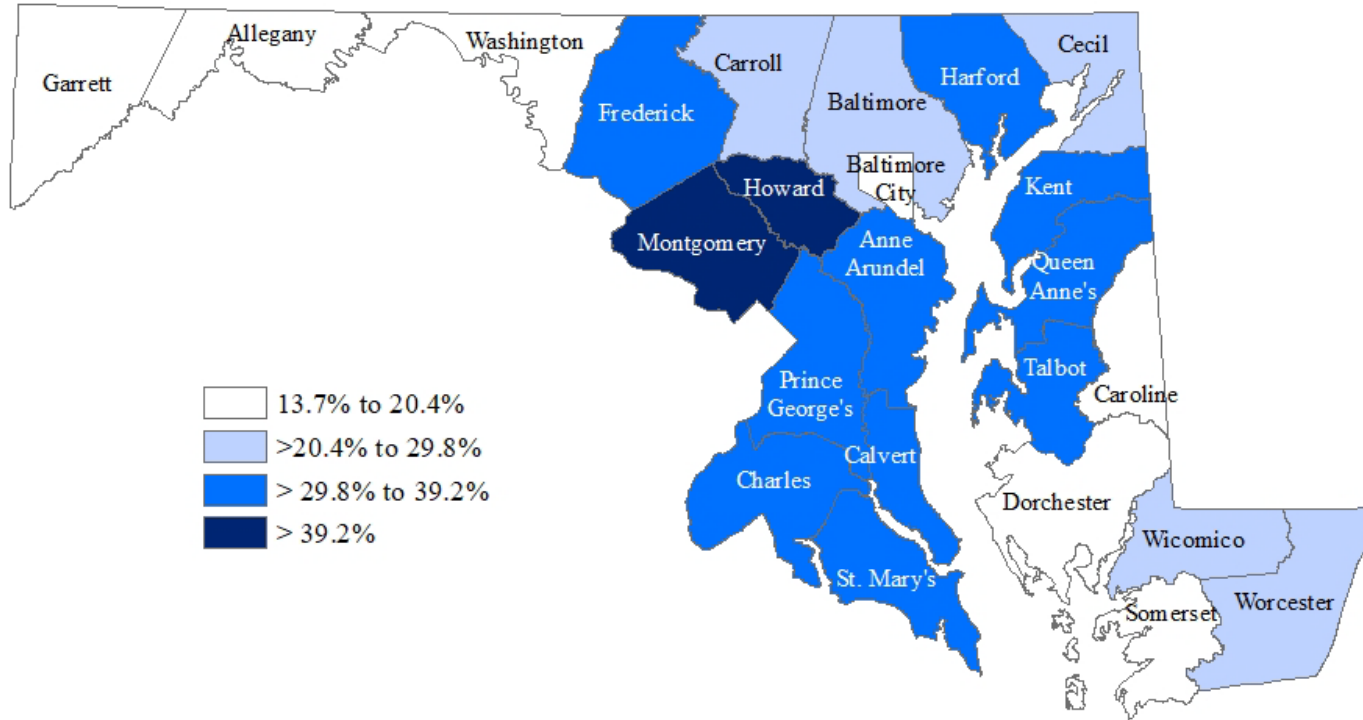
**Exhibit 1.10**  
**Educational Attainment among Maryland Veterans**  
**Calendar 2016**



Source: American Community Survey, 1-year Estimates, U.S. Census Bureau

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**Exhibit 1.11**  
**Percent of Veterans with Bachelor's Degrees or Higher by Jurisdiction**  
**2015**



Source: American Community Survey, 5-year Estimates, U.S. Census Bureau



**Section II**  
**Program Descriptions**





## **Overview**

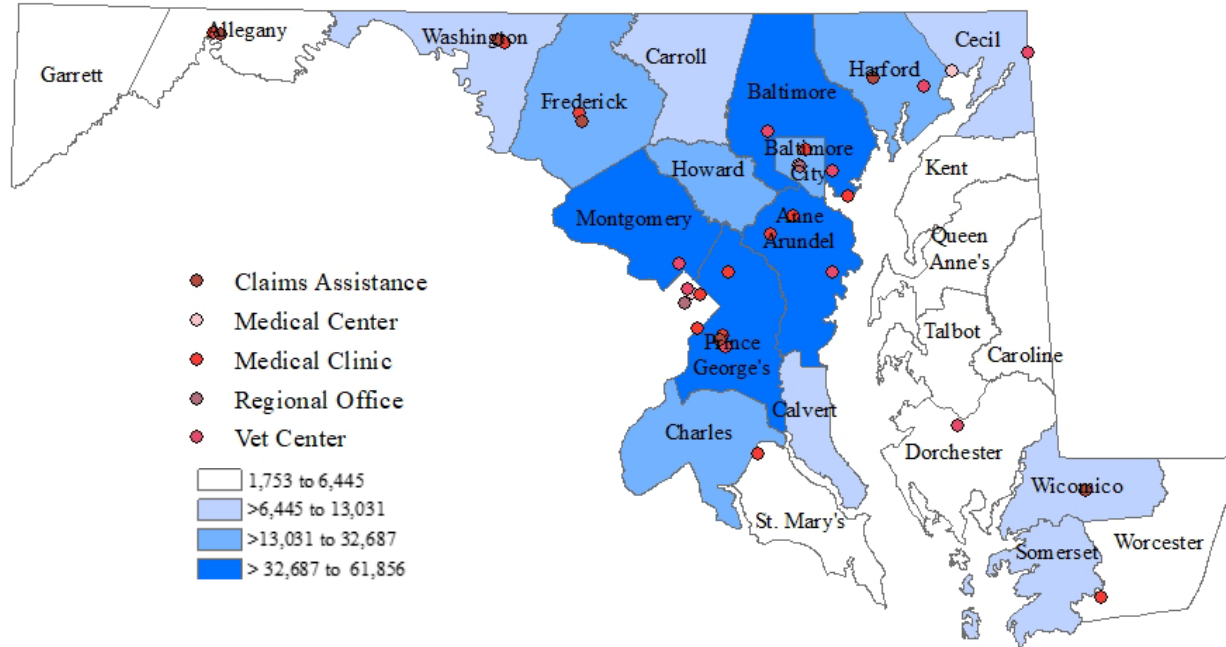
This section lists the benefits that Maryland has made available to veterans in the State. In addition to those benefits listed, veterans receive the majority of their benefits from the federal government and receive support from the Maryland Department of Veterans Affairs (MDVA) in coordination with other State agencies. A brief overview of the State and federal role is provided below followed by detailed summaries of each State benefit for veterans.

## **Federal Benefits and Services**

The most comprehensive benefits that veterans receive are through federal programs offered by the U.S. Department of Veterans Affairs (VA) through the Veterans Health Administration (VHA), the Veterans Benefits Administration (VBA), and the National Cemeteries Program. The largest federal programs are the VA health care system, military pension, disability compensation, home loan guaranties, life insurance, education benefits, memorial benefits, and vocational rehabilitation and employment. In 2016, these services were utilized by 186,682 Maryland veterans, or approximately 47% of the total veteran population.

The VA operates the Baltimore VA Medical Center, as well as medical clinics throughout Maryland and the region. There are also community-based veteran centers located throughout Maryland to provide counseling, outreach, and referral services to help returning veterans readjust to civilian life. **Exhibit 2.1** shows VA service locations in the State. Exhibit 2.1 also includes standalone locations where veterans can receive claims assistance through MDVA's Service and Benefits program. The map is layered over the veteran population distribution by jurisdiction.

### Exhibit 2.1 U.S. Department of Veterans Affairs' Service Locations



Note: Map includes service locations in Washington, DC, which are available to Maryland veterans.

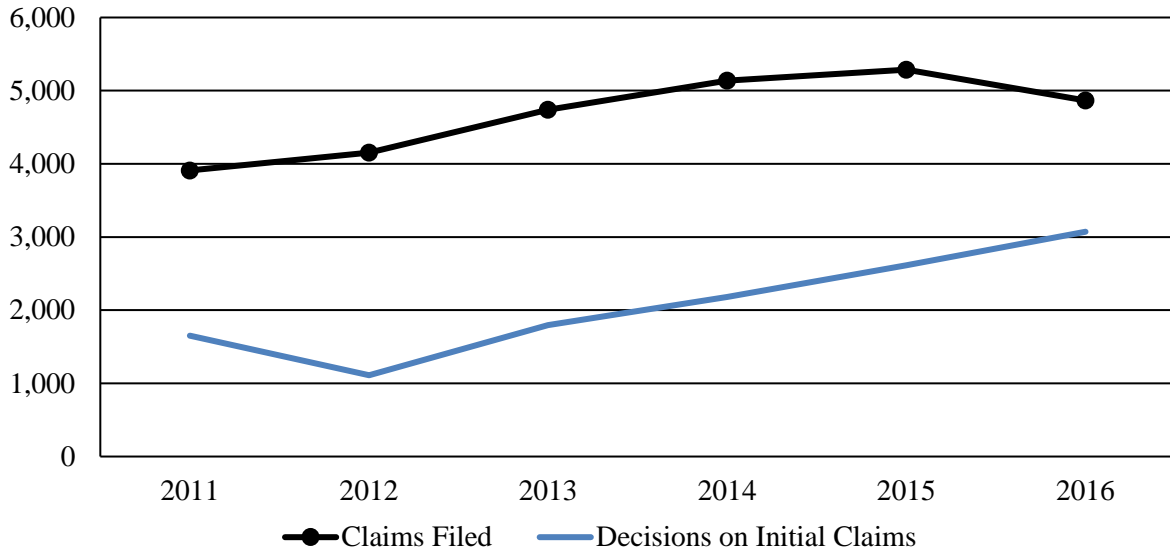
Source: U.S. Department of Veterans Affairs; Maryland Department of Veterans Affairs

## Maryland Department of Veterans Affairs

MDVA provides a variety of administrative, outreach, and support services to ensure that veterans receive available assistance. MDVA administers both the State's Veterans Home Program and the MDVA Cemeteries Program, aids veterans in preparation of benefits claims, and coordinates outreach and advocacy to inform veterans of benefits and entitlements.

MDVA maintains 11 full-time program offices for the Service and Benefits Program. At those offices, veterans and their eligible dependents can receive federal benefits assistance for benefits from VHA, VBA, and the National Cemeteries Program. A visit to a program office typically results in a claim for disability compensation or military pension, as well as other services. **Exhibit 2.2** shows the number of benefits claims filed through the Service and Benefits Program and the number of decisions that benefits specialists made on initial claims in recent years.

**Exhibit 2.2**  
**Benefits Claims Filed and Decisions Made on Initial Claims by the**  
**Maryland Department of Veterans Affairs**  
**Fiscal 2011-2016**



Source: Maryland Department of Veterans Affairs

## **Recent Changes to Veterans Services**

Four legislative initiatives were enacted following the 2017 legislative session that add additional services or increase the ability of State agencies to help veterans.

- Chapter 180 of 2017, the Hire Our Veterans Act, creates a one-year income tax credit for each veteran that a small business hires. (See Income Tax Credit – Wages Paid to Qualified Veteran Employees.)
- Chapter 183 of 2017 requires the Maryland Department of Health, in consultation with MDVA, to provide health occupations boards with a list of recommended courses on military culture.
- Chapter 416 of 2017 established the Veterans Service Animal Program. This program refers veterans to nonprofit organizations to be paired with service or support dogs. There are similar programs at the federal level, which help improve veteran physical and mental well-being.
- Chapter 707 of 2017 requires each unit of State government to designate an employee of the unit as a veterans' services specialist to coordinate services with the Director of the Veterans Outreach and Advocacy Program in MDVA and attend specified training to provide MDVA with specified information, and to post specified information on the unit's website.

# **Tax Benefits**



**Personal Income Tax Subtraction for Military Retirement Income**

Program Description:	Allows an individual to exempt the first \$5,000 of military retirement income from State and local taxation. Chapter 125 of 2015 expanded to \$10,000 the maximum value of the subtraction modification for individuals who are at least 65 years of age.
Legal Basis:	Annotated Code of Maryland, Tax – General Article, Section 10-207.
Total Annual Expenditure:	Approximately \$25 million in tax savings in fiscal 2018.
Eligibility:	Retirement income must result from service in an active or reserve component of the U.S. Armed Forces or in the Maryland National Guard. Retirees from active duty with the Commissioned Corps of the Public Health Service, National Oceanic and Atmospheric Administration, or the Coast and Geodetic Survey also qualify for the subtraction modification.
Utilization:	In tax year 2016, approximately 40,000 Maryland military retirees claimed the subtraction.

Source: Defense Manpower Data Center; Department of Budget and Management; Maryland Department of Veterans Affairs



**Income Tax Credit – Wages Paid to Qualified Veteran Employees**

Program Description:	A small business may claim an income tax credit that may not exceed 30% of up to the first \$6,000 of wages paid to a qualified veteran employee during the first year of employment. A small business may not claim the credit for more than five qualified veteran employees in a taxable year.
Legal Basis:	Annotated Code of Maryland, Tax – General Article, Section 10-741.
Total Annual Expenditure:	A maximum of \$500,000 in credits may be issued annually.
Eligibility:	An individual, partnership, limited partnership, limited liability partnership, limited liability corporation, or a corporation that employs 50 or fewer full-time employees may qualify if they employ between one and five qualified veterans. A qualified veteran is an individual who was honorably discharged or released under honorable circumstances from active military, naval, or air service as defined in 38 U.S.C. 101 and is a qualified veteran for purposes of the federal Work Opportunity Tax Credit. A small business may not claim the credit for a qualified veteran employee who replaces a laid-off employee or an employee who is on strike.
Utilization:	The Secretary of Commerce must report on the effectiveness of the income tax credit by June 30, 2020.

Source: Department of Budget and Management; Maryland Department of Veterans Affairs; Department of Legislative Services

**Exemption of Disabled Veterans and Surviving Spouses from the Property Tax**

Program Description:	Disabled veterans and surviving spouses of disabled veterans are eligible for complete exemption from real property taxes on the dwelling house and surrounding yard.
Legal Basis:	Annotated Code of Maryland, Tax – General Article, Section 7-208.
Total Annual Expenditure:	Approximately \$2.1 million of tax savings in fiscal 2018.
Eligibility:	Must be an armed services veteran with a permanent and total service connected disability rated 100% by the Veterans Administration. Surviving spouses of disabled veterans are eligible if the dwelling house was owned by the veteran at the time of death, was acquired by the surviving spouse within two years of the veteran’s death and the spouse was domiciled in the State as of the date of the veteran’s death, or the dwelling house was acquired after the spouse qualified for exemption for a former dwelling house.
Utilization:	In fiscal 2017, 7,393 property owners received an exemption for being a disabled veteran.

Source: Department of Budget and Management; Maryland Department of Veterans Affairs; Department of Legislative Services

**Exemption from the Sales Tax of Sales to Veterans' Organizations**

Program Description:	Purchases made by veterans' organizations and their auxiliary units are exempt from Maryland sales tax if the purchases are made for the organizations' exempt purposes.
Legal Basis:	Annotated Code of Maryland, Tax – General Article, Sections 11-204 and 11-206.
Total Annual Expenditure:	Approximately \$2.1 million in tax savings in fiscal 2018.
Eligibility:	The organizations or their auxiliaries or units must possess a 501(c)(19) letter of determination from the Internal Revenue Service as evidence of qualification for the exemption.
Utilization:	105 organizations have current sales tax exemption certificates through the Office of the Comptroller.

Source: Department of Budget and Management; Office of the Comptroller

**Exemption from Registration Fees for Vehicles Owned by Disabled Veterans or Veterans' Organizations**

Program Description: Vehicles owned by disabled veterans or by veterans' organizations are exempt from registration fees from the Motor Vehicle Administration.

Legal Basis: Annotated Code of Maryland, Transportation Article, Section 13-903.

Total Annual Expenditure: Approximately \$100,000 in fiscal 2018.

Eligibility: To be considered disabled for the purpose of the exemption, a veteran must have lost use of a hand, arm, leg, or permanent impairment in both eyes, as designated by the U.S. Department of Veterans Affairs (VA). Eligible veterans must provide proof of 100% disability from the VA. Surviving spouses of permanently disabled veterans age 65 or older may also qualify for the exemption. Veterans eligible for this exemption are also eligible for special registration numbers and plates.

Organizations must be nationally recognized by the VA.

Utilization: Veterans organizations: minimal utilization.

Disabled veterans: 6,815 currently registered with no fee.

Source: Department of Budget and Management; Maryland Department of Transportation

**Exemption from the Titling Tax of Vehicles Owned by Veterans' Organizations**

Program Description:	Vehicles owned by veterans' organizations are exempt from paying the tax required upon titling a vehicle.
Legal Basis:	Annotated Code of Maryland, Transportation Article, Section 13-810.
Total Annual Expenditure:	Negligible.
Eligibility:	Organizations must be a nationally recognized veterans' organization.
Utilization:	Negligible.

Source: Department of Budget and Management; Maryland Department of Transportation

## **Other Programs and Benefits**



### Charlotte Hall Veterans Home

Program Description:	A 454-bed long-term care facility located in St. Mary's County for Maryland veterans who are unable to take care of themselves due to disability or advanced age, or who are in need of nursing home care. The veterans' home includes a 168-bed assisted living facility and a 286-bed skilled nursing facility.
Legal Basis:	Annotated Code of Maryland, State Government Article, Section 9-909.
Funding Source:	Primarily funded through per diem reimbursement from the U.S. Department of Veterans Affairs and appropriations from the General Fund.
Fiscal 2018 Budget:	\$21.6 million in total funds (\$15.2 million in federal funds, \$3.3 million in general funds, and \$3.1 million in special funds).
Eligibility:	Applicants for entry must be a Maryland veteran who served on full-time active duty in the U.S. Armed Forces and was discharged or released under honorable conditions. The applicant must be a resident of Maryland and at least 62 years of age or deemed disabled by either the federal Social Security Administration or the U.S. Department of Veterans Affairs. Certain members of a reserve component of the U.S. Armed Forces and certain nonveteran spouses of eligible veterans may also be eligible. The applicant must provide evidence of military discharge and Maryland residency at the time of service. Charlotte Hall may decline entry on the basis of health, safety, and overall welfare.
Utilization:	484 total beds. Average occupancy rate in fiscal 2017 was 89%.
Cost Sharing:	<p>The cost of assisted living care is 90% of a veteran's net monthly income up to the full monthly cost of assisted living. Nonveteran spouse must pay the full cost of care. The VA provides a per diem benefit of \$46.25 per day to lower out-of-pocket expense.</p> <p>The cost of nursing home care is based on personal resources, long-term care insurance, and enrollment in Medicare and/or Medicaid. The VA provides a per diem benefit of \$107.16 per day to lower out-of-pocket expenses. Veterans rated with a 70% or greater service-connected disability are entitled to the full cost of nursing home care.</p>

Source: Maryland Department of Veterans Affairs; Maryland State Budget



**Cemetery Program**

Program Description:	<p>Maryland offers the largest veterans cemetery program of any State in the nation. Five cemeteries are included in the program:</p> <ol style="list-style-type: none"> <li>1. Cheltenham State Veterans Cemetery;</li> <li>2. Garrison Forest Veterans Cemetery;</li> <li>3. Crownsville State Veterans Cemetery;</li> <li>4. Rocky Gap Veterans Cemetery; and</li> <li>5. Eastern Shore Veterans Cemetery.</li> </ol> <p>To schedule a burial, a veteran's family or survivors provide the funeral director with a copy of the veteran's military discharge documents and proof of Maryland residency. The funeral director contacts the cemetery for burial eligibility determination and scheduling for burial services.</p>
Legal Basis:	Annotated Code of Maryland, State Government Article, Section 9-906.
Funding Source:	Burial expense allowance for veterans from the U.S. Department of Veterans Affairs, interment fees from dependents, and appropriations from the General Fund.
Fiscal 2018 Budget:	\$4,169,358 (\$1.9 million in general funds, \$1.6 million in federal funds, and \$0.7 million in special funds).
Eligibility:	Eligibility determination requires proof of military service in the form of a copy of an official military discharge document and proof of residency in the State. Discharge documentation is not required when a veteran or eligible dependent is already interred in a Maryland veterans' cemetery.
Utilization:	2,249 interment services were provided, which includes both burials and cremations, in fiscal 2017. About 20% of the estimated deaths eligible for burial were interred in the cemetery program.
Cost Sharing:	The burial plot, a grave liner, headstone and interment services are provided at no cost to the family or survivors. There is an opening charge of \$762 for casketed or cremated remains for all eligible dependents who wish to be buried in the gravesite of the veteran.

Source: Maryland Department of Veterans Affairs; Maryland State Budget

## Maryland's Commitment to Veterans

Program Description:	<p>A confidential forum for veterans and family members to discuss challenges they are facing. Regional Resource Coordinators assist in coordinating comprehensive wellness and behavioral health services. Coordinators are trained in mental health first aid.</p> <p>Resource coordinators direct veterans to federal services that are available specifically for veterans. If those required services do not exist at the federal level, coordinators direct veterans to State resources.</p>
Legal Basis:	Annotated Code of Maryland, Health – General Article, Sections 13-2701 and 13-2702.
Funding Source:	General funds.
Fiscal 2018 Budget:	\$1.2 million in general funds.
Eligibility:	All veterans and their families residing in Maryland are eligible to utilize the service.
Utilization:	In 2016, the hotline responded to 1,334 calls through the toll-free line and 68% of callers were veterans.
Cost Sharing:	None.

Source: Maryland Department of Health; Maryland State Budget

**Expedited Professional and Occupational Licensing**

Program Description:	Facilitates professional licensing for active military personnel, veterans, and their spouses through the expedited issuance of specified licenses, registrations, and certificates. Requires occupational units throughout State government to give credit to former service members for relevant military training, education, and experience in connection with the license. The program expedites credit for professional and occupational licenses, academic credit, and license portability for relocation to Maryland.
Legal Basis:	Annotated Code of Maryland, Business Regulation, Sections 2.5-101 through 2.5-108 and 2-111; Education, Sections 10-101, 13-501, 13-516, 15-113, and 6-101.1; Financial Institutions, Section 11-612.2; Health Occupations, Sections 1-701 through 1-706.
Funding Source:	Not applicable.
Fiscal 2018 Budget:	Not applicable.
Eligibility:	Eligibility differs depending on the individual professional licensing program. Generally, an individual must be a member of the U.S. Armed Forces or recently discharged from the Armed Forces. Spouses of eligible individuals qualify as well. Some licenses require that the individual must be licensed in another state, while others credit academic or professional military training in the licensing requirements.
Utilization:	As of December 2014, a total of 53 licensing and certificate programs in four State agencies participate in expedited professional and occupational licensing, including 16 at the Department of Labor, Licensing, and Regulation; 29 at the Maryland Department of Health; 5 at the Maryland Institute for Emergency Medical Services Systems; and 3 at the Maryland State Department of Education.
Cost Sharing:	Not applicable.

Source: Maryland Department of Labor, Licensing and Regulation; Maryland Department of Health; Maryland Higher Education Commission; Maryland State Department of Education; Institute for Emergency Medical Services Systems

**Commercial Driver's License Skills Test Waiver**

Program Description:	The Motor Vehicle Administration can waive the driver's license skill test in order to obtain a Class A or B Commercial Driver's License for veterans.
Legal Basis:	49 United States Code 31315. 49 <i>Code of Federal Regulations</i> Part 383.77. <i>Code of Maryland Regulations</i> 11.17.14.08.
Funding Source:	Not applicable.
Fiscal 2018 Budget:	Not applicable.
Eligibility:	The applicant must have a good driving record, a valid Maryland Class C Driver's license, two years of driving experience operating a military vehicle that represents the commercial vehicle the applicant expects to drive, certification of experience from a commanding officer, a valid U.S. Department of Transportation physical card, and a passing score in the required CDL vision and knowledge tests.
Utilization:	In fiscal 2017, 32 waivers were issued.
Cost Sharing:	None.

Source: Maryland Department of Veterans Affairs; Motor Vehicle Administration

**Military Personnel and Veteran-owned Small Business No Interest Loan Program**

Program Description:	Provides no interest loans ranging from \$1,000 to \$50,000 to small businesses that are owned by military personnel or veterans or small businesses that employ military personnel or veterans.
Legal Basis:	Annotated Code of Maryland, Economic Development Article, Section 5-1001.
Funding Source:	The Military Personnel and Veteran-owned Small Business No-Interest Loan Program special fund is comprised of money appropriated into the fund from the General Fund, as well as potential revenue from federal programs and donations.
Fiscal 2018 Budget:	\$500,000 in total funds (\$300,000 in general funds and \$200,000 in special funds).
Eligibility:	For veteran-owned small businesses and those small businesses that employ veterans, the veteran must be service-disabled and the purpose of the loan is to assist with the cost of making the home, motor vehicle, or place of employment of a service-disabled veteran accessible to individuals with disabilities and to defray other necessary expenses. When funds are limited, priority is given to those small businesses owned by veterans. Currently, the program is not accepting new applicants due to a backlog of existing applications.
Utilization:	In fiscal 2017, four loans were approved totaling \$200,000.
Cost Sharing:	None.

Source: Maryland Department of Veterans Affairs; Maryland State Budget; Department of Commerce

**Edward T. and Mary A. Conroy Memorial Scholarship Program**

**Program Description:** Provides awards to specified veterans and their dependents in an amount that covers the cost of tuition and any mandatory fees at a two- or four-year Maryland college or university or a private career school.

The amount awarded may not exceed the equivalent annual tuition and mandatory fees of a resident undergraduate at the four-year public institution of higher education within the University System of Maryland, other than the University of Maryland University College and the University of Maryland, Baltimore Campus, with the highest annual expenses for a full-time resident undergraduate.

**Legal Basis:** Annotated Code of Maryland, Education Article, Section 18-601.

**Funding Source:** General funds.

**Fiscal 2018 Budget:** \$570,474 in general funds.

**Eligibility:** Current high school seniors, full-time and part-time, degree-seeking undergraduates, and graduate students enrolling at a two- or four-year Maryland college or university or a private career school who meet one of the following requirements:

1. must be an eligible dependent of a member of the U.S. Armed Forces who died as a result of military service or who suffered a service-connected 100% disability;
2. a veteran who suffers a 25% service-connected disability or higher;
3. an eligible dependent of a victim of the September 11, 2001 terrorist attacks; or
4. a POW/MIA of the Vietnam conflict or an eligible dependent.

**Utilization:** Utilization is not known, because institutions award the scholarship and are reimbursed by the State.

**Cost Sharing:** None.

### Veterans of Afghanistan and Iraq Conflicts Scholarship

**Program Description:** Provides awards to veterans of the Afghanistan and Iraq Conflicts and their dependents in an amount that covers 50% of the cost of tuition, any mandatory fees, and room and board at a four-year college within the University System of Maryland. Awards must supplement federal education benefits that a recipient qualifies for as a result of military service.

**Legal Basis:** Annotated Code of Maryland, Education Article, Section 18-601.

**Funding Source:** This scholarship primarily uses general funds; however, the Maryland Higher Education Commission occasionally transfers funds from the commission's fund balance for the program.

**Fiscal 2018 Budget:** \$750,000 in general funds.

**Eligibility:** Applicants must be residents of Maryland, accepted or enrolled in a regular undergraduate program at an eligible institution, or accepted or enrolled in a two-year certificate program in which the credits can transfer to an eligible institution.

Applicants can apply if they meet one of the following criteria:

1. a veteran who served at least 60 days in the Afghanistan or Iraq Conflicts;
2. an active duty member of the Armed Forces who served at least 60 days in the Afghanistan or Iraq Conflicts;
3. a member of a reserve component of the Armed Forces of the United States or the Maryland National Guard who was activated as a result of the Afghanistan or Iraq Conflicts and served at least 60 days; or
4. an eligible dependent of one of the above categories.

**Utilization:** In 2016, 130 scholarships were awarded totaling \$678,753.

**Cost Sharing:** None.

**Maryland Homefront: The Veterans and Military Family Mortgage Program**

Program Description:	Provides military veterans and active duty military with a special interest rate discount of 0.25% for a 30-year, fixed rate mortgage. All qualified borrowers are also eligible to receive \$5,000 for down payment and closing cost assistance through the Maryland Mortgage Program’s Down Payment Assistance Program plus any applicable partner patch funds.
Legal Basis:	None/discretionary.
Funding Source:	Not applicable.
Fiscal 2018 Budget:	Nonbudgeted.
Eligibility:	Must qualify for a Maryland Mortgage Program loan and be an active duty military or honorably discharged veteran. Must be a first-time homebuyer except if the borrower is purchasing in a specified targeted area, it has been more than three years since the borrower has owned a principal residence, and the borrower is an honorably discharged veteran who has not used the first-time buyer exemption previously.
Utilization:	In fiscal 2017, 27 borrowers were approved, totaling \$5.6 million in loan value.
Cost Sharing:	This program discounts the interest rate for a fixed-rate mortgage. The borrower is responsible for the terms of the mortgage.

Source: Maryland Department of Veterans Affairs; Department of Housing and Community Development



**Maryland Veterans Trust Fund**

Program Description:	A 501(c)(3) fund administered by the Maryland Department of Veterans Affairs to make grants and loans to veterans and their family members who are in dire financial situations, or to private organizations that help veterans.
Legal Basis:	Annotated Code of Maryland, State Government Article, Section 9-913.
Funding Source:	Individual/organization donations and contributions from the sale of tickets from instant ticket lottery machines.
Fiscal 2018 Budget:	Not applicable.
Eligibility:	Must be a veteran or an eligible dependent or an organization that helps veterans.
Utilization:	Since its inception in 2010, the trust fund has distributed more than \$276,895 in grants and loans to veterans and eligible dependents.  Since its inception in 2010, the trust fund has received approximately \$250,000 in donations and \$164,000 in contributions from the lottery.
Cost Sharing:	None.

Source: Maryland Department of Veterans Affairs

**Hiring and Promotion Preference**

Program Description:	Employers may grant a hiring and promotion preference to eligible veterans and eligible spouses of veterans.
Legal Basis:	Annotated Code of Maryland, Labor and Employment Article, Section 3-714.
Funding Source:	Not applicable.
Fiscal 2018 Budget:	Not applicable.
Eligibility:	A veteran of any branch of the U.S. Armed Forces who has received an honorable discharge or a certificate of satisfactory completion of military service, including the National Guard and the military reserves. Eligibility is also granted to the spouse of an eligible veteran who has a service-connected disability or the surviving spouse of a diseased veteran.
Utilization:	Unknown.
Cost Sharing:	None.

Source: Department of Labor, Licensing, and Regulation; Department of Legislative Services

**Veteran-owned Small Business Enterprise Participation Goal**

Program Description:	State agencies must achieve an overall minimum of 1% of the total dollar value of procurement contracts directly or indirectly to veteran-owned small businesses.
Legal Basis:	Annotated Code of Maryland, State Finance and Procurement Article, Section 14-602.
Funding Source:	Not applicable.
Fiscal 2018 Budget:	Not applicable.
Eligibility:	Veteran-owned Small Business Enterprises (VSBE) must be verified by the VA Center for Verification and Evaluation. The VA currently recognizes 12,727 VSBEs nationwide.
Utilization:	In fiscal 2016, VSBE participation was 0.24%.
Cost Sharing:	Not applicable.

Source: Governor's Office of Minority Affairs

**State Service Credit for Military Service**

Program Description:	The State credits years of military service toward a State pension for veterans who are employed or formerly employed by the State. Military service can only be credited toward the first 10 years of service as a State employee.
Legal Basis:	Annotated Code of Maryland, State Personnel and Pensions Article, Section 38-104.
Funding Source:	Not applicable.
Fiscal 2018 Budget:	Not applicable.
Eligibility:	Veteran must be a member or former member of a State system who has not already retired. Credit is not granted for service that is already counted towards another retirement system, such as the military retirement system.
Utilization:	Between fiscal 2013 and 2017, 237 service credits were awarded annually across all State retirement systems.
Cost Sharing:	Not applicable.

Source: Department of Budget and Management; Maryland State Retirement and Pension System

**State Employment Veterans Credit and Credit for Service Connected Disability**

**Program Description:** Eligible veterans and spouses of eligible veterans can receive 10 credits toward selection tests for State employment. Eligible veterans with a service-connected disability can be selected for employment without a competitive selection process.

If a veteran is a former prisoner of war, an additional two points is credited toward any selection tests. An additional five points is granted if the eligible veteran or spouse has an individual disability.

**Legal Basis:** Annotated Code of Maryland, State Personnel and Pensions Article, Sections 7-203 and 7-207.

**Funding Source:** Not applicable.

**Fiscal 2018 Budget:** Not applicable.

**Eligibility:** An eligible veteran of any branch of the Armed Forces of the United States who has received an honorable discharge or a certificate of satisfactory completion of military service, including the National Guard and the military reserves. The spouse of an eligible veteran qualifies if the veteran has a service-connected disability. Surviving spouses of eligible veterans are eligible.

To qualify for employment without competitive selections, a disabled veteran must have served in any branch of the Armed Forces and has a service-connected disability rating of 30% or greater.

**Utilization:** Unknown.

**Cost Sharing:** Not applicable.

Source: Maryland Department of Veterans Affairs

**Department of Natural Resources Day-use Waivers for Veterans**

Program Description:	Veterans receive year-round day-use waivers for entry into State parks.
Legal Basis:	Executive Proclamation (November 11, 2017).
Funding Source:	Not applicable.
Fiscal 2018 Budget:	Not applicable.
Eligibility:	Any veteran can identify themselves as a veteran and receive the waiver.
Utilization:	No data is recorded on how many veterans utilize the State parks.
Cost Sharing:	None.

Source: Department of Natural Resources

**Department of Natural Resources Lifetime Fishing and Hunting Licenses**

Program Description:	Complimentary lifetime fishing and hunting license for 100% service-connected disabled veterans.
Legal Basis:	Annotated Code of Maryland, Natural Resources Article, Sections 4-607, 4-745, and 10-303.
Funding Source:	Not applicable.
Fiscal 2018 Budget:	Not applicable.
Eligibility:	Disabled veterans with 100% service-connected disabilities can receive free lifetime hunting and fishing licenses.
Utilization:	Over the last five years, an average of 128 hunting licenses and 219 fishing licenses were provided annually.
Cost Sharing:	None.

Source: Department of Natural Resources

### **Maryland Veterans Service Animal Program**

**Program Description:** The Maryland Department of Veterans Affairs (MDVA) program is primarily intended to refer eligible veterans who inquire about participation in the program to one or more nonprofit training entities and to provide additional funding mechanisms to assist veterans in acquiring a service or support dog.

When a program participant successfully completes a nonprofit training entity's training protocol and receives a service or support dog, the program may disburse up to \$1,000, based on the availability of funds, to the nonprofit training entity to partially offset the entity's costs.

**Legal Basis:** Annotated Code of Maryland, State Government Article, Section 9-957.

**Funding Source:** Donations and any funds appropriated from the State budget.

**Fiscal 2018 Budget:** The program was established after the fiscal 2018 budget process.

**Eligibility:** A veteran must have served on active duty in the Armed Forces of the United States, the National Guard, or a reserve component of the Armed Forces. The veteran must have been discharged under conditions other than dishonorable and must live in the State or receive treatment at the Baltimore VA Medical Center.

**Utilization:** The program was enacted by Chapter 416 of 2017, effective July 1, 2017. MDVA must report utilization by December 31, 2019.

Source: Maryland Department of Veterans Affairs; Department of Legislative Services





## **Section III**

### **Veteran Well-being and Service Gaps**



## Maryland Veterans' Well-being

The State has an active role in ensuring that veterans are well taken care of following the commitment that they made to serve the nation. Section II described State tax benefits and other programs available to veterans. This section compares Maryland veterans to the State's nonveteran population and to veterans nationwide in key indicators of well-being to determine how veterans residing in the State fare.

Maryland veterans perform well in many key indicators of well-being compared to other veterans. This is also the case when Maryland veterans are compared to other Marylanders, with one exception – disability status. **Exhibit 3.1** compares Maryland veterans to nonveterans and veterans nationwide in median per capita income, educational attainment, labor force participation, unemployment rate, poverty level, and disability status.

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### Exhibit 3.1 Comparing Maryland Veterans to Nonveterans and Nationwide Veterans Calendar 2016

	<u>Nonveterans</u>	<u>Maryland Veterans</u>	<u>U.S. Veterans</u>
Median Per Capita Income	\$36,526	<b>\$54,194</b>	\$39,494
Educational Attainment (Bachelor's or Higher)	39.4%	<b>37.8%</b>	28.3%
Labor Force Participation Rate	80.0%	<b>81.6%</b>	75.9%
Unemployment Rate	5.4%	<b>3.8%</b>	4.7%
At or Below Federal Poverty Level	9.1%	<b>5.4%</b>	6.9%
Disability Status	12.5%	<b>21.9%</b>	29.3%

Source: 2016 American Community Survey 1-year Estimates; U.S. Census Bureau

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When compared to veterans nationwide, Maryland veterans perform well in all measures included in Exhibit 3.1, including disability status.

Disability status as reported in the American Community Survey (ACS) is not comparable to a service-connected disability, which the U.S. Department of Veterans Affairs (VA) uses in determinations for eligibility for disability compensation and other programs. Approximately 16.4% of Maryland veterans have a service-connected disability, while about 18.2% of veterans nationwide have a service-connected disability. Although slightly lower, the rate of Maryland veterans with a service-connected disability is much closer to their counterparts in other states than when looking at overall disability status.

Maryland veterans outperform nonveterans in median per capita income, labor force participation, percent unemployed, and percent at or below the poverty level. Nonveterans appear to have attained a bachelor's degree or higher at a slightly higher rate than veterans, although it falls within the margin of error, and the two groups are essentially equal in educational attainment.

The nature of military service can lead to both physical and mental disability. The ACS estimates that 21.9% of Maryland veterans have a disability compared to 12.5% of nonveterans. This includes both mental and physical disability, which are not distinguished in the ACS.

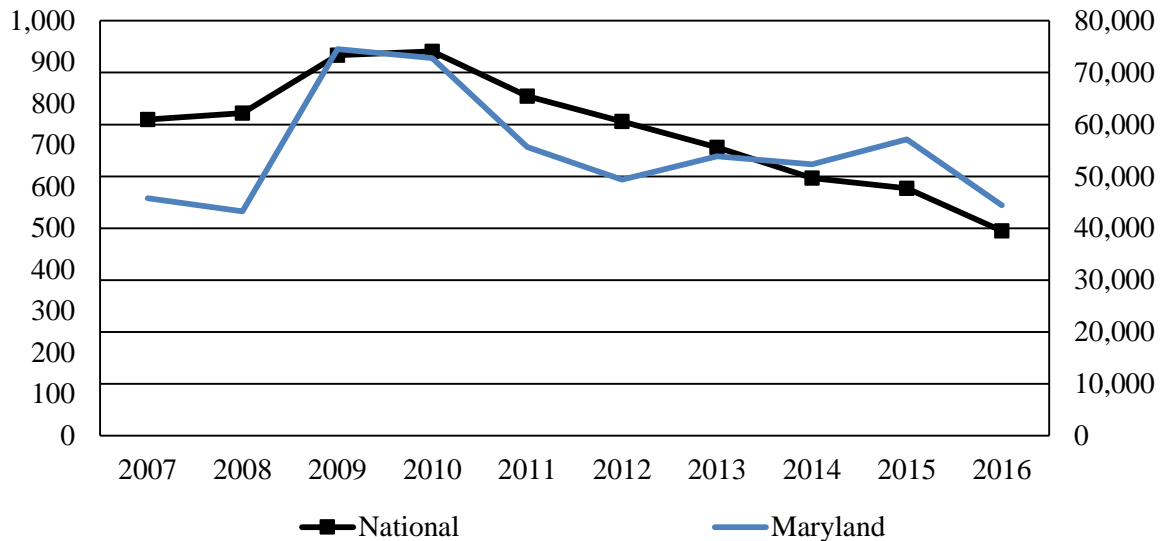
Veterans are more likely to suffer from a myriad of health problems including chronic pain, substance use disorders, chemical exposure disorders, and mental illness. The National Alliance on Mental Illness names three primary mental health concerns among individuals who served in the military: post-traumatic stress disorder (PTSD), depression, and traumatic brain injury. Unfortunately, there is no accessible state-level data to provide a comparison of these three mental health concerns between Maryland veterans and the overall veteran populations. It is commonly accepted that all three are highly prevalent across the veteran community. All three of these conditions are interrelated and can lead to other issues such as homelessness or suicide – issues of concern surrounding veterans.

## **Veteran Homelessness**

Each year, the U.S. Department of Housing and Urban Development collects point-in-time counts of the number of veterans experiencing homelessness by state and community. In the 2016 count, 555 veterans were experiencing homelessness in Maryland. Of those veterans, 119 were unsheltered. Veterans account for about 7.2% of the State's homeless population.

**Exhibit 3.2** compares the annual point-in-time count of veterans experiencing homelessness in Maryland to the national total. Following a large spike in 2009 and 2010, which can be explained by the effects of the Great Recession, the number of homeless veterans has decreased both nationally and statewide. Since 2010, the number of homeless veterans in Maryland has decreased at a rate of 6.8% annually. This is contrasted with the nationwide decrease of 8.6% annually.

**Exhibit 3.2**  
**Annual Point-in-time Count of Homeless Veterans in**  
**Maryland and Nationally**  
**2007-2016**



Source: U.S. Department of Housing and Urban Development

The U.S. Interagency Council on Homelessness (USICH) recommends 10 strategies to end veteran homelessness: (1) public committal of state and local leaders with a coordination of efforts; (2) move to a housing first model, prioritizing permanent housing; (3) implement a coordinated entry system, ensuring that individual systems are working together; (4) set ambitious short- and long-term goals and meet them by effectively deploying resources; (5) improve transitional housing to reduce entrance eligibility criteria and reduce length of stay; (6) engage and support private landlords as partners; (7) identify and be accountable to all veterans experiencing homelessness; (8) conduct coordinated outreach and engagement efforts; (9) increase connections to employment; and (10) coordinate with legal services organizations to solve legal needs.

The goal of these strategies is to achieve and sustain “functional zero” – meaning that homelessness is rare, brief, nonrecurring, and no veteran lives on the streets. Montgomery County is nationally recognized by USICH as one of the first communities to reach functional zero and is the only jurisdiction in Maryland to achieve that distinction.

Chapter 341 of 2014 established the Maryland Interagency Council on Homelessness to examine statewide initiatives aimed at ending homelessness. One of the goals of the council is to

“ensure veterans experiencing homelessness have sustainable housing options and access to necessary supportive services where they live, to prevent a return to homelessness.”

The council has been successful in implementing many of the strategies outlined by USICH. In its two years of existence, the council increased information sharing among stakeholders; established a program to assist incarcerated veterans with job placement prior to release; made recommendations to improve service delivery; created a resource guide; assessed the number of homeless veterans and began identifying each of them; facilitated a statewide veterans homeless service work day; created a statewide veteran homeless services network; developed and recommended a standard model for coordinating housing; and established a collaboration between the Maryland One-stop Career Centers and housing programs.

## Suicide among Veterans

As shown in **Exhibit 3.3**, in 2014, Maryland veterans had a higher rate of suicide than the overall population but lower than the national average for veterans.

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**Exhibit 3.3**  
**Suicide Rates among Veterans and the Overall Population**  
**Calendar 2014**

	Maryland		National	
	<u>Veteran</u>	<u>Overall</u>	<u>Veteran</u>	<u>Overall</u>
Suicides	89	590	7,388	41,425
Suicide Rate Per 100,000 Individuals	23.1	12.8	38.4	17.0

Source: U.S. Department of Veterans Affairs

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As reported by the VA, in 2014, the vast majority (69.7%) of Maryland veteran suicides were committed by firearm injuries. The rate of suicides committed by firearm injuries is in line with national veteran suicides (67.0%); however, this is much higher than the rest of Maryland suicides (45.6%). The VA suggests that firearm safety initiatives are a crucial suicide prevention strategy for veterans.

## Identifying Potential Service Gaps

Data suggests that Maryland veterans receive adequate economic support, but may require more support around mental health. It is challenging to identify service gaps in the programs that

are offered in Maryland, because the majority of services and benefits are provided at the federal level. Nonetheless, indicators of well-being discussed previously can provide some insight into where needs may not be met.

### **Economic Support**

State programs, combined with federal support, have facilitated a veteran population in Maryland that performs well economically when compared to other veterans and other Marylanders. Veterans earn more on average than nonveterans in the same jurisdiction, even in jurisdictions where veterans' median per capita income is far below the State median income.

Many of the programs Maryland has made available to veterans are intended to provide economic support. These include tax benefits, employment support, education support, loan support, and policies that support veteran-owned small businesses. Quantifiable economic benefits amount to approximately \$29.8 million in tax benefits and \$28.8 million in benefits from State programs annually, which does not include many benefits that are not quantifiable in dollar terms, such as hiring preferences and military service credit toward the State retirement system.

Despite the relative high economic well-being of Maryland's veterans, there is continued interest in expanding programs to provide increased economic support to the populations. For example, in November 2017, Governor Lawrence J. Hogan, Jr. called for all military retirement income to be exempt from State and local income taxes, expanding the current program that only exempts the first \$10,000 in military retirement income.

### **Mental Health Access**

A major area of concern appears to be in access to health care, specifically mental health. Veterans have unique needs around mental health, as evident by a high prevalence of depression, PTSD, and traumatic brain injury. Despite those unique needs, only about 22.3% of Maryland veterans utilized the VA health care system in 2016.

Even among veterans that use VA health care there are mental health access issues. The VA reports outpatient data to compare access and quality of care at its VA medical centers to commercial care across the same regions. The Baltimore VA Medical Center, when compared to regional data, scores well in the categories of primary care, preventive services, women's health, cardiovascular health, and diabetes and endocrine services. In the two measures intended to assess access to mental health services – acute and continuation antidepressant medication management – the Baltimore VA Medical Center performs well below the regional score.



The VA recommends that veterans have knowledge about what programs are available and an understanding that there is no wrong door to treatment. The Maryland Commitment to Veterans campaign attempts to address increased access to care by helping veterans reach the resources that they need at the VA and the Maryland Department of Health (MDH) to address any behavioral health issues through resource coordinators. Other programs such as the newly enacted service dog program helps pair veterans with service dogs, a treatment method that is shown to help treat both depression and PTSD. Even small changes such as the newly enacted requirement that MDH provide a list of courses in military culture to certification boards can bring veterans closer to finding the care that they need by making it as easy as possible for a veteran to talk to medical professionals.

Small recent changes are representative of additional services that the State can provide to ensure that veterans have access to support for mental health concerns, although more services can be provided, especially in the transition from military to civilian life. Exposure to concerns around mental illness early in the transition to civilian life can help a veteran identify symptoms and find treatment in the future.

One particular gap that can be addressed while veterans are transitioning to civilian life is the need for firearm safety initiatives to prevent suicide. The VA recommends that firearm safety initiatives be included as a component of suicide prevention services. As made clear by the high suicide rate carried out by firearms among Maryland veterans, firearm safety initiatives are a necessary but missing component of veteran services. However, addressing this one issue does not address an overall need for increased access to care.

## **Conclusion**

Maryland veterans are a small portion of the population that are well-educated and well-paid, with significant services available to them. This report catalogued the benefits that are offered through Maryland; however, there are many more services offered at the federal level and through nonprofit organizations.

Despite the large amount of services and benefits available to veterans, indicators of mental health show that there are still gaps in services that can benefit veterans. This report addresses some of the more pressing issues, namely, homelessness and suicide. In the case of homelessness, Maryland has made large strides in recent years toward addressing this issue. There is still a need for suicide prevention services, however, as evident by the high suicide rate among Maryland veterans.