
SENATE COMMITTEE ON VETERAN AFFAIRS

TEXAS SENATE

INTERIM REPORT

A REPORT TO THE

TEXAS SENATE

89TH TEXAS LEGISLATURE

KELLY HANCOCK

CHAIRMAN



Senate Committee on Veteran Affairs

November 21, 2024

The Honorable Dan Patrick
Lieutenant Governor
Members of the Texas Senate
P.O. Box 12069
Austin, TX 78711

Dear Governor Patrick and Fellow Senators:

Thank you for the opportunity to address important issues facing Texas today through your charges for interim study. The Senate Committee on Veteran Affairs is pleased to submit its final report with recommendations for consideration by the 89th Texas Legislature.

Respectfully submitted,

Handwritten signature of Kelly Hancock in black ink.

Kelly Hancock, Chair

Handwritten signature of Tan Parker in blue ink.

Tan Parker, Vice Chair

Handwritten signature of Kevin Sparks in blue ink.

Kevin Sparks

Handwritten signature of Sarah Eckhardt in blue ink.

Sarah Eckhardt

Handwritten signature of Bob Hall in blue ink.

Bob Hall

Handwritten signature of Cesar Blanco in blue ink.

Cesar Blanco

Handwritten signature of Roland Gutierrez in blue ink.

Roland Gutierrez

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INTERIM STUDY CHARGES BACKGROUND, FINDINGS AND RECOMMENDATIONS

1. Review current programs that provide direct and indirect mental health services to veterans in Texas. Identify barriers to accessing mental health resources for rural veterans. Make recommendations to improve access to mental health support for all veterans.

Background

Addressing the mental health needs of veterans in Texas is of paramount importance, yet many veterans face significant barriers in accessing necessary resources. Identifying these obstacles is critical to ensuring that veterans receive the comprehensive care they deserve.

Texas has led the way in providing mental health services to the veteran community. State agencies have actively worked together to address the needs and provide multiple initiatives focusing on peer support, clinical mental health care access, and community collaboration. The Texas Health and Human Services Commission (HHSC) and the Texas Veterans Commission (TVC) partner to administer the Mental Health Program for Veterans, which provides these services. HHSC uses funds appropriated by the Legislature to contract with TVC and local mental and behavioral health authorities.

However, current state programs might face obstacles in connecting the relevant services to those in need, particularly the most vulnerable of the population, which include rural veterans and women veterans.

Barriers include logistical challenges, such as distance to facilities, lack of awareness about available services, and red tape that complicates the process of obtaining care. Additionally, societal stigma surrounding mental health issues can deter veterans from seeking help. State agencies can develop targeted strategies to remove barriers through an enhanced examination and understanding of these barriers, thereby improving mental health outcomes for Texas veterans and honoring their service with the support they need.

Testimony

The Senate Committee on Veteran Affairs heard in-person testimony on May 15, 2024 from the following participants:

Dr. Blake Harris, Director of the Veterans Mental Health Department – Texas Veterans Commission;

Melissa Harcrow, Women’s Veterans Coordinator – Texas Veteran Commission;

Tim Keesling, Director of Office of Veterans Services Coordination – Health & Human Services Commission;

George McEntrye, Director of Office of Mental Health Coordination – Health & Human Services Commission.

Dr. Blake Harris, Texas Veterans Commission

Under the Texas Veterans Commission (TVC), the Veterans Mental Health Department (VMHD) provides assistance to service members, veterans, and their families. The VMHD offers programs such as Justice Involved Veteran Program, Homeless Veteran Program, Community & Faith Partnerships, Military Veteran Peer Network, Veteran Provider Program, and Veteran Suicide Prevention. VMHD’s primary function is to provide mental health services for service members, veterans, and their families. VMHD accomplishes this by resource connection, training, certification, and technical assistance across Texas.¹

VMHD uses the broadest definition of veterans which allows them to work with anyone regardless of discharge status, branch of service, or longevity of military service. All VMHD programming including training, technical assistance, and direct services are offered at no cost, to all who are in need.²

Beyond connecting veterans in need directly to local services, VMHD also collaborates with partners at the national, state, and local levels to address veteran-specific issues. Such issues include suicide prevention/intervention/postvention, veteran homelessness, peer support services, military-related traumas (Post-traumatic Stress Disorder/PTSD, Moral Injury, Military Sexual Trauma, Traumatic Brain Injury, etc.), the specific needs of women and rural veterans, and justice-involved veterans.³

¹ Written Testimony, Dr. Blake Harris, Director of VMHD, TVC, Response to Senate Committee on Veteran Affairs Request for Information (on file with committee)

² Written Testimony, Dr. Blake Harris, Director of VMHD, TVC, Response to Senate Committee on Veteran Affairs Request for Information (on file with committee)

³ Written Testimony, Dr. Blake Harris, Director of VMHD, TVC, Response to Senate Committee on Veteran Affairs Request for Information (on file with committee)

Chairman Hancock asked Dr. Harris where TVC retrieves their data on their mental health service shortages. Dr. Harris stated that it is both an internal assessment within the agency and feedback from veterans.

Senator Hall asked Dr. Harris about how the agency works on preventative care for Post-Traumatic Stress Disorder (PTSD). Dr. Harris stated that training mental health professionals and working with veteran organizations that focus on military culture and PTSD assists with the research and destigmatizes the conversation which then aids the effort in finding preventative care and treatment. TVC also prioritizes training for mental health professionals located in rural areas in evidence-based practices, such as Eye Movement Desensitization and Reprocessing (EMDR) and cognitive processing therapy.

Senator Blanco asked Dr. Harris if there are ways to address the workforce shortages by using reciprocity for licensure across states to provide mental health services. Dr. Harris stated that Texas has higher standards and it is often difficult that the reciprocity does not reach neighboring states. Senator Blanco restated the need of mental services in Texas due to the large population and asked if there was a way Texas could explore a pilot program for outside states that are similar in licensure requirements.

Melissa Harcrow, Texas Veterans Commission

According to the VA National Center for Veterans Analysis and Statistics population tables, Texas has the largest population of women veterans in the United States and its territories. Currently, Texas has an estimated population of more than 200,000 women veterans.⁴

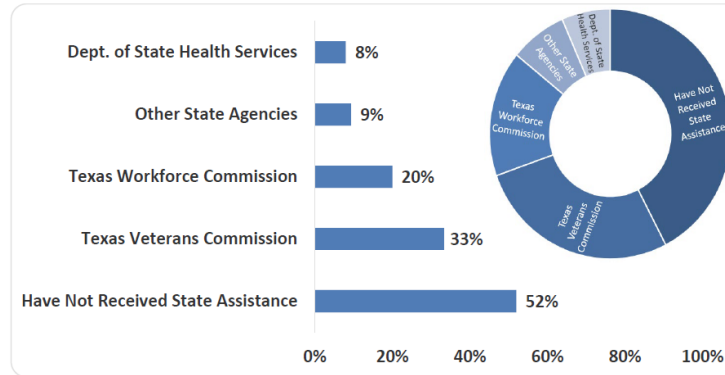
The Women Veterans Program was established as an initiative and later formally established by the 84th Texas Legislature through House Bill 867, which appropriated a women veteran coordinator and outlined the goals and responsibilities of the program. In 2017, Senate Bill (SB) 805 further expanded the scope of responsibilities of the Women Veterans Program. SB 805 also established June 12th as Women Veterans Day to recognize the role of women in the military forces and to commemorate their sacrifices.

In 2022, the data on the *Current Status of Texas Women Veterans* was collected via an online survey. The purpose of the survey was to gather feedback directly from Texas women veterans on unique circumstances and challenges they face. The Women Veterans Program created a flyer

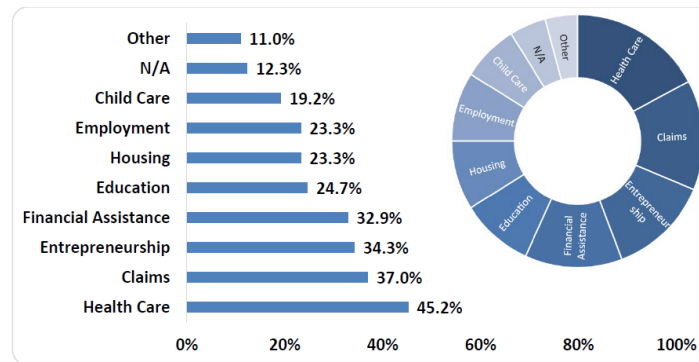
⁴ Texas women veterans proudly served; now show it & stay connected with the Women Veterans Network. Texas Veterans Commission. (2023 March 8). Retrieved from <https://tvc.texas.gov/news/texas-women-veterans-proudly-served-now-show-it-stay-connected-with-the-women-veterans-network/>

with a link and a QR code to the survey to share with women veterans via TVC social media platforms, TVC EVETs Newsletter, email distribution lists, veteran outreach events, etc.⁵

In the past 2 years, which state agency/agencies have you received assistance from? (Please select all that apply.)



What do you feel your unique challenges and/or unmet needs are as a woman veteran?



Charts displaying responses from the 2022 Current Status of Texas Women Veterans Survey

Senator Blanco asked Ms. Harcrow about the benefits of a standalone treatment facility for women only. Ms. Harcrow stated that women veterans, especially victims of Military Sexual Trauma (MST), have specific needs. After dealing with trauma, some women only seek treatment from women health care professionals or volunteers. Having a standalone facility will provide a safe space for women and give them both physical and emotional security as they navigate getting treatment.

⁵ Texas Veterans Commission Women Veterans Report, Status of Texas Women Veterans 2022, Response to Senate Committee on Veteran Affairs Request for information (on file with the committee)

Health & Human Services Commission

Under Texas Government Code 531.0992, Texas requires the Health & Human Services Commission (HHSC) to administer a mental health matching grant program to support community programs that provide mental health care services and treatment to veterans and their families. The program must also coordinate mental health care services for veterans and their families with other transition support services.

The Mental Health Program for Veterans (MHPV) has two primary components of the program that include Peer Service Coordinators (PSCs) who have lived experience as members of the Service Members, Veterans, and Families (SMVF) community and are knowledgeable about mental health services and supports. It also assists Rural Veteran Counselors (RVCs) who are licensed mental health professionals who provide mental health services in selected rural areas.⁶

Over the last 7 years, PSCs have served approximately 40,000 service members and veterans and 8,000 veteran family members each fiscal year. RVCs also delivered 886 clinical services to service members and veterans and 354 family members each fiscal year.⁷

Senator Parker questioned HHSC regarding the coordination with the federal level and the state level. Mr. McEntrye stated that they are actively working with TVC and Brooke Army Medical Center on coordination of mental health services when the service member transitions out.

Recommendation

The committee recommends that the Legislature identify gaps and areas of current state programs to enhance mental health services for veterans. The committee recommends the Legislature ensure that ample resources are made available to women military-service members, such as the creation of a standalone treatment facility for women seeking mental health treatment.

The committee recommends that agencies look for ways to streamline and enhance the licensing process for mental health professionals to address the growing demand for mental health services and ensure timely access to quality care.

⁶ Written Testimony, Health & Human Services Commission, Response to Senate Committee on Veteran Affairs Request for Information (on file with committee)

⁷ Written Testimony, Health & Human Services Commission, Response to Senate Committee on Veteran Affairs Request for Information (on file with committee)

2. Review and report on the progress toward the creation of a single database to facilitate the seamless provision of veteran benefits by state agencies. Make recommendations to improve coordination among state, federal, and local agencies and others that provide benefits to veterans.

Background

Approximately 1.5 million veterans live in Texas, and most are unaware of the Texas Veterans Commission (TVC) services.⁸ In 2022, the Senate Committee on Veteran Affairs was tasked with an interim charge to study ways to connect veterans with existing business resources and available state services. The committee's findings led them to direct the Legislature to explore the creation of an interagency database within the state's veteran agency to collect contact information of veterans exiting military service.

The service database would act as a casework management system where the agency can track who is reaching out to the individual, where they are located in Texas, and what services they are seeking. This would also allow for TVC to proactively reach out to veterans as they move through the process of transitioning to civilian life, provided that the veteran chooses to share their contact information.

In the 88th Legislative Session, the Senate Veteran Affairs Committee worked closely with TVC to establish the creation of a database that would help with this goal but was unable to get proper funding.

⁸ Veterans in Texas: A Demographic Study 2024 Update. Texas Workforce Investment Council. Retrieved from https://gov.texas.gov/uploads/files/organization/twic/Veterans_Summary_2024.pdf

Testimony

The Senate Committee on Veteran Affairs heard in-person testimony on May 15, 2024 from the following participant:

Thomas Palladino, Executive Director - Texas Veterans Commission.

Texas Veterans Commission

Currently, TVC provides information and services to veterans on a need-based referral. There are similar databases used in Texas that aid veterans in seeking services. For example, the Texas Veteran Network (TVN) is a state-wide veteran referral system designed to advise veterans to local resources based on the needs of the veteran, family member, and/or survivor. A veteran or family member will enter their information into the TVN system, and a state, county, city, or nonprofit organization in the community will reach out to the veteran to provide the needed service. While TVN is heavily utilized by state agencies, there is currently no system that TVC tracks contact information for veterans reaching out to the agency.

Chairman Hancock emphasized the need for the database and the importance of a high customer service standard for our veterans.

TVC has studied what was needed to obtain and maintain an interagency database. The agency discussed different ways to accomplish the goal such as:

- Utilize the Defense Manpower Data Center (DMDC) information to capture Transitioning Service Members' contact information who plan on moving to Texas upon completion of service.
- Partner with the Department of Motor Vehicles (DMV) to capture veteran data to include updated contact information.
- Partner with the Texas Workforce Commission (TWC) to capture quarterly data on veteran registrations in WorkInTexas.
- Partner with other state agencies to access veteran contact information.

Fiscal Year	Funding	FTEs
FY2026	\$3,675,615	1
FY2027	\$85,591	1
Total	\$3,761,206	1

TVC’s 2024 Legislative Appropriations Request Presentation to the Joint Budget Board

Chairman Hancock and Senator Parker discussed ways the state can use artificial intelligence (AI) to track veterans contact information and improve agency and state customer service. By doing so, the state would not only be proactively reaching out about services but also using the data from veterans needs of services, which would improve state policy moving forward.

Recommendation

The committee recommends that the Legislature provide necessary funding to establish a comprehensive database to track veterans' contact information, utilizing advanced tools such as artificial intelligence for data accuracy and management.

The committee also recommends the Legislature explore ways to integrate data from multiple sources, ensuring up-to-date and complete contact information for better outreach and support services.

3. Study the accessibility and affordability of veteran housing. Identify factors that contribute to veteran homelessness. Determine whether the Veterans Land Board has the tools necessary to maximize their assistance to eligible borrowers in home lending. Make recommendations to update state standards to veteran home loans and housing.

Background

According to a report from the U.S. Department of Housing and Urban Development (HUD), there was a 19% increase in Texas veterans experiencing homelessness in 2023 — one of the largest jumps nationwide.⁹

HUD released its annual report in 2023 about Americans experiencing homelessness. The HUD report estimated roughly 20 in every 10,000 Americans experienced homelessness on a single night in January 2023.¹⁰

Texas is currently taking initiatives that include expanding affordable housing options, increasing access to mental health and substance abuse services, and enhancing job training and employment opportunities. Collaboration with non-profits, local governments, and community organizations is also a key component, ensuring a coordinated effort to provide immediate relief and long-term solutions.

Texas also leads the nation in housing assistance for our veterans by providing home loans to those eligible through a program under the Veterans Land Board (VLB.) Through the Veterans Housing Assistance Program (VHAP), eligible Texas Veterans and Military Members are able to purchase a home through a low-interest loan with little or no down payment. However, with housing costs and inflation rising, the VLB is exploring ways to enhance this program so that veterans may continue to utilize this helpful tool.

⁹ Report: Texas homeless veteran population rose in last year. (2024 January) *KXAN Austin*. Retrieved from <https://www.kxan.com/news/report-texas-homeless-veteran-population-rose-in-last-year/>

¹⁰ Report: Texas homeless veteran population rose in last year. (2024 January) *KXAN Austin*. Retrieved from <https://www.kxan.com/news/report-texas-homeless-veteran-population-rose-in-last-year/>

Testimony

The Senate Committee on Veteran Affairs heard in-person testimony on May 15, 2024 from the following participants:

Dr. Blake Harris, Director of the Veterans Mental Health Department - Texas Veterans Commission;

Tony Dale, Executive Secretary & Senior Director - Texas Veterans Land Board;

Jean Latasha, Immediate Past President - Texas Affiliation of Affordable Housing Providers.

Texas Veterans Commission

Given the overlap between mental health needs and advanced risk for homelessness, TVC's Veterans Mental Health Department (VMHD) is tasked with leading the Homeless Veteran Program which aims to reduce veteran homelessness in both urban and rural settings across Texas. Homeless Veteran Initiative staff work to help veteran families experiencing or at risk of experiencing homelessness find and access local, state, and federal resources. The Homeless Veteran Initiative works with statewide and local partners to identify and bolster opportunities to prevent veteran families from entering homelessness and provides training to direct service providers.¹¹

Texas Veterans Land Board

The Veterans Land Board (VLB) operates under the General Land Office (GLO), originally offering land, home, and improvement loans. Over the years, the VLB has expanded their programs and is now used to administer benefits for Texas veterans.

The VLB oversees six programs for veterans and their families: the Veterans Land Loan Program, the Veterans Housing Assistance Program, the Veterans Home Improvement Program, the Voices of Veterans Oral History Program, the Texas State Veteran Homes, and the Texas State Veterans Cemeteries.

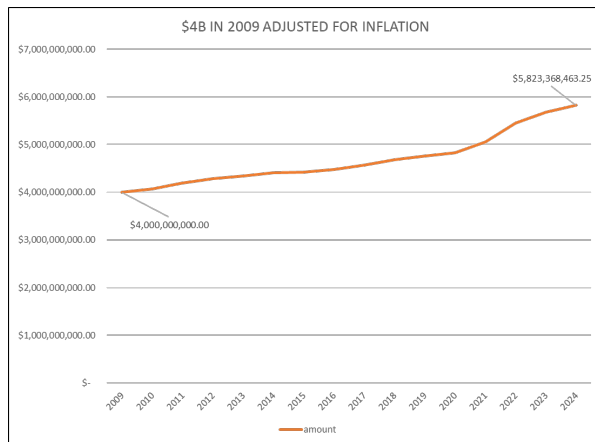
In 1946, the Legislature authorized the VLB to issue \$25 million in bonds which were used to buy land, which was then resold to veterans. Initially, veterans could purchase a minimum of twenty acres of land, with a loan limit of \$7,500.

¹¹ Written Testimony, Texas Veterans Commission, Response to Senate Committee on Veteran Affairs Request for Information (on file with committee)

Currently, the VLB no longer uses bond funds to purchase and resell land, but instead, works with private-sector loan originators. The market loans that meet VLB guidelines include favorable interest rates for qualified veterans. The VLB issues bonds to purchase those loans from the loan originator. Below is the current data for outstanding loans and value under the VLB: ¹²

Land Contract for Deed	1,067 - \$13,050,898.09
Land Mortgage	4,683 - \$395,431,630.08
Home Improvement	1,264 - \$25,069,833.02
Housing	9,585 - \$2,501,509,837.73

In 2009, a constitutional amendment was passed that set a maximum aggregate principle amount of VLB bonds to \$4 million. However, because the inflation rate between 2009 and 2024 is a cumulative 45.45%, approximately \$5.8 billion would be needed to equal \$4 billion in 2009. ¹³



Cumulative price change	45.58%
Average inflation rate	2.54%
Converted amount \$4,000,000,000 base	\$5,823,368,463.25
Price difference \$4,000,000,000 base	\$1,823,368,463.25
CPI in 2009	214.537
CPI in 2024	312.332
Inflation in 2009	-0.36%
Inflation in 2024	3.48%
\$4,000,000,000 in 2009	\$5,823,368,463.25 in 2024

Inflation Rates from 2009 to 2024

In addition to higher inflation rates, prices on homes have also increased. In 2009, the median home price in Texas was \$132,000. In 2024, the median price is \$314,400. ¹⁴

¹² Written Testimony, Texas Veterans Land Board, Response to Senate Committee on Veteran Affairs Request for Information (on file with committee)

¹³ Written Testimony, Texas Veterans Land Board, Response to Senate Committee on Veteran Affairs Request for Information (on file with committee)

¹⁴ Written Testimony, Texas Veterans Land Board, Response to Senate Committee on Veteran Affairs Request for Information (on file with committee)

Chairman Hancock asked Mr. Dale about the veteran population growth in the state. While there has been a slight decline, Texas remains the number one state with the highest veteran population. The decline in veteran population over the years is due to the passing of the WWII generation.¹⁵

Fiscal Year	Estimated Texas Veteran Population
FY2009	1,687,000
FY2010	1,684,000
FY2011	1,678,000
FY2012	1,668,000
FY2013	1,658,000
FY2014	1,661,000
FY2015	1,631,000
FY2016	1,638,000
FY2017	1,611,000
FY2018	1,601,000
FY2019	1,575,000
FY2020	1,567,000
FY2021	1,553,000
FY2022	1,543,000
FY2023	1,534,000
FY2024	1,526,000

Veteran Population Trends

Texas Affiliation of Affordable Housing Providers

Affordable housing describes housing that is affordable to residents relative to their area’s median family income (AMFI). AMFI is defined as the middle family income of each region.¹⁶

The Texas Affiliation of Affordable Housing Providers (TAAHP) is a non-profit 501(c)(6) trade association serving affordable housing industry providers. Their goal is to increase the supply and quality of affordable housing for Texans with limited incomes and special needs.¹⁷

¹⁵ Written Testimony, Texas Veterans Land Board, Response to Senate Committee on Veteran Affairs Request for Information (on file with committee)

¹⁶ Texas Association of Affordable Housing “What is Affordable Housing?” (2023 March) Retrieved from https://taahp.org/wp-content/uploads/2023/03/What-is-Affordable-Housing_InfoGraphic-UPDATED-Mar-2023.pdf

¹⁷ TAAHP: About us. TAAHP | About Us. (n.d.) Retrieved from <https://taahp.org/about-us/>

Founded in 1997, TAAHP represents housing industry professionals involved in the financing, design, development, and management of affordable housing communities in Texas through public/private partnerships.¹⁸

TAAHP is governed by a Board of Directors elected by the membership annually with term limits imposed. Their directors represent diverse disciplines as owners/developers (for profit and non-profit), lenders/investors, and general membership categories.¹⁹

Senator Parker asked each witness what their task to the Legislature would be to better on the issue of veteran homelessness.

Dr. Harris stated that data sharing is key to combatting the issue. Working together with other organizations and governmental entities, they can share resources and efforts to find out what is helpful to the cause and what isn't.

Mr. Dale stated that, in the veteran homes, many veterans are unable to find out if they are eligible for services in a skilled nursing home. To be eligible, you must be a veteran, spouse of a veteran, or a gold star family member, and they are unable to receive services unless they are verified. He stated that exploring ways to quickly validate eligibility would assist those seeking services.

Ms. Latasha stated that removing barriers is a priority for homeless veterans and organizations trying to assist with affordable housing.

Recommendation

The committee recommends to the Legislature to explore ways to serve more veterans through housing affordability and expand the utilization of home loans at the Veterans Land Board (VLB.)

The committee also recommends the Legislature analyze and explore potential investment in ways for artificial intelligence (AI) to be responsibly used for the purpose of serving the agency's customers – Texas veterans. AI technology could assist the veteran homeless community and further prevention efforts of veteran homelessness, while ensuring data privacy and security of information.

¹⁸ TAAHP: About us. TAAHP | About Us. (n.d.) Retrieved from <https://taahp.org/about-us/>

¹⁹ TAAHP: About us. TAAHP | About Us. (n.d.) Retrieved from <https://taahp.org/about-us/>