



Maryland Department of Veterans Affairs

Office of the Secretary

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Maryland Department of Veterans Affairs

FY 2024 Operating Budget

Response to Department of Legislative Services Analysis

SENATE BUDGET AND TAXATION COMMITTEE

PUBLIC SAFETY, TRANSPORTATION, AND ENVIRONMENT SUBCOMMITTEE

Senator Sarah Elfreth

February 13, 2023

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HOUSE APPROPRIATIONS COMMITTEE

PUBLIC SAFETY AND ADMINISTRATION SUBCOMMITTEE

Delegate Tony Bridges

February 9, 2023

Introduction

The Maryland Department of Veterans Affairs (MDVA) thanks analyst Morgan Smith for her insightful analysis of our agency's FY 2024 budget request.

We welcome the opportunity to update the Committee on our activities over the past year. Our singular mission, the reason we were established as a State agency in 1999 and continue to exist today, is **to deliver services and programs to assist veterans, their families and survivors in obtaining Federal, State, and local benefits provided by law in recognition of their service to state and country.**

We also appreciate the opportunity to respond to the Department of Legislative Services' (DLS) analysis of the FY 2024 Governor's Allowance for MDVA.

This document contains the Department's response to recommendations or questions formally presented in DLS's analysis. It also contains the following information:

- A profile of the Maryland Department of Veterans Affairs.
- A summary of services provided by the Department.
- A brief history of the Department.
- Demographic trends among Maryland's veterans.

MDVA concurs with the Governor's Allowance for FY 2024.

Agency Profile

Purpose

The mission and purpose of the Maryland Department of Veterans Affairs is to assist veterans, active duty service members, and their families and dependents in securing benefits earned through military service. The agency fulfills this mission through **veterans benefits services**; a robust **veterans cemetery program**; maintenance of the **State's veteran memorials**; provision of **skilled nursing and assisted living care** for veterans and eligible spouses at the State's veterans home; **communications, outreach and advocacy**; and administration of the **Maryland Veterans Trust Fund**, all while exercising responsible management of available resources.

Core Functions

- Provide the most effective possible **statewide benefits services** to veterans, their dependents and survivors; assist in the preparation, development, and submission of claims for adjudication to the U.S. Department of Veterans Affairs.
- Honor the memory of Maryland veterans through providing interment in **State veterans cemeteries** that will come to be considered as national shrines.
- Maintain and protect the **State's veteran memorials**.
- Provide the finest assisted living and skilled nursing residential care to qualified Maryland veterans and eligible spouses at the **Charlotte Hall Veterans Home**.
- Ensure through effective **communication, outreach and advocacy** that veterans and their dependents, including Maryland's **women, minority, and underserved veteran populations**, are increasingly informed and educated about the various benefits and services to which they are entitled as a result of their service.
- Provide **non-emergency, temporary monetary assistance** to veterans facing financial hardship, through the Maryland Veterans Trust Fund.

FY 2022 At A Glance

Maryland Veteran Population (2022 projection): 371,000*

- The Service Program *filed 3,715 claims on behalf of Maryland veterans (a 32% increase from FY 2021) and achieved a record \$37.2 million in veterans benefits awards (a 21% increase from FY 2021).*
- The Cemetery Program performed a *near-record 3,562 interments: 2,174 veterans and 1,388 dependents.* The Memorials Program continued its *100% satisfactory record* with events held at the State's veterans memorials.
- The *average Charlotte Hall Veterans Home occupancy rate was 63%, an average census of 278.* This continued decline was attributable to COVID, to heightened hesitancy by families of eligible veterans to place loved ones in a nursing home, to ongoing staffing challenges, and to resident deaths.
- MDVA's small Communication, Outreach and Advocacy team *set new records with 3.7 million client contacts, 2.06 million newsletters distributed, and 859,000 social media views.*
- MDVA continued *progress toward the longstanding goal of establishing a second State veterans home in Sykesville.*
- MDVA hired its *first full-time Employee Relations Manager, leading to the creation in FY 2023 of an Office of Fair Practices within the agency.* We also welcomed a *new Women Veterans/Inclusion Manager* and a *second Procurement Officer.*

*Source: United States Department of Veterans Affairs

Summary of Services Provided

Our **Service Program** requires knowledge of relevant US Department of Veterans Affairs (USDVA) rules and operating policies and procedures. Employees must have the skills to apply the required knowledge within USDVA systems to successfully provide veterans and their families with all the services needed to obtain their benefits and entitlements. Each veterans benefits specialist must be certified as a veterans' services counselor by the United States Department of Veterans Affairs.

Our **Cemetery Program** requires knowledge of relevant U.S. Department of Veterans Affairs National Cemetery Administration policies and procedures regarding capital construction, land management, and building and equipment maintenance and procurement. These increasingly demanding standards provide direction for the Program's operations and the pursuit of national shrine status for Maryland's veterans' cemeteries.

Our **Memorials Program** requires the skills necessary to maintain such landmarks as reverent symbols of the sacrifices made by veterans.

Our **Veterans Home Program**, which provides assisted living and skilled nursing residential care program for veterans and eligible spouses, requires knowledge of relevant U.S. Department of Veterans Affairs and State of Maryland laws, operating policies and procedures, and facility management standards to ensure safe and proper health care to an aging, predominantly male, veteran resident population. The challenge of providing this care has increased exponentially during the COVID pandemic.

Our **Communications, Outreach and Advocacy (COA) Program** requires not only a constantly growing understanding of the needs of veterans but also the communication skills and tools to reach Maryland's estimated 365,000 veterans and to advocate for them.

The **Maryland Veterans Trust Fund** exists to help meet non-emergency, temporary financial needs of veterans in hardship situations, with the goal of helping veterans in need to achieve self-reliance.

The Maryland Department of Veterans Affairs strives daily to fulfill its mission to a veteran constituency comprising 7.6% of the total adult population of our State⁽¹⁾, as well as to the eligible dependents and survivors of those veterans. We are proud to honor Maryland's veterans by bringing our best to their service every day.

⁽¹⁾ Source: U.S. Department of Veterans Affairs (veteran population); www.census.gov (accessed 2/6/2023) (adult population).

DLS Questions and Recommended Actions: FY 2024 Operating Budget

Page 5: *MDVA has 15 total vacant positions with 10.12 vacancies over its budgeted turnover. Ten (66%) of these positions are housed within the cemetery program and of those 10 positions, 9 are veteran cemetery caretaker positions. MDVA should comment on efforts to fill their vacancies.*

Agency Response

As of the time of preparing testimony (February 2, 2023), MDVA has fifteen (15) vacancies. All but six (6) are Veterans Cemetery Caretakers. We will address those six first:

- Executive Associate, Annapolis: imminent political appointment by new Secretary
- Agency Grants Specialist, MD Veterans Trust Fund: new hire starts 2/8/2023
- Veterans Benefits Specialist, Howard County: hire starts 2/8/2023
- Contract Administrator, Charlotte Hall Veterans Home: new PIN, job vacancy announcement closed 2/2/2023
- Office Secretary, Service Program (St. Mary's County): new PIN, in recruitment
- Veterans Cemetery Supervisor, Cheltenham

The other nine (9) vacancies are Veterans Cemetery Caretakers (VCC's). (Of these nine, two (2) are special PINS that can ONLY be filled by a veteran who is a former inmate and has completed the pre-release program in a veterans cemetery. In other words, for those two there is only a limited pool of eligible applicants.)

Bottom line: we acknowledge that a somewhat stubborn vacancy issue exists within a single classification, Veterans Cemetery Caretaker, within our three larger cemeteries (Garrison Forest, Cheltenham and Crownsville). For that reason, our response here will focus on the VCC vacancies, and the dynamics of recruitment and retention of cemetery grounds workers.

This issue is not new. At its core, we believe, is the fact that VCC's have historically been some of the lowest-paid positions in the State. Within the past eight years, **MDVA has made effort after effort to increase compensation.**

At the beginning of 2015, VCC's were paid, on average, \$29,953 annually. (Some of the grounds work fell to Building Services Workers paid, on average, \$25,877 annually.) We first reclassified all the Building Services Workers performing VCC work to VCC's. We then worked with DBM to secure a 2-grade increase for all the VCC's. We instituted a retention bonus program for calendar year 2020, and we standardized above-base offers, essentially increasing the minimum step for VCC's. And in the summer of 2022, DBM provided funding for us provide across-the-board 5-step raises to our VCC's.

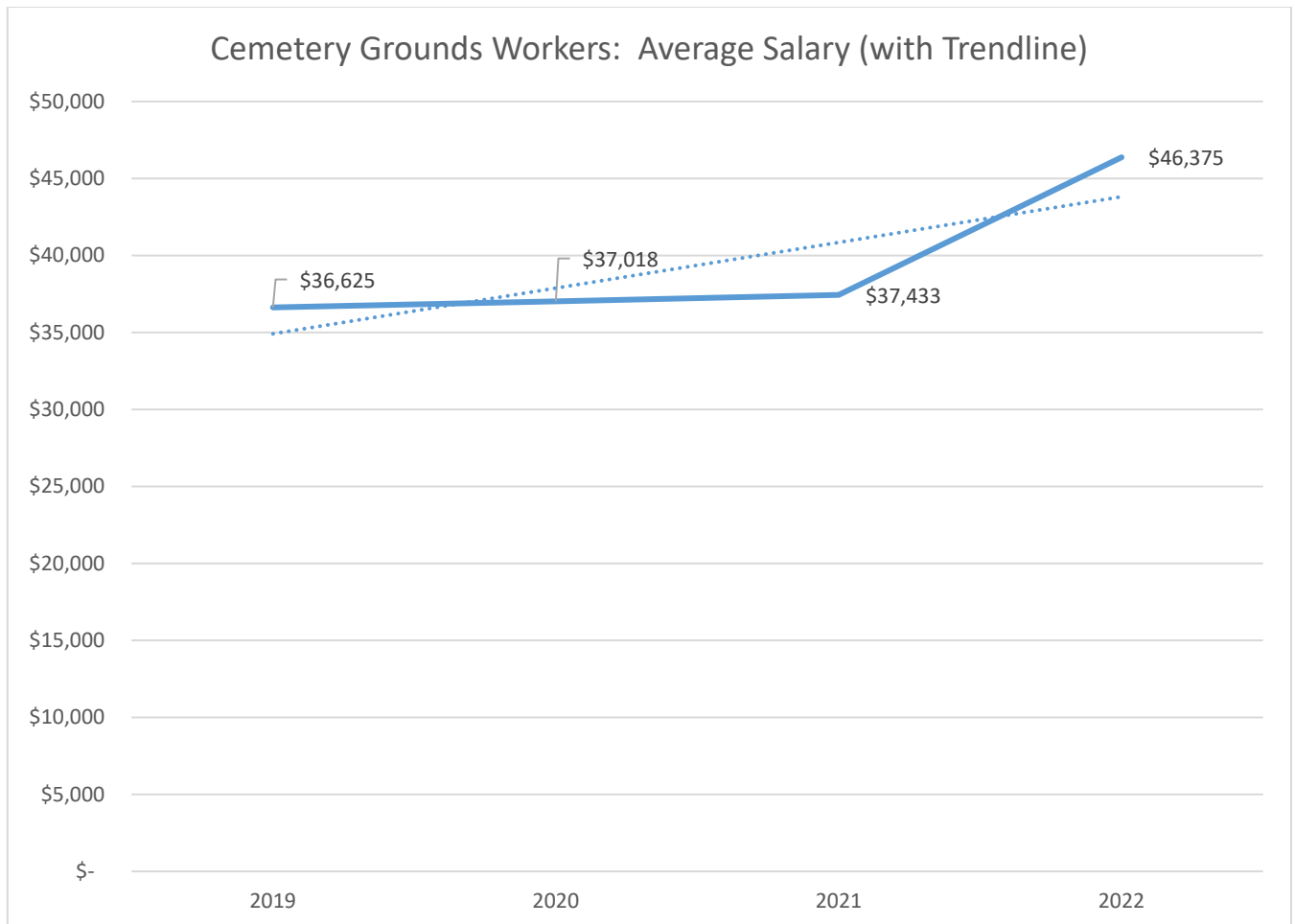
Today, our Veterans Cemetery Caretakers earn an average annual salary of \$45,630.

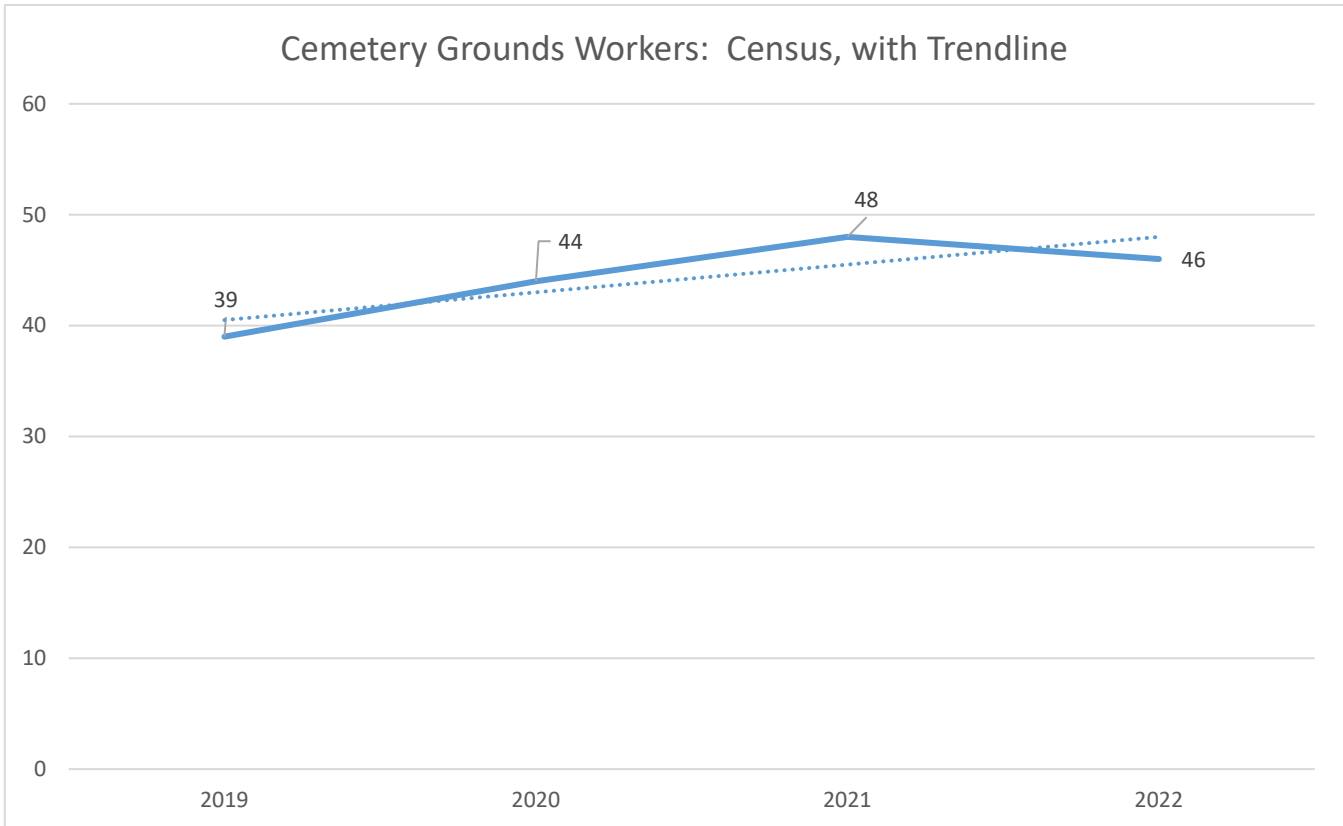
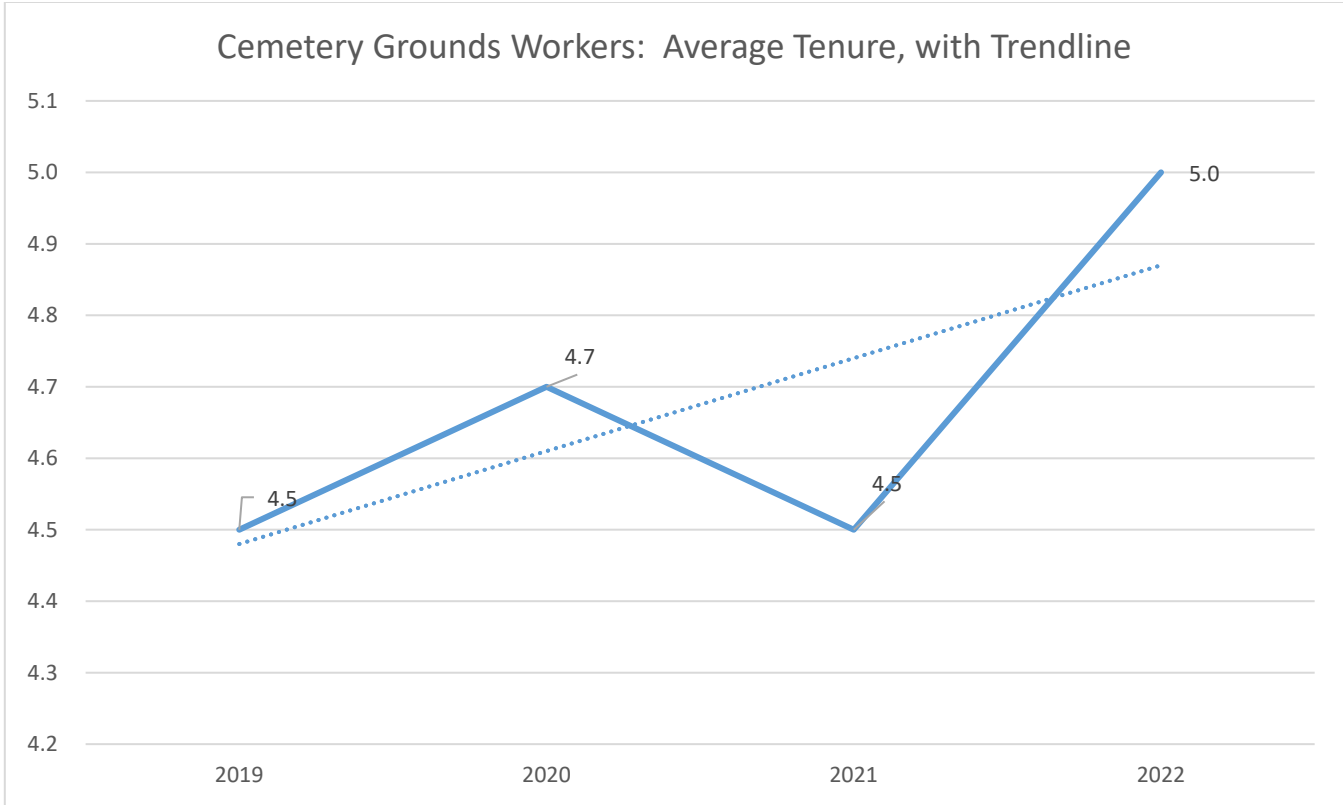
MDVA typically considers VCC's and Veterans Cemetery Equipment Operators (VCEO's) together in compensation analyses as both work together as the grounds and burial professionals at our State veterans cemeteries. As we analyze the impact of our compensation and other related actions, which are of course complemented by the result of labor negotiations, we observe some improvement in both recruitment and retention. The data in the table below are based on comparable 12-month periods and are presented in graphical format directly following.

Staffing Trends – Cemetery Program (Total Grounds Workers)

Year	2019	2020	2021	2022
Total Grounds Workers: Average salary	\$36,625	\$37,018	\$37,433	\$46,375
Total Grounds Workers: Census	39	44	48	46
Total Grounds Workers: Average tenure	4.5 ⁽¹⁾	4.7	4.5	5.0

(1) Actual is 4.0 but has been adjusted to normalize due to extraordinary event that skewed result.





Progress is admittedly slower than we would like.

However, despite the fact that we have not yet reached our recruitment and retention goals, MDVA emphasizes that we also have not yet been authorized for the grounds staffing level recommended by the National Cemetery Administration (NCA) for a program our size. We will continue to try to fill the vacancies.

As reported in testimony a year ago, MDVA has tried alternative recruitment avenues in the recent past: advertising in local news publications (print and online), advertising on Craigslist.org, and seeking to partner with a Baltimore nonprofit to place some of their clients at Garrison Forest. In addition, the Cemetery Program is focusing on training, improving its equipment, and providing uniforms as well as cold-weather and hot-weather gear for its employees.

DBM has supported our efforts by allowing ongoing/continuous recruitment of VCC's and extending the temporary streamlining of the VCC interview process. We will remain open to--and continue to seek assistance from—DBM and others in achieving recruitment and retention goals.

We will also continue to advocate for fair and just salaries for our employees.

DLS Questions and Recommended Actions: FY 2024 Operating Budget

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1. Adopt the following narrative:

Update on Charlotte Hall Veterans Home (CHVH) Contractor Funding: *Given the reduced census numbers at CHVH and the challenges it poses to the revenues of the contractor tasked with day-to-day operations, the committees request that the Maryland Department of Veterans Affairs submit a report outlining efforts taken to increase the resident census at CHVH and how the contractor has or is planning to adjust operations to accommodate the continued low revenue levels given the end of the operating grant.*

<i>Information request</i>	<i>Author</i>	<i>Due Date</i>
<i>Update on CHVH population and funding</i>	<i>MDVA</i>	<i>August 1, 2023</i>

Agency Response

MDVA concurs with this recommendation.

While we understand that this information request is for the future, we wish to address what we can here in order to provide the Legislature with the best possible information.

The contractor operating Charlotte Hall Veterans Home is contractually fully responsible both for maintaining its staff levels and for marketing the services of the Home. The small State oversight team has very limited direct responsibility for either of these functions. With that said, MDVA has taken meaningful actions related to both.

MDVA has provided approximately \$6 million in COVID relief grant funds to HMR over the past two fiscal years (FY 2021-2022), with \$3.9 million additional grant funding available in FY 2023. While as grants these funds are **not** part of the management contract, MDVA stipulated in the FY 2022 grant agreement (\$2.575 million) that HMR was to prioritize the use of these funds to restore staffing to the levels existing in February 2020, the last full month prior to the onset of the pandemic.

The financial compensation model under which the contract is structured is designed specifically to provide a financial incentive for the contractor to maintain the census at optimal levels. By establishing the bed lease as a predictable, census-independent source of revenue for MDVA's operations at the Home and allowing HMR to receive 100% of the Federal per diem (which is based on census), the contractor is incentivized to market the Home's services effectively—and the contractor suffers the primary impact of reduced census. That impact could be several million dollars per year in lost Federal per diem, and the contractor thus has a clear financial interest in filling empty beds, serving more veterans.

History

The Maryland Veterans Commission was created by the General Assembly in 1924. Initially it was charged with the responsibility of providing financial relief to indigent veterans and widows. The Commission's objective remained essentially the same until the beginning of World War II. At that time the Veterans Administration began to recognize the need for providing adequate counsel for veterans in claims before the Veterans Administration. To assist in providing this service, the Veterans Administration provided the Maryland Veterans Commission with free office space in their principal offices.

In 1946, the Veterans Administration eliminated all of their offices serving Maryland except for the regional offices located in Washington D.C. (which housed the claims files for Prince George' and Montgomery Counties) and the Baltimore Regional Office which serviced the veterans' claims for all other counties in Maryland. To fill the void created by the consolidation, increased service had to be provided by the Commission. Today Veterans Affairs maintains 12 service offices across the State.

In 1973, the Legislature authorized the beginning of the State Veterans Cemetery Program.

In 1999, the Legislature created the Maryland Department of Veterans Affairs as an executive agency with the mission of assisting veterans, active duty service members, their families and dependents, in securing benefits earned through military service.

In 2006, the Legislature authorized the beginning of the State Veterans Outreach and Advocacy program.

In 2021, Governor Hogan created the Women/Veterans Inclusion Program within MDVA. This initiative aims to raise awareness of the needs of Maryland's women, minority, and underserved veteran populations. Also, in 2021, MDVA identified the site of the State's second veterans home and developed facility plans for this vital capital addition, which will expand our ability to serve those who served.

How We Serve Veterans

Service Program

The MDVA Service Program assists veterans and their eligible dependents in acquiring benefits rightfully earned through military service to their country. The Service Program provides general information to veterans seeking assistance, regardless of representation, in all matters pertaining to veterans' disability benefits and rights. Veterans Affairs is the designated agency of the State of Maryland to represent the State and its veterans before the U.S. Department of Veterans Affairs (USDVA). The agency represents veterans in filing USDVA disability claims and during USDVA appeals processes, and assists dependents with survivor benefits.

MDVA employs Veterans Benefits Specialists accredited by the USDVA to represent veterans with disability claims and appeals and enjoys relationships with a handful of other accredited individuals outside the agency, who submit claims to the USDVA through MDVA. The agency's Veterans Benefits Specialists also help veterans and their families with questions regarding benefits, survivor and dependent needs, USDVA paperwork, and medical issues.

Veterans Benefits Specialists are located throughout Maryland: Baltimore City, Bel Air, Camp Springs, Charlotte Hall, Cumberland, Easton, Frederick, Gaithersburg, Glen Burnie, Hagerstown, Laurel and Salisbury. Most of these offices have just a single benefits specialist; a few have an office secretary to assist with administration. This small team does a remarkable job with incredible discipline and efficiency. **In FY 2022, Maryland veterans and their families were awarded over \$37 million in benefits. Initial benefits claims were accepted at a rate of 92% and appeals at 61%. With a budget of \$2 million (FY 2022), the MDVA Service Program is arguably one of the State's best investments.**

MDVA maintains a strategic partnership with the Motor Vehicle Administration (MVA) that started with placing the new Anne Arundel County service officer at the MVA facility in Glen Burnie and has now expanded to a total of six (6) Service offices co-located at MVA centers (Bel Air, Cumberland, Gaithersburg, Glen Burnie, Hagerstown and Salisbury). MDVA greatly appreciates the support of MVA in this collaboration, which provides veterans with easy access to benefits services while they are already at the MVA to take care of other business.

Cemetery Program

The State of Maryland, through the Cemetery Program of the Maryland Department of Veterans Affairs, offers Maryland veterans and their eligible dependents a final resting place at one of five state veterans cemeteries located throughout Maryland. The program, one of the largest of its kind in the nation, bases its standard of excellence on striving to ensure that our state cemeteries are maintained as national shrines to those who have gone before.

A Pre-Interment Program is available, through which veterans may indicate their desire to be buried in one of the state's cemeteries and verify their eligibility for such burial on a pre-need basis. Veterans Affairs' cemeteries provide interment services Monday through Friday year round and are open to the public 365 days each year.

There are five State Veterans Cemeteries located across our State:

Cheltenham State Veterans Cemetery is located on U.S. Route 301, approximately 8 miles south of Upper Marlboro, Maryland. The site was formerly used for agricultural purposes. **In FY 2022, the Cheltenham Veterans Cemetery laid 1,032 veterans and eligible dependents to rest**, bringing its total through FY 2022 to 30,624 since opening in July 1978. The Chapel at the cemetery was dedicated to the memory of Senator Edward T. Conroy, who was instrumental in the passage of legislation enabling the development of Maryland's State Veterans Cemeteries.

Crownsville State Veterans Cemetery at Crownsville is located off State Route 178 on Sunrise Beach Road. The site, originally used for farming, is surrounded by a peaceful Severn River residential community. Near the center of the state cemetery is a one-acre old family cemetery dating back to 1875, retained by the heirs and assigns of the Carter family in perpetuity. The Crownsville Veterans Cemetery, which opened in 1980, provides a final resting place for 27,135 Maryland veterans and eligible dependents through FY 2022. **In FY 2022, the Crownsville Veterans Cemetery laid 887 veterans and eligible dependents to rest.**

Eastern Shore Veterans Cemetery in Hurlock, Maryland, is located two miles south of Preston and about five miles northwest of Hurlock on State Route 331. Eastern Shore Veterans Cemetery, which opened for operation in December 1976, is the final resting place for 8,288 veterans and eligible dependents through FY 2022. **In FY 2022, the Eastern Shore Veterans Cemetery laid 269 veterans and eligible dependents to rest.** Donated by the citizens of Dorchester County, the site was formerly a 35-acre wheat field and has since expanded. The design of this cemetery is unique. The layout of the burial sites is based on a system of radials and concentric circles centered on the American flag in the plaza area at the Chapel.

Garrison Forest Veterans Cemetery was again the most active of Maryland's five Veterans Cemeteries in FY 2022, laying 1,155 veterans and eligible dependents to rest, bringing its cumulative total through FY 2022 to 45,652 since its opening in December 1983. The Garrison Forest Veterans Cemetery is located on Garrison Forest Road, near the

former Rosewood State Hospital, in Owings Mills, Maryland. Formerly used for agricultural purposes, the site is bounded by woodlands.

Rocky Gap Veterans Cemetery is located within the Rocky Gap State Park, just off State Route 68 in Allegany County. The Rocky Gap Veterans Cemetery is approximately 10 miles east of Cumberland and is arguably the most beautiful of the five State Veterans' Cemeteries. Approaching the cemetery, visitors are treated to views of the park's lake and mountainous backdrop. **In FY 2022, the Rocky Gap Veterans Cemetery laid 219 veterans and eligible dependents to rest.** Through FY 2022, a total of 5,583 veterans and their dependents have been laid to rest at the cemetery.

The National Cemetery Administration (NCA) of the U.S. Department of Veterans Affairs publishes a formula for recommended staffing of veterans cemeteries. This formula considers number of interments performed, number of maintained gravesites, and cemetery acreage.

As recently as FY 2018, the Cemetery Program was staffed at just 42% of this NCA-recommended level. Thanks to the efforts of our agency leadership, the Department of Budget and Management, the Legislature and the last Governor, the grounds team is at roughly 80% of recommended but still short of the ultimate goal of 100%. Reaching this goal may require additional salary actions to improve recruitment and retention of cemetery caretakers and equipment operators.

Memorials Program

The Maryland Department of Veterans Affairs manages three veteran memorials and the Gold Star Family Monument. The Maryland World War II Memorial is in Annapolis, and the Vietnam War and Korean War Memorials are in Baltimore. The Gold Star Family Monument is in Annapolis, adjacent to the Maryland World War II Memorial. Additionally, the Department shares joint responsibility with the City of Baltimore for the War Memorial Building in Baltimore. The memorials recognize the contributions of the men and women who fought for the principles of freedom, both abroad and at home. They also serve to educate present and future generations about the sacrifices made by members of the Uniformed Services of the United States.

Veterans Home Program

The Charlotte Hall Veterans Home (CHVH) provides assisted living and skilled nursing residential care for honorably discharged veterans and eligible spouses of veterans.

The Home is situated on 126 beautiful acres in St. Mary's County and offers a continuum of care from assisted living to skilled nursing. Charlotte Hall Veterans Home also offers memory care in secure units. The Home is Medicare/Medicaid certified, and all veterans receive a per diem subsidy from the U.S. Department of Veterans Affairs that reduces their cost of care. The Home is inspected annually, as required by the Office of Health Care Quality of the Maryland Department of Health & Mental Hygiene, and by the U.S. Department of Veterans Affairs.

The State of Maryland, through Veterans Affairs, contracts with a private healthcare management contractor to operate the Home. Veterans Affairs works closely with the management contractor's staff to ensure our veterans receive the best possible care in a clean, caring environment. The staff understands and respects the sacrifices veterans have made and the privilege of living out the Home's motto: "Serving Those Who Served".

CHVH was forced to temporarily halt new admissions on March 27, 2020, due to the COVID-19 pandemic and saw its resident census fall approximately 25% to below 300 by August 2020, the month that admissions were reauthorized by the St. Mary's County Health Department. A rebound in the census has proven difficult to achieve due to the ongoing effects of the pandemic: not only the initial halting of admissions noted above, but also admissions hesitancy on the part of veterans and their families; the loss of visitation privileges (recently restored), which both increased admissions hesitancy and thwarted outreach to potential residents; and, sadly, COVID-related deaths. Even absent those factors, COVID has created a challenging environment for recruiting and retaining staff due to the ongoing stress of the job and sometimes better offers elsewhere (within or outside healthcare). CHVH has had to consolidate residents in specific units of the facility and close others because of staff shortages, which both the State and the contractor are seeking to alleviate.

MDVA transferred Coronavirus Relief Fund grant funds totaling \$4.245 million in FY 2021, and American Rescue Plan grant funds totaling \$2.575 million in FY 2022, to help the CHVH contractor offset revenue losses due to COVID.

On a separate front, the State allocated its 35% share (\$63 million) of the anticipated total cost of the new Sykesville Veterans Home in the FY 2023 dedicated purpose fund. Work continues toward the ultimate goal of opening this beautiful new facility, with an architectural and engineering (A&E) contractor recently chosen and design cost negotiations set to begin.

Communications, Outreach & Advocacy Program

The Communications, Outreach & Advocacy (COA) Program's mission is to develop innovative ways to seek out Maryland's veterans; to educate them regarding benefits and services that are available from federal, state, and local organizations; and to solicit feedback from veterans regarding their needs for additional services.

The Program is also responsible for:

- The Department's Public Information Officer (PIO) function and point of contact for all public information requests
- The Department's electronic newsletter, a bi-weekly publication comprised of notable veteran and military related events across Maryland
- The Department's website, veterans.maryland.gov
- Welcome Home Maryland Veterans mailings sent to all veterans returning to Maryland
- The Department's social media presence
- Communications and public relations
- Participation in Commissions and Councils, including
 - Maryland Veterans Commission
 - Maryland College Collaboration for Student Veterans Commission
 - Governor's Commission on Suicide Prevention
 - Interagency Council on Homelessness (ICH)
- Leading and/or participation, including drafting regulations, in other initiatives and mandated programs, including
 - Governor's Challenge to prevent service member, veteran and families suicide/PREVENTS
 - Comprehensive Statewide Veterans Suicide Prevention Plan
 - Governor's Customer Service Initiative
 - Maryland Veterans Service Animal Program
 - Veterans Services Specialist Program
 - Joint County Veterans Commission meetings

Our stellar COA team has not seen a net increase of personnel for many years (the team grew in FY 2022 from two to three employees but only due to its incorporation of the new Woman Veterans/Inclusion Program and that Program's manager). As the list above indicates, the COA team is the default implementer of new and unfunded legislative mandates for programs and other services that naturally fit nowhere else in the agency.

Maryland Veterans Trust

The Maryland Veterans Trust (the Trust) has been designated as an organization exempt from Federal income tax under section 501 (c) (3) of the Internal Revenue Code. The Trust provides non-emergency, temporary financial assistance program to veterans facing short-term financial crises such as rent assistance following the loss of a job. The program aims to assist those that will be self-reliant after receiving the assistance and cannot address chronic issues. A Board of Trustees governs the organization, and the Secretary of MDVA serves as chair of the Board. One staff member, the Grant Administrator, manages the Trust and the associated Maryland Veterans Trust Fund (the Trust Fund).

The Trust is funded by private donations but now also has more permanent funding sources through donations collected at Maryland casinos and slot revenue received from Veteran Service Organizations under the State Lottery.

The Trust Fund is mostly used for assistance with rent/mortgage and utilities. The Trust does not assist with taxes, child support, speeding tickets, legal fees, payday and interpersonal loans, credit card debt, home repairs, food, appliances, and vehicle purchases. Further, the Trust does not find housing for veterans.

All applicants must be Maryland residents for at least 24 months at the time of application. Applicants must be eligible for burial in a Maryland State Veterans Cemetery and must have an honorable discharge or general discharge under honorable conditions. Applicant income may not exceed 250% of the federal poverty guidelines. (Prior to the COVID-19 pandemic, this threshold had been 200%, but the Board increased it temporarily to 250% during the pandemic and has since voted to make the new threshold permanent.) Benefits from the U.S. Department of Veterans Affairs, Social Security, and Social Security Disability count as income.

Widows and widowers may apply if they have both the discharge papers and a certificate of death from the deceased veteran.

All awarded grant money goes to the vendors in payment of the veteran's liabilities, and none goes directly to the veteran.

Demographic Trends

A projected 365,000 veterans live in Maryland as of 2023, according to the U.S. Department of Veterans Affairs (USDVA). According to the USDVA, two segments of the veteran population are growing at annual rates of 3-5%:

1. Veterans over age 75 (accounting for the aging Korea and Vietnam Era Veterans, as well as those of the World War II Era); and
2. Returning veterans

Veterans over age 75

Several unique characteristics affect service needs for these veterans:

- Increase in number of veterans needing long-term assisted living care;
- Presence of wartime disabilities, both physical and mental; and
- Increase in veterans considered medically indigent.

Returning Veterans

Veterans returning from the recent conflicts in Iraq and Afghanistan have unique needs and characteristics. Maryland has experienced one of the largest mobilizations of "citizen soldiers", those individuals serving in our State National Guard or Armed Forces Reserve Units, in our nation's history. Along with some of Maryland's returning citizen soldiers, a number of veterans of the active duty component will face challenges, including the following:

- Combat wounds;
- Head injuries / Traumatic Brain Injury;
- Post Traumatic Stress Disorder (PTSD);
- Reintegration and transition;
- Employment or re-employment challenges;
- Risk of becoming homeless;
- Significant family readjustment issues following active duty; or
- Long-term care needs.

As service members transition following overseas deployments, many will need assistance with ongoing medical, mental health or reintegration issues. Some may require assistance with re-employment, education or emergency help to overcome a financial crisis. Along with other State agencies committed to veterans' assistance programs, the Maryland Department of Veterans Affairs is helping veterans to meet these challenges.