

Veterans Strategic Plan Workgroup Report

January 2024



VCU

Center for Public Policy

L. Douglas Wilder School of
Government and Public Affairs



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EXECUTIVE SUMMARY

At the direction of the General Assembly, the Commissioner of the Department of Veteran Services (DVS) convened a Workgroup charged with developing a statewide strategic plan for veterans and their families under HB 1759. The Veteran Strategic Plan Workgroup began meeting in June of 2023 with the purpose of making Virginia the best state for veterans. The full legislative text of HB 1759 can be found in Appendix A.

The Center for Public Policy (CPP) within Virginia Commonwealth University's (VCU) L. Douglas Wilder School of Government and Public Affairs and McChrystal Group facilitated monthly Workgroup meetings to develop a vision and goals for this purpose. The Workgroup first created a vision for their work:

Make Virginia the best state for service members, veterans, and their families to live, work, lead, and raise a family.

This vision emphasizes a key strategic choice on the part of the Workgroup to extend benefits to children and spouses of veterans and service members in order to strengthen Virginia's efforts towards becoming a more welcoming and supportive state for veterans, service members, and their families. Then, members worked together to establish six major goals in service of this vision:

1. Increase labor force participation rate for transitioning service members, veterans, and their families to maximize economic outcomes
2. Make Virginia the easiest state for service members, veterans, and their families to transition, reskill, and upskill
3. Attract more transitioning service members, veterans, and their families to move to Virginia through tangible economic incentives.
4. Honor veterans' service, sacrifice, and legacy by promoting and providing high quality programs and services
5. Reduce obstacles to reliable and affordable housing options for transitioning service members, veterans, and their families
6. Reduce the rate of homelessness for veterans and their families in Virginia

For each goal, Workgroup members created specific action items and key performance indicators (KPIs) to ensure that the goals are achievable and measurable. For the complete strategic plan, see Appendix B.



INTRODUCTION

The Veterans Strategic Plan Workgroup was established by the Commissioner of the Department of Veteran Services at the direction of HB 1759¹, approved by the General Assembly on March 23, 2023. The Workgroup was charged with the following responsibilities:

- Developing a statewide strategic plan that will guide legislation and budget decisions for the next five years
- Determining and identifying key performance indicators, quantifiable factors that can be compared with those of other states in determining quality of life for veterans in such states
- Assessing Virginia's current key performance indicators against those of other states
- Identifying legislative and budgetary recommendations
- Creating a scorecard of Virginia's key performance indicators to be presented to the General Assembly Military and Veterans Caucus at the first meeting of each regular session

The Workgroup was made up of 10 members according to the legislation, which mandated the membership to include the Secretary of Veterans and Defense Affairs or his designee; the Commissioner of the Department of Veterans Services or his designee; the Adjutant General of the Virginia National Guard or his designee; one member from the Board of Veterans Services; one additional member from the Joint Leadership Council of Veterans Service Organizations; two current members of the General Assembly who previously served as members of the General Assembly Military and Veterans Caucus, one to be appointed by the Speaker of the House of Delegates and one to be appointed by the Chair of the Senate Committee on Rules; two members who previously served as officers of the General Assembly Military and Veterans Caucus, one to be appointed by the Speaker of the House of Delegates and one to be appointed by the Chair of the Senate Committee on Rules; and one member of a veterans organization focused on issues related to women veterans. The representative from the Board of Veterans services shifted during the course of the planning process due to leadership rotation, and the first representative remained invested in an active support role. A complete list of work group members can be found in Appendix C.

The group met six times from June, 2023 through November, 2023 (Appendix D). At these meetings, Workgroup members focused on prioritizing goals for the strategic plan, crafting specific actions to reach each goal, and identifying metrics that will enable Virginia to measure progress towards each goal in comparison with other peer states

¹ <https://lis.virginia.gov/cgi-bin/legp604.exe?231+ful+CHAP0407>



The Center for Public Policy (CPP) within Virginia Commonwealth University's (VCU) L. Douglas Wilder School of Government and Public Affairs and McChrystal Group were hired as consultants on this project to facilitate Workgroup meetings, build consensus among Workgroup members, manage workflow and feedback between meetings, and ultimately to generate drafts of each deliverable for Workgroup review and approval.

STRATEGIC PLAN JUSTIFICATION

As the state with the third largest veteran population in the country, Virginia is currently home to over 700,000 veterans². Virginia's veterans represent 9.2% of the state's population³, come from all branches of the military, and have served in every conflict since World War II. Most importantly, they possess invaluable leadership attributes that stand to benefit the Commonwealth. Whether acquired through active or non-active duty, military experience equips individuals with a wide range of transferable skills aligned with Virginia's workforce development goals. These skills include tactical planning, crisis management, and innovative problem-solving. Veterans are also dedicated to upholding safety and compliance while maintaining adaptability in the face of adversity—necessary skill sets for leaders in any organization, business, or agency. For these reasons, providing veterans with career training and opportunities directly contributes to greater economic growth across the Commonwealth. Moreover, veterans' strong commitment to public service enriches communities and serves as a model for future generations.

While recent census data indicates that veterans are performing well in Virginia (see Scorecard section), integration back into civilian life presents challenges. Additional support is needed to ensure that every veteran has the opportunities, tools, and resources needed to reach their full potential. As veterans continue to be a tremendous asset to all communities, an investment in Virginia's military service members is an investment in the entire Commonwealth. The strategic plan outlined in this report presents both legislative and administrative goals along with targeted actions that seek to advance opportunities for veterans to live, raise a family, and thrive in Virginia.

METHODOLOGY

Over the course of six months, facilitators met with the Workgroup monthly and guided them through various small and large group activities to discuss the needs of service members, veterans, and their families and generate ideas for solutions. The Workgroup examined data relevant to the needs to inform this process. The facilitators revised draft documents after each

²https://www.va.gov/vetdata/docs/SpecialReports/State_Summaries_Virginia.pdf

³ <https://www.axios.com/2023/11/10/map-where-veterans-live-us>



meeting to reflect on the conversation. In between sessions, Workgroup members were asked to virtually provide input via QuestionPro surveys to ensure the next round of drafts were inclusive of all viewpoints.

Strategic Plan

The iterative process of idea generation and discussion, facilitator integration of ideas, and returning drafts to the Workgroup each month led to robust discussion and refinement of the strategic plan. Discussions illuminated the following as important frameworks for the strategic plan:

- A strong desire to address the needs of and provide support to service members, veterans, and their families instead of a narrow focus on veterans only. This focus was inclusive of military spouses as well as National Guard and Reserve Components.
- The strategic plan as a means to support service members, veterans, and their families to **lead** and **serve** in Virginia.
- DVS programs and services are comprehensive and delivered by dedicated professionals who are eager to reach more individuals and families.

A finalized strategic plan is available in the Deliverables section of this report. Through the iterative process, some needs and potential solutions were discussed and then ultimately not included. The items discussed were:

- grant funding to reduce the cost of child and family care;
- grant funding for recently unemployed or underemployed veterans; and
- the expansion of a universal Gold Star license plate that recognizes Gold Star Families, as defined by the more inclusive definition of "died while serving or from a service-connected injury or illness."

Selection of Comparison States

The Workgroup discussed various aspects that should be considered when selecting comparison states. It was important to the group that Virginia compare itself to other states with a similar composition of service member and veteran populations as well as industries that support military infrastructure, which provide ripe opportunities for employment after active-duty service. As a result of the conversations, Commissioner Gade requested that we work to compare Virginia to each border state as well as Texas and Florida (two other states with large veteran populations). All comparison states are listed on the scorecard available in the Deliverables section of this report.



Selection of Key Performance Indicators (KPIs)

The Workgroup engaged in robust discussions about aspirational, ideal, and realistic KPIs. A strong importance was placed on using KPIs that would measure progress toward the attainment of the six goals. Of equal importance was the availability of data for Virginia as well as the seven comparison states. KPIs selected were:

- Veterans as a percentage of adult population;
- Veteran labor force participation rate;
- Percentage of Veterans living above the poverty line;
- Number of Interstate Licensure Compacts joined;
- Veteran homeownership rates;
- Percentage of Veterans experiencing housing problems (includes problems of quality, crowding, and cost);
- Percentage of Veterans experiencing homelessness;
- Benefits Offered: Veteran dependent education benefit;
- Benefits Offered: Veteran gets “Resident” tuition rate;
- Benefits Offered: Military retirement pay exemption from state income tax;
- Benefits Offered: Veteran spouse and dependent burial at no cost, and
- National Guard & Reserve (No Active Duty) eligible for burial in State Veteran Cemeteries

Due to data constraints, many potential KPIs became aspirational and were not able to be included. There was a palpable desire to include the spouses and dependents of service members and their families in the KPIs. This was an acknowledged gap in the available data. KPIs that were discussed but not included were:

- GI Bill usage;
- Veterans Technology Education Courses (VET TEC) enrollment;
- Virginia Military Survivors and Dependents Education Program (VMSDEP) utilization;
- Property tax exemptions for disabled veterans and their surviving spouses;
- Veteran median income;
- Percentage of median household income spent on childcare;
- Veteran business ownership rate;
- Number of State Veteran Cemeteries;
- Number of Yellow Ribbon Schools; and
- Number of school districts with Purple Star designations.

Scorecard Development

Following the selection of KPIs and comparison states, data was distilled to create a scorecard to visually display how Virginia compares to the seven selected states according to each KPI. The scorecard was divided into two sections as outlined below with a description of their data



source. In general, most data was gathered from the Bureau of Labor Statistics, U.S. Census Bureau's American Community Survey, Housing Assistance Council tabulations, and National Association of State Directors of Veterans Affairs. The scorecard is available in the Deliverables section of this report and data sources and calculations are available in Appendix E.

DELIVERABLES

Strategic Plan and Key Performance Indicators (KPIs)

Vision

Make Virginia the best state for service members, veterans, and their families to live, work, lead, and raise a family.

Goals, Action Items, and KPIs

Goal 1: Increase labor force participation rate for transitioning service members, veterans, and their families to maximize economic outcomes.

Action 1.1: General Assembly amends the budget appropriation for Veterans Benefit Services to expand the Virginia Values Veterans (V3) grant program eligibility to include veterans and military spouse hires in businesses and nonprofit organizations with 300 or fewer employees and local governments of any size.

Action 1.2: General Assembly increases the budget appropriation for Veterans Benefit Services to \$1,000,000 for V3 grant disbursement and increases the grant amount to \$5,000 each.

Action 1.3: DVS partners with the Department of Workforce Development and Advancement to create a pilot job matching and resource navigation program for transitioning service members, veterans, and their families.

Action 1.4: General Assembly authorizes the establishment of the Military and Veterans Legislative Fellowship Program.

KPIs: Labor Force Participation Rate of Veterans; Percentage of Veterans Living Above the Poverty Line

Goal 2: Make Virginia the easiest state for service members, veterans, and their families to transition, reskill, and upskill.

Action 2.1: General Assembly authorizes a workgroup convened by the Department of Workforce Development and Advancement to determine best practices and strategies to standardize services across institutions of higher education and optimize the amount of credit received for military service and training.



Action 2.2: General Assembly amends Virginia code to ensure that dependent children and spouses of service members and veterans residing in Virginia are eligible for in-state tuition rates regardless of length of residency.

Action 2.3: General Assembly optimizes the tuition assistance program for members of the Virginia National Guard.

Action 2.4: General Assembly authorizes Virginia joining additional reciprocal credentialing compacts, specifically teacher mobility, cosmetology, physician assistant, dentist and dental hygienist, massage therapists, social work, and any other compacts as they become available.

KPIs: Number of Compacts Joined; Dependent Education Benefit; Waved Veteran Tuition Rate

Goal 3: Attract more transitioning service members, veterans, and their families to move to Virginia through tangible economic incentives.

Action 3.1: General Assembly authorizes the establishment of a Veteran Transition Tax Credit Program to incentivize transitioning service members to move to Virginia at the end of their active-duty service, to include those who join the Virginia Army or Air National Guard and the Virginia-based Reserve Components. (A supplemental Summary Brief supporting this recommendation can be found in Appendix F.)

Action 3.2: General Assembly allows Virginia procurement set asides for veteran-owned businesses operated in Virginia.

Action 3.3: General Assembly authorizes low or no-interest loans for veteran-owned small businesses operated in Virginia.

Action 3.4: General Assembly approves a Virginia constitutional amendment to standardize property tax waivers for surviving spouses of service members who died in the line of duty.

KPIs: Military Retirement Exemption from State Income Tax

Goal 4: Honor veterans' service, sacrifice, and legacy by promoting and providing high quality programs and services.

Action 4.1: DVS collaborates with DOE to provide training to support Purple Star Designation Programs in Virginia schools.

Action 4.2: General Assembly approves a budget increase for salaries for Veteran Service Representatives (VSRs) to support retention of VSRs.

Action 4.3: DVS improves partnership and influence with DBHDS to increase veteran access to behavioral health services across the Commonwealth.



Action 4.4: DVS creates a healthcare resource navigation function within DVS.

Action 4.5: General Assembly directs the Office of Data Governance and Analytics to create and execute a multi-agency data sharing agreement to share veteran-specific data with DVS in order to support data-informed outreach plans for veterans.

Action 4.6: General Assembly approves a DVS budget request for marketing resources for veteran outreach.

Action 4.7: DVS develops a long-term plan with funding requests to improve infrastructure and capital assets.

KPIs: Veteran Spouse and Dependent Burial at No Cost; National Guard & Reserve (No Active Duty) Eligible for Burial

Goal 5: Reduce obstacles to reliable and affordable housing options for transitioning service members, veterans, and their families.

Action 5.1: General Assembly establishes funding for veteran home improvement grants for depreciated housing in Virginia.

Action 5.2: General Assembly authorizes the establishment of a Veteran First Time Homebuyer Tax Credit Program in which a \$5,000 tax credit is available to military veterans who for the first time purchase a primary home in Virginia. (A supplemental Summary Brief supporting this recommendation can be found in Appendix F.)

Action 5.3: DVS partners with Habitat for Humanity to expand Habitat for Heroes and Veterans Build to increase veteran homeownership in Virginia.

Action 5.4: DVS partners with DHCD to apply for grant funding to support a Virginia Veterans Rent Relief Program.

KPIs: Veteran Homeownership Rate; Percentage of Veterans Experiencing Housing Problems (quality, crowding, cost)

Goal 6: Reduce the rate of homelessness for veterans and their families in Virginia.

Action 6.1: DVS partners with Virginia Housing to apply for VA GPD Case Management grants that help veterans obtain and retain permanent housing.

Action 6.2: DVS partners with Virginia Housing to apply for grant funds to support a Virginia Veterans Mortgage Relief program that helps military families avoid foreclosure.

KPIs: Percent of Veterans Experiencing Homelessness



Action Items

Legislative and Budgetary Actions for General Assembly Consideration

Action Item	Justification
<p>Goal 1: Increase Labor Force Participation Rate for transitioning service members, veterans, and their families to maximize economic outcomes</p>	
<p>1.1 Expand Virginia Values Veterans (V3) grant program eligibility to include veterans and spouses in businesses and small to mid-sized nonprofit organizations. <i>Year 1 Priority</i></p>	<p>Address military spouse underemployment and root military families in Virginia following active-duty service while alleviating worker shortage in critical sectors in the Commonwealth.</p>
<p>1.2 Increase budget appropriation for Veterans Benefits Services \$1,000,000 for V3 grant distribution and individual grant amount to \$5,000 each. <i>Year 1 Priority</i></p>	<p>Strong investment in encouraging employers to hire and successfully retain veterans and military spouses.</p>
<p>1.4 Authorize Military and Veterans Fellowship Program. <i>Year 1 Priority</i></p>	<p>Provides pathway for veterans to gain education and experience in public policy preparing them to lead in state government.</p>
<p>Goal 2: Make Virginia the easiest state for service members, veterans, and their families to transition, reskill, and upskill.</p>	
<p>2.1 Authorize workgroup to study standardize services and military and service training credit across Universities.</p>	<p>Assist veterans in navigating the best path to upskill and reskill.</p>
<p>2.2 Amend state code to ensure eligibility for in-state tuition rates for dependents and spouses of veteran residents regardless of length of residency.</p>	<p>Waiving residency requirement allows more affordable access to higher education in Virginia, likely informing decisions to move or stay at the end of their service.</p>
<p>2.3 Optimize tuition assistance program for National Guard members.</p>	<p>Supports current efforts to simplify the process for members of the Virginia National Guard to access and utilize the tuition assistance program.</p>
<p>2.4 Authorize Virginia joining additional reciprocal credentialing compacts. <i>Year 1 Priority</i></p>	<p>Enables transferability of professional credentials to more easily participate in labor force, making Virginia a leader in supporting military spouses to transition.</p>
<p>Goal 3: Attract more transitioning service members, veterans, and their families to move to Virginia through tangible economic incentives.</p>	
<p>3.1 Authorize establishment of a Veteran Transition Tax Credit Program that includes those who join the Virginia Army or Air</p>	<p>Incentivizes transitioning service members to move to Virginia at end of their active-duty service.</p>



National Guard the Virginia-based Reserve Components. <i>Year 1 Priority</i>	
3.2 Allow Virginia procurement set asides for Veteran-owned businesses operated in Virginia.	Encourage veteran business ownership and support sustainability of veteran-owned businesses.
3.4 Approve state constitutional amendment to standardize property tax waivers for surviving spouses of service members (died in active duty). <i>Year 1 Priority</i>	Workgroup supports passing this action for the second time, bringing the decision of supporting surviving spouses to voters.
Goal 4: Honor veteran’s service, sacrifice, and legacy by promoting and providing high quality programs and services.	
4.2 Approve budget increase for salaries for Veteran Service Representatives (VSRs). <i>Year 1 Priority</i>	Supports retention of VSRs—a serious concern for DVS as compensation does not match the private sector and the agency is losing well-trained individuals.
4.5. Direct the Office of Data Governance and Analytics to create and execute a multi-agency data sharing agreement to share veteran-specific data with DVS. <i>Year 1 Priority</i>	Increases data sharing among state agencies and enhances data-informed outreach plans for veterans.
4.6 Approve DVS budget request for marketing resources for veteran outreach. <i>Year 1 Priority</i>	Provides additional funding to effectively reach those currently eligible for services and transitioning out of service and considering staying in Virginia.
Goal 5: Reduce obstacles to reliable and affordable housing options for transitioning service members, veterans, and their families.	
5.1 Establish funding for veteran home improvement grants for depreciated housing in Virginia.	Assist veterans who are experiencing housing problems—an area identified as needing improvement in the scorecard.
5.2 Authorize the establishment of a Veteran First Time Homebuyer Tax Credit Program with a \$5,000 tax credit. <i>Year 1 Priority</i>	Encourage veterans to move to Virginia and increase veteran homeownership rate.



Administrative Actions Implemented by DVS

Action Item	Justification
<p>Goal 1: Increase Labor Force Participation Rate for transitioning service members, veterans, and their families to maximize economic outcomes</p>	
<p>1.3 Partner with the Department of Workforce Development and Advancement to create a pilot job matching and resource navigation program for transitioning service members, veterans, and their families.</p>	<p>Enhance experience for job-seeking veterans and hiring employers—current processes lack the functionality to efficiently connect these two groups.</p>
<p>Goal 4: Honor veterans’ service, sacrifice, and legacy by promoting and providing high quality programs and services.</p>	
<p>4.1 Collaborate with Department of Education to provide training to support Purple Star Designation Programs in Virginia schools.</p>	<p>Provide additional support to faculty and staff providing services as well as the children and families they serve.</p>
<p>4.3 Improve partnership and influence with Department of Behavioral Health and Developmental Services.</p>	<p>Increase veteran access to behavioral health services across the Commonwealth.</p>
<p>4.4 Create healthcare resource navigation function within the agency.</p>	<p>Allow for comprehensive assistance for veterans as they navigate complex systems to receive necessary care.</p>
<p>4.7 Develop a long-term plan and funding requests to improve agency infrastructure and capital assets throughout the Commonwealth.</p>	<p>Provide decision-makers with the information they need to evaluate DVS requests for financial support and infrastructure improvements.</p>
<p>Goal 5: Reduce obstacles to reliable and affordable housing options for transitioning service members, veterans, and their families.</p>	
<p>5.3 Partner with Habitat for Humanity to expand Habitat for Heroes and Veterans Build.</p>	<p>Increase veteran homeownership in Virginia.</p>
<p>5.4 Partner with Department of Housing and Community Development to apply for grant funding to support a Virginia Veterans Rent Relief Program.</p>	<p>Improve veteran’s access to housing stability and support the viability of the rent relief program.</p>
<p>Goal 6: Reduce the rate of homelessness for veterans and their families.</p>	
<p>6.1 Partner with Virginia Housing to apply for federal Grant and Per Diem Case Management grants.</p>	<p>Help veterans obtain and retain permanent housing.</p>



6.2 Partner with Virginia Housing to apply for grant funds to support a Virginia Veterans Mortgage Relief program.

Help military families avoid home foreclosure and improve access to housing stability.

Scorecards

These two scorecards summarize all KPIs developed for this strategic plan, categorized by “Quality of Life” and “Benefits Offered”. These scorecards indicate where Virginia is outperforming peer states and where Virginia could improve outcomes. They will be presented to the General Assembly Military and Veterans Caucus at the first meeting of each regular session, in accordance with HB 1759. For more information on data sources, see Appendix E.

Quality of Life

Key

- ★ Outperforming All
- ▲ Improvement Needed

Virginia
Border State
Nonborder State



Key Performance Indicator*	Virginia	Kentucky	Maryland	North Carolina	Tennessee	West Virginia	Florida	Texas
Veterans as % of adult population	10.2% ★	7.2%	7.4%	8.0%	8.0%	8.3%	8.2%	6.7%
Veteran Labor Force Participation Rate	59.7% ★	46.9%	55.3%	44.1%	45.7%	46.4%	44.2%	57.0%
% of Veterans Living Above the Poverty Line	95.1% ★	91.5%	95.0%	92.8%	92.4%	91.3%	92.8%	93.4%
Number of Interstate Licensure Compacts Joined	7 ▲	9 ★	7	6	9 ★	8	4	5
Veteran Homeownership Rates	77.6% ▲	77.6%	79.0%	77.9%	80.4%	82.8% ★	80.1%	74.9%
% of Veterans Experiencing Housing Problems**	14.5% ▲	13.4%	15.1%	15.0%	13.2%	10.4% ★	16.9%	16.0%
% of Veterans Experiencing Homelessness	0.06% ★	0.13%	0.09%	0.11%	0.13%	0.10%	0.16%	0.12%

*Datasonces: Bureau of Labor Statistics, U.S. Census Bureau’s American Community Survey, Housing Assistance Council, National Association of State Directors of Veterans Affairs
 **Includes problems of quality, crowding, or cost



Benefits Offered

Key

✓	Yes	Virginia
✗	No	Border State
		Nonborder State



Key Performance Indicator	Virginia	Kentucky	Maryland	North Carolina	Tennessee	West Virginia	Florida	Texas
Veteran Dependent Education Benefit	✓	✓	✓	✓	✓	✓	✓	✓
Veteran gets "Resident" Tuition Rate	✓	✓	✗	✓	✓	✓	✓	✓
Military Retirement Pay Exemption from State Income Tax	First \$40,000 covered	First \$38,775 covered	\$5K at retirement, \$15K at age 55	Total	Total	Total	No state income tax for any resident	No state income tax for any resident
Veteran Spouse and Dependent Burial at No Cost	✓	✗	✗	✗	✓	✗	No State Veteran Cemeteries	✓
National Guard & Reserve (No Active Duty) Eligible for Burial	✓	✗	✓	✗	✗	✗	No State Veteran Cemeteries	✗

RECOMMENDATIONS FOR FUTURE DVS ACTION

In addition to implementing the administrative components of the veteran’s strategic plan, we recommend that DVS review and update the plan annually with key partners and stakeholders. Revisiting this plan regularly will help keep the General Assembly sufficiently informed of progress. Key metrics and performance indicators will be re-evaluated in year five to track progress. Ongoing updates will be provided to the General Assembly members by the agency’s Commissioner. To support strategic plan implementation, DVS will assign the administrative actions to the appropriate staff. As DVS already offers invaluable programming to thousands of veterans and their families annually, agency efforts will focus largely on expanding and enhancing existing offerings while increasing awareness among veterans and their families around what services are available. Finally, DVS will develop a plan and funding requests for improving infrastructure and critical assets throughout the state.

CONCLUSION

It is clear that Virginia is well positioned as a place for service members, veterans, and their families to grow and thrive. The Workgroup considered multiple ways to leverage resources already deployed in Virginia as well as develop key strategies to address the contemporary needs of service members, veterans, and their families. Implementing the legislative and budgetary actions in this plan will create policy measures that directly support service members, veterans and their families to establish roots in Virginia and provide leadership in



their community. Additionally, such changes will enable DVS staff to conduct outreach and provide high quality services more efficiently and effectively. The combination of legislative actions and DVS program initiatives outlined above will enhance our ability to make Virginia the best state for service members, veterans, and their families to live, work, lead, and raise a family.



APPENDICES

Appendix A: Full Legislative Text

CHAPTER 407

An Act to direct the Commissioner of the Department of Veterans Services to convene a work group to study and develop recommendations for implementing a statewide strategic plan to make Virginia the best state for veterans; report.

[H 1759]

Approved March 23, 2023

Be it enacted by the General Assembly of Virginia:

1. § 1. *That the Commissioner of the Department of Veterans Services shall convene a work group to study and develop recommendations for implementing a statewide strategic plan to make Virginia the best state for veterans. The work group shall consist of 10 members to be appointed as follows: the Secretary of Veterans and Defense Affairs or his designee; the Commissioner of the Department of Veterans Services or his designee; the Adjutant General of the Virginia National Guard or his designee; one member from the Board of Veterans Services; one additional member from the Joint Leadership Council of Veterans Service Organizations; two current members of the General Assembly who previously served as members of the General Assembly Military and Veterans Caucus, one to be appointed by the Speaker of the House of Delegates and one to be appointed by the Chair of the Senate Committee on Rules; two members who previously served as officers of the General Assembly Military and Veterans Caucus, one to be appointed by the Speaker of the House of Delegates and one to be appointed by the Chair of the Senate Committee on Rules; and one member of a veterans organization focused on issues related to women veterans.*

The responsibilities of the work group shall include (i) developing a statewide strategic plan that will guide legislation and budget decisions for the next five years; (ii) determining and identifying key performance indicators, quantifiable factors that can be compared with those of other states in determining quality of life for veterans in such states; (iii) assessing Virginia's current key performance indicators against those of other states; (iv) identifying legislative and budgetary recommendations; and (v) creating a scorecard of Virginia's key performance indicators to be presented to the General Assembly Military and Veterans Caucus at the first meeting of each regular session.

The Commissioner of the Department of Veterans Services or his designee shall, as applicable, serve as chairman of the work group. As chairman, he shall be responsible for



convening meetings, taking and publishing minutes, and reporting the findings and recommendations of the work group in a report to the Governor and the Chairmen of the House Committee on General Laws and the Senate Committee on General Laws and Technology. The work group shall complete its meetings by November 30, 2023 and submit such report by the first day of the 2024 regular session.



Appendix B: Statewide Strategic Plan



STATEWIDE STRATEGIC PLAN 2024 - 2029



Making Virginia the Best
State for Veterans





ACKNOWLEDGEMENTS

This statewide plan was developed collaboratively by the Veterans Strategic Plan Workgroup established under House Bill 1759 introduced in the 2023 General Assembly Session. Convened by the Commissioner of the Department of Veterans Services (DVS), the workgroup was responsible for the study and development of recommendations for implementing a statewide strategic plan to guide legislation to make Virginia the best state for veterans.

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WORKGROUP MEMBERS

- Senator John Bell
- Delegate Mike Cherry
- Major Andrew Czaplicki
- Major Mario Flores
- Commissioner Daniel Gade
- Major Kevin Hoffman
- Captain (Ret.) Thurraya Kent
- Senator Bryce Reeves
- Delegate David Reid
- Assistant Secretary Jordan Stewart
- Chief Warrant Officer (CW5) (Ret.) Phyllis Wilson

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Senior Advisors

- Steven Combs
- Joyce Henderson
- Kathleen Jabs
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VISION



Make Virginia the best state for service members, veterans, and their families to live, work, lead, and raise a family.

STRATEGIC GOALS

GOAL 1

Increase labor force participation rate for transitioning service members, veterans, and their families to maximize economic outcomes.



GOAL 2

Make Virginia the easiest state for service members, veterans, and their families to transition, reskill, and upskill.



GOAL 3

Attract more transitioning service members, veterans, and their families to move to Virginia through tangible economic incentives.



GOAL 4

Honor veterans' service, sacrifice, and legacy by promoting and providing high quality programs and services.



GOAL 5

Reduce obstacles to reliable and affordable housing options for transitioning service members, veterans, and their families.



GOAL 6

Reduce the rate of homelessness for veterans and their families in Virginia.



1





GOAL 1



Increase labor force participation rate for transitioning service members, veterans, and their families to maximize economic outcomes.

Action 1.1: General Assembly amends the budget appropriation for Veterans Benefit Services to expand the Virginia Values Veterans (V3) grant program eligibility to include veterans and military spouse hires in businesses and nonprofit organizations with 300 or fewer employees and local governments of any size.



Action 1.2: General Assembly increases the budget appropriation for Veterans Benefit Services to \$1,000,000 for V3 grant disbursement and increases the grant amount to \$5,000 each.



Action 1.3: DVS partners with the Department of Workforce Development and Advancement to create a pilot job matching and resource navigation program for transitioning service members, veterans, and their families.

Action 1.4: General Assembly authorizes the establishment of the Military and Veterans Legislative Fellowship Program.



 **Year 1 Legislative and Budgetary Priority**



Key Performance Indicators

Veteran Labor Force
Participation
Rate

% of Veterans Living
Above the
Poverty Line





GOAL 2 ACTIONS




Make Virginia the easiest state for service members, veterans, and their families to transition, reskill, and upskill.

Action 2.1: General Assembly authorizes a workgroup convened by the Department of Workforce Development and Advancement to determine best practices and strategies to standardize services across institutions of higher education and optimize the amount of credit received for military service and training.

Action 2.2: General Assembly amends Virginia code to ensure that dependent children and spouses of service members and veterans residing in Virginia are eligible for in-state tuition rates regardless of length of residency.

Action 2.3: General Assembly optimizes the tuition assistance program for members of the Virginia National Guard.

Action 2.4: General Assembly authorizes Virginia joining additional reciprocal  credentialing compacts, specifically teacher mobility, cosmetology, physician assistant, dentist and dental hygienist, massage therapists, social work, and any other compacts as they become available.



Year 1 Legislative and Budgetary Priority



Key Performance Indicators

Number of
Compacts Joined

Dependent
Education Benefit

Waived Veteran
Tuition Rate





GOAL 3 ACTIONS



Attract more transitioning service members, veterans, and their families to move to Virginia through tangible economic incentives.

Action 3.1: General Assembly authorizes the establishment of a Veteran Transition Tax Credit Program to incentivize transitioning service members to move to Virginia at end of their active-duty service, to include those who join the Virginia Army or Air National Guard and the Virginia-based Reserve Components. ★

Action 3.2: General Assembly allows Virginia procurement set asides for veteran-owned businesses operated in Virginia.

Action 3.3: General Assembly authorizes low or no-interest loans for veteran-owned small businesses operated in Virginia.

Action 3.4: General Assembly approves a Virginia constitutional amendment to standardize property tax waivers for surviving spouses of service members who died in the line of duty. ★

★ **Year 1 Legislative and Budgetary Priority**



Key Performance Indicator

Military Retirement
Pay Exemption from
State Income Tax





GOAL 4 ACTIONS



Honor veterans’ service, sacrifice, and legacy by promoting and providing high quality programs and services.

Action 4.1: Department of Veterans Services collaborates with Department of Education to provide training to support Purple Star Designation Programs in Virginia schools.

Action 4.2: General Assembly approves a budget increase for salaries for Veteran Service Representatives (VSRs) to support retention of VSRs.



Action 4.3: Department of Veterans Services improves partnership and influence with Department of Behavioral Health and Developmental Services to increase veteran access to behavioral health services across the Commonwealth.

Action 4.4: Department of Veterans Services creates a healthcare resource navigation function within the agency.

Action 4.5: General Assembly directs the Office of Data Governance and Analytics to create and execute a multi-agency data sharing agreement to share veteran-specific data with the Department of Veterans Services in order to expand the data-informed outreach plans for veterans.



Action 4.6: General Assembly approves a Department of Veterans Services budget request for marketing resources for veteran outreach.



Action 4.7: Department of Veterans Services develops a long-term plan and funding requests to improve agency infrastructure and capital assets throughout the Commonwealth.

 **Year 1 Legislative and Budget Priority**



Key Performance Indicators

Veteran Spouse and Dependent Burial at No Cost

National Guard & Reserve (No Active Duty) Eligible for Burial





GOAL 5 ACTIONS



Reduce obstacles to reliable and affordable housing options for transitioning service members, veterans, and their families.

Action 5.1: General Assembly establishes funding for veteran home improvement grants for depreciated housing in Virginia.

Action 5.2: General Assembly authorizes the establishment of a Veteran First Time Homebuyer Tax Credit Program in which a \$5,000 tax credit is available to military veterans who purchase a primary home in Virginia for the first time. ★

Action 5.3: Department of Veterans Services partners with Habitat for Humanity to expand Habitat for Heroes and Veterans Build to increase veteran homeownership in Virginia.

Action 5.4: Department of Veterans Services partners with Department of Housing and Community Development to apply for grant funding to support a Virginia Veterans Rent Relief Program.

★ **Year 1 Legislative and Budgetary Priority**



Key Performance Indicators

Veteran Homeownership Rates

% of Veterans Experiencing Housing Problems*

*Includes problems of quality, crowding, or cost





GOAL 6 ACTIONS



Reduce the rate of homelessness for veterans and their families in Virginia.

Action 6.1: Department of Veterans Services partners with Virginia Housing to apply for U.S. Department of Veterans' Affairs Grant and Per Diem (VA GPD) Case Management grants that help veterans obtain and retain permanent housing.

Action 6.2: Department of Veterans Services partners with Virginia Housing to apply for grant funds to support a Virginia Veterans Mortgage Relief program that helps military families avoid foreclosure.



Key Performance Indicator

% of Veterans
Experiencing
Homelessness





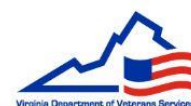
SCORECARDS

Quality of Life

Key

- ★ Outperforming All
- ▲ Improvement Needed

Virginia
Border State
Nonborder State



Key Performance Indicator*	Virginia	Kentucky	Maryland	North Carolina	Tennessee	West Virginia	Florida	Texas
Veterans as % of adult population	10.2% ★	7.2%	7.4%	8.0%	8.0%	8.3%	8.2%	6.7%
Veteran Labor Force Participation Rate	59.7% ★	46.9%	55.3%	44.1%	45.7%	46.4%	44.2%	57.0%
% of Veterans Living Above the Poverty Line	95.1% ★	91.5%	95.0%	92.8%	92.4%	91.3%	92.8%	93.4%
Number of Interstate Licensure Compacts Joined	7 ▲	9 ★	7	6	9 ★	8	4	5
Veteran Homeownership Rates	77.6% ▲	77.6%	79.0%	77.9%	80.4%	82.8% ★	80.1%	74.9%
% of Veterans Experiencing Housing Problems**	14.5% ▲	13.4%	15.1%	15.0%	13.2%	10.4% ★	16.9%	16.0%
% of Veterans Experiencing Homelessness	0.06% ★	0.13%	0.09%	0.11%	0.13%	0.10%	0.16%	0.12%

*Datasources: Bureau of Labor Statistics, U.S. Census Bureau's American Community Survey, Housing Assistance Council, National Association of State Directors of Veterans Affairs
 **Includes problems of quality, crowding, or cost



Benefits Offered

Key

- ✓ Yes
- ✗ No

Virginia
Border State
Nonborder State



Key Performance Indicator	Virginia	Kentucky	Maryland	North Carolina	Tennessee	West Virginia	Florida	Texas
Veteran Dependent Education Benefit	✓	✓	✓	✓	✓	✓	✓	✓
Veteran gets "Resident" Tuition Rate	✓	✓	✗	✓	✓	✓	✓	✓
Military Retirement Pay Exemption from State Income Tax	First \$40,000 covered	First \$38,775 covered	\$5K at retirement, \$15K at age 55	Total	Total	Total	No state income tax for any resident	No state income tax for any resident
Veteran Spouse and Dependent Burial at No Cost	✓	✗	✗	✗	✓	✗	No State Veteran Cemeteries	✓
National Guard & Reserve (No Active Duty) Eligible for Burial	✓	✗	✓	✗	✗	✗	No State Veteran Cemeteries	✗



Appendix C: Full Work Group Member List

Strategic Planning Committee

Name, Title	Organization, Affiliation
Senator John Bell, Member	GAMVC, Senate Rules Committee
Delegate Mike Cherry, Member	GAMVC, Speaker of the House
Major Andrew Czaplicki, Adjutant General	Virginia National Guard
Major Mario Flores, Member	Board of Veterans Services
Daniel Gade, Commissioner	Department of Veterans Services
Major Kevin Hoffman, Member	Joint Leadership Council
Captain (Ret.) Thurraya Kent, Member	Board of Veterans Services
Senator Bryce Reeves, Previous Officer	GAMVC, Senate Rules Committee
Delegate David Reid, Previous Officer	GAMVC, Speaker of the House
Jordan Stewart, Assistant Secretary	Secretary of Veterans Affairs (Designee)
Chief Warrant Officer (CW5) (Ret.) Phyllis Wilson, Member	Women-focused Veteran Organization



Appendix D: Meeting Schedule

#	Date/ Time	Objectives and Topics	Facilitators	Location
1	June 6, 2023/ 9am-12pm	Project overview; defining and synthesizing strategic priorities and goals	CPP and MG	Virtual
2	July 12, 2023/ 9am-12pm	Goal revision and action review and revision	CPP and MG	Virginia State Capitol Richmond, VA
3	August 16, 2023/ 9am-12pm	Introduction of Key Performance Indicators (KPIs), pairing actions with metrics, action prioritization	CPP and MG	Virginia War Memorial, Richmond, VA
4	September 14, 2023/ 9am-12pm	Developing KPIs for goals 1-3	CPP and MG	Virginia War Memorial, Richmond, VA
5	October 18, 2023/ 9am-12pm	Feedback and refining KPIs for goals; reflection on and refining of strategic plan goals and actions	CPP and MG	Virginia War Memorial, Richmond, VA
6	November 15, 2023/ 9am-12pm	Feedback and finalization of strategic plan and scorecard; strategic action prioritization	CPP and MG	Virginia War Memorial, Richmond, VA



Appendix E: Scorecard Resources and Calculations

Housing Assistance Council (2023) <https://veteransdata.info/about-the-data>

The Housing Assistance Council (HAC) developed tabulations of the 2017-2021 American Community Survey (ACS Public Use Microdata Sample (PUMS) used for certain estimates). From this, HAC created data sheets per state to reflect their tabulations. The data sheets for Virginia and the seven comparison states were used to determine:

- Veterans as percentage of adult population
- Veteran homeownership rates
- Percentage of Veterans living above the poverty line
 - calculated the inverse of the number given of Veterans living in poverty
- Percentage of Veterans experiencing housing problems
 - calculated percentage per state: (number of veterans with housing problems ÷ total veteran population) X 100
- Percentage of Veterans experiencing homelessness
 - calculated percentage per state: (number of veterans experiencing homelessness ÷ total veteran population) X 100

Bureau of Labor Statistics (2023) <https://www.bls.gov/news.release/pdf/vet.pdf>

The Bureau of Labor Statistics reported on the status of employment of veterans in 2022. The scorecard includes the Veteran labor force participation rate as indicated in Table 6A. Employment status of veterans 18 years and over by state, 2022 annual averages.

National Center for Interstate Compacts (2023)

The National Center for Interstate Compacts is a technical assistance provider for interstate compacts and supplied state comparison information to CPP via personal correspondence.

National Association of State Directors of Veterans Affairs (NASDVA) (2023)

The benefit options checklist information was primarily sourced from the National Association NASDVA 2023 State Territory Benefits information spreadsheet provided by DVS. These items are depicted by a yes/no answer or a description of the benefit by state.



Appendix F: Summary Briefs

Expert Summary Brief

Veteran Tax Credit Program

Brittany Keegan, PhD

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Jason Burkett, MPP

Senior Consultant, Virginia Commonwealth University

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Policy Recommendation: The commonwealth of Virginia should implement a \$5,000 tax credit for veterans moving to Virginia as part of a comprehensive package to include assistance finding employment, building community, and pursuing higher education.

Implementing a \$5,000 tax credit for veterans:

- Would serve as a pull factor for veterans considering a move to Virginia.
- May not be enough to attract veterans to Virginia as a stand-alone offering.

Similar Legislation and Programs

- Seventeen states and Washington, D.C., partially tax military retirement income,
- Twenty-two states do not have a state income tax of military retirement, and
- Nine states have no state income tax at all.ⁱ
- In 2022, Virginia implemented a graduated income subtraction for military retirement pay. In 2023, \$20,000 of this pay is tax exempt. This subtraction will increase to \$30,000 in 2024 and again to \$40,000 in 2025.ⁱⁱ

Financial Impacts of a \$5,000 Tax Credit for Veterans

- Foregoing \$5,000 in tax revenue from veterans in Virginia would be recouped within one year of a veteran's residence in the Commonwealth.
- The average veteran contributes an estimated \$8,921.45 to Virginia each year in income tax, property tax (home only), and sales tax.^{iii,iv,v,vi}
- The average veteran generates more economic activity each year than the average non-veteran in Virginia based on veterans having a higher median income (\$97,343 vs. \$79,579).^{vii}
- Veterans have a lower unemployment rate in Virginia than nonveterans (2.9% vs. 4.5%).^{viii}



- Veterans are 45% more likely to start their own businesses than nonveterans.^{viii}

Making Virginia Attractive to Veterans^{ix}

- Factors currently attracting veterans to Virginia
 - Employment opportunities, and subsequent higher-than-average income
 - Family connections
 - Number of military installations in the commonwealth
 - Diversity in recreational offering (e.g., beaches and mountains)
- Factors that would attract more veterans to Virginia
 - Additional employment opportunities
 - Additional tax policies that favor veterans
 - Ensuring high-quality K-12 education
 - Funding for college education
- Factors that are making Virginia less attractive to veterans
 - Personal property and income taxes
 - Uncertainty about neighborhood safety
 - Uncertainty about high-quality K-12 education

Common Challenges for Veterans after Completing their Service^x

- Reconnecting with family
- Building community
- Preparing for the workforce / returning to a job
- Finding structure
- Finding basic necessities
- Adjusting to non-military life
- Finding services (e.g., healthcare)

Creating a Comprehensive Incentive Package for Veterans

- Veterans face financial challenges upon completion of their service, though other challenges exist and may take precedence.
- When considering where to live, veterans highly value employment opportunities, existing community connections, and opportunities for personal and family growth.
- Offering a tax incentive in conjunction with other types of incentives, e.g., assistance finding employment, building community, and pursuing higher education, would help to address more challenges faced by veterans and would strengthen many of Virginia's pull factors for veterans.



Expert Summary Brief

Veteran First-Time Home Buyer Program

Brittany Keegan, PhD

Assistant Professor, Virginia Commonwealth University

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Jason Burkett, MPP

Senior Consultant, Virginia Commonwealth University

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Policy Recommendation: The commonwealth of Virginia should enact legislation to provide a \$5,000 home buyer tax credit for veterans purchasing their first primary residence in Virginia.

Implementing a \$5,000 tax credit for veterans could:

- Serve as a pull factor for veterans considering a move to Virginia.
- Generate increase revenue for the commonwealth

Similar Legislation and Programs

- Over 20 states have created veteran specific down payment assistance programs to promote the recruitment and retention of veterans.
- Of these states, only Utah currently offers a first-time home buyer grant to recently separated veterans (\$2,500). Other states emphasize that veterans need not be first-time home buyers.

Increased Revenue for Virginia

Based on median veteran income, estimated spending patterns, and the average home value from 2022, the state stands to receive **\$8,921.45 per year** per veteran in income tax, property tax (home only), and sales tax (see Table 1 below).^{xi,xii,xiii,xiv}



Table 1: Estimated State and Local Tax Revenue per Veteran

Income Tax Revenue Per Veteran	\$5,339.72
Property Tax Revenue Per Veteran (Home only)	\$1,862.00
Sales Tax Revenue Per Veteran	\$1,719.73
Total Tax Revenue Per Veteran	\$8,921.45 per year

When debating a first-time homebuyer tax credit, we can consider the likelihood of long-term residence in the commonwealth due to homeownership. As the median duration of homeownership in the U.S. is 13 years, a veteran remaining in their home in Virginia for that length of time would lead to **\$115,978.85** in revenue for the commonwealth. Conversely, a 2-year rental period would lead to **\$14,118.90** in revenue for the commonwealth (income tax and sales tax only), with no certainty of continued residence.

Additionally, the spending patterns of veterans and their families who were secured through this program would provide direct, indirect, and induced economic benefits to Virginia’s economy. The economic benefits to Virginia generated by the spending of veterans and their families, such as supporting jobs and businesses throughout the state, would also be attributable to this home buying tax credit were it to be a key factor in the veteran’s decision to reside in Virginia.

Lastly, veterans in Virginia receive \$2.3 billion annually in federal benefits. These benefits fulfill many needs that Virginia provides to its non-veteran citizens from the state budget.^{xv}

Benefits of Retaining Resident Veterans in Virginia

- Virginia’s veteran population has been declining in recent years and is down 11% since 2015, and the Department of Veterans Affairs projects a substantial decrease in the overall veteran population over the next 20 years.^{xvi}
- There are 671,519 veterans residing in Virginia according to the Housing Assistance Council.^{xvii} Collectively, these individuals represent an exceptional subpopulation of Virginia’s citizens.
 - Veterans in Virginia are more likely to have completed a bachelor’s degree or higher than non-veterans (44.3% vs. 41.8%) and are more likely to have completed some college or have an associate’s degree (31.2% vs. 24.6%).ⁱ
 - Veterans in Virginia are less likely to be unemployed than non-veterans (2.9% vs. 4.5%).ⁱⁱ
 - Veterans in Virginia also have higher median incomes than non-veterans (\$97,343 vs. \$79,579).ⁱⁱ



- Veterans are more likely to start their own businesses, join community efforts to solve problems, vote, and volunteer than the non-veteran population.^{xviii,xix}

Benefits of Homeownership for Population Retention

- Those who rent a home are more likely to move than those who own; in the U.S., the median duration of homeownership is 13 years^{xx}, compared to about 2 years for renters^{xxi}.
- The benefits of homeownership to individuals, communities, and states are widely documented and every state provides some form of down payment assistance to promote homeownership.

Declining Numbers

Virginia has lost nearly 60,000 veteran residents over the last two years.¹ This is part of a national trend that the Department of Veteran Affairs projects will continue.^{xxii} As the numbers of veterans diminish, competition between states to secure these exemplary citizens will escalate.

Competition

The benefits of homeownership to individuals, communities, and states are widely documented and every state provides some form of down payment assistance to promote homeownership.^{xxiii} Many of these programs are designed to benefit first time home buyers in particular.^{xxiv} **Over 20 states specifically include veterans in their home buyer assistance programs.** Of these states, only Utah currently offers a first-time home buyer grant to recently separated veterans (\$2,500). Other states emphasize that veterans do not need to be first-time home buyers.

Veteran home loan program benefits by state

State	Veteran Home Loan Program Benefits	Eligibility*
Alaska	<ul style="list-style-type: none"> • 1% lower interest on the first \$50,000 of a bank loan • First time home loan program has a veteran’s exemption • Program for lower-income veterans 	<ul style="list-style-type: none"> • Within 30 years since active-duty service



<p>California</p>	<ul style="list-style-type: none"> • Low-to-no down payment loan with or without the VA Loan Guarantee • No monthly mortgage insurance payments • Full guaranteed home replacement cost insurance coverage for natural disasters • Mortgage bond programs offering lower interest rates to veterans 	<ul style="list-style-type: none"> • Must be under the age of 62 and coverage ends at 70. • Mortgage bond programs have criteria such as wartime service, medal recipient, or first-time home buyer
<p>Connecticut</p>	<ul style="list-style-type: none"> • Discounted interest rate of 0.125% • An additional reduction of 0.25% might apply for properties purchased in target areas • Down payment assistance available (details unspecified) 	<ul style="list-style-type: none"> • First-time home buyer • Must be primary residence • Unmarried surviving spouses are eligible
<p>Delaware</p>	<ul style="list-style-type: none"> • First time home buyer tax credit up to \$2,000 • Temporary incentive policy - forgivable loans up to \$15,000 (forgiven at 10% a year for 10 years) 	<ul style="list-style-type: none"> • Unspecified
<p>Illinois</p>	<ul style="list-style-type: none"> • \$5,000 in down payment, closing cost assistance, federal income tax reductions, and lender-paid mortgage insurance • Increases to \$7,500 if buying in a targeted area 	<ul style="list-style-type: none"> • Unspecified
<p>Iowa</p>	<ul style="list-style-type: none"> • \$5,000 grant for down payments and closing costs on qualifying homes 	<ul style="list-style-type: none"> • Any veteran • Surviving spouse
<p>Louisiana</p>	<ul style="list-style-type: none"> • \$2,000 federal tax credit 	<ul style="list-style-type: none"> • Designed for lower-income, first-time, and veteran home buyers
<p>Maine</p>	<ul style="list-style-type: none"> • Discounted interest rate of 0.5% 	<ul style="list-style-type: none"> • Any veteran • Maine waives first-time home buyer requirement for veterans



Massachusetts	<ul style="list-style-type: none"> • Down payment funding assistance of \$1,500 (may have changed) • Closing cost funding assistance up to \$2,000 (up to \$2,500 for lower-income participants) 	<ul style="list-style-type: none"> • Veteran must meet income limits • For lower-income program, buyer must be a first-time home buyer OR property must be in designated areas
Mississippi	<ul style="list-style-type: none"> • Discounted interest rates (typically 1-2% below market rate) 	<ul style="list-style-type: none"> • Veterans must have 6 years of service
Montana	<ul style="list-style-type: none"> • Discounted interest rate of 1% 	<ul style="list-style-type: none"> • Must be first-time home buyer • Must complete a first-time home buyer class • Condos are not eligible
Nebraska	<ul style="list-style-type: none"> • Unspecified 	<ul style="list-style-type: none"> • Any veteran
Nevada	<ul style="list-style-type: none"> • Discounted interest rates (unspecified) 	<ul style="list-style-type: none"> • Details not available
New York	<ul style="list-style-type: none"> • Discounted interest rates (0.375% lower) • Down payment assistance up to \$15,000 	<ul style="list-style-type: none"> • Any veteran
Ohio	<ul style="list-style-type: none"> • Discounted interest rates (unspecified) 	<ul style="list-style-type: none"> • Ohio allows veterans and certain public service professionals to access a program designed for lower-income citizens.
Oregon	<ul style="list-style-type: none"> • Unspecified 	<ul style="list-style-type: none"> • Must have served in a combat zone, received a ribbon or medal, OR be receiving a non-service pension
Pennsylvania	<ul style="list-style-type: none"> • Unspecified 	<ul style="list-style-type: none"> • Any veteran
Texas	<ul style="list-style-type: none"> • Discounted interest rates (unspecified) • Program for lower-income veterans 	<ul style="list-style-type: none"> • Primary residence • Building requirements (i.e., must meet Energy Star requirements) • Must remain in residence for 3 years



		<ul style="list-style-type: none"> Surviving spouses of MIA or KIA service members are eligible
Tennessee	<ul style="list-style-type: none"> Reduced interest rate of 0.5% Down payment assistance in the form of a second loan 	<ul style="list-style-type: none"> Must complete home buyer class
Utah	<ul style="list-style-type: none"> \$2,500 first-time home buyer grant 	<ul style="list-style-type: none"> Within 5 years of active-duty service Must be first-time home buyer in Utah (veteran may have owned a home in another state) Must occupy the property as their primary residence within 30 days of sale
Washington	<ul style="list-style-type: none"> Down payment assistance in the form of a low interest loan up to \$10,000 	<ul style="list-style-type: none"> Any veteran Unmarried surviving spouses are eligible
Wisconsin	<ul style="list-style-type: none"> Down payment assistance in the form of a second, 10-year forgivable loan equal to 4% of the total mortgage amount OR reduced interest rate (typically 0.25-0.5%) 	<ul style="list-style-type: none"> Within 25 years of active-duty service First-time home buyer or veteran

*No programs are available to veterans dishonorably discharged. Many programs have a purchase price limit and/or a credit score minimum.

ⁱ Fryman, J. (2021). Veterans Benefits. Nebraska Legislature Legislative Research Office.

ⁱⁱ My Army Benefits. (2023). Virginia Military and Retirement Benefits. Retrieved from myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits/VIRGINIA.

ⁱⁱⁱ Virginia Department of Taxation (2023). Retrieved from <https://www.individual.tax.virginia.gov/tools/#/calculators/individualIncome>.

^{iv} Consumer expenditures in the Washington Metropolitan Area — 2021-22 : Mid-Atlantic Information Office : U.S. Bureau of Labor Statistics. (2023, September 25). Retrieved from https://www.bls.gov/regions/mid-atlantic/news-release/consumerexpenditures_washington.htm

^v Virginia Property Taxes By County - 2023. (n.d.). Copyright (C) 2023 Tax-Rates.org. Retrieved from <https://www.tax-rates.org/virginia/property-tax>

^{vi} Retail Sales and Use tax | Virginia Tax. (n.d.). Virginia Tax. Retrieved from <https://www.tax.virginia.gov/retail-sales-and-use-tax>

^{vii} Housing Assistance Council (2023). Retrieved from: <https://veteransdata.info/about-the-data>

^{viii} Office of Small Business Programs. (n.d.). Veterans resources. Retrieved from <https://business.defense.gov/Work-with-us/SDVOSB/Veterans-Resources/>

^{ix} Turner, C. B. and Curiel, J. (2023) . Stay/leave project report – Phase 1. Norfolk State University.

^x U.S. Department of Veterans Affairs. (2021). Veterans employment toolkit. Retrieved from va.gov/vetsinworkplace/docs/em_challengesreadjust.asp.

^{xi} Virginia Department of Taxation (2023). Retrieved from <https://www.individual.tax.virginia.gov/tools/#/calculators/individualIncome>.



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- ^{xiv} Retail Sales and Use tax | Virginia Tax. (n.d.). Virginia Tax. Retrieved from tax.virginia.gov/retail-sales-and-use-tax.
- ^{xv} Virginia Department of Veterans Services. (2023, October 6). Virginia Department of Veterans Services. Retrieved from dvs.virginia.gov/.
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