

# Maryland Department of Veterans Affairs

## 2007 End of Year Report

### 31 December 2007

#### Executive Summary

In accordance with § 2-1246 of the State Government Article, the Maryland Department of Veterans Affairs is submitting its end of year report. According to the United States Department of Veterans Affairs, as of October 2007 there are approximately 462,000 veterans in Maryland.

Veterans returning to Maryland are facing greater challenges than seen in a generation. Severely wounded personnel including those with Traumatic Brain Injury and those suffering from Post Traumatic Stress Disorder will be a stress on the US Department of Veterans Affairs health and benefits systems for decades to come. This is of even greater concern here in Maryland as we see high numbers of National Guard and other reserve component personnel participating in one or more combat tours. At a time when the US Department of Defense and the US Department of Veterans Affairs are having difficulty providing timely services to many veterans in need, it is our intent to provide safety nets, wherever possible, here in Maryland to augment and enhance needed support. In order to ensure we are adequately responding to veterans' needs, MDVA is actively participating in the Task Force to Study State Assistance to Veterans.

In addition, approximately 44,000 of Maryland's veterans are women. Although there are approximately 400 monuments and memorials to veterans in Maryland, none has been dedicated solely to women who served or are serving in the uniformed services of the United States of America. Accordingly, MDVA is a member of the Commission on the Establishment of a Maryland Women in Military Service Monument which is working to build such a monument.

As Maryland enjoys the successes of Base Realignment and Closure initiatives, the Maryland Department of Veterans Affairs will continue to reach out to the veterans who reside in Maryland. Maryland's focus on supporting our veterans will encourage highly-qualified veterans to move to Maryland to fill essential jobs related to BRAC and Maryland's economic development.

Through the ever-expanding communication to the citizens of Maryland, engaging individuals and organizations in partnership with the MDVA staff and commissions, we continue to promote, develop and support the interests of veterans. Listed below are the Department's significant accomplishments for 2007.

- MDVA partnered with the MD Department of Public Safety and Correctional Services to begin issuing a death benefit up to \$125,000 to the surviving spouse, children, dependent parents or estate of a Maryland resident who is killed in combat.

- MDVA assisted veterans with new VA claims resulting in \$9,502,194 in compensation and pension benefits to Maryland veterans.
- The Cemetery Program initiated expansion projects at Cheltenham and Crownsville veterans cemeteries using \$5,649,000 in federal grants.
- MDVA partnered with MVA to establish the Gold Star Family License Plate.
- Increased outreach to veterans resulting in greater newsletter distribution, a 43% increase in website visits and a 5% increase in residents at the Charlotte Hall Veterans Home.
- Partnered with Maryland Public Television for premiere of “The War”.

## **Outreach & Advocacy Program**

Outreach & Advocacy is the Maryland Department of Veterans Affairs’ newest program. The mission of Outreach and Advocacy is to find innovative ways to seek out and inform Maryland’s veterans about benefits and services that are available from federal, state and local organizations, as well as solicit feedback from veterans regarding their requests for additional services. Outreach & Advocacy also works closely with multiple state and federal agencies, as well as nonprofit organizations, to coordinate efforts to expand services that are available to veterans. Furthermore, the program ensures that legislation impacting veterans, passed by the Maryland General Assembly and signed by the Governor, is properly funded and enacted.

MDVA personnel, from all divisions of the department, made public appearances and speaking engagements at hundreds of events in the past year, such as VSO conventions, Memorial Day, Flag Day, Independence Day, Veterans Day and civic organizations. These encounters have greatly expanded the number of veterans and dependents contacted by and informed of services and benefits provided.

A major function of Outreach & Advocacy has been the development of an eight page newsletter which has grown from a distribution of 30,000 to 40,000 during CY-07. Individual veterans, community centers, veteran service organizations, Chambers of Commerce, senior centers, public libraries, and military bases in Maryland, Washington, D.C. and Northern Virginia receive the newsletter via mail. In addition to the newsletter, the Office of the Secretary began mailing “Welcome Home” letters in October to all veterans who send a copy of their discharge papers to the department through the Service Program. Another new item developed this year was the Office of the Secretary contacting those families of the OEF/OIF casualties. Through legislation, they were added as possible recipients of the State Death Benefit available through the Department

of Public Safety and Correctional Services. To date, 29 families have qualified for the death benefit.

The Director also conducts a one hour classes each month at the National Naval Medical Center in Bethesda and the U.S. Naval Academy for military personnel who are separating or retiring as part of the Department of Defense Transition Assistance Program (TAP) classes. She discusses benefits and services offered to veterans residing in Maryland.

The program has also significantly increased the information available on MDVA's website, to include all services available to Maryland's veterans via collaborative efforts with multiple state agencies. Benefits brochures and other documents have also been developed as a part of Outreach.

The number of veterans, dependents and survivors reached by the Outreach and Advocacy program for the calendar year 2007 was over 50,000.

### **Future Plans**

Outreach and Advocacy will continue to grow in 2008, with increased contacts with the Veteran Service Organizations, the Maryland General Assembly, DOD facilities, and state agencies. In 2008, we will publish two newsletters in paper form and two additional newsletters will be published in electronic format, via our website. Additionally, we will publish a benefits pamphlet, which lists the major benefits and services Maryland offers to its veterans. We will also be exploring methods to increase the Department's visibility with the veteran community via advertising, a working relationship with Maryland Public Television, and hosting public events with other state agencies.

Outreach and Advocacy currently has an opening for an Assistant Director, which when filled, would bring the total staffing in the program to two. In order to adequately serve Maryland's 462,000 veterans, additional staffing and office space is required.

### **Outreach and Advocacy - CY 2007 Highlights**

- A 43% increase in website usage, from 689,947 website visitors in CY 2006 to 1,571,936 website visitors in CY 2007, as of December 12, 2007
- An increase in *The Maryland Veteran* newsletter circulation from 30,000 to 40,000 per issue, plus electronic distribution
- Significantly improved and expanded the MDVA website, which includes extensive information regarding benefits and services offered to veterans by other state agencies
- Initiated collaborative projects with the U.S. Department of Labor (DOL), the Maryland Department of Disabilities (DOD), and the Maryland Department of Business and Economic Development (DBED) to ensure veterans with physical and mental disabilities receive the care and services they need

- Increased collaboration and communication with the Maryland Department of Labor, Licensing, and Regulation (DLLR) to promote the use of Veterans Employment Representatives at the One Stop Career Centers and the use of the Maryland Workforce Exchange system

## **Service Program**

The service program obtained 673 new Power of Attorneys (POA) during the year. We hold the POA for approximately 9,700 Maryland veterans and survivors.

The service program responded to 55,458 requests for information from Marylanders. The program was responsible for filing 2379 claims on behalf of veterans, dependents and survivors. (The service program does not keep track of claims filed by category.) All claims filed with the service program are processed within the month they are received. The Baltimore office of the U.S. Department of Veterans Affairs (USVA) has an average processing time of 183 days for all types of claims received.

The Service Program was responsible for the receipt of \$9,502,194 in new compensation and pension benefits awarded to veterans represented by the department. It should be noted there is no direct correlation between claims filed and benefits received in a particular year. Many of the claims filed this year will not be decided until 2008, and a majority of the \$9.5 million in receipts were based on claims received in the prior year.

The national average USVA disability payment is \$8,890 per veteran yearly. The average disability payment to Maryland veterans is \$7,654, the 3<sup>rd</sup> lowest in the nation; this is down from \$7,944 in 2005 when Maryland ranked 36<sup>th</sup> in benefit payments. The State of Maryland has the lowest percentage of veterans who seek assistance through POA's in filing claims for benefits. Having a POA is one of the factors that affects rate of disability payment in a positive manner. Veterans with POA's receive greater disability payments, than those who do not.

The Service Program is the repository for all DD-214s for Maryland veterans who were discharged since October 15, 1979. In an effort to reach recently discharge veterans, the program in October 2007, established a data base to track all DD-214s received. Both the Governor and Secretary of the Maryland Department of Veterans Affairs are using addresses in this data base to send welcome home letters to all honorably discharged veterans. Through this effort we anticipate more veterans will seek assistance through the Department when seeking USVA benefits. The data base will also be used by the service program's Women Veterans Coordinator to identify recently discharged women veterans and send them a letter regarding available services. In addition, the Women Veterans Coordinator is working with the Maryland National Guard, in both their Post Deployment Health Re-Assessment (PDHRA) and Reintegration programs. She is also working with the USVA Health Care System Veteran Centers in addressing the needs of women veterans with Post-Traumatic Stress Disorder (PTSD) and sexual trauma issues.

The most valuable services offered to all veterans are the availability of claims assistance through the service program, admission to our veterans' home when necessary, burial in one of our five veteran's cemeteries, and a place to remember their service at one of our three memorials.

The Service Program staffing is currently at its authorized level, with all Veteran Service Officers performing at acceptable levels within their grade structure. Actions are taken based on our DD-214 data base, and other service enhancements. This will increase our workload. When examining the increased workload while analyzing veteran population demographics, the need for additional service offices and corresponding staffing.

## **Cemetery & Memorial Programs**

The Maryland Department of Veterans Affairs Cemetery Program maintains five State veterans cemeteries, providing a final resting place for those eligible Maryland veterans and their eligible dependents who desire this benefit provided by the State of Maryland. The cemetery program also oversees a Civil War Cemetery at Rose Hill Cemetery in Hagerstown.

Since the programs inception in the mid-1970s, more than 68,108 of Maryland's veterans and their dependents have been interred at our five veterans' cemeteries. This requires the Maryland Department of Veterans Affairs not only to conduct burial services, but also provide perpetual care on the ever-increasing expansion of gravesites in accordance with National Cemetery Standards (NCA) within the system. Maryland Department of Veterans Affairs is a leader among the nation in State veteran's cemeteries with three out of the five cemeteries among the top ten busiest cemeteries in FY-2007 and where the State conducts the highest number of interments throughout the nation.

The facilities provide interment services during the normal business week (Monday through Friday) and are open to the public 365 days a year. The Cemetery Program maintains and operates the cemeteries, sets the eligibility requirements for burial and manages the day-to-day operations and records. There was an average of 3,180 interments annually over the past three years. The annual interment rate represents 21% of Maryland veteran's deaths.

Interment is the most important function carried out in the cemetery where we ensure the honor and dignity of our veterans and their families is performed for every interment. The operations and maintenance (perpetual care) ensure that our State Veterans Cemeteries are maintained as national shrines, dedicated to preserving our nation's and State's history, nurturing patriotism and honoring the service and sacrifice veterans and their families have made. The five State Veterans Cemeteries include:

- Cheltenham - Prince George's County
- Crownsville - Anne Arundel County
- Eastern Shore - Dorchester County
- Garrison Forest - Baltimore County

- Rocky Gap - Allegany County

### **Cemetery Program FY-2007 Highlights**

- Coordinated with State Clearinghouse, DGS Real Estate, and Board of Public Works for the transfer of eleven (+/-) acres to Veterans Affairs as additional burial area for Cheltenham Veterans Cemetery. This acreage was currently part of the Maryland Department of Agriculture's State Warehouse.
- Increased the dependent opening/closing costs from \$400.00 to \$600.00 for casketed burials to help defer the State's cost of business operations. Cremations remained the same as last year at \$400.00.
- The continuation of the headstone grave marker grid system in the Cheltenham, Crownsville, and Garrison Forest State Veterans Cemeteries. Headstone complaints have dropped significantly since the inception of this product.
- Conducted Memorial Day and Veterans Day events at all five Maryland State Veterans Cemeteries honoring the service and sacrifices of our State's veterans.

### **Memorials Program**

Currently, Maryland Department of Veterans Affairs Cemetery and Memorial Program has responsibility for the following memorials:

- World War II Memorial in Annapolis
- Korean War Memorial in Baltimore
- Vietnam Veterans Memorial in Baltimore
- Joint responsibility with the City of Baltimore for the War Memorial Building

These facilities are open 365 days a year in recognition of those who served and those who made the ultimate sacrifice to secure our freedom and democracy and are visited by countless thousands each year.

### **Memorials FY-2007 Highlights**

- Fourteen (14) patriotic events were held at the memorials throughout the year, including Memorial Day, Veterans Day, Pearl Harbor Remembrance and other special commemorations.

### **Veterans Home**

#### **Census as of 1 January 2007**

Assisted Living	-	129	
Comprehensive Nursing	-	<u>227</u>	
Total	-	356	(Includes 9 Non-Veteran Spouses)

**Census as of 1 January 2008**

Assisted Living	-	139	
Comprehensive Nursing	-	<u>229</u>	
Total	-	368	(Includes 9 Non-Veteran Spouses)

- The overall census has increase almost 5% since the first of the year.
- The base management contract with Health Management Resources (HMR) was to expire June 30, 2007. A two year contract extension option was approved by the Board of Public Works in February, 2007. The contract now expires June 30, 2009.
- Marketing – Charlotte Hall Veterans Home (CHVH) produced a new 7 minute marketing/informational DVD which showcases the Home and the grounds. A television spot from the same footage is airing on COMCAST. Response has been very complementary.
- Grand Opening of the newly renovated/decorated Barber & Beauty Shop (in period furnishings) took place on March 21, 2007.
- 2<sup>nd</sup> Floor A-Wing has been renovated and is open as the Professional Services Wing to include an optometry clinic, psychiatric & counseling services, treatment rooms, offices, resident computer and camera club.
- The Medical Records Department was renovated, expanded and relocated.
- Phase I of the Dental Suite renovation is complete. When final, the renovation and expansion will increase the chairs from 2 to 3 and will include wheelchair capability, state-of-the-art equipment, storage areas and a waiting room.
- A second physician was added to the staff in July and he will also be the Assisted Living Medical Director. This service will greatly add to the quality of medical care for our residents.
- Psychiatric services were added in June. A psychiatrist is at CHVH one day per week to see assisted living residents.
- Representatives of CHVH/MDVA attended the following events/conventions during 2007: Military Order of the Purple Heart (MOPH) Convention, Veterans of Foreign Wars (VFW) Convention, Disabled American Veterans (DAV) Convention, MD Municipal League Convention, American Legion Convention & MD Association of Counties Convention.
- Memorial Day and Veterans Day Programs were well attended by residents and local officials.
- CHVH 3<sup>rd</sup> Annual Open House was held October 18<sup>th</sup> and was well attended.

## **Commissions and Boards**

There are three commissions to advise the Secretary in various areas:

- Maryland Veterans Commission
- Charlotte Hall Veterans Home Commission
- War Memorial Commission
- Washington Cemetery Board of Trustees

### **Maryland Veterans Commission**

The Maryland Veterans Commission advises the Secretary on all issues relating to veterans, including legislation. Individuals may be called upon to represent the Department at speaking engagements for commemorative events, present Governor's Proclamations on Veterans Day and Memorial Day ceremonies, and provide recommendations when changes may be requested for the Cemetery & Memorial Programs. The members also review proposed veteran-related legislation and advise the Secretary accordingly.

Twenty-eight Maryland veterans groups comprise the Commission, representing veteran groups and various geographical areas. The Commissioners are appointed to five-year terms by the Governor, who also names the Chair. The Maryland Veterans Commissioners represent the following organizations or categories:

- American Legion
- American Ex POW's
- American Veterans AMVETS
- Battle of the Bulge
- Black Veterans of All Wars
- Catholic War Veterans
- Disabled American Veterans
- Fleet Reserve Association
- Jewish War Veterans
- Korean War Veterans
- Marine Corps League
- Military Officers Association of America
- Military Order of the Purple Heart
- Pearl Harbor Survivors
- Polish War Veterans
- The Retired Enlisted Association
- Vietnam Veterans of America
- Women Veterans
- World War II



In addition to the Commissioners representing the above named organizations, there is a Commissioner designated to represent each of the eight congressional districts, as a geographic entity.

### **Maryland Veterans Home Commission**

The Maryland Veterans Home Commission advises the Department on issues relating to State veteran homes and interacts with veterans and other organizations to disseminate information concerning Charlotte all Veterans Home, in St. Mary's County, the only State veteran facility in Maryland. The Commission has fourteen members. Eleven are named to five-year terms by the Governor with Senate advice and consent. Three serve ex-officio, representing the Governor, Speaker of the House and President of the Senate.

### **War Memorial Commission**

The Commission has custody and supervision of the War Memorial Building and the War Memorial Plaza. Both were erected in 1927 in Baltimore to honor those Marylanders who died in World War I. The War Memorial Building lies directly across from City Hall, and with the Plaza, was designed by Baltimore architect, Lawrence Hall Fowler. The Building is open and available for meetings of veterans groups, patriotic societies and for civic gatherings. Use by these groups is permitted provided that no collection or donation is taken nor any admission charged. Maintenance costs are shared equally by the State of Maryland and the City of Baltimore. The Commission's ten members serve five-year terms. Five are appointed by the Secretary of Veterans Affairs with the Governor's approval, and five by the Mayor of Baltimore.

### **Washington Cemetery Board of Trustees**

The Cemetery's Board of Trustees was chartered in 1870. Originally, it was to have had five members: three from Maryland and one each from Virginia and West Virginia. Virginia and West Virginia contributed to the cost for funding and maintaining the Cemetery initially and so were given a place on the Board. In over one hundred and thirty years, however, neither Virginia nor West Virginia has appointed a representative. Of recent significance, was the rebuilding and restoration of the original 1866 Speakers Stand at the Rose Hill Cemetery.

### **General Assessment of the Status of Maryland Veterans Demographics**

Maryland Veterans Population.....	462,106
Maryland Veterans Age 65 and Older.....	162,859
Maryland Women Veterans.....	44,330
County with Most Veterans: Prince George's.....	69,699
County with Fewest Veterans: Kent.....	2,165

## Key Performance Measures for Veterans Represented By the Maryland Department of Veterans Affairs Fiscal Year 2007

### Inputs

Potential number of veterans to be served.....462,106  
 Number of veteran contacts.....55,458

### Outputs

Claims filed and developed on behalf of service-connected disabled veteran.....2,370  
 Active cases for veterans represented by the MDVA.....9,700  
 Appeals of unfavorable VA decisions filed on behalf of veterans.....234

### Outcomes

VA awards for Service-connected claims.....\$7,411,711  
 VA awards for totally disabled non-service connected claims.....\$625,294  
 VA awards for widows and orphans of veterans.....\$1,466,189  
 Total of awards to veterans and survivors represented by MDVA...\$9,503,194

### US Department of Veterans Affairs Expenditures in Maryland for FY 2006

This is the most current information available from the US Department of Veterans Affairs

Total Expenditures	Compensation & Pension	Education & Vocation	Insurance & Indemnities	Construction	Medical & GOE
\$1,166,758	\$529,934	\$56,653	\$38,276	\$3,143	\$538,762

In general, veterans are underserved. A major issue is a lack of information in addressing veterans affairs and locations to access information. MDVA is involved in a major effort to provide information and access with the bi-annual news letter which is available on the web site and through mail outs. In addition, the website provides links to other locations whereby information can be obtained.

Availability to USVA medical treatment and access remains a challenge, in general, to significant numbers in the population. It is a major issue to those service members returning from deployments. Major concerns are with veterans from all wars who continue to suffer with Post Traumatic Stress Disorder (PTSD). Combat experience in Afghanistan and Iraq has produced a new signature medical condition Traumatic Brain Injury (TBI). Medical matters remain a challenge.

Service connected disabilities (claims filing with the USVA) is as equally challenging as medical concerns. More locations are necessary whereby veterans can access in order to speak with service and benefits officers for general or specific advice and assistance with filing service connected disability claims. Service connected disability compensation is very important to veterans because it becomes a source of guaranteed income and new

federal dollars to Maryland. The major challenge with disability claims is the slow processing by the US Department of Veterans Affairs. Efforts are in place for improvement. However, at present it is a major impediment.

Other areas of concern for the State's veterans are the availability of housing which is a link to homelessness resulting in behavior that leads to incarceration. Employment and training (education) access is also vital in status improvement for veterans.

## **Estimated Impact of Current Military Operations on the Needs of Future Veterans**

The estimated impact current military operations will likely have on the needs of the veterans in the future can be seen in the need for increased request for claims counseling and assistance. Since the onset of hostilities in Afghanistan and Iraq in 2003, 2,747 Maryland National Guard have been sent to Southwest Asia for a tour of duty. Our National Guard members who are called up, as well as the Maryland regular service veterans, who are activated, as well as Maryland veterans who served on active duty in the military, are eligible for state and federal veteran benefits. Recent studies have suggested that returning veterans from the Southwest Asia Theater have a higher demand for counseling and assistance. There are outstanding issues regarding Gulf War illnesses and Post-Traumatic Stress Disorder (PTSD). As of August 2006, the VA Capital Healthcare system (of which Maryland is a part) has treated 4,975 veterans who have served in OIF/OEF. The number of requests for additional assistance and counseling is unknown at this time. Additional veteran service officers staffing may be required to meet this demand for services, as well as additional service offices – a general fund issue.

There is a separate, yet important issue, and that is the women veterans. We, like the USVA, are beginning to learn about the unique requirements that female veterans have when compared to their male counterparts. There is an ongoing department effort to reach out to this group of veterans.

Another issue is the Base Realignment and Closure Commission's (BRAC) decision to consolidate various military and federal offices to Fort George G. Meade, Aberdeen Army Proving Grounds and the National Naval Medical Center in Bethesda. Both Fort Meade and Aberdeen have been identified as major growth areas for consolidation of services. The unseen effect will be the emergence of high tech companies and the increase in defense contractors. Due to their desirable military background, security clearances, work habits and education, defense contractors will be seeking veterans to hire to fill the new openings created by BRAC. It is expected that there will be an insurgence of young veterans to our communities. Currently Maryland's veterans population is the third youngest across the country at 55 years old. The challenge is how to inform the veterans and their families of services and benefits they are entitled to and to ensure that the State can provide for the resulting requirements for infrastructure in an expanding community.

Current military operations, as with previous military operations, will produce a new generation of veterans with special needs. Today World War II veterans are aging; all are beyond 70 years in age. Many of these veterans have been dependent upon the system for more than 60 years as a result of injuries, diseases and disabilities suffered while exposed to battle field conditions. For recent veterans of combat and other exposures, access to medical care will be paramount in their recovery. Government agencies at all levels, private and non-profits and the veterans' community should plan and prepare for long term assistance to veterans with medical and special needs.

## **Status of Federal Veteran Programs**

### **Claims Processing**

**Background:** According to the October 9, 2007 statement from Michael Walcoff, Associate Deputy Under Secretary for Field Operations, Veterans Benefits Administration before the House Committee on Veterans' Affairs Subcommittee on Disability Assistance and Memorial Affairs on the personal cost of the claims backlog:

“The number of veterans filing initial disability compensation claims and claims for increased benefits has increased every year since FY 2000. Disability claims from returning Afghanistan and Iraq war veterans as well as from veterans of earlier periods of war increased from FY 2000 to FY 2006 nearly 38 percent....This high level of claims activity is expected to continue over the next few years...At the end of August 2007, our pending inventory of rating related claims was 396,664, and our average processing time was 182.6 days...The number of cases with eight or more claimed disabilities increased...135 percent over [the past] seven years.”

**Issue:** Severely wounded veterans (with both mental and physical injuries) and their families do not have the resources to accommodate for the delay in the U.S. Department of Veterans Affairs (USVA) claims processing. In addition, claiming multiple disabilities can slow the claims process, causing an even greater delay from when the veteran is discharged from the military and when he/she receives compensation from the VA. While the veteran is waiting for disability compensation, he and his spouse may have little or no source of income, if the injuries prevent the veteran from securing and sustaining employment.

### **GI Bill**

**Background:** From a recent email sent to the Maryland Department of Veterans Affairs (MDVA) from a Maryland veteran:

“I am a veteran who recently moved to Maryland to attend college.... The state of Maryland falls under the Buffalo regional office [for GI Bill claims]. On average it takes 11-14 weeks to get your first payment after applying...which leaves you with 2 actual

months of being paid on time for each semester.... I cannot tell you how many veterans I have met that are frustrated with the service we have received.”

Some schools have opted to allow tuition grace periods for veterans who are using the GI Bill, but many have not. As a result, the veteran must resort to loans or other methods to pay their tuition and other fees associated with attending a university.

According to the USVA’s published GI Bill reimbursement rates effective October 1, 2007, a full time student who completed a minimum of three years’ enlistment in the military would receive \$1101.00 per month while attending school. Many students’ tuition, room, board, and fees exceed this amount. Finally, under current federal law, there are no protections guaranteeing that a school must accommodate a student/soldier who is deployed while matriculating.

**Issue:** The amount of time that the GI Bill administrators require to process claims exceeds the deadline for tuition reimbursement required by colleges and universities. In addition, the GI Bill frequently does not completely cover tuition, fees, books, room and board. As a result, the veteran must resort to loans or other methods to pay their tuition and other fees associated with attending a university. If a student is deployed during his matriculation, his professor may not opt to allow him to withdraw from the class, which may adversely affect his grades as a result of deployment.

### **Housing**

**Background:** Newly discharged veterans require assistance with finding affordable rental housing. In the case of a severely wounded veteran, he and his family may also need housing that is accessible. The U.S. Department of Housing and Urban Development’s HUDVET program offers limited resources for veterans seeking housing, and their focus is primarily to assist homeless veterans.

**Issue:** Veterans searching for accessible and/or affordable housing are having difficulties accessing information to obtain housing.

### **Traumatic Brain Injury**

**Background:** Estimates from the Department of Defense regarding the number of individuals who will sustain a TBI as a result of military service range from 12 to 20 percent of troops currently deployed to Iraq and Afghanistan. These veterans are navigating the disability claims process with the USVA, but may not be receiving compensation yet, due to the delay in processing claims, and may have limited or no income. The spouse of an individual with TBI may not be employed because he/she has opted to stay home to care for the injured veteran. Additionally, if they reside in a rural area, they are not able to easily obtain transportation to and from medical appointments at VA medical centers for rehabilitation.

**Issue:** Veterans with TBI and their families are in need of additional benefits and services not offered by the USVA to assist them with in home care, rental assistance, and spousal employment. If the veteran resides in a rural area, he/she may have difficulty obtaining transportation to medical appointments at a VA medical facility.

### **Homelessness**

**Background:** The National Coalition for Homeless Veterans website states, "The U. S. Department of Veterans Affairs (VA) says the nation's homeless veterans are mostly males (4 % are females). The vast majority are single, most come from poor, disadvantaged communities, 45% suffer from mental illness, and half have substance abuse problems." However, the number of females serving in the U.S. Armed Forces has increased from 5 percent in 1990 to twelve percent in 2000.

According to the USVA website, "The USVA recently announced a new pilot loan guarantee program for transitional multifamily housing. The USVA anticipates that multifamily housing financed under this program will be at least 100 units." This program, although a step in the right direction, does not adequately address the growing number of homeless female veterans and veterans with families.

**Issue:** Homeless female veterans and veterans with families need additional housing and transitional assistance.

### **Mental Health Services**

**Background:** Many returning veterans face Post Traumatic Stress Disorder. As these veterans return to Maryland, support systems through the military and the US Department of Veterans Affairs have not matured to the needed levels, especially in rural areas. Studies show that reservists and National Guard soldiers are particularly vulnerable to PTSD. In addition, female soldiers are more at risk for PTSD than male soldiers. The military culture may not encourage personnel with PTSD to seek treatment until symptoms have reached the extreme. A February 2005 GAO report found that officials at six of seven Veterans Affairs medical facilities surveyed said they "may not be able to meet" increased demand for treatment of PTSD.

**Issue:** Mental Health care for veterans, particularly those who live in rural areas, is not adequately provided by the U.S. Department of Veterans Affairs.

### **Projected Conditions Affecting Future Services at MDVA**

- Aging and declining veteran population base - WW II and Korean War veterans and their dependents.
- Southwest Asia ongoing combatant operations – returning veterans and their dependents.

- The lack of awareness among veterans and their dependents of the services and benefits available to them.
- All paper office environment necessitates the acquisition of an electronic document management storage system.