

**MARYLAND
DEPARTMENT OF
VETERANS
AFFAIRS**



2022 ANNUAL REPORT

State Government Article § 9-946 (MSAR # 14170) &
State Government Article § 9-928(c) (MSAR # 5567)

GOVERNOR

Larry Hogan

SECRETARY

George W. Owings, III

LT GOVERNOR

Boyd Rutherford

DEPUTY SECRETARY

Robert Finn



Annual Report

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Secretary's Message

On behalf of Governor Hogan and Lt. Governor Rutherford and the entire team at the Maryland Department of Veterans Affairs (MDVA), I am pleased to present this year's annual report. The following pages provide us the opportunity to share successes and ongoing efforts to improve the quality of life for our Maryland Veterans and their families.



Unlike the US Department of Veterans Affairs, which provides comprehensive health care, VA benefits like pension and disability compensation, education benefits, and more, MDVA assists veterans and families by connecting them to these federal resources as well as state and local resources, too. Our mission is accomplished in a number of innovative ways as evidenced by this report.

Charlotte Hall Veterans Home personnel tirelessly continue to work alongside federal, state, and local partners to maintain the highest standard of safety for all. We are thankful for our frontline healthcare workers who provide care for our veterans and their spouses.

Cheltenham Veterans Cemetery concluded its most recent expansion project and cut the ribbon on a brand-new administration building. The Service and Benefits Program partnered with the VA Benefits Administration and Maryland VA Healthcare System to host 4 claims clinics/resources fairs. Our Veterans Trust Fund continues to award record breaking grants to veterans in need.

Finally, our Communications, Outreach, and Advocacy Program received national recognition for its innovative partnership with the Maryland State Library Agency.

The Department looks forward to 2023 and to another year of going above and beyond to serve those who have served.

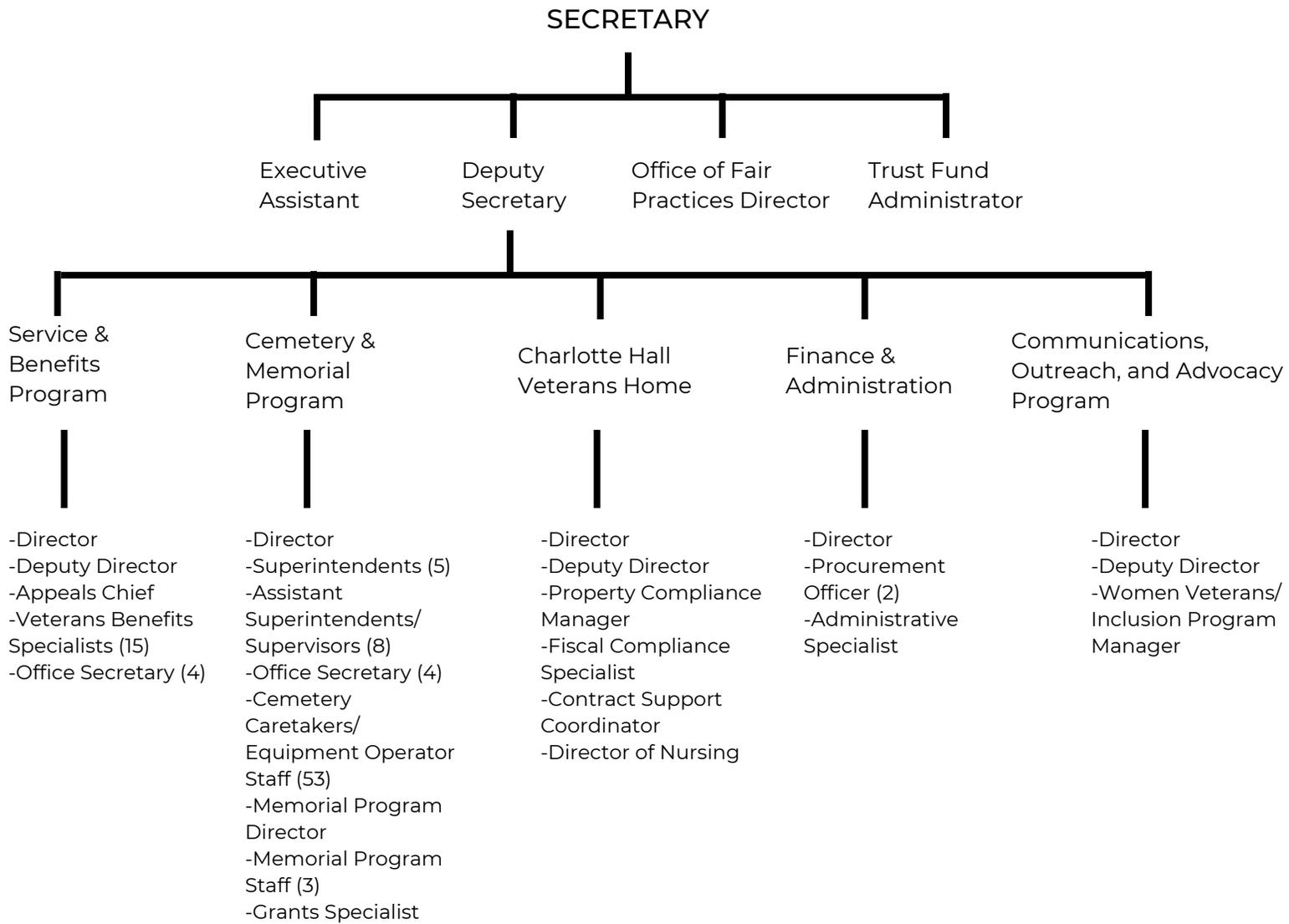
Sincerely,

George Owings, III

Data Snapshot

	3.7 million	Communications, Outreach, and Advocacy Program Total Contacts
	\$37 million dollars	Service and Benefits Program Monetary Awards
	295	Charlotte Hall Veterans Home Census
	3,470	Cemetery and Memorial Program Interments
	\$246,000	Maryland Veterans Trust Fund Grant Awards

WHO WE ARE: Organizational Chart*



*Contractual staff not included on the organizational chart



WHO WE SERVE: Maryland Veteran Population



Period of Service*

World War II	2,876
Korean Conflict	13,903
Vietnam Era	98,091
Gulf War Era	174,195
Peacetime	75,805

Age Distribution*

<20-39	52,013
40-59	116,861
60-79	145,109
80+	41,806

Homelessness

According to the MD Interagency Council on Homelessness, during the January 2021 Point in Time Count, 281 veterans were identified as homeless. This was a decrease from 2019 when 490 veterans were identified as homeless. At that time 411 were sheltered.

The 2021 veteran count represented 6.1% of Maryland's homeless population. This was a decrease from 7.5% in 2020. Of those identified in 2021, 261 were sheltered.

Total Veterans*	355,787
Women Veterans*	52,302
Race/Ethnicity Distribution*	
White	222,032
Black/African American	108,678
Hispanic/Latino	17,376
Two or more races	11,255
Asian	7,541
Other	4,694
American Indian/Alaska Native	1,140
Native Hawaiian/Pacific Islander	447

Veteran Unemployment Rate (11/22)

According to the MD Department of Labor, in November 2022 the Maryland veteran unemployment rate was 4.3%.

Income (2021: ACS 1-Year Est)

Veterans with income below poverty level	16,043
Median income	\$64,530

Educational Attainment (2021: ACS 1-Year Est)

High school graduate	75,600
Some college or associates degree	103,400
Bachelor's degree or higher	135,600

VA Benefits Utilization**

According to the VA, as of 9/30/2020, 94,417 Maryland veterans were receiving disability compensation and another 2,559 were receiving a VA pension. There were 155,239 veterans enrolled in the VA Healthcare System.

Suicide Data

According to MD Department of Health, Vital Statistics Administration's most recent available data, there were 99 deaths by suicide among Maryland residents who served in the Armed Forces in 2019. This does not differentiate between active duty, Guard or Reserves, and veteran status. In 2019, 84% were non-Hispanic white, 97% were male, and 63% involved a firearm as the means of death.

*www.va.gov/vetdata/Veteran_Population.asp/: Veteran population projections 2020-2050

**www.data.va.gov/stories/s/ym5g-jit9

WHO WE SERVE: National Trends (sources on page 20)



Population

- According to the US Census, the number of veterans in the United States is declining with the aging and passing of World War II, Korean War, and Vietnam Era service members
- About 1 in 8 adult men and 1 in 100 adult women have served
- Post 9/11 veterans are more racially diverse and more likely to have attended some college compared to older veteran counterparts
- Women veterans are expected to make up 17% of all veterans by 2040
- Post 9/11 women veterans tend to be young, diverse, and highly educated

Service-Connected Disability Status

- According to the US Census, compared to civilian counterparts, veterans today are more likely to suffer from trauma-related injuries, substance abuse, and mental health disorders
- Compared to veterans of other service eras, Post 9/11 veterans have a significantly higher chance (43%) of having a service-connected disability and to have a rating of 70% or higher (39%)
- Among all veterans, men are no more likely to have a disability than women, but women are more likely to have a rating of 70% or higher
- According to the VA, in December 2022 Post 9/11 veteran claims made up 24% of the total inventory, Gulf War made up 36%, and combined Vietnam, peacetime, and other eras made up 44%
- As of November 2022, VA claims hit an all-time high with claims resulting from the PACT Act expected to reach more than 700,000 in the coming months

Families & Caregiving

- According to Syracuse University's Institute for Veterans and Military Families, caregivers in military families are caring for those with invisible injuries. Most often the injury or condition is related to emotional or mental health concerns rather than physical ones
- Caregiving is possibly more prevalent in military connected families than in the general US population, they are younger, likely female, married, and caregiving for a veteran and children
- As of 2019, there were an estimated 23.1 million veteran families with a spouse and dependent children

Behavioral Health

- According to the VA, in 2020, there were 6,146 veteran deaths by suicide, 343 fewer than in 2019. Suicide was the 13th leading cause of death among veterans and the second leading cause of death among veterans under the age of 45

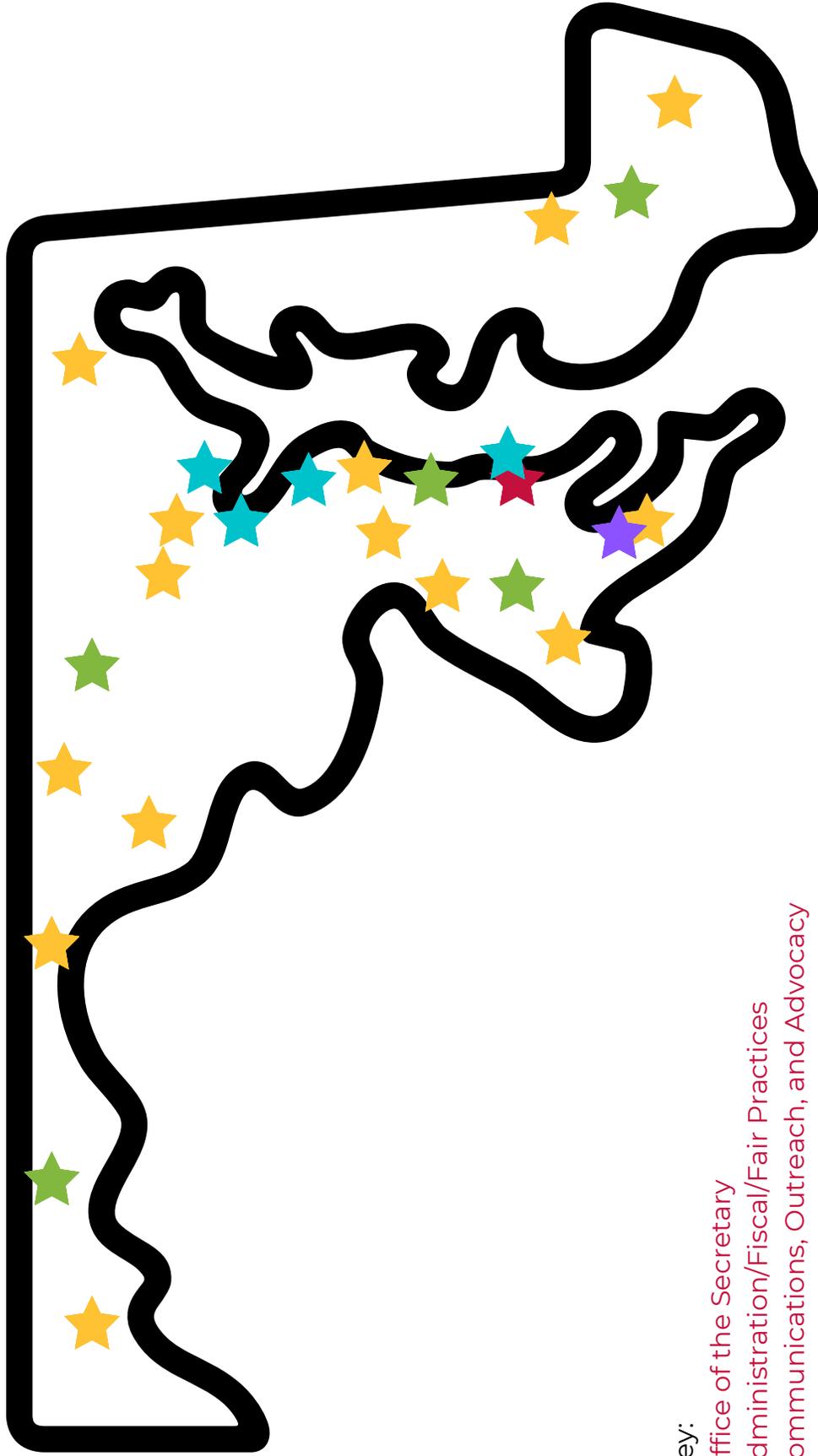
Homelessness

- According to the VA, since 2010, the number of veterans experiencing homelessness has been cut almost in half, from 74,087 in 2010 to 37,252 in 2020. Factors affecting the reduction include investments in veteran focused programs and the Housing First approach

Considerations based on national trends

- Increase outreach to women and other marginalized veteran populations to ensure they are aware of VA benefits, healthcare, and mental health services
- Increase outreach to caregivers, spouses, and adult children of veterans to ensure they are aware of the VA Caregiver Support Program, Charlotte Hall Veterans Home, VA benefits, and other wellness resources
- Diversify outreach to communities serving veterans to educate on VA benefits and healthcare and increase capacity to serve more veterans filing VA claims in response to the PACT Act
- Strategically provide outreach to state agencies and local municipalities, especially in rural areas, encourage government and community organizations to screen for military service and to refer to MDVA and VA for benefits information

WHERE WE SERVE: Locations



Key:

- Office of the Secretary
- Administration/Fiscal/Fair Practices
- Communications, Outreach, and Advocacy
- Service Offices
- State Veteran Cemeteries
- Veteran Memorials
- Charlotte Hall Veterans Home

HOW WE SERVE: MDVA PROGRAMS

SERVICE AND BENEFITS PROGRAM

The MDVA Service and Benefits Program assists veterans, dependents, and survivors, in obtaining benefits from the VA, the U.S. Department of Defense and the State of Maryland. With offices statewide, benefits specialists have access to VA claim tracking systems which allows personnel to provide the most accurate information. Since October 15, 1979, the program has served as a repository for DD214s for veterans released from active duty who return to Maryland. The program partnered with VA in 2022 to host 4 claims clinics/resource fairs.

The Service and Benefits Program accepted power of attorney for 1,880 veterans and processed 1,348 property tax exemption applications. The program also verified veteran status for more than 200 Veteran Small Business Enterprise Program applications.



FY22 contacts 165,309
 FY22 claims filed 3,715
 FY22 VA payments \$37 million dollars
 FY22 claim approval rating 90%

CUSTOMER FEEDBACK

"I was very apprehensive and unsure about how to proceed with my claim until I sat down with him. He carefully listened to my complaints and helped me understand how to relay them in my claim.

Mr. Wesley was kind enough to copy the loads of medical files that I brought in while I waited, and he did not make me feel like I was troubling him. I was very grateful and reassured that he truly wanted to assist me...I will forever be in debt to them for their kind service and to know that they are gladly assisting veterans such as myself with such dedication and respect."

-Veteran assisted by the Bel Air Service Office



CHARLOTTE HALL VETERANS HOME

Charlotte Hall Veterans Home is a 444-bed facility in St. Mary's County providing assisted living and skilled nursing care for Maryland Veterans and eligible spouses. Veterans from all over Maryland reside there, with 20% hailing from Prince George's County.

Two large scale projects this fiscal year included the replacement of core elevators and facility washing machines which cost \$810,860.00 and \$343,320.00, respectively.

The COVID-19 pandemic significantly impacted the home. Responses to mitigate the transmission of the virus have drastically changed daily operations. Compared to pre-pandemic levels the census is considerably reduced and the home continues to see outbreaks resulting from community transmission.

One hundred percent of residents are fully vaccinated and despite continuing challenges, the home is fully open to all services, activities, and visitations. The outpouring of support from the community and volunteers has not stopped.

The home continues to receive guidance from all levels of government to ensure vaccines, therapeutics, PPE, and staffing assistance is available for preventive and curative care for residents.

Resident population

14% female

10% spouses

32% age 80-89

86% wartime veterans

FY22

Average census 295

Occupancy rate 66%

Volunteer hours 2,545

Contributions \$142,000



CEMETERY AND MEMORIAL PROGRAM

The MDVA Cemetery Program maintains five veteran cemeteries, providing a final resting place for Maryland veterans and their eligible dependents. This year, 3,470 veterans and dependents were interred at our cemeteries. The cemeteries include Crownsville in Anne Arundel County, Cheltenham in Prince George's County, Eastern Shore in Dorchester County, Garrison Forest in Baltimore County and Rocky Gap in Allegany County. Interment services are provided Monday through Friday and cemeteries are open to the public 365 days a year. Over the past five years, the Cemetery Program has averaged 3,430 interments each year. The first unaccompanied dignified burial ceremony was held in January and the first National Guard member was interred in December.

HIGHLIGHTS

The Cheltenham expansion project grant was completed in May and included a new administration building, refurbished maintenance building, new storage bays and covered fuel pumps. Two new columbarium and 6000 preset crypts were also added. The Crownsville carillon was repaired and repainted. New cement was laid in the cortege area of Garrison Forest. The raise and realignment project was completed in the older sections at Rocky Gap and a storage overhang was installed. The Memorial Program hosted four events and one Naval Academy cadet sponsored cleanup project at the WWII Memorial. Two cleanup projects were sponsored by the Travis Manion Foundation-Annapolis Chapter at the Gold Star Families Monument. Additionally, an infrastructure plan is underway to improve access to the Gold Star Families Monument.



COMMUNICATIONS, OUTREACH, AND ADVOCACY PROGRAM

The MDVA Communications, Outreach, and Advocacy Program is charged with implementing innovative practices to seek out and inform veterans and families about benefits, services, and incentives that are available from federal, state and local governments and the community. The program is also responsible for representing MDVA on a number of commissions and councils and serving as a voice for the veteran community across many subjects including behavioral health, homelessness, workforce development, health equity, and employment.

FY22 Data Highlights

425 events attended

8,046 face to face or virtual contacts

2,059,900 newsletters opened

791,158 Facebook reach

67,778 Twitter reach

125,872 website visitors

TOTAL CONTACTS ACROSS ALL CHANNELS

3,708,860

WOMEN VETERANS/INCLUSION PROGRAM

Now in its second year, the Women Veterans/Inclusion Program continues to grow. Four regional focus groups were held in 2022 to identify challenges faced by women and other marginalized veteran populations. The outcomes are helping to guide the work of the now established program advisory group.

A women veterans recognition and wellness event was held in June 2022. Eight state employees who have served in the military were recognized with Governor citations.

Three key areas of focus for 2023 will be faith-based outreach, establishing a quarterly 'safe space' chat group, and hosting the first annual diversity event. Partnerships have been established with the Frederick County Veterans Resource Center, Maryland Commission for Women, and Public Safety and Correctional Services.

The program manager is a member of the Morgan State University Women Veterans Entrepreneurs Initiative Board and National Association of Women Veterans Coordinators.



INNOVATING OUR REACH

MDVA RECEIVES NATIONAL RECOGNITION

In February, the Communications, Outreach, and Advocacy Program was honored to receive the VA Abraham Lincoln Pillars of Excellence Award for innovative state program. The 8-year partnership with Maryland State Library Agency has led to designated veteran liaisons in all library systems, expanded programming for veterans and families in public libraries, and education on VA resources to library personnel.



COMMUNITY PARTNER COMMUNICATIONS TOOLKIT

To empower federal, state, and local government, community organizations, and veteran groups to share MDVA information, a digital communications toolkit with extensive resources was developed and published in March 2022.



OPERATION GREEN LIGHT

MDVA joined the National Association of Counties, 10 states, and 325 local governments in November 2022 on Operation Green Light, a national initiative to elevate awareness of local veteran resources. The goal was to illuminate buildings in green to show veterans they are seen and appreciated. More than 10 counties in Maryland participated and with MDVA outreach, there were more than 25 confirmed green light landmark illuminations. A goal for 2023 is to expand the state's participation with increased attention paid to community wellness organizations and suicide prevention.



LANDING ZONE MARYLAND

A focus group was held in 2022 to inform new ways to welcome veterans to Maryland. As a result, Landing Zone Maryland, a web-based guide with information for transitioning or retiring veterans and families was published. MDVA now sends a vibrant postcard to returning veterans with a QR code connected to the Landing Zone Maryland guide. In addition, customers who identify as veterans at MD Motor Vehicle Administration's point of service now receive a Landing Zone Maryland pocket card with the associated QR code.



**PROGRAMS AND INITIATIVES MANAGED BY THE
COMMUNICATIONS, OUTREACH, AND ADVOCACY PROGRAM**

**MARYLAND VETERANS SERVICE ANIMAL
PROGRAM AND FUND**

Established in 2017, the Maryland Veterans Service Animal Program and Fund provides grants to organizations who train service dogs or provide qualifying equine therapy to veterans. This year, four organizations received \$10,000 each in grant funding.

FY22 Grant Awardees:

- Freedom Hills Therapeutic Riding Program
- Lifeline Horse Rescue and Rehabilitation Inc.
- Promise Landing Farm
- Warrior Canine Connection

Calendar year 2022 brought process improvements to include a new online application and published notice of funding availability. A committee now convenes to review and approve applications and a part time contractual grant specialist manages the program. Approximately \$220,000 in appropriated general funds are now available for grants and the program maintains a special fund balance of \$12,451. Fiscal year 2023 applicant organizations may apply for grants up to \$25,000.



**CONNECTING WITH MARYLAND'S LOCAL
VETERANS COMMISSIONS**

Since 2020, the Communications, Outreach, and Advocacy Program has convened regular meetings of local veterans commissions. Understanding the value in collective impact, these meetings commenced to provide education and information on VA benefits and healthcare to community level veteran organizations. The meetings provide opportunities to share updates and best practices for serving veterans and families at the local grassroots level.

Topics covered in 2022 included the MDVA Women Veterans/Inclusion Program, veteran data sources, MD Department of Disabilities Assistive Technology Program and the VA Veterans Readiness and Employment Program. Almost 50 state and local veteran leaders convened for a behavioral health collaborative meeting in August. The event included briefings on the new 988 crisis line, naloxone training and administration, and updates on suicide prevention initiatives.

**PROGRAMS AND INITIATIVES MANAGED BY THE
COMMUNICATIONS, OUTREACH, AND ADVOCACY PROGRAM**

VETERANS SERVICES SPECIALIST PROGRAM

Established in 2017, the Veterans Services Specialist Program designated veteran liaisons in state government. Liaisons convene for education on VA resources and are charged with sharing resource information with veteran employees and constituents. They also refer veterans to MDVA for assistance. In August, liaisons participated in the behavioral health collaborative meeting with local veterans commissions. Almost 40 local and state government personnel were trained to administer naloxone at this event. Liaisons returned to in person meetings in October 2022 with a strategy session at Heroes Ridge in Western Maryland. Goals for 2023 include designing veteran specific onboarding materials for new personnel and holding state agency veteran resource days for government employees.



**SUICIDE PREVENTION STRATEGIES
GOVERNOR'S CHALLENGE TO PREVENT SUICIDE
AMONG SERVICE MEMBERS, VETERANS, AND
FAMILIES (SMVF)**

The Communications, Outreach, and Advocacy Program director continues to co-lead Maryland's participation in the VA/SAMHSA Governor's Challenge. Leading workgroup one, "identification of SMVF and screening for suicide risk", MDVA is working with the MD Department of Health to produce a training video for state government on best practices for identifying SMVF and how to refer to VA resources when seeking state services.

In addition to this work, the challenge team plans to implement an SMVF peer credential and has launched the lethal means safety Trained Military Assistance Program for civilian healthcare providers. In August 2022, MDVA was selected to present at the nationwide VA/SAMHSA Innovations Conference on how to partner with public libraries to implement suicide prevention programs.



MARYLAND VETERANS TRUST FUND

A 501c3 organization, the trust fund provides non-emergency, financial assistance to veterans or widows/widowers of veterans. Following a brief applicant interview with the trust fund administrator, a review committee approves or denies applications. Committee members strive to ensure equitable distribution of grants and to assist as many individuals as possible.

2022 Donations and Contributions: \$523,493

2022 Grant Awards: \$246,044

Donations come from individuals, organizations and the Maryland Lottery and Gaming Agency. It is governed by a Board of Trustees and chaired by the MDVA Secretary.

OFFICE OF FAIR PRACTICES ESTABLISHED

MDVA established its Office of Fair Practices in 2022. The mission of the office is to administer and enforce state and federal equal employment opportunity laws and policies by promoting a work environment free of any unlawful discrimination, harassment and retaliation; and assist in creating a diversified workforce for Maryland State government employees and applicants.

The vision is to create a diverse workforce free of unlawful discrimination, harassment and retaliation by continuing to provide resources such as reasonable accommodation for disabled employees and remaining in compliance with required training.



BOARDS AND COMMISSIONS

Maryland Veterans Commission

This commission meets quarterly and advises the Secretary on issues related to veterans, including veteran related legislation. Commissioners represent the Department at commemorative events and present Governor's Proclamations on special days to include Veterans Day and Memorial Day. The Commission has the following active sub-committees: Combating Substance Misuse Impacting Maryland Veterans and Their Families, and Incarcerated Veterans. Commissioners are appointed by the Governor to five-year terms. The Governor also names the Chair.

In addition to the eight congressional districts, the following organizations or categories are represented:

- American Ex POW's
- American Legion
- AMVETS
- Catholic War Veterans
- Paralyzed Veterans of America
- Disabled American Veterans
- Fleet Reserve Association
- Jewish War Veterans
- Korean War Veterans Association, Inc.
- Marine Corps League
- Maryland Officer's Association of America
- Military Order of the Purple Heart
- National Association of Black Veterans
- Vietnam Veterans of America
- Pearl Harbor Survivors Association- (honorary nonvoting member)
- Polish Legion of American Veterans
- Reserve Officers Association (added in 2022)
- The Retired Enlisted Association
- Iraq/Afghanistan War Veteran
- Veterans of Foreign Wars
- Women Veterans Member

BOARDS AND COMMISSIONS

Maryland Veterans Home Commission

The Veterans Home Commission advises the department on issues related to state veteran homes. They interact with veterans and other organizations to disseminate information concerning Charlotte Hall Veterans Home. The commission has fourteen members and meets quarterly. Eleven members are named by the Governor with Senate advice and consent to five-year terms. Three members serve ex-officio, representing the Governor, Speaker of the House and President of the Senate.

War Memorial Commission

The War Memorial Commission shares custody and supervision of the War Memorial Building and the War Memorial Plaza with the City of Baltimore. Maintenance costs are equally shared by the State of Maryland and the City of Baltimore. The Commission meets quarterly and consists of ten members who 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.

The MDVA Secretary or his/her designee is appointed and serves as a member of the following commissions, councils or boards. In 2022, Communications, Outreach, and Advocacy Program personnel served as designees to:

- Maryland College Collaboration for Student Veterans Commission
- Maryland Governor's Commission on Suicide Prevention
- Governor's Workforce Development Board
- Maryland Semiquincentennial Commission
- Maryland Commission on Health Equity
- Maryland Interagency Council on Homelessness



**Maryland Department of Veterans Affairs
Five Years of Progress**

Data Point	2018	2019	2020	2021	2022	Five Year Totals/ Averages
VA claims submitted	4,827	4,917	4,170	2,798	3,715	20,427 claims
New/ increased cash benefits	\$29 million	\$34 million	\$32 million	\$30 million	\$37 million	\$162 million
Veterans Home census	409	399	307	300	295	342 (Avg) residents
Cemetery interments	3,389	3,390	3,159	3,929	3,470	17,337 burials
Total grants to veterans/ widows(ers) in need	\$87,500	\$126,000	\$138,538	\$230,000	\$246,000	\$828,038 in grants
Newsletter subscribers	100,313	136,347	146,201	167,616	198,995	198,995 subscribers
Customer service satisfaction ratings	76%	86%	89%	88%	85%	85% (Avg) service rating

Operational Budget

Program	FY23 Budget
Service and Benefits Program	\$2,027,160
Cemeteries (budget includes \$8.2 million dollars for headstone raising and realignments)	\$15,148,261
Memorials (budget includes \$177,000 for the War Memorial)	\$427,744
Charlotte Hall Veterans Home	\$31,668,042
Executive	\$1,700,043
Communications, Outreach, and Advocacy Program (budget includes \$250,000GF for the Maryland Veterans Service Animal Program)	\$635,986
MDVA	\$51,607,236

References/Resources

1 Maryland Department of Health Veteran and Armed Forces Member Suicides in Maryland, Annual Report 2020

<https://veterans.maryland.gov/wp-content/uploads/sites/2/2020/09/HG-%C2%A7-4-219%E2%80%94Veteran-and-Armed-Forces-Member-Suicides-Annual-Report-2020.pdf>

2 Maryland Interagency Council on Homelessness 2020/2021 Report on Homelessness

<https://dhcd.maryland.gov/HomelessServices/Documents/2021AnnualReport.pdf>

3 State Demographic Data: Race/Ethnicity and Gender, 2020 Data
Purdue University and US Substance Abuse and Mental Health Services Administration

<https://veterans.maryland.gov/wp-content/uploads/sites/2/2014/05/Maryland-Landscape.pdf>

4 Syracuse University, D'Aniello Institute for Veterans & Military Families, Caregiving in Military Families report, 2021

https://bluestarfam.org/wp-content/uploads/2021/06/BSF_RCI_Caregiving_Report_2021.pdf

5 United States Census Bureau: American Community Survey
2021: ACS 1-Year Estimates

<https://data.census.gov/table?q=veterans+in+Maryland&tid=ACSSTIY2021.S2101>

6 VA 2022 National Suicide Prevention Annual Report

<https://www.mentalhealth.va.gov/docs/data-sheets/2022/2022-National-Veteran-Suicide-Prevention-Annual-Report-FINAL-508.pdf>

7 VA Claims Inventory report, 2022

https://www.benefits.va.gov/reports/mmwr_va_claims_inventory.asp

8 VA National Center for Veterans Analysis and Statistics

https://www.va.gov/vetdata/Veteran_Population.asp

9 VA State Summary Report, FY2019

<https://www.data.va.gov/stories/s/ym5g-jit9>

10 VA Strategic Plan, Fiscal Years 2022-2028

<https://www.va.gov/oei/docs/va-strategic-plan-2022-2028.pdf>

11 VA Veteran Homelessness Fact Sheet, 2021

https://www.va.gov/HOMELESS/Veteran_Homelessness_Fact_Sheet.asp

MDVA Leadership Team

George W. Owings, III
Secretary

Robert Finn
Deputy Secretary

Katie Sonntag
Executive Assistant
(retired December 2022)

Pete Pantzer
Finance and Administration
Director

Phil Munley
Service and Benefits Program
Director

Michelle Cariaso
Charlotte Hall Veterans Home
Director

Russell Ware
Cemetery and Memorial Program
Director

Dana Burl
Communications, Outreach, and Advocacy Program
Director

The Maryland Department of Veterans Affairs is a State Government Executive Department with a service mission to assist veterans, active-duty service members, their families and dependents, in securing benefits earned through military service.

Under the Department of Veterans Affairs are five major programs:

Service and Benefits Program
Charlotte Hall Veterans Home
Cemetery and Memorial Program
Communications, Outreach, and Advocacy Program
Maryland Veterans Trust Fund

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