

Dawn Buckingham, M.D.
Commissioner, General Land Office
Chairwoman

James Rothfelder
Board Member



Tony Dale
US Army Veteran
Executive Secretary

Judson Scott
Rear Admiral, US Navy (Retired)
Board Member

TEXAS VETERANS LAND BOARD

NOTICE OF SPECIAL CALLED MEETING

The Texas Veterans Land Board will conduct a special called meeting to be held in person on October 28, 2025, at 10:00 A.M. at Stephen F. Austin Building, 1700 N. Congress Ave., Room 170, in accordance with the Texas Government Code §551 (Open Meetings Act).

Access to the meeting by members of the public will be published in advance in the Texas Register in accordance with the Texas Open Meetings Act. A link to access the meeting via video will be posted on the Texas General Land Office's website on the morning of the meeting.

Any member of the public who wishes to address the Veterans Land Board on a matter within the authority of the Veterans Land Board should indicate so at the start of the meeting or during any public comment period.

I. AGENDA

1. Call to order
 - a. Roll call and quorum established
 - b. Invocation
 - c. Pledge of Allegiance to the US and Texas flags
 - d. Presentation of Alamo flag by Board to Chaplain
2. Approval of minutes from the meeting of August 5, 2025.
3. Citizen communication (Two Minutes each. No deliberations with the Board. The Board may respond only with factual statements, recitation of existing policy, and requests for an item to be placed on a future Agenda.)
4. Chair and Board Member Opening Comments.
5. Recognition of the 79th Anniversary of the Texas Veterans Land Board.
6. Consideration and possible action on adopting a resolution commemorating the Semiquincentennial 250th Anniversary of the Founding of the United States of America
7. Veterans Land Board Bond Funds Management
 - a. Quarterly Veterans Land, Housing and Home Improvement Program Update for Fiscal Year 2025 4th Quarter.

8. Veterans Land Board Land and Housing
 - a. Consideration and possible action to set aside bids received from the Online Bidding Forfeited Land Sale held September 2, 2025, to October 16, 2025, on any tract where the account holder is making an appeal.
 - b. Consideration and possible action to accept and award all qualified high bids received from the Online Bidding Forfeited Land Sale held September 2, 2025, to October 16, 2025.
 - c. Consideration and possible action on request to forfeit VLB delinquent land accounts and accounts involved in tax suits.
 - d. Consideration and possible action on request to Order for Sale land tracts that may be included in the next Online Bidding Forfeited Land Sale and to set the next Quarterly Electronic Forfeited Land Sale bidding period to begin December 2, 2025, through January 15, 2026.
 - e. Consideration and possible action on delegation of authority to the Executive Secretary to raise home loan maximum amount to match the Veterans Administration (VA) and Federal Housing Finance Agency (FHFA) limits.
 - f. Recognition of top lenders and loan officers for the 2025 Veterans Housing Assistance Loan Program.
9. Texas State Veterans Cemeteries
 - a. Report on Texas State Veterans Cemetery operations.
10. Texas State Veterans Homes
 - a. Report on State Veterans Home Operations.
 - b. FY25 annual report on collaboration with Texas Veterans Commission on assisting Texas State Veterans Home Residents with VA Disability Claims.
 - c. Consideration and possible action to designate a location in Bexar County as the site of a Texas State Veterans Home contingent upon a donation of land and delegation of authority to the Executive Secretary to accept a donation of land that is suitable for that purpose.
11. General Land Office Contract Management
 - a. Presentation and discussion on the Annual Report of VLB Contracts & Major Contracts.
12. VLB Marketing
 - a. Annual Report on VLB Marketing and Outreach Activities and Texas Veterans Call Center operations.
13. Internal Audit
 - a. Presentation of the Fiscal Year 2026 Audit Plan and related matters.
14. Construction Service

- a. Report on warranty issues related to the Tuskegee Airmen Texas State Veterans Home in Fort Worth.

15. Executive Secretary Report

- a. Annual report on the FY25 Operational Plan.
- b. Report on Veterans Land Board operations.

16. Chair and Board Member Closing Comments.

17. Adjournment.

An unscheduled Closed Executive Session may be called to discuss any item on this posted agenda provided it is within one of the permitted categories under Chapter 551 of the Texas Government Code.

The above agenda schedule represents an estimate of the order for the indicated items and is subject to change at any time. All agenda items are subject to final action by the Board. Separate agenda items may be combined and discussed together at the discretion of the Chair. Any final action, decision, or vote on a matter deliberated in Closed Executive Session shall be made in an open meeting pursuant to the Texas Open Meetings Act, Chapter 551 of the Texas Government Code. Certain information may be presented to and by the Board, under the headings of "Citizen Communications", and "Board Comments" however, by law, the Board shall not discuss, deliberate, or vote upon such matters except that a statement of specific factual information, a recitation of existing policy, and deliberations concerning the placing of the subject on a subsequent agenda may take place. The General Counsel has approved the Executive Session Items on this agenda.

The Texas Veterans Land Board meeting room is wheelchair accessible and accessible parking spots are available. Requests for accommodation or interpretive services must be made 48 hours prior to this meeting. Please contact (800)998-4456 for further information.

A handwritten signature in black ink that reads "Anthony W. Dale". The signature is stylized with a large, sweeping initial "A" and a long, horizontal flourish extending to the right.

ANTHONY W. DALE
Executive Secretary



TEXAS VETERANS LAND BOARD
SPECIAL CALLED MEETING
Tuesday, August 5, 2025, 10:00 A.M.
1700 Congress Avenue, Room 170, Austin, TX 78701

1. Call to order

- a. Chairwoman Buckingham called the meeting to order at 10:03 A.M.
- b. The Chair declared a quorum present.

Members present were:

Chairwoman Dawn Buckingham, M.D.
Board Member James Rothfelder
Board Member Judson Scott

Also present:

Executive Secretary Tony Dale
Assistant Executive Secretary Darren Fitz Gerald
General Counsel Jeff Gordon

- c. Invocation was led by Chaplain of the Day Tony Dale.

2. Approval of the minutes from the regular Board meeting of May 13, 2025. Approved by unanimous consent.
3. Citizen Communications. No members of the public testified during citizen communications.
4. Chair and Board Member Opening Comments. General comments made by the board.
5. Veterans Land Board Bond Funds Management
 - a. Quarterly Veterans Land, Housing and Home Improvement Program Update for Fiscal Year 2025 3rd Quarter. This is a non-action item, therefore no action taken.
 - b. Consideration and possible action on a resolution authorizing the transfer of funds from the Veterans Land Board to the General Land Office for direct and indirect administration expenses for Fiscal Year 26. Motion was made by Mr. Rothfelder, and seconded by Mr. Scott, to approve according to staff recommendations. The motion carried unanimously.
 - c. Consideration and possible action on resident room rates in the Texas State Veterans Home Program and delegation of authority to the Executive Secretary to adjust resident room rates in Texas State Veterans Homes, and other related

matters. Motion was made by Mr. Scott, and seconded by Mr. Rothfelder, to approve according to staff recommendations. The motion carried unanimously.

6. Veteran Land Board Land and Housing.

- a. Consideration and possible action to set aside bids received from the Online Bidding Forfeited Land Sale held June 2, 2025, to July 17, 2025, on any tract where the account holder is making an appeal. No appeals made item removed by Chair.
- b. Consideration and possible action to accept and award all qualified high bids received from the Online Bidding Forfeited Land Sale held June 2, 2025, to July 17, 2025. Motion was made by Mr. Scott, and seconded by Mr. Rothfelder, to approve according to staff recommendations. The motion carried unanimously.
- c. Consideration and possible action on request to forfeit VLB delinquent land accounts and accounts involved in tax suits. Motion was made by Mr. Rothfelder, and seconded by Mr. Scott, to approve according to staff recommendations. The motion carried unanimously.
- d. Consideration and possible action on request to Order for Sale land tracts that may be included in the next Online Bidding Forfeited Land Sale and to set the next Quarterly Electronic Forfeited Land Sale bidding period to begin September 2, 2025, through October 16, 2025. Motion was made by Mr. Scott, and seconded by Mr. Rothfelder, to approve according to staff recommendations. The motion carried unanimously.
- e. Consideration and possible action to delegate authority to the Executive Secretary to execute a credit reporting service agreement for the Texas Veterans Land and Home Improvement Loan Programs. Motion was made by Mr. Scott, and seconded by Mr. Rothfelder, to approve according to staff recommendations. The motion carried unanimously.

7. Texas State Veterans Cemeteries.

- a. Report on Texas State Veterans Cemetery Operations. This is a non-action item, therefore no action taken.
- b. Consideration and possible action on delegation of authority to the Executive Secretary to amend a contract for the management and operation on the Central Texas State Veterans Cemetery in Killeen. Motion was made by Mr. Rothfelder, and seconded by Mr. Scott, to approve according to staff recommendations. The motion carried unanimously.

- c. Consideration and possible action to execute a contract for management and operations of the West Texas State Veterans Cemetery in Lubbock. Motion was made by Mr. Scott, and seconded by Mr. Rothfelder, to approve according to staff recommendations. The motion carried unanimously.
 - d. Consideration and possible action on the submission of a grant application to the U.S. Veterans Administration's National Cemetery Administration for the development and construction of the sixth Texas State Veterans Cemetery in east Texas in the vicinity of Longview. Motion was made by Mr. Scott, and seconded by Mr. Rothfelder, to approve according to staff recommendations. The motion carried unanimously.
- 8. Texas State Veterans Cemeteries.
 - a. Report on Texas State Veterans Home Operations. This is a non-action item, therefore no action taken.
- 9. Legal Services
 - a. Consideration and possible action to renew the management and operations agreement for the Richard A. Anderson Texas State Veterans Home in Houston. Motion was made by Mr. Rothfelder, and seconded by Mr. Scott, to approve according to staff recommendations. The motion carried unanimously.
- 10. Construction Service
 - a. Update of construction projects. This is a non-action item, therefore no action taken.
- 11. Executive Secretary Report
 - a. Report on Fiscal Year 26 Operational Plan. This is a non-action item, therefore no action taken.
 - b. Report on Veterans Land Board operations. This is a non-action item, therefore no action taken.

II. EXECUTIVE SESSION 11:06 A.M. – 11:34 A.M.

In accordance with Chapter 551, Government Code, the Texas Veterans Land Board will now convene in Executive Session pursuant to the following provisions of the Texas Open Meetings Act, Chapter 551, of the Texas Government Code:

- a. Government Code §551.071 - Consultation with attorneys regarding issues concerning construction and warranty at the Richard A. Anderson Texas State Veterans Home in Houston, Texas.
- b. Government Code §551.071(2) – Consultation with attorneys regarding issues related to the operations and management contract and construction of the

Tuskegee Airmen Texas State Veteran Home in Fort Worth, Texas, pursuant to the Board authority under Texas Natural Resources Code, §164.005.

III. RECONVENE REGULAR AGENDA

12. Consideration and possible action, if any, on items discussed in Executive Session.
13. Chair and Board Member Closing Comments.
14. Adjournment. 11:35 A.M.

ATTEST:

APPROVED:

Anthony Dale
Executive Secretary

James Rothfelder
Board Member



MEMORANDUM

TEXAS VETERANS LAND BOARD • CHAIRWOMAN DAWN BUCKINGHAM, M.D.

Date: October 28, 2025

To: Dawn Buckingham, M.D., Chairwoman
James Rothfelder, Member
Judson Scott, Member

From: Darren Fitz Gerald, Assistant Executive Secretary

Subject: Agenda Item 6 - Consideration and possible action on adopting a resolution commemorating the Semiquincentennial 250th Anniversary of the Founding of the United States of America

Recommendation: Staff recommends adoption of the resolution.

2026 marks the Semiquincentennial 250th Anniversary of the Founding of the United States of America in 1776. Both Congress and the President have formally asked for the recognition of the 250th anniversary of the country. This led to the creation of a national commission and federal initiatives, as well as prompting action at the state level.

On January 29, 2025, President Trump issued Executive Order 14189, "Celebrating America's 250th Birthday," which explicitly encourages federal, state, and local governments, as well as citizens, to participate in the anniversary celebration.

To carry out the president's vision, the executive order created the White House Task Force on Celebrating America's 250th Birthday (Task Force 250). Federal initiatives include plans for a "Great American State Fair" and a video series titled "The Story of America".

In 2016, Congress established the U.S. Semiquincentennial Commission. In early 2025, bipartisan legislation was introduced in Congress to authorize a joint session of Congress to be held in Philadelphia in July 2026.

In 2026 the VLB will celebrate its 80th anniversary having served Veterans for 32% of the nation's history. The VLB supports those who conduct our national defense, and it is fitting for the Board to honor the 250th anniversary of the United States and the Veterans who contribute to its defense.



RESOLUTION

A Resolution Commemorating the Semiquincentennial 250th Anniversary of the Founding of the United States of America

WHEREAS, July 4, 2026, marks the 250th anniversary of the adoption of the Declaration of Independence by the Second Continental Congress in Philadelphia in 1776, signifying the founding of the United States of America; and

WHEREAS, the Declaration of Independence proclaimed timeless principles of profound significance to the national heritage of the United States, including that all are created equal and endowed with certain inalienable rights, including life, liberty, and the pursuit of happiness, and that governments derive their just powers from the consent of the governed; and

WHEREAS, the founding of the United States established the principle of federalism, emphasizing a decentralized system of government wherein powers are divided between national and state governments, fostering liberty, accountability, and responsiveness to local communities; and

WHEREAS, this decentralized governance model has allowed for innovation, diverse policy approaches, and stronger accountability to the citizens of each state, ensuring that government remains close to and reflective of the people's will; and

WHEREAS, the founding of the United States initiated a journey toward forming a "more perfect Union," marked by historic achievements, struggles, and progress in realizing the nation's founding ideals for all its citizens; and

WHEREAS, the State of Texas and the Texas Veterans Land Board has played a significant role throughout the history of the United States, contributing to the nation's development, culture, economy, and defense through the efforts and sacrifices of its citizens and support of veterans; and

WHEREAS, the Semiquincentennial offers a unique opportunity for the people of Texas to reflect on our shared history, honor the diverse contributions of all Americans, celebrate our heritage of liberty, and look forward to the future we strive to create for subsequent generations; and

WHEREAS, commemorative activities across Texas will provide educational opportunities, foster civic engagement, encourage community participation, and strengthen appreciation for the history, federalist principles, and foundational ideals upon which both the nation and our state were built;

NOW, THEREFORE, BE IT RESOLVED BY THE VETERANS LAND BOARD OF THE STATE OF TEXAS:

We hereby recognize and commemorate the upcoming 250th Anniversary of the founding of the United States of America on July 4, 2026; and

BE IT FURTHER RESOLVED, that we encourage all citizens and veterans to participate in commemorative events and activities that reflect on our history, celebrate our achievements, and reaffirm our commitment to the ideals of liberty, equality, self-government, and federalism.

I, Dawn Buckingham, M.D., Chairwoman of the Texas Veterans Land Board, do hereby certify that the foregoing is a true and correct copy of a resolution appearing in the minutes of the Veterans Land Board meeting held October 28, 2025.

Dawn Buckingham, M.D.
Chairwoman
Texas Veterans Land Board



MEMORANDUM

TEXAS VETERANS LAND BOARD • CHAIRWOMAN DAWN BUCKINGHAM, M.D.

Date: October 28, 2025

To: Dawn Buckingham, M.D., Chairwoman
James Rothfelder, Member
Judson Scott, Member

From: John Barton, Director of VLB Bond Funds Management

Subject: Agenda Item 7 a - Quarterly Veterans Land, Housing and Home Improvement Program Update for Fiscal Year 2025 4th Quarter.

Recommendation: This agenda item requires no action from the Board.

Prior Board Meeting Item Updates

In August 2025, VLB issued \$181,135,000 of State of Texas Veterans Bonds, Taxable Refunding Series 2025C. In conjunction with the bond issuance, a new floating-to-fixed rate swap was entered into that was the first with the counterparty.

In August, VLB sold 71 mortgages to Gateway First Bank, with proceeds totaling \$24.8 million.

Currently, there are two liquidity agreements that expire in November that are in the process of being renewed and are expected to be finalized by October 30.

Loan Demand – Housing

In 1983, the Legislature created the VLB Veterans Housing Assistance Program to assist Texas Veterans and Military Members in purchasing a home. Through this program, eligible Texas Veterans and Military Members have an opportunity to purchase a home with a low-interest loan with little or no money down.

Consumer demand for home loans was higher in the fourth quarter of the fiscal year compared to the previous year. In September, the Federal Reserve reduced the benchmark interest rate by 25 basis points (0.25%) and mortgage rates decreased for a few weeks but increased from those lows. Demand for FY2025 Q4 averaged \$46.8 million per month and increased 29.13% from FY2025 Q4 versus FY2024 Q4.

	FY2025 Q4	FY2024 Q4	Variance
Housing Loan Value	\$140,379,908	\$99,489,963	\$40,889,945
Housing Loans Closed	345	256	89

In FY2025, VLB purchased 956 loans totaling \$385.2 million with an average loan size of \$402,900.

Since 2018, VLB loans have been made in 180 of 254 Texas Counties.

Loan Demand – Home Improvement

VLB offers qualified veterans or military members loans to help pay for home repairs or upgrades through the Texas Veterans Home Improvement Program (VHIP). This program was introduced in 1986 and provides the same below-market interest rate as the housing loans. The program demand has been steadily declining over the last four years.

For FY2025 Q4, VLB issued 24 loans under the VHIP totaling \$548,810, which was a 17.69% decrease in loan value from FY 2024 Q4.

	FY2025 Q4	FY2024 Q4	Variance
Home Improvement Loan Value	\$548,810	\$645,890	(\$97,080)
Home Improvement Loans Closed	24	27	(3)

In FY2025, VLB issued 101 loans totaling \$2.4 million with an average loan size of \$23,600.

Housing and Home Improvement Loan Interest Rate Setting Process

VLB's current weekly rate setting process revolves around setting a "base" rate that is 15-150 basis points (0.15% to 1.50%) below the benchmark. Eligible borrowers with a service-connected disability rating of 30% or higher are then allowed a 50-basis point (0.50%) reduction to the "base" rate. FY2025 Q4 base/discounted rates averaged 6.12%/5.62% while FY2024 Q4 base/discounted rates averaged 5.77%/5.41%.

Since FY 2018 nearly 88% of VLB Home Loan borrowers qualified for the discounted interest rate and 45% of borrowers were first time homebuyers. Through FY 2025 Q4, 94% of borrowers qualified for the discounted rate and 48% of all borrowers were first time homebuyers.

Loan Demand – Land

The VLB Veterans Land Loan Program is the only one of its kind in the nation. It provides Texas Veterans and Military Members with the opportunity to borrow money to purchase land at favorable interest rates and terms while only requiring a minimum 5% down payment.

Demand for land loans is lower than a year ago but remains consistent with historical program levels.

	FY2025 Q4	FY2024 Q4	Variance
Land Loan Value	\$22,460,940	\$25,404,903	(\$2,943,963)
Land Loans Closed	204	236	(32)

In FY2025, VLB originated 708 land loans totaling \$76.9 million with an average loan size of \$108,600.

The current loan rate for the land program is 7.25%.



Fiscal Year 2025 Monthly \$ Average

- Housing - \$32.1 million
- Land - \$6.4 million
- Home Improvement - \$199K

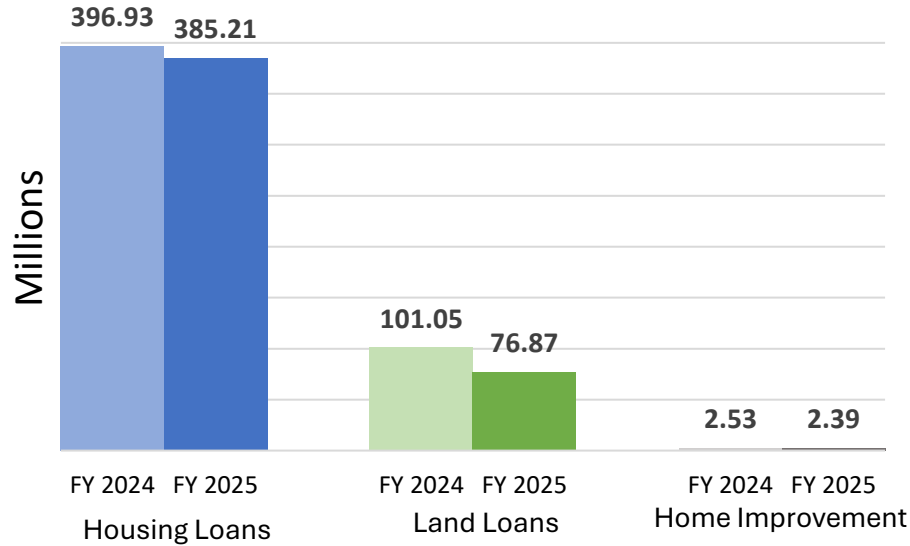
Fiscal Year 2025 Loans Per Month

- Housing - 80
- Land - 59
- Home Improvement - 8

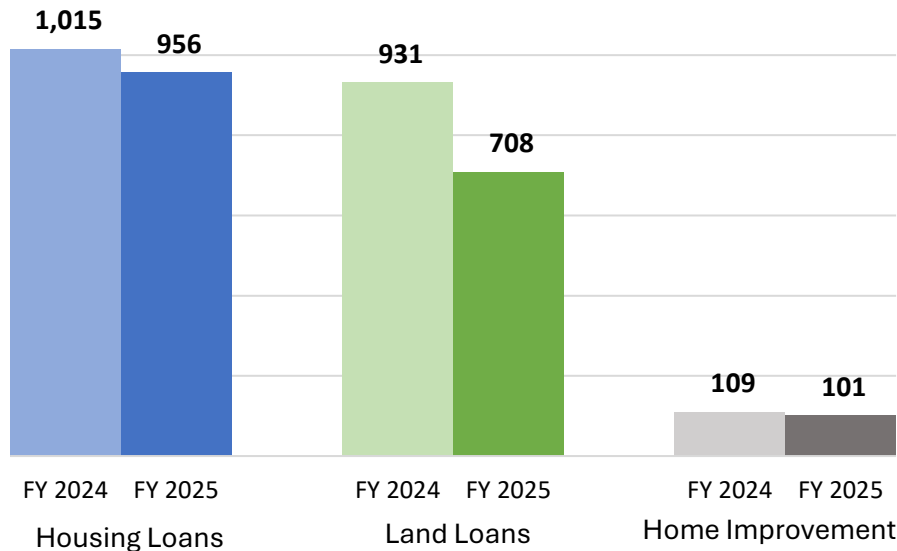
Fiscal Year 2025 Highlights

- 95% of borrowers eligible for the discounted mortgage rate
- 48% of loans funded were First Time Homebuyers
- 94% of loans are guaranteed by the U.S. Department of Veterans Affairs

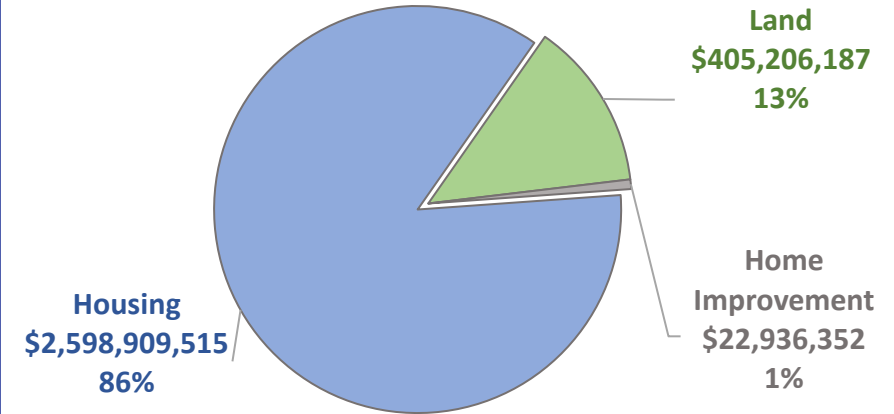
Loans Funded (\$)



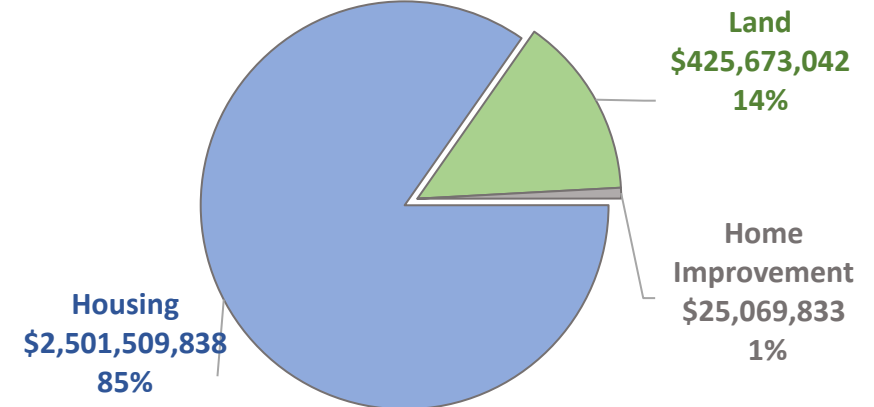
Number of Loans Funded



LOAN PORTFOLIO - FY 2025



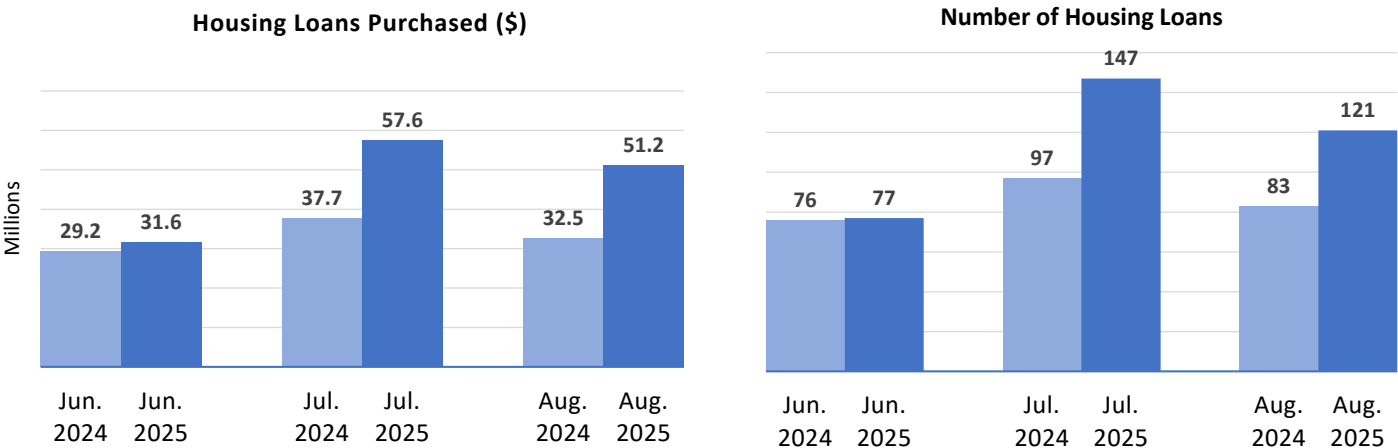
LOAN PORTFOLIO - FY 2024



Fiscal Year 2025 Q4 - Loan Summary Report

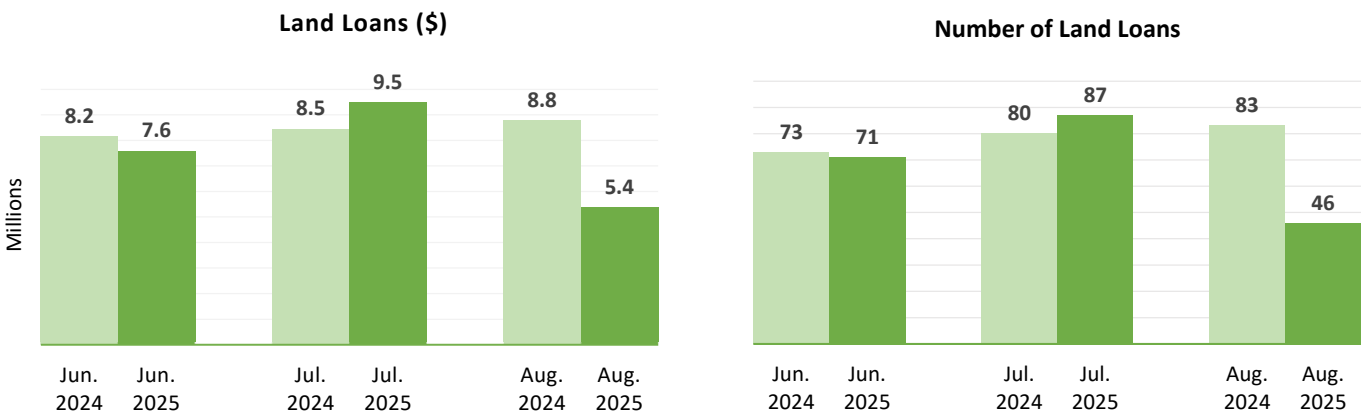


Housing Loans



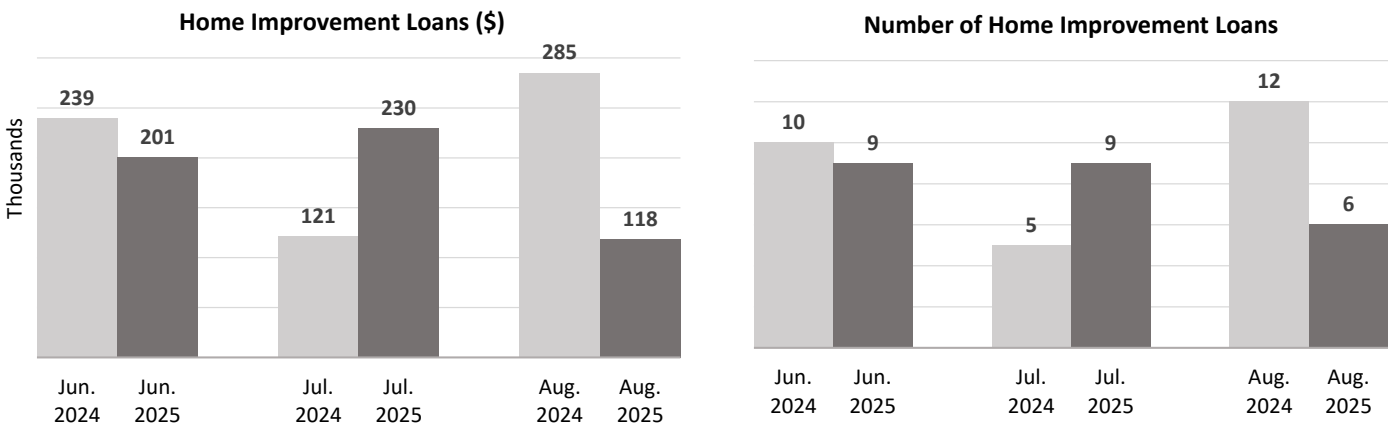
- \$140.4 million in Housing Loans
- \$406,898 Average Housing Loan
- 6.12% Average Interest Rate

Land Loans



- \$18.3 million in Land Loans
- \$110,006 Average Land Loan
- 166 Total Land Loans

Home Improvement Loans

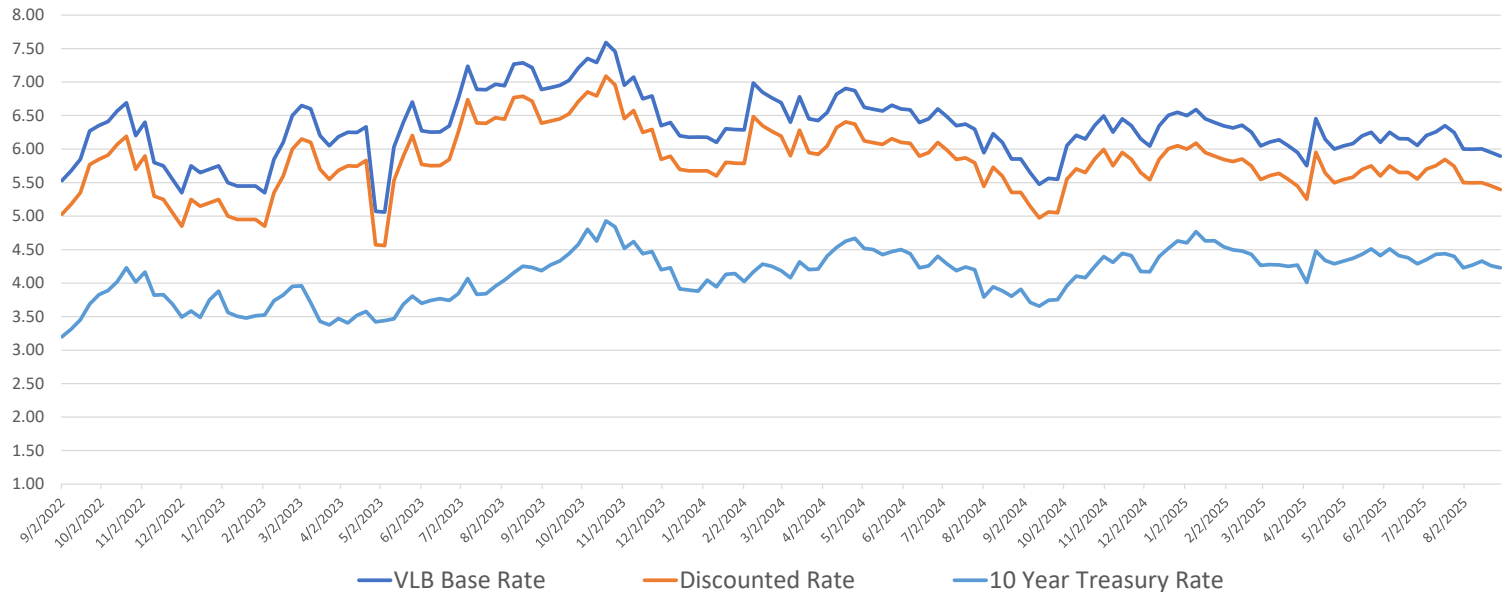


- \$548,810 in Home Improvement Loans
- \$22,867 Average Home Improvement Loan Amount

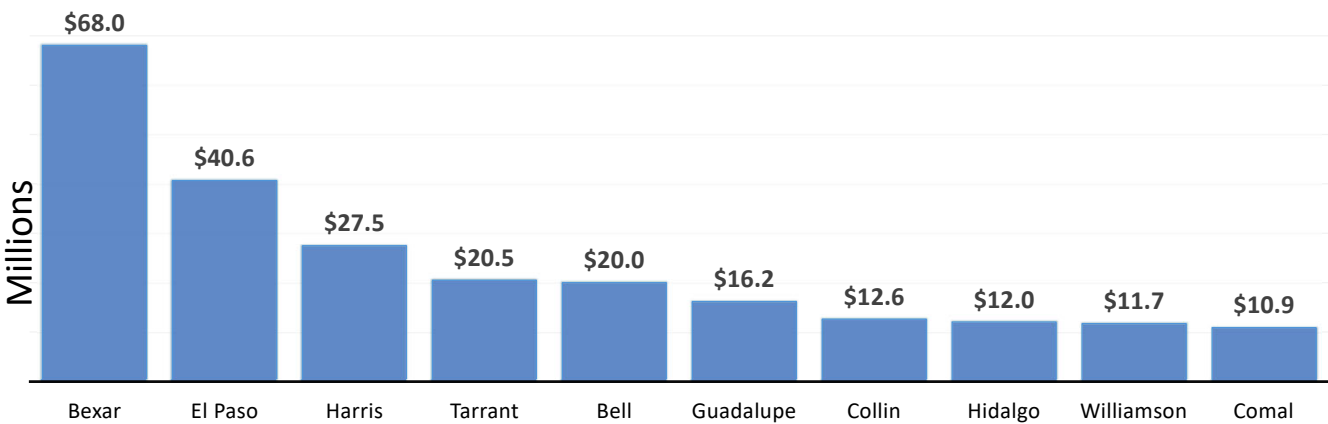
Fiscal Year 2025 Q4 Report



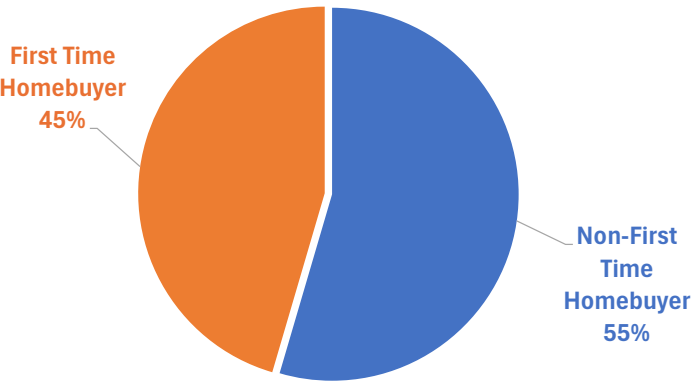
VLB Interest Rate FY2023 through August 31, 2025



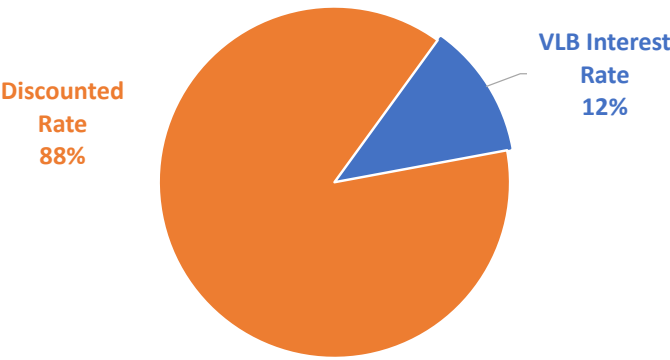
Fiscal Year 2025 Housing Loan Volume - Top 10 Counties



First Time Homebuyer 2018 - Current



Veterans Mortgage Rate Options 2018 - Current



- 94% of loans have a home loan guaranty back by the U.S. Department of Veterans Affairs since 2018



MEMORANDUM

TEXAS VETERANS LAND BOARD • CHAIRWOMAN DAWN BUCKINGHAM, M.D.

Date: October 28, 2025

To: Dawn Buckingham, M.D., Chairwoman
James Rothfelder, Member
Judson Scott, Member

From: Raul Gonzales, Director of Land & Housing

Subject: Agenda Item 8 a - Consideration and possible action to set aside bids received from the Online Bidding Forfeited Land Sale held September 2, 2025, to October 16, 2025, on any tract where the account holder is making an appeal.

RECOMMENDATION: There were no appeals submitted; therefore, Agenda Item 8 a is a non-action item.



MEMORANDUM

TEXAS VETERANS LAND BOARD • CHAIRWOMAN DAWN BUCKINGHAM, M.D.

Date: October 28, 2025

To: Dawn Buckingham, M.D., Chairwoman
James Rothfelder, Member
Judson Scott, Member

From: Raul Gonzales, Director of Land & Housing

Subject: Agenda Item 8 b - Consideration and possible action to accept and award all qualified high bids received from the Online Bidding Forfeited Land Sale held September 2, 2025, through October 16, 2025.

Recommendation: Staff recommends that the Board award all high bids that meet qualifications for the land program.

Background: There were nine tracts offered during the Veteran's Land Sale online bidding period from September 2, 2025, through October 16, 2025. A total of 17 bids were received for the tracts listed resulting in six high bids totaling \$681,925.00.

**October 16, 2025
Veterans Land Sale
Summary of All Bids**

TRACT NUMBER	AMOUNT OF BID	MINIMUM BID	BID PREFERENCE	NAME	COUNTY
14957	\$135,555.00	\$125,000.00	1	BRETT DECKER	Van Zandt
	\$127,000.00	\$125,000.00	2	TONY MCLEMORE	Van Zandt
	\$125,000.00	\$125,000.00	1	ANGELO SIMMONS	Van Zandt
14962	\$106,000.00	\$105,000.00	1	JARED KEYES	Hamilton
14963	\$105,101.00	\$100,000.00	2	GERARD SWONKE	Comal
14964	\$131,011.00	\$109,500.00	1	TRAVIS OSBORN	Jefferson
	\$120,000.00	\$109,500.00	1	ROY JOHNSON	Jefferson
	\$115,000.00	\$109,500.00	1	BRANDON JONES	Jefferson
	\$111,550.00	\$109,500.00	1	GERARD SWONKE	Jefferson
	\$111,000.00	\$109,500.00	1	DAVID MATTHEWS	Jefferson
	\$110,200.00	\$109,500.00	1	TIEN NGUYEN	Jefferson
	\$110,000.00	\$109,500.00	1	FREDERICK LEWIS	Jefferson
	\$109,500.00	\$109,500.00	1	CARLO UNGOMARTINEZ	Jefferson
	\$109,500.00	\$109,500.00	1	GLENN BARKER	Jefferson
	\$109,500.00	\$109,500.00	1	TINA SHEDD	Jefferson
14967	\$108,258.00	\$100,000.00	1	KEITH ZDEB	Comal
14969	\$96,000.00	\$95,000.00	1	TONY MCLEMORE	Cass
Total	\$1,940,175.00			17	

October 16, 2025
Veterans Land Sale
Awarded Tracts Pending Review of Bidder Qualifications

COUNTY	TRACT NUMBER	AMOUNT OF BID	NAME
Van Zandt	14957	\$135,555.00	Brett Decker
Hamilton	14962	\$106,000.00	Jared Keyes
Comal	14963	\$105,101.00	Gerard Swonke
Jefferson	14964	\$131,011.00	Travis Osborn
Comal	14967	\$108,258.00	Keith Zdeb
Cass	14969	\$96,000.00	Tony McLemore
Total Count	6	\$681,925.00	



MEMORANDUM

TEXAS VETERANS LAND BOARD • CHAIRWOMAN DAWN BUCKINGHAM, M.D.

Date: October 28, 2025

To: Dawn Buckingham, M.D., Chairwoman
James Rothfelder, Member
Judson Scott, Member

From: Raul Gonzales, Director of Land & Housing

Subject: Agenda Item 8 c - Consideration and possible action on request to forfeit VLB delinquent land accounts and accounts involved in tax suits.

Recommendation: Staff recommends that the Board take forfeiture action on the Resolution before you, except on accounts where sufficient funds are received to avoid that action.

Purpose: For consideration and approval of forfeiture on the accounts that are being presented for forfeiture action today. The accounts are recommended for forfeiture due to non-payment of principal and interest.

Background: Two accounts are being presented today. On one of these loans the veteran is deceased, we are attempting to locate the heirs. On the remaining account, we have contacted the veteran, and we are working on finalizing payment arrangements.

RESOLUTION OF FORFEITURE MONTHLY ACCOUNTS

WHEREAS, the Veterans Land Board of the State of Texas made and entered into contracts, or approved the transfer thereof, under the provisions of Chapter 318, Acts of the 51st Legislature, 1949, as amended, with the following named contract-holders on the dates indicated:

CONTRACT HOLDER	ACCOUNT NUMBER	COUNTY OF LAND	SALE DATE	DELINQ AMOUNT	PAYMENTS DELINQ	LOAN AMOUNT	PRINCIPAL BALANCE
L. MASTERS	156385	LAMPASAS	2/27/2001	\$1,264.00	4	\$40,377.00	\$15,925.22
J. MCANALLY	162677	MARTIN	2/2/2007	\$1,296.00	6	\$33,596.00	\$21,022.78

WHEREAS, these contract-holders have failed and refused to make payments of principal and interest due on such contracts,

AND WHEREAS, in compliance with the Statutes in such case made and provided, notice of such delinquency and/or default and impending forfeiture has been given to each of these contract-holders at his/her last-known address at least thirty days previous to this date;

NOW THEREFORE, BE IT RESOLVED by the Veterans Land Board of the State of Texas that the Chair be and is hereby directed to endorse upon the wrappers containing the papers of each of the above-referenced sales or upon each purchase contract filed in the office of the Veterans Land Board the word 'Forfeited', with the date of this action, and to sign the same officially, effective October 28, 2025.

I, Anthony W. Dale, Executive Secretary, of the Texas Veterans Land Board, do hereby certify that the foregoing is a true and correct copy of a resolution appearing in the minutes of the Veterans Land Board meeting held October 28, 2025.

Anthony W. Dale, Executive Secretary
Texas Veterans Land Board

_____ Legal

Sworn to and subscribed before me by the above party this _____ day of _____, _____.

Notary Public in and for Travis County, Texas

MEMORANDUM

TEXAS VETERANS LAND BOARD • CHAIRWOMAN DAWN BUCKINGHAM, M.D.

Date: October 28, 2025

To: Dawn Buckingham, M.D., Chairwoman
James Rothfelder, Member
Judson Scott, Member

From: Raul Gonzales, Director of Land & Housing

Subject: Agenda Item 8 d - Consideration and possible action on request to Order for Sale land tracts that may be included in the next Online Bidding Forfeited Land Sale and to set the next Quarterly Electronic Forfeited Land Sale bidding period to begin December 2, 2025, through January 15, 2026.

Recommendation: Staff recommends that the Board approve the Order for Sale of the land tracts listed and set the next quarterly land sale period to begin December 2, 2025, through January 15, 2026.

Purpose: For consideration and approval of listing the accounts to be considered for the Order for Sale action today. Staff requests the Board's authority to pull any account that is reinstated prior to the sale date. In addition, staff requests that the Board set the next Quarterly Land Sale bidding period to begin December 2, 2025, at 8:00 A.M. with a bidding deadline of January 15, 2026, at 5:00 P.M.

Background: On the one account being presented, the veteran is deceased, and staff have made multiple attempts to contact the spouse and heirs.

RESOLUTION TO ORDER FOR SALE

WHEREAS, the Veterans Land Board of the State of Texas made and entered into contracts, or approved the transfer thereof, under the provisions of Chapter 318, Acts of the 51st Legislature, 1949, as amended, with the following named contract-holders on the dates indicated:

CONTRACT HOLDER	ACCOUNT NUMBER	COUNTY OF LAND	CONTRACT DATE	LOAN AMOUNT	PRINCIPAL BALANCE
R. MARTINEZ ESTATE	162900	WILSON	05/16/2007	\$55,500.00	\$32,986.23

AND WHEREAS, the Veterans Land Board has set a Forfeited Land Sale on October 28, 2025.

BE IT RESOLVED by the Veterans Land Board of the State of Texas that the listed tracts will be advertised for sale in the quarterly electronic Forfeited Land Sale, which bidding period will begin December 2, 2025, and end January 15, 2026, 5:00 p.m.

Anthony W. Dale, Executive Secretary
Texas Veterans Land Board

_____ Legal

Sworn to and subscribed before me by the above party this _____ day of _____, _____.

Notary Public in and for Travis County, Texas



MEMORANDUM

TEXAS VETERANS LAND BOARD • CHAIRWOMAN DAWN BUCKINGHAM, M.D.

Date: October 28, 2025

To: Dawn Buckingham, M.D., Chairwoman
James Rothfelder, Member
Judson Scott, Member

From: Raul Gonzales, Director of Land & Housing

Subject: Agenda Item 8 e - Consideration and possible action on delegation of authority to the Executive Secretary to raise home loan maximum amount to match the Veterans Administration (VA) and Federal Housing Finance Agency (FHFA) limits.

RECOMMENDATION: Staff is recommending that the limit in the Veterans' Housing Assistance Program (VHAP) be increased from its current maximum of \$806,500 to the maximum amount allowable for a similar home mortgage loan through the United States Department of Veterans Affairs (VA) and the Federal Housing Finance Agency (FHFA) beginning with rate locks issued on and after January 1, 2026, or whatever date the VA increases their maximum allowable mortgage loan amount.

BACKGROUND: As shown in the table below, the loan limit in the VHAP has increased several times from its original \$20,000 amount to today's current limit of \$806,500.

YEARS	VHAP LOAN LIMIT
1983	\$20,000
1991	\$45,000
1999	\$150,000
2002	\$200,000
2003	\$240,000
2006	\$325,000
2012	\$417,000
2017	\$424,100
2018	\$453,100
2019	\$484,350
2020	\$510,400
2021	\$548,250
2022	\$647,200
2023	\$726,200
2024	\$766,550
2025	\$806,500
2026	Announcement Pending from VA

The increase in 1999 from \$45,000 to \$150,000 followed the passage of legislation that amended Chapter 162, Texas Natural Resources Code, to provide that the Board's maximum loan amount could not exceed the "maximum amount allowable for a similar home mortgage loan through the United States Department of Veterans Affairs (VA)". Effective January 1, 2020, the VA, in accordance with the "Blue Water Navy Vietnam Act" removed their maximum loan limit for a home mortgage loan. VA home loan limits are the same as the Federal Housing Finance Agency (FHFA) limits. These are called conforming loan limits.

The Federal Housing Finance Agency (FHFA) establishes their conforming loan limits on an annual basis, by comparing year-over-year home price changes. FHFA compares third-quarter home prices from the previous year to third-quarter prices for the current year to set next year's loan limits, which go into effect on January 1 of each year. To calculate the conforming loan limits for 2026, FHFA needs the house pricing data through September 2025. This quarterly data will not be released until late November. However, based on preliminary data, the conforming loan limit may increase from \$806,500 in 2025 to \$819,000 for 2026.



MEMORANDUM

TEXAS VETERANS LAND BOARD • CHAIRWOMAN DAWN BUCKINGHAM, M.D.

Date: October 28, 2025

To: Dawn Buckingham, M.D., Chairwoman
James Rothfelder, Member
Judson Scott, Member

From: Raul Gonzales, Director of Land & Housing

Subject: Agenda Item 8 f – Recognition of top lenders and loan officers for the 2025 Veterans Housing Assistance Loan Program.

In 1983, the Texas Legislature created the Veterans Housing Assistance Program (VHAP) to assist Texas veterans in purchasing a home. The Texas voters overwhelmingly approved a constitutional amendment authorizing the issuance of bonds to fund this program. Since its inception, more than 100,000 Texas Veterans have taken advantage of this self-supporting program without costing taxpayers a single penny. The program is funded by issuing bonds authorized by the voters; the bonds, as well as the cost of administering the program, are paid for by the veterans who participate in the program.

Currently, the Veterans Housing Assistance Program allows Veterans to borrow a maximum of \$806,500 to purchase a primary residence typically at a lower than market interest rate. Loans are originated by Participating Lenders and must meet applicable Agency (Fannie Mae/Federal Housing Administration/Veterans Administration) guidelines and VLB guidelines.

Eligible Lender Participants include banks, trust companies, savings banks, national banking associations, mortgage bankers, mortgage companies, mortgage brokers, credit unions, or other financial institutions that have as a primary business purpose in the origination and/or servicing of mortgages of single-family residential housing. There are three basic types of Lender Participants in the Texas Veterans Land Board Program; Primary Lender Participant, Participant Servicer and a Correspondent Lender Participant.

In addition, Lender Participants:

- Must demonstrate a proven ability to originate and/or service Texas Veterans Land Board loans and employ staff with adequate knowledge and experience with the Program.
- Must meet criteria established by the Board for participation in the Program, including maintenance of minimum net worth standards.
- Must maintain management and quality control systems to evaluate the overall quality of its loan production and/or servicing activities.

For Fiscal Year 2025, 956 loans were purchased by the VLB and a total of \$385,207,754.16 was funded.

The top five producing lenders and loan officers participating in the Veterans Housing Assistance Program are in the table below.

Top Lenders	Loan Count	Amount
Cornerstone Home Lending, Inc.	123	\$55,276,190.00
Gateway Mortgage	71	\$26,740,798.00
First Continental	65	\$31,429,707.00
Fairway Independent Mortgage Corp	48	\$19,597,475.00
Mortgage Research	47	\$17,171,401.00

Top Loan Officers	Mortgage Lender	Loan Count	Amount
Julie Velasco	Network Funding	21	\$7,803,233.00
Ryan Bray	Mortgage Research	21	\$7,801,085.00
Jimmy Alexander	SWBC Mortgage Corporation	21	\$7,611,041.00
Everett Elstak	Cornerstone Home Lending, Inc.	19	\$10,368,278.00
Ruth Guevara	Rocky Mountain Mortgage Co.	17	\$6,967,690.00

Date: October 28, 2025

To: Dawn Buckingham, M.D., Chairwoman
James Rothfelder, Member
Judson Scott, Member

From: Dr. John Kelley, Director, Texas State Veterans Cemeteries

Subject: Agenda item 9 a - Report on Texas State Veteran Cemetery operations.

Recommendation: This agenda item requires no action from the Board.

U.S. Veterans Affairs (VA) Developments:

- The Coastal Bend State Veterans Cemetery expansion project (TX-23-33) is complete. A National Cemetery Administration Project Manager will conduct a walk through during the Fall.
- The West Texas State Veterans Cemetery in Lubbock, construction project (TX-23-34), is on schedule and on budget. There are a significant number of pre-registrations which are indicative of public interest. The opening date is 12 Dec 2025 with the first interment that same day. The Texas Department of Transportation has completed the deceleration lane for east-bound traffic. Construction photos are provided below.
- The VA expansion grant opportunity for the Central Texas State Veterans Cemetery in Killeen (TX-23-35) has been approved by the National Cemetery Administration and work will commence soon on this \$16.5 million expansion. A ground-breaking ceremony is scheduled for this Thursday, 30 October 25 at 11:00 am at the cemetery committal shelter.
- While awaiting the land donation to complete in east Texas, opportunity was taken to submit a grant application to the National Cemetery Administration which you approved at our last Board meeting. To develop and submit the \$16.32 million budget requirement, an initial design concept was developed, and a picture is available below. It is not anticipated to be funded in FY 26 but will remain on the priority list for funding in FY 27. An initial concept picture is below.
- The FY 25 National Cemetery Administration State, Tribal or Territorial Veterans Cemeteries Satisfaction Survey was just released. In FY 23, we were proud to score a 99.03% and a 99.11% in FY 24. In FY 25, we went up again to an incredible 99.28%! We will be presenting certificates of appreciation at city council meetings in December and presenting plaques to the staff at all cemeteries. We thank the staffs at the cemeteries for their hard work in taking care of our Veterans and their families. The score chart is provided below.

VLB Initiatives:

- Construction work at the Rio Grande Valley State Veterans Cemetery in Mission has commenced. This project will replace both the Administration Building roof and the Committal Shelter roof, integrate Space Force, install automatic gates, install a big, beautiful Texas star in the assembly area and execute some repairs. This project should be completed by March 2026.
- Work continues on an online donations capability for the Vet Homes and Cemeteries. This improvement will allow anyone to donate by simply filling out information on a webpage and entering their credit card information instead of having to follow the current paper-based methodology. It is predicted that this simple step will result in significantly increased donations. Picture of the interface concept is provided below.
- The donation of 64 acres by a private citizen for the purpose of constructing a Texas State Veterans Cemetery in east Texas is nearing completion. Once completed, the landowner will attend a VLB Board meeting to be recognized by this body.

Other Items of Interest:

- Gate hours were changed on 1 October and all cemeteries now close at 6:00 pm due to shorter daylight hours. We will return to closure at 8 pm in the Spring.
- As is now tradition, our front gates will be lit green to observe Operation Green Light for Veterans beginning just before Veterans Day and will remain in place throughout the holiday season.
- There will be various activities and events at the Texas State Veterans Cemeteries for Veterans Day, all focused on the placement of flags on every headstone. Details are available on social media for each cemetery.

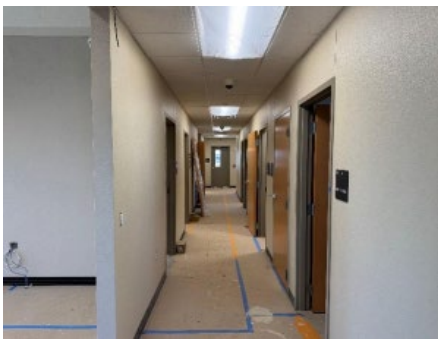
TX-22-34 Lubbock Establishment



Work continues on the Administration Building



Public restrooms



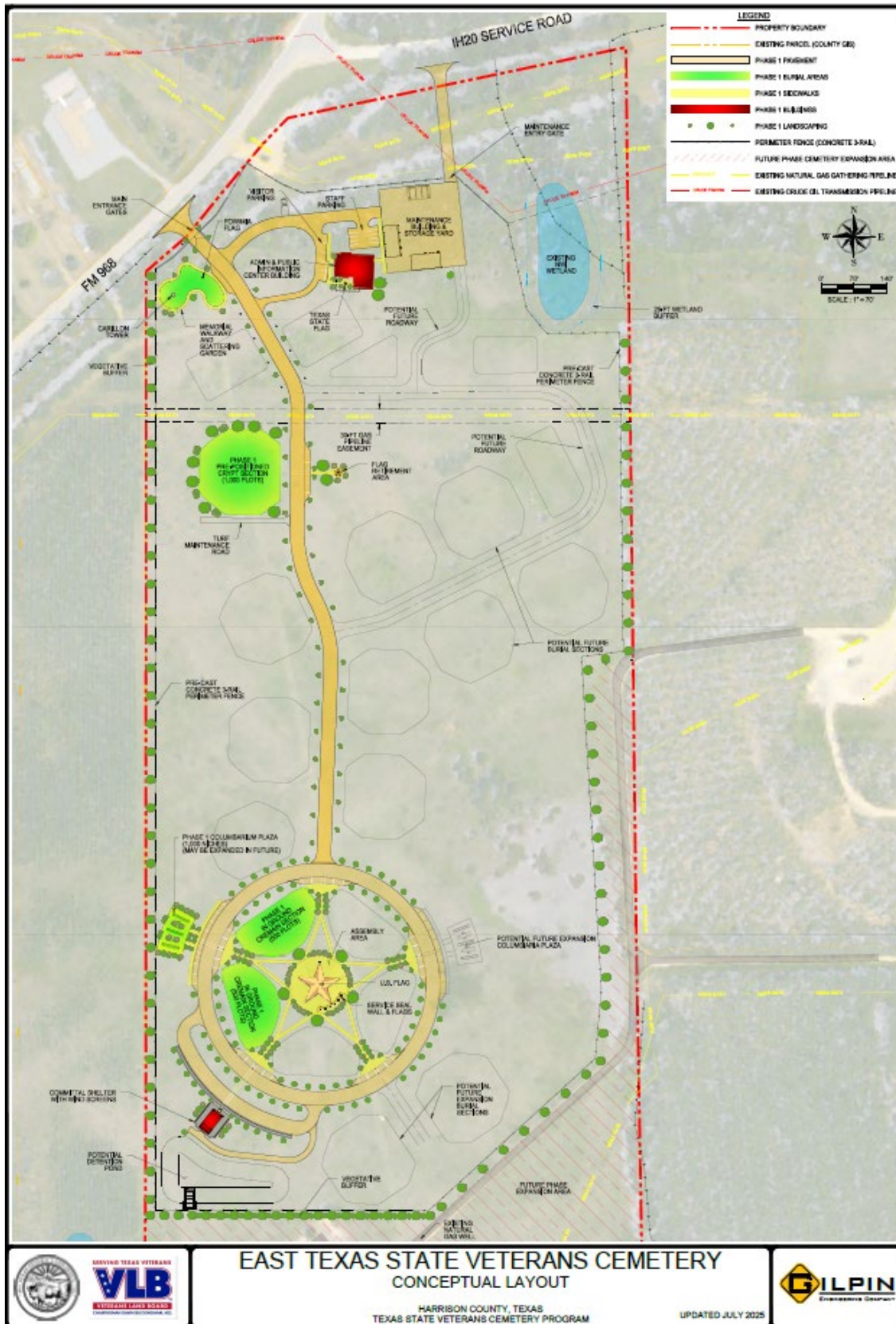
Hallway in Administration Building



TXDOT working on deceleration lane on 50th St



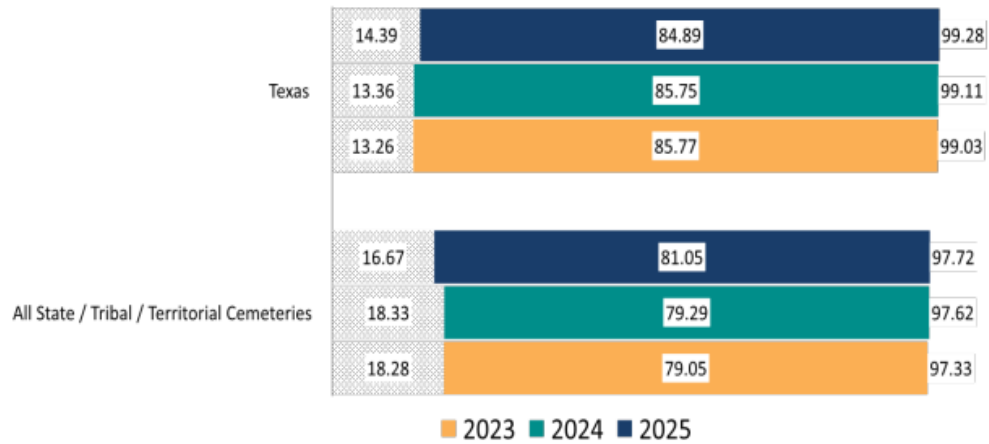
Drone view of project



Initial Concept for a State Veterans Cemetery in east Texas

Question 48/33: Overall, I am satisfied with my experience at the state, tribal or territorial Veterans cemetery.

ALL RESPONDENTS



FY 25 National Cemetery Administration State, Tribal or Territorial Veterans Cemeteries Satisfaction Survey

Veterans Land Board

Donations Portal

[Home](#) / [VeteranHome/OnlinePayment](#)

Transaction Number 51803611-25266

Donor

*Salutation

*First Name

Middle Initial

*Last Name

*Company/Affiliation

*Affiliation Type

☐ This is an individual making a donation
 ☐ This is a company making a donation

*Address

*City

*State

*Zip Code

*Phone

*Primary Email

☐ I would like to receive future newsletters

Donation type

☒ Donation to a home
 ☐ Donation to a cemetery

Home Name *

Amarillo

Big Spring

Bonham

El Paso

Veteran

*First Name

Middle Initial

*Last Name

*Service Branch

Rank

☐ This is an "In Honor Of" Donation
 ☐ This is an "In Memory Of" Donation

Amount

☐ \$35
 ☐ \$45
 ☐ \$75
 ☐ Other Amount

Next

Clear Form

Donation portal concept



MEMORANDUM

TEXAS VETERANS LAND BOARD • CHAIRWOMAN DAWN BUCKINGHAM, M.D.

Date: October 28, 2025

To: Dawn Buckingham, M.D., Chairwoman
James Rothfelder, Member
Judson Scott, Member

From: Bobby Breeden, Director Texas State Veterans Homes

Subject: Agenda Item 10 a – Report on State Veterans Home Operations.

Recommendation: This agenda item requires no action from the Board.

The Texas State Veterans Home program was authorized in 1997, when the Texas Legislature passed Senate Bill 1060, creating the program to provide long-term care for veterans, their spouses, and Gold Star parents. The VLB owns 10 skilled nursing homes with a capacity of 1,420 residents.

Census:

The Texas State Veterans Home Division will end FY25 with an average overall annual census of 96.5%.

Home Updates:

The Tuskegee Airmen TSVH in Fort Worth is officially certified by Health Human Services and the Veterans Administration. Currently, the census is 63 out of 120 with a goal of 5 admissions per week to reach 90% by mid-December 2025.

Three contracts were negotiated and renewed (El Paso, Tyler, Bonham) for an additional 3-year period with a contract expiration date of April 30, 2028. These homes are operated by HMR VSI.

Three contracts were negotiated and renewed (Floresville, Big Spring, McAllen) for an additional 3-year period with a contract expiration date of Aug 31, 2028. These homes are operated by Touchstone Communities.

Temple TSVH was placed up for public solicitation and STGI won the contract. On September 1, 2025, STGI assumed operations of the Temple Community for a 3-year period.

Amarillo is currently in the second year of a three-year contract. HMR VSI is the operator.

Houston was negotiated and will be renewed in January 2026 for an additional three years. HMR VSI is the current operator.

MEMORANDUM

TEXAS VETERANS LAND BOARD • CHAIRWOMAN DAWN BUCKINGHAM, M.D.

Date: October 28, 2025

To: Dawn Buckingham, M.D., Chairwoman
James Rothfelder, Member
Judson Scott, Member

From: Bobby Breeden, Director Texas State Veterans Homes

Subject: Agenda Item 10 b – FY25 annual report on collaboration with Texas Veterans Commission on assisting Texas State Veterans Home Residents with VA Disability Claims.

Recommendation: This agenda item requires no action from the Board.

During FY25 the Texas State Veterans Homes staff have worked closely with the Texas Veterans Commission (TVC) Claim Specialists to streamline the process for assisting residents in filing and pursuing VA disability claims. This partnership has resulted in improved communication between facility staff and TVC representatives, leading to more timely claim submissions and better support for our residents throughout the process.

The table in the supporting document shows the FY24 results and the FY25 results. The FY25 results show that the teamwork between the two teams has provided great outcome for our veterans that are residents of our Texas State Veterans Homes.

In FY25 the joint efforts on behalf of the veterans results in:

- 384 VA claims submitted to the VA.
- 43 Veterans receiving approval for first time claims.
- 45 Veterans were upgraded from an existing disability rating to above 70% service-connected disability rating.
 - These Veterans now live in the homes at no cost to them.
 - These Veterans received retroactive payments directly to them from the submission date of their claim.
 - These Veterans now receive a higher monthly disability payment from the VA which they get to keep.
- The VLB received retroactive payments from the VA in the amount of \$3,688,244.78.

Home	TOTAL RESIDENTS WITH 70% OR GREATER VA DISABILITY RATING AS OF 11 FEB 24	CENSUS AS OF 11 FEB 24	TOTAL RESIDENTS WITH 70% OR GREATER VA DISABILITY RATING AS OF 31 AUG 24	FY24 OVERALL % OF CHANGE OF RESIDENTS WITH 70% DISABILITY RATING	CENSUS AS OF 31 AUG 24	# OF RETROACTIVE PAYMENTS TO VLB	DOLLAR VALUE OF RETROACTIVE PAYMENTS TO VLB	VISIT TO HOMES BY TVC CLAIMS REPRESENTATIVES	NUMBER CLAIMS PACKETS SUBMITTED TO VA	VETERANS AWARDED FIRST TIME CLAIMS	VETERANS WHO WERE UPGRADED FROM THEIR CURRENT DISABILITY RATING % TO OVER 70% SERVICE CONNECTED DISABILITY
Amarillo	34	115	31	-8.8%	115	0	\$ -	2	7	0	0
Big Spring	43	113	47	9.3%	145	0	\$ -	6	29	0	0
Bonham	42	154	51	21.4%	160	13	\$ 1,022,345.25	5	23	7	11
El Paso	79	157	77	-2.5%	159	2	\$ 142,011.26	1	7	0	2
Floresville	41	142	48	17.1%	151	3	\$ 112,853.32	2	3	0	1
Fort Worth	-	-	-	-	-	-	\$ -	0	0	0	0
Houston	87	115	96	10.3%	117	2	\$ 39,908.58	5	2	1	1
McAllen	53	151	59	11.3%	158	5	\$ 304,294.63	0	0	0	0
Temple	64	157	67	4.7%	155	6	\$ 385,916.83	4	12	1	2
Tyler	62	99	61	-1.6%	98	1	\$ 16,902.24	5	13	0	0
TOTAL	505	1203	537	6.3%	1258	32	\$ 2,024,232.11	30	96	9	17

Home	TOTAL RESIDENTS WITH 70% OR GREATER VA DISABILITY RATING AS OF 1 SEP 24	CENSUS AS OF 1 SEP 24	TOTAL RESIDENTS WITH 70% OR GREATER VA DISABILITY RATING AS OF 31 AUG 25	FY25 OVERALL % OF CHANGE OF RESIDENTS 70% DISABILITY RATING	CENSUS AS OF 31 AUG 25	# OF RETROACTIVE PAYMENTS TO VLB	DOLLAR VALUE OF RETROACTIVE PAYMENTS TO VLB	VISIT TO HOMES BY TVC CLAIMS REPRESENTATIVES	NUMBER CLAIMS PACKETS SUBMITTED TO VA	VETERANS AWARDED FIRST TIME CLAIMS	VETERANS WHO WERE UPGRADED FROM THEIR CURRENT DISABILITY RATING % TO OVER 70% SERVICE CONNECTED DISABILITY
Amarillo	32	115	40	25.0%	119	10	\$ 981,262.12	10	38	6	7
Big Spring	47	145	59	25.5%	142	6	\$ 306,373.33	12	47	8	8
Bonham	51	160	59	15.7%	157	9	\$ 652,364.34	15	56	13	8
El Paso	77	159	90	16.9%	160	5	\$ 587,772.01	3	25	0	1
Floresville	48	151	56	16.7%	156	6	\$ 208,430.69	5	17	1	7
Fort Worth	-	-	42		48	0	\$ -	1	0	0	0
Houston	95	117	97	2.1%	120	4	\$ 116,352.20	11	11	3	4
McAllen	59	158	61	3.4%	158	8	\$ 440,996.69	16	27	4	7
Temple	67	155	69	3.0%	158	5	\$ 330,233.61	10	123	8	3
Tyler	61	98	57	-6.6%	99	1	\$ 64,439.79	10	40	0	0
TOTAL	537	1258	630	17.3%	1317	54	\$ 3,688,224.78	93	384	43	45



MEMORANDUM

TEXAS VETERANS LAND BOARD • CHAIRWOMAN DAWN BUCKINGHAM, M.D.

Date: October 28, 2025

To: Dawn Buckingham, M.D., Chairwoman
James Rothfelder, Member
Judson Scott, Member

From: Tony Dale, Executive Secretary

Subject: Agenda Item 10 c – Consideration and possible action to designate Bexar County as the location of a Texas State Veterans Home and delegation of authority to the Executive Secretary to accept a suitable donation of land for that purpose.

Recommendation: Staff recommends approval to designate a location in Bexar County as the site for future Texas State Veterans Home contingent upon a land donation and to delegate authority to the Executive Secretary to accept a land donation if the land is deemed suitable for that purpose.

The VLB owns 10 skilled nursing homes for Veterans, their spouses, and Gold Star parents, offering shelter, food, medical care, and social activities. Locations include Amarillo, Big Spring, Bonham, El Paso, Floresville, Fort Worth, Houston, McAllen, Temple, and Tyler.

The homes are built in collaboration with the U.S. Department of Veterans Affairs, which helps partially fund construction and health benefits. Through its partnership with the VA, the VLB applies for grants and manages the grant process, design and construction. The VA funds 65% of construction costs, while the VLB is responsible for securing the remaining 35%. The VLB maintains full ownership of the home.

Bexar County is considering donating 27 acres of land near US 90 and Loop 1604. Bexar County is a prime candidate for a Texas State Veterans Home. The number of living veterans is among the highest in the country and demand for state veteran home services in Texas is high. VLB staff believes that this proposed location will be successful and serve the target audience that these homes are meant to serve.

In accordance with the Texas Natural Resources Code and board rule 110.30 (E), the board determines, “resident capacity, location and name of Veterans Homes and Veterans Cemeteries¹.”

¹ Veterans Land Board (VLB) Policies, Texas Veterans Land Board, adopted October 19, 2023, <https://www.glo.texas.gov/sites/default/files/resources/glo/the-glo/boards-commissions/veterans-land-board/vlb-board-policies-adopted-feb-13-2024.pdf>, accessed September 26, 2025.

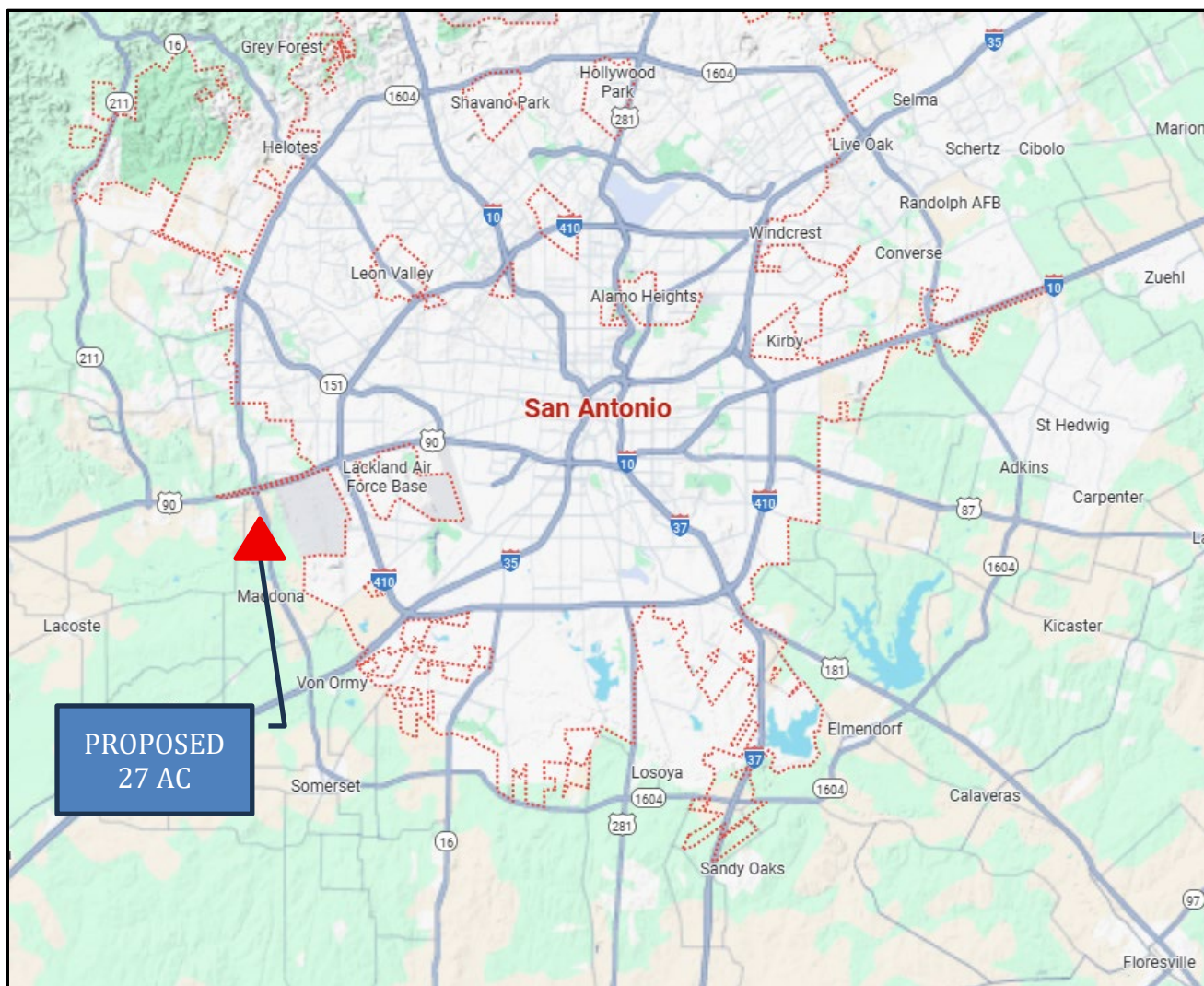


Figure 1. Proposed 27 AC site in western Bexar County.

Landmark	Distance in miles
Lackland Air Force Base	6
NW San Antonio VA Clinic	6
Audie L. Murphy Memorial VA Hospital	13
Downtown San Antonio	13
Frank M. Tejeda Texas State Veterans Home (Floresville)	46

Table 1. Approximate distance in miles from proposed site.



Figure 2. Site detail.

The proposed site meets the requirements under state and federal law and has a likelihood of qualifying for a federal grant under VA rules. Texas Natural Resources Code Sec. 164.0051. states:

LOCATION OF VETERANS HOMES. To the extent practicable, when determining the location of new veterans homes in this state, the board shall consider:

- (1) the geographic proximity to existing state veterans homes with special regard to areas not served by state veterans homes;
- (2) the economic impact of the veterans home on the local community and the veterans program; and
- (3) the areas with a significant veteran population, without regard to international boundaries.

To qualify for federal construction grant funding from the Department of Veterans Affairs the proposed site must meet the requirements of 38 Code of Federal Regulations (CFR) Part §59.30. Staff assesses that the site is likely to meet all requirements.

VA Consideration	Description	Site Characteristics
Target population	The facility must be in "reasonable proximity to a sufficient concentration and population of veterans that are 65 years of age and older".	173,220 living veterans in Bexar County.
Feasibility documentation	States must include documentation in their grant application demonstrating that the proposed facility will be fully occupied upon completion. VA determines projected demand based on a 10-year forecast, taking travel distances for veterans and their families into account.	VLB staff forecasts consistent daily census above 95% based on historical data from existing homes in areas with lower veteran populations.
Hazard-free	The property must be free of hazards that could pose a risk to the health or safety of residents, including potential mudslides, falling rocks, or seismic instability.	N/A
Floodplains	The site cannot be located within a designated Special Flood Hazard Area (SFHA), and the VA appraiser must check Federal Emergency Management Agency (FEMA) flood maps.	N/A
Utility access	The site must have access to a continuous, clean water supply, and safe, sanitary sewage disposal. It must also have working electrical and mechanical systems.	Sufficient utility access.
Accessible road	The property must be accessible via an all-weather public or private street. If a private road is used, the right-of-way must be protected by a permanent easement.	Accessible and planned future road improvement in the area.
Compatible land use	The site should be free from noise or adverse environmental impacts from adjacent properties, such as landfills or hazardous waste sites.	Adjacent to a commercial nursery, the Bexar County Sherriff's Office West Patrol Substation, Dominguez State Jail, Bexar County Public Works, undeveloped land, Medina Valley ISD Luckey Ranch Elementary School and Luckey Ranch residential subdivision.

Table 2. Primary VA considerations under CFR 38 §59.30

Next Steps

If the Board approves this agenda item, the staff will initiate a Phase I Environmental Site Assessment (ESA). An ESA is a preliminary investigation that provides a baseline understanding of a property's environmental condition to identify potential environmental liabilities before a real estate transaction. It involves a non-intrusive process of historical record review, a physical site inspection, and interviews with people knowledgeable about the property. The goal is to identify any recognized environmental conditions, which are hazardous substances or petroleum products that may be present.

Concurrent to the ESA the staff will consult with the VA and draft a donation agreement with Bexar County.

Timeline

The lifecycle of constructing a new state veterans home is extensive and requires collaboration between local, state and federal authorities. A general timeline is listed here. This timeline is based upon experience from the construction of the Houston and Fort Worth homes. This timeline does not include securing VA grant funding which is dependent on sufficient appropriations from the U.S. Congress.

Timeline for Construction and Opening

(Average duration)

- Discuss project potential with the VA grant representatives - **2 months**
- Secure land transfer to VLB/GLO, required for VA grant - **4 months**
- Select Architect/Engineering (A/E) firm and issue work order - **2 months**
- VA required site analysis and environmental review, including mandatory public postings and federal agency approvals - **3 months**
- Preliminary design, budget and VA documentation - **3 months**
- Submit preliminary VA grant package annually - **August deadline**
- VA issues preliminary funding priority list – **December**
- If awarded, complete A/E construction documents VA forms - **6 months**
- Procurement and project bidding (following State / GLO Procurement rules) - **3 months**
- VA approval and award letter issued - **2 months**
- Construction contract and pre-construction requirements - **2 months**
- Construction phase - approximately - **17 months (market dependent)**
- Furniture, fixtures and equipment installation - **3 months**
- Hire contracted operator, staff, complete VA and State HHSC inspections - **3 months**
- Phased admittance with interim HHSC inspections - **2 months**
- Full occupancy and operation begins - **Estimated Total duration: 52 months (4.33 years)**



MEMORANDUM

TEXAS VETERANS LAND BOARD • CHAIRWOMAN DAWN BUCKINGHAM, M.D.

Date: October 28, 2025

To: Dawn Buckingham, M.D., Chairwoman
James Rothfelder, Member
Judson Scott, Member

From: Kelly McBride, Deputy Director of Contract Management, General Land Office

Subject: Agenda Item 11 a - Presentation and discussion on the Annual Report of VLB Contracts & Major Contracts.

The Veterans Land Board (the Board) approved the “VLB Policy on Review and Approval of Major Contracts” to address recommendations of the Sunset Commission. This policy requires any contracts for goods or services between the Board and a vendor, valued at \$1 million or more (Major), to be approved by the Board. All contracts under \$1 million are administered by the Texas General Land Office.

The Contract Management Division (CMD) of the Texas General Land Office is responsible for managing the Board’s contracts. CMD uses a Contract Lifecycle Management software for the day-to-day development and management of all contracts, including those of the Board. The development and management of the Board’s contracts are administered in the same manner as GLO administered Board contracts.

CMD provides this annual report to the Board regarding the status of all Board contracts as of September 25, 2025. The attached report provides details of the Board’s contracts, including:

- 104 Executed Contracts
- 37 of the Board’s contracts are designated as Major Contracts; and
- 19 Major Contracts will expire during FY26 & FY27

Staff will be available to answer any questions if additional information is needed.

Major Contracts

Contract Number	Company Name	Designation	Contract Description	Effective Date	Expiration Date	Expiring*	Action Being Taken
24-128-000-E452	City of Killeen	VLB - Major	Killeen TSVC - Management & Operation	02/05/2024	09/30/2025	*	One year extension
20-083-000-C002	Bartlett Cocke General Contractors, LLC	VLB - Major	Fort Worth TSVH - Construction Vet Home	11/14/2019	10/02/2025	*	
21-048-000-C605	Corelogic Credco, LLC	VLB - Major	Credit Reporting Services	12/13/2021	12/13/2025	*	New agreement in progress 26-021-000-F159
99-246-000-E930	State Street Bank and Trust Company	VLB - Major	Custodian Contract	11/18/1999	12/31/2025	*	Potential new agreement
23-063-000-D797	Texas VSI, LLC	VLB - Major	Houston TSVH - Management & Operations	02/01/2023	01/31/2026	*	Three year extension
06-240-000-0869	SS&C Technologies	VLB - Major	Financial bond management software for the VLB	02/27/2006	02/27/2026	*	
22-004-047-D966	Baeza Engineering, PLLC	VLB - Major	Lubbock TSVC - Engineering and Design - Phase 1	03/31/2023	04/30/2026	*	
24-007-000-D908	Emerson Construction Company, Inc.	VLB - Major	Corpus Christi TSVC - Columbarium and Crypt field Exp	11/03/2023	06/10/2026	*	
23-016-001-D716	Falkenberg Construction Co., Inc	VLB - Major	Big Spring, Bonham, Temple & Floresville TSVH - HVAC upgrades	11/03/2023	06/11/2026	*	
23-016-003-E895	Rymar Construction, Inc.	VLB - Major	Houston TSVH - Roof Replacement	11/05/2024	07/02/2026	*	
23-016-001-E366	Falkenberg Construction Co., Inc	VLB - Major	Houston & McAllen TSVH - HVAC Upgrades	10/31/2023	08/11/2026	*	
23-016-004-E367	F.H. Paschen, S.N. Nielsen & Associates LLC	VLB - Major	Amarillo & El Paso TSVH - HVAC Upgrades	11/01/2023	09/24/2026	*	
21-111-000-C750	Nueces County	VLB - Major	Coastal Bend TSVC - Management & Operations	10/01/2021	09/30/2026	*	
24-018-000-D981	Emerson Construction Company, Inc.	VLB - Major	West Texas TSVC - Construction of Cemetery in Lubbock	11/03/2023	12/11/2026	*	
22-004-047-E894	Baeza Engineering, PLLC	VLB - Major	Killeen TSVC - Engineering Services expansion	12/16/2024	08/31/2027	*	
25-004-000-E513	Texas VSI, LLC	VLB - Major	Amarillo TSVH - Management & Operations	09/01/2024	08/31/2027	*	
22-008-000-C938	Omnicare Pharmacy of Texas 1, LP	VLB - Major	Pharmacy Services for the Texas State Veterans Homes	11/01/2021	08/31/2027	*	
17-458-000-A585	Nationstar Mortgage LLC	VLB - Major	Administrator - VHAP and VHIP Master Servicing	07/01/2017	08/31/2027	*	
17-455-000-A581	Gateway First Bank	VLB - Major	Admin of VHAP Loan Originations and VHIP Servicing	07/01/2017	08/31/2027	*	
22-015-000-D019	MeridianLink, Inc.	VLB - Major	Loan Origination System Land & Housing Loan Program	12/22/2021	10/24/2027		
07-325-000-1082	Dovenmuehle Mortgage, Inc.	VLB - Major	Contract for deed land loan program (VLB owned land)	03/22/2007	11/30/2027		
23-027-000-D644	Texas VSI, LLC	VLB - Major	Fort Worth TSVH - Management & Operations	08/08/2023	01/31/2028		
22-075-000-D189	Texas VSI, LLC	VLB - Major	Bonham TSVH - Management & Operations	06/01/2022	05/31/2028		
22-076-000-D190	Texas VSI, LLC	VLB - Major	El Paso TSVH - Management & Operations	06/01/2022	05/31/2028		
22-077-000-D191	Texas VSI, LLC	VLB - Major	Tyler TSVH - Management & Operations	06/01/2022	05/31/2028		
24-019-000-E003	Bracewell LLP	VLB - Major	VLB Bonds - Outside Counsel Services	09/01/2023	08/31/2028		
23-001-000-C952	Touchstone Veterans Management, LTD.	VLB - Major	McAllen TSVH - Management & Operations	09/01/2022	08/31/2028		
26-001-000-E891	STG International, Inc.	VLB - Major	Temple TSVH - Management & Operations	09/01/2025	08/31/2028		
23-002-000-C953	Touchstone Veterans Management, LTD.	VLB - Major	Big Spring TSVH - Management & Operations	09/01/2022	08/31/2028		

Major Contracts

Contract Number	Company Name	Designation	Contract Description	Effective Date	Expiration Date	Expiring*	Action Being Taken
23-009-000-D472	Care Inns of Texas, LTD.	VLB - Major	Floresville TSVH - Management & Operations	09/01/2022	08/31/2028		
08-121-000-1263	Dovenmuehle Mortgage, Inc.	VLB - Major	Mortgage Land Loan Program (Third Party Owned Land)	12/01/2007	08/31/2028		
24-081-000-E326	City of Abilene	VLB - Major	Abilene TSVC - Management & Operation	09/28/2023	09/30/2028		
24-010-000-D924	Stifel, Nicolaus & Company, Incorporated	VLB - Major	VLB Bonds - Financial Advisory Services	12/05/2023	09/30/2028		
25-019-000-E744	City of Mission	VLB - Major	Rio Grande Valley TSVC - Management & Operations	10/01/2024	09/30/2029		
26-003-000-E950	City of Lubbock	VLB - Major	Lubbock TSVC - Management & Operations	10/01/2025	09/30/2030		
26-021-000-F159	To Be Determined	VLB - Major	Credit Reporting Services	TBD	TBD		Contract in Progress
26-023-000-F172	To Be Determined	VLB - Major	Killeen TSVC- Cemetery Expansion	TBD	TBD		Contract in Progress

Minor Contracts

Contract Number	Company Name	Designation	Contract Description	Effective Date	Expiration Date	Expiring*	Action Being Taken
25-042-008-E848	Care Inns of Texas - Temple, LTD	VLB - Minor	Hiring & Retaining Nurses - Temple- Round 4	12/19/2024	09/30/2025	*	
25-042-004-E852	Texas VSI, LLC	VLB - Minor	Hiring & Retaining Nurses - Bonham- Round 4	12/9/2024	09/30/2025	*	
25-042-009-E847	Texas VSI, LLC	VLB - Minor	Hiring & Retaining Nurses - Tyler- Round 4	12/9/2024	09/30/2025	*	
25-042-006-E850	Care Inns of Texas, LTD.	VLB - Minor	Hiring & Retaining Nurses - Floresville- Round 4	12/19/2024	09/30/2025	*	
25-042-005-E851	Texas VSI, LLC	VLB - Minor	Hiring & Retaining Nurses - El Paso- Round 4	12/9/2024	09/30/2025	*	
25-042-007-E849	Texas VSI, LLC	VLB - Minor	Hiring & Retaining Nurses - Houston- Round 4	12/9/2024	09/30/2025	*	
25-042-003-E853	Texas VSI, LLC	VLB - Minor	Hiring & Retaining Nurses - Amarillo- Round 4	12/2/2024	09/30/2025	*	
25-042-002-E854	Touchstone Veterans Management, LTD.	VLB - Minor	Hiring & Retaining Nurses - McAllen- Round 4	12/19/2024	09/30/2025	*	
25-042-001-E855	Touchstone Veterans Management, LTD.	VLB - Minor	Hiring & Retaining Nurses - Big Spring- Round 4	12/19/2024	09/30/2025	*	
22-004-048-D910	Gonzalez Shah Smith, Inc.	VLB - Minor	Fort Worth TSVH - Commissioning Engineering Services	3/13/2023	10/02/2025	*	
26-047-000-F369	Texas Department of Agriculture	VLB - Minor	State Fair of Texas - GO-TEXAN Pavilion Event	9/26/2025	10/19/2025	*	
22-004-013-D840	Robert J. Gilpin, DBA Gilpin Engineering Company	VLB - Minor	Corpus Christi TSVC - Engineering and Design of Crypt, Field & Columbarium	12/9/2022	11/26/2025	*	
22-004-024-D396	PRDG, LLC	VLB - Minor	9 TSVH - Architectural Services for Storage Buildings	1/13/2022	12/01/2025	*	
22-004-040-D476	IMEG Corp	VLB - Minor	Houston & McAllen TSVH - HVAC Upgrade (COVID)	2/28/2022	12/16/2025	*	
22-004-048-D647	Gonzalez Shah Smith, Inc.	VLB - Minor	2 TSVH - Eng Dsg - HVAC Upgrade (COVID) - Amarillo & El Paso	8/7/2022	12/19/2025	*	
11-128-000-4670	Secretary of State	VLB - Minor	Applications for trademarks for the VLB Logos and Slogans	12/27/2010	12/27/2025	*	
22-004-024-E579	PRDG, LLC	VLB - Minor	Tyler TSVH - Design Services Kitchen Renovation	4/11/2024	12/31/2025	*	
22-004-024-F018	PRDG, LLC	VLB - Minor	Multiple TSVH - Design Services for Renovation	2/20/2025	12/31/2025	*	
22-004-024-D441	PRDG, LLC	VLB - Minor	Fort Worth TSVH - Engineering and Design - HVAC Upgrade (COVID)	2/7/2022	12/31/2025	*	
22-004-013-F107	Robert J. Gilpin, DBA Gilpin Engineering Company	VLB - Minor	East Texas Cemetery - Engineering Services	5/2/2025	12/31/2025	*	
22-004-024-D451	PRDG, LLC	VLB - Minor	Fort Worth TSVH - Architectural Services	2/14/2022	12/31/2025	*	
25-034-000-E818	DMD America, Inc.	VLB - Minor	Web based Pharmacy Pricing Tool	1/15/2025	01/14/2026	*	
23-016-003-E787	Rymar Construction, Inc.	VLB - Minor	Temple TSVH - Construction of Storage Building	8/26/2024	01/16/2026	*	
23-016-004-E671	F.H. Paschen, S.N. Nielsen & Associates LLC	VLB - Minor	Amarillo TSVH - Construction of Storage Building	8/28/2024	02/13/2026	*	
23-016-003-E788	Rymar Construction, Inc.	VLB - Minor	McAllen TSVH - Construction of Storage Building	8/31/2024	02/16/2026	*	
23-016-003-E704	Rymar Construction, Inc.	VLB - Minor	Floresville TSVH - Construction of Storage Building	8/5/2024	03/09/2026	*	
24-093-000-E371	Morris Strategic Communications, LLC	VLB - Minor	VLB Social Media Data Analytics Services	3/21/2024	03/15/2026	*	
23-016-003-E673	Rymar Construction, Inc.	VLB - Minor	Tyler TSVH - Construction of Storage Building	8/13/2024	03/15/2026	*	
24-134-000-E464	Equifax Workforce Solutions LLC	VLB - Minor	Verification of Employment and Income Services	5/1/2024	04/30/2026	*	

Minor Contracts

Contract Number	Company Name	Designation	Contract Description	Effective Date	Expiration Date	Expiring*	Action Being Taken
23-016-004-E901	F.H. Paschen, S.N. Nielsen & Associates LLC	VLB - Minor	Big Spring TSVH - Construction of Storage Building	11/21/2024	05/23/2026	*	
23-016-004-E899	F.H. Paschen, S.N. Nielsen & Associates LLC	VLB - Minor	Houston TSVH - Construction of Storage Building	12/3/2024	05/27/2026	*	
06-222-000-0850	United Irrigation District of Hidalgo County	VLB - Minor	Mission TSVC - Water Supply	1/12/2006	05/31/2026	*	
15-289-000-9158	AFX Research, LLC	VLB - Minor	Provide current owner title search and a foreclosure full title search.	4/14/2015	05/31/2026	*	
04-160-000-2205	Kelly Halls	VLB - Minor	Agreement to allow Halls to use photos of his work for the Land Office in his portfolio.	9/25/2003	05/31/2026	*	
15-288-000-9156	CBCInnovis, Inc.	VLB - Minor	Flood zone certificate determination services for VLB Land & Housing	5/1/2015	05/31/2026	*	
12-301-000-5653	Health and Human Services Commission (HHSC)	VLB - Minor	Public assistance reporting information system	12/1/2011	05/31/2026	*	
12-550-000-6833	City of Corpus Christi	VLB - Minor	Coastal Bend TSVC - Water and Effluent Re-use	8/14/2012	05/31/2026	*	
23-016-003-E789	Rymar Construction, Inc.	VLB - Minor	Bonham TSVH - Construction of Storage Building	8/19/2024	06/06/2026	*	
02-242-000-1911	Department of Aging and Disability Services	VLB - Minor	Floresville TSVH - Provide Long Term Care under Texas Medical Assistance program, Medicaid/Medicare services)	9/1/2001	06/30/2026	*	
02-240-000-1909	Department of Aging and Disability Services	VLB - Minor	Bonham TSVH - Provide Long Term Care under Texas Medical Assistance program, Medicaid/Medicare services)	9/1/2001	06/30/2026	*	
05-250-000-2496	Department of Aging and Disability Services	VLB - Minor	El Paso TSVH - Provide Long Term Care under Texas Medical Assistance program, Medicaid/Medicare services)	8/3/2005	06/30/2026	*	
02-241-000-1910	Department of Aging and Disability Services	VLB - Minor	Big Spring TSVH - Provide Long Term Care under Texas Medical Assistance program, Medicaid/Medicare services)	9/1/2001	06/30/2026	*	
02-243-000-1912	Department of Aging and Disability Services	VLB - Minor	Temple TSVH - Provide Long Term Care under Texas Medical Assistance program, Medicaid/Medicare services)	9/1/2001	06/30/2026	*	
07-377-000-3126	Department of Aging and Disability Services	VLB - Minor	Amarillo TSVH - Provide Long Term Care under Texas Medical Assistance program, Medicaid/Medicare services)	6/7/2007	06/30/2026	*	
05-251-000-2497	Department of Aging and Disability Services	VLB - Minor	McAllen TSVH - Provide Long Term Care under Texas Medical Assistance program, Medicaid/Medicare services)	7/13/2005	06/30/2026	*	
23-098-000-D895	Bloomberg Finance L.P.	VLB - Minor	Software Subscription	6/30/2023	06/30/2026	*	
23-016-003-E672	Rymar Construction, Inc.	VLB - Minor	EL Paso TSVH-Construction of Storage Building	7/26/2024	07/15/2026	*	
22-004-040-E614	IMEG Corp	VLB - Minor	El Paso TSVH - Engineering and Design - Fire Alarm and Sewer Station	5/6/2024	07/30/2026	*	
23-016-003-E346	Rymar Construction, Inc.	VLB - Minor	El Paso TSVH - Fire Alarm and Sewer Station	3/26/2024	10/14/2026	*	
19-302-000-B813	Comptroller of Public Accounts	VLB - Minor	Dyed Diesel Fuel End User Agreement	4/10/2019	12/30/2026	*	
00-146-000-1578	Comptroller of Public Accounts	VLB - Minor	Receive VLB loan remittances from deposit concentration system and credit funds to VLB fund (Lockbox)	12/7/1994	12/30/2026	*	
22-004-013-E981	Robert J. Gilpin, DBA Gilpin Engineering Company	VLB - Minor	RGVSVC - Roof and Flag Replacement Project	2/10/2025	12/31/2026	*	
14-218-000-8287	Time Warner Cable Enterprises, LLC	VLB - Minor	Right of Entry Agreement for Temple TSVH.	12/19/2013	02/01/2028		
25-091-000-F013	Greenzie, Inc,	VLB - Minor	Technology access agreement for Automated mower	2/18/2025	02/07/2028		
19-183-000-B577	Comcast Cable Communications Management, LLC	VLB - Minor	Right of Access Agreement - Houston Vet Home	12/13/2018	08/31/2028		
24-021-000-E005	Orrick Herrington & Sutcliffe LLP	VLB - Minor	VLB Bonds - Arbitrage, rebate calculations, and report presentations	9/1/2023	08/31/2028		
26-008-000-F029	Direct Supply TELS	VLB - Minor	Web-based System to manage Construction Services	9/1/2025	08/31/2028		
24-169-000-E615	City of Lubbock	VLB - Minor	Lubbock TSVC - Water Easement	10/8/2024	10/07/2028		

Minor Contracts

Contract Number	Company Name	Designation	Contract Description	Effective Date	Expiration Date	Expiring*	Action Being Taken
25-074-000-E916	ONEOK's WestTex Transmission, L.L.C.	VLB - Minor	Lubbock TSVC- Encroachment Agreement	1/22/2025	01/22/2029		
15-193-000-8954	Time Warner Cable Enterprises, LLC	VLB - Minor	Right of Entry Agreement for McAllen TSVH	1/27/2015	01/27/2029		
15-194-000-8955	Time Warner Cable Enterprises, LLC	VLB - Minor	Right of Entry Agreement for El Paso TSVH	1/27/2015	01/27/2029		
25-129-000-F123	South Plains Electric Cooperative, Inc.	VLB - Minor	Electric Easement Agreement	6/9/2025	06/09/2029		
25-154-000-F236	Texas Department of Transportation	VLB - Minor	Lubbock TSVC - Advance Funding for Roads	6/18/2025	06/18/2029		
07-391-000-1139	City of Abilene	VLB - Minor	Abilene TSVC - Water Supply and Reclaimed Water Agreement	8/14/2007	08/14/2032		
25-082-000-E956	City of Lubbock	VLB - Minor	Lubbock TSVC - Reclaimed Water Agreement	TBD	TBD		Contract in Progress
26-027-000-F186	Tarrant County College	VLB - Minor	Continuing Education Classes for Residents	TBD	TBD		Contract in Progress
26-046-000-F368	To Be Determined	VLB - Minor	Pharmacy Pricing Tool	TBD	TBD		Contract in Progress



MEMORANDUM

TEXAS VETERANS LAND BOARD • CHAIRWOMAN DAWN BUCKINGHAM, M.D.

Date: October 28, 2025

To: Dawn Buckingham, M.D., Chairwoman
James Rothfelder, Member
Judson Scott, Member

From: Jimmy Smaragdis, Director, VLB Marketing and Outreach

Subject: Agenda item 12 a - Annual Report on VLB Marketing and Outreach Activities and Texas Veterans Call Center operations.

Recommendation: This agenda item requires no action from the Board.

VLB Marketing and Outreach:

The VLB Outreach team consists of eight (8) staff members throughout the State of Texas whose role is to raise awareness of and explain how to access VLB's programs, benefits, and services to Texas Veterans, military members, family members, and supporting organizations.

In FY25, the Outreach team hosted or participated in over **890** Veterans outreach events, including benefits fairs, visits to military installations, colleges and universities, programs for land developers, presentations to Veteran Services Organizations and the long-term care community, statewide Veterans conferences, outreach to various law enforcement agencies, and other government agencies.

The Outreach team partnered with VLB-participating lenders, local Boards of REALTORS, and realty companies to offer a Texas Real Estate Commission (TREC)-approved Continuing Education Course on VLB Home and Land Loan Programs. REALTORS who complete this course earn one hour of continuing education credit. The team completed **48** TREC classes in FY25.

The Marketing and Outreach team conducted multiple radio and TV interviews and appeared on several podcasts to promote VLB programs and raise awareness of the steps necessary to access each benefit program.

The Marketing team led two paid ad campaigns to raise awareness of our Texas State Veterans Homes and increase the number of Veteran residents cared for at the homes. The team also placed ads on social media, streaming video services, and websites frequently visited by Veterans to promote the home and land loan programs. VLB Marketing hired a new Voices of Veterans Program coordinator and is expanding the program to include video interviews for distribution to a broader audience.

In partnership with the Texas Veterans Commission (TVC), the Marketing and Outreach team co-hosted the South Texas Veterans Benefits Fair in Edinburg in January 2025 and the Panhandle Veterans Expo in Canyon in June 2025. Veterans, military members, and their families were provided information and access to state, federal, and local Veterans benefits.

The Marketing and Outreach team offered semimonthly Zoom@Noon Veterans Benefits Webinars, which include a 30-minute overview presentation of VLB benefits and programs and an opportunity to ask questions at the end.

Texas Veterans Call Center:

The Veterans Land Board operates a joint Veterans Call Center with the Texas Veterans Commission (TVC). The call center, consisting of five (5) VLB staff members, is housed in the VLB in Austin and operates Monday through Friday from 7:30 A.M. to 5:30 P.M.

The Call Center provides detailed information on VLB and TVC benefits, programs, and services. The team also serves as a resource for various other state, federal, and local benefits programs.

The Veterans Call Center answered over **54,500** calls in FY25. Approximately 20,000 (~37%) calls were answered for the Texas Veterans Commission (TVC). Most TVC calls are related to scheduling an appointment to process benefits claims.

Abandoned call rates increased from 6.9% in FY24 to 8% in FY25 due to one staff member retiring and going through the onboarding process for a new employee, and one staff member being out for medical reasons on two occasions.

Call wait times improved from 3:51 minutes in FY24 to 3:45 minutes in FY25.

Customer satisfaction remained about the same in FY25 based on feedback from callers.

Another challenge the Call Center team overcame was the transition from the FlexBooker benefits appointment scheduling software to the new WaitWell scheduling system.

Nearly 15,000 new Veterans were entered into VLB's Customer Relationship Management System.

VLB leadership will explore ways to increase the use of technology to increase Call Center efficiency beginning in FY26.



MEMORANDUM

TEXAS VETERANS LAND BOARD • CHAIRWOMAN DAWN BUCKINGHAM, M.D.

Date: October 28, 2025

To: Dawn Buckingham, M.D., Chairwoman
Judson Scott, Member
James Rothfelder, Member

From: Tracey Hall, Chief Auditor, Texas General Land Office

Subject: Item 13 a – Presentation of the Fiscal Year 2026 Audit Plan and related matters.

Recommendation This item requires no action from the Board.

Summary

Internal Audit conducts a risk assessment of all GLO and VLB operations each year. Based on the data gathered from this assessment, an annual audit plan is formulated. Today's agenda item is to update the Board on the status of previously planned audits and inform the Board of audits scheduled for fiscal year 2026.

Last year, I sought approval to hire a contractor to audit the bond program. However, since then, the assets of the bond program have been transferred to the Texas State Treasury. Due to the significantly reduced risk for the portfolio, I concluded that an audit was unnecessary at this time. Consequently, a contract was not initiated. If my assessment changes in the future, I will come back to the Board with a recommendation.

The 2026 Audit Plan includes an audit of the Texas State Veteran Home Program's vendor management processes. The goal of this audit is to evaluate the effectiveness of the controls for the VLB's oversight and management of the TSVH Operators to ensure compliance with applicable policies, contractual requirements, and operational standards.



MEMORANDUM

TEXAS VETERANS LAND BOARD • CHAIRWOMAN DAWN BUCKINGHAM, M.D.

Date: October 28, 2025

To: Dawn Buckingham, M.D., Chairwoman
Judson Scott, Member
James Rothfelder, Member

From: Ray Minjarez, Deputy Director for Construction Services

Subject: Agenda Item 14a – Report on warranty issues related to the Tuskegee Airmen Texas State Veterans Home in Fort Worth

RECOMMENDATION: This agenda item requires no action from the Board.

Warranty Phase:	October 2, 2024 – October 2, 2025
Building Square footage:	99,280 s.f.
Site Acreage:	12 ac
Warranty Calls:	209 items between 10/2/2024 – 10/2/2025
	October 2, 2024 – December 31, 2024, 7
	January 1/ 2025 – October 2, 2025, 202

Building Components	Warranty Description	Quantity
Roof	Leaks	6
	Paint	2
	Trim / Wall Board	6
	Doors	35
Ceiling	Ceiling Tile	3
Flooring	LVT Flooring	3
HVAC	Roof Top Units	24
	Vents/ Duct	4
	VAV Controls	2
	Mini-Split	5
Plumbing	Water issue	12
	Restroom	4
	Showers	13
Electrical	Panels / Schedule	6
	Lighting	5
	Generator	1
Site/ Landscaping	Plants/ Trees	2
Specialty Systems	Nurse call	5
	Resident Guard	1
	Fire Alarm Panel	2
	Sprinklers	3
General	Air Compressor	1
	Misc.	<u>64</u>
		209



MEMORANDUM

TEXAS VETERANS LAND BOARD • CHAIRWOMAN DAWN BUCKINGHAM, M.D.

Date: October 28, 2025

To: Dawn Buckingham, M.D., Chairwoman
James Rothfelder, Member
Judson Scott, Member

From: Tony Dale, Executive Secretary

Subject: Agenda Item 15 a – Annual report on the FY25 Operational Plan.

Recommendation: This agenda item requires no action from the Board.

During Fiscal Year 2025 the senior staff of the VLB created a plan focusing on key initiatives. The attached report titled, "Fiscal Year 2025 Annual Report" details how the VLB executed the plan and highlights additional accomplishments.



OCTOBER 28, 2025

Annual Report On FY25 Operational Plan



MISSION



The mission of the Veterans Land Board is to ensure the Veterans of Texas can access land loans, home loans, skilled nursing care and the cemetery services they are eligible for in recognition of their honorable service to our country.

PHILOSOPHY



Care for Texas Veterans

The Veteran is our purpose. We strive to ensure that Texas Veterans can access their benefits and that they are treated with respect. We act in ways that protect their dignity and privacy. We honor their service to our country by faithfully serving them and their families to the best of our ability.

Superior Customer Service

We focus on superior customer service. We openly communicate with our Veterans and their authorized representatives. We challenge our third-party operators to provide the best service. We care for our Veterans the way we would want to be treated.

Fiscal Responsibility

We take fiscal responsibility seriously. Properly balancing long-term financial planning with spending is critical to ensuring the VLB can provide the benefits Texas Veterans are entitled to. All VLB employees are expected to prevent and report fraud, waste, and abuse.

Transparency

We are accountable to the Board. We will keep our leadership informed. We work collaboratively with each other, with external partners and the public. We will strictly follow all open records and open meeting laws.

Positive Work Environment

The VLB fosters a friendly, welcoming, challenging, professional and ethical work environment free from harassment and discrimination.



LETTER FROM THE EXECUTIVE SECRETARY

As we reflect on the accomplishments of the past fiscal year, I am filled with immense pride and gratitude for the dedication and hard work demonstrated by each member of our team. Our mission to serve the Veterans of Texas is not just a duty, but a profound honor. The sacrifices made by our Veterans in defense of our nation inspire us to strive for excellence in all that we do.

The Veterans Land Board's mission is to ensure that Texas Veterans can access the benefits they have earned, including land loans, home loans, skilled nursing care, and cemetery services. This mission is at the heart of everything we do, and it is a testament to our commitment to honoring the service and sacrifice of our Veterans.

In FY25, we achieved significant milestones across various divisions. Our Bond Funds Management team successfully issued several series of bonds, freeing up reserve funds and reducing high-interest rate bonds, thereby providing additional funding for our land and housing loan programs. The Veterans Land and Housing division loaned substantial amounts in home, land, and home improvement loans, ensuring that our Veterans can achieve their dreams of ownership. Our Texas State Veterans Homes continued to provide exceptional care, maintaining a high average census and enhancing living conditions for our residents and opened our tenth home in Fort Worth. The Cemetery Division expanded the Coastal Bend Cemetery in Corpus Christi which will serve Veterans for years to come.

These accomplishments would not have been possible without the unwavering dedication and hard work of our staff. Your commitment to superior customer service, fiscal responsibility, and transparency has been instrumental in achieving our goals. I commend each of you for your contributions and for upholding the values that define the VLB.

As we look to the future, I am confident that we will continue to build on our successes and overcome any challenges that come our way. Together, we will ensure that the Veterans of Texas receive the highest level of care and support. Let us remain steadfast in our mission and continue to honor the service of our Veterans with the same dedication and passion that has brought us this far.

Sincerely,

A handwritten signature in black ink, reading "Anthony W. Dale". The signature is stylized with a large, sweeping initial 'A' and a long, horizontal flourish extending to the right.

Tony Dale
Executive Secretary
U.S. Army Veteran

THE VETERANS LAND BOARD



THE HONORABLE
DAWN BUCKINGHAM, M.D.
Chairwoman



REAR ADMIRAL JUD SCOTT
USN, Retired
Member



MR. JAMES ROTHFELDER
Member

Dawn Buckingham, M.D., Commissioner of the Texas General Land Office serves as Chairwoman of the Veterans Land Board and is joined by two Governor appointed, senate confirmed, citizen board members. Judson Scott is a retired U.S. Navy Rear Admiral. James Rothfelder is a portfolio manager in the investment banking industry.



TABLE OF CONTENTS



VLB Bond Funds Management	1
Veterans Land and Housing.....	3
Texas State Veterans Homes.....	6
Texas State Veterans Cemeteries	9
Veterans Affairs.....	12
Legal Counsel.....	17
Veterans Land Board Marketing & Outreach.....	19
Governmental and Intergovernmental Affairs	23
Executive Leadership	25



VLB BOND FUNDS MANAGEMENT



The VLB Bonds Fund Management team plans, executes, and manages the overall financial management strategy for VLB to maximize economic benefit and provide funding for VLB divisions in a manner that ensures their continued economic viability. They oversee all aspects of VLB bond fund, swap, and liquidity portfolios, including analysis of refunding opportunities and determination of method of execution to include, but not limited to loan sales and refunding. They maintain relationships with existing professionals and providers and work to expand the universe of eligible providers for VLB activities, approved swap counterparties and liquidity providers.

The team plans, executes, and manages all areas of new Veterans Land Board bond issuance and derivative interest rate swap transactions, including structuring, scheduling, cash flow analysis, document review, negotiation and execution of liquidity facilities, interaction with external bond counsel and financial advisors. They present to the VLB Board, the Texas Bond Review Board, and national credit rating agencies.

The Board may provide by resolution for the issuance and sale of bonds authorized by the constitution for the purpose of making loans to Veterans. The Board may use money attributable to bonds issued to provide money to pay all costs of issuance of the bonds, including costs, fees, and expenses of the board to pay from the Veterans land fund in connection with the issuance of the Veterans land bonds.

Objective 1

Complete Bond Portfolio Review.

Tactics: Review and assess the current loan and bond portfolio and cash flows with outside consultants including bond counsel, tax counsel, financial advisor, and arbitrage rebate consultants.

Deliverable: Recommendations on actions to current bond portfolio, future bond structures, and loan portfolio.

Results: Complete. Based on the portfolio review, VLB issued several series of bonds that removed restrictive bond covenants resulting in freeing up more than \$26M in reserve funds. This action reduced the amount of high-interest rate bonds and added additional funding capacity for both the land and housing loan programs. Bond Funds Management will continue to review the portfolio for future bond structures and adaptability to market conditions.

Objective 2

Manage bond funds in a fiscally sound way to ensure the maximum return while managing financial risk.

Tactics: Review the budget and cash flows related to bond funds to ensure sufficient revenues to fund expansions, ongoing administrative costs, and future construction costs. Work with all VLB program areas and GLO financial management to improve communication and expectations.

Deliverable: Create reports on each home and bond fund activity that project multiple scenarios based on historical activity as well as best/worst case. Increase VLB input in the budgeting process independent of GLO to ensure that budgets match with expected revenues.

Results: Complete. Bond Funds Management created a monthly financial report that shows cash activity for the Cemetery, Homes, and Loan Program, improving decision-making and improved financial management. Conducted monthly financial reviews with senior VLB leadership.

Objective 3

Maximize benefits to Veterans.

Tactics: Explore options to provide greater benefits to Veterans at our nursing homes by evaluating the cost structure and maximizing all resources available to VLB and the residents.

Deliverable: Assessment and recommendations to the Board on fiscal strengths and weaknesses to guide future decisions.

Results: Partially Complete. This is an ongoing process and will continue to be refined during FY26. VLB is exploring ways to increase its bed capacity to serve the maximum number of Veterans and will be doing a comprehensive review of pricing, cost effectiveness, and revenue projections to ensure that VLB can provide the best service and experience to the most Veterans at an affordable price.



VETERANS LAND AND HOUSING



The Veterans Land and Housing division receives, processes, originates, and closes land, housing, and home improvement loan applications. The Veterans Land Loan section gives Veterans the opportunity to borrow up to \$150,000 to purchase land at competitive interest rates with a 30-year fixed term. Dual-military and dual-Veteran married couples are eligible for land loans up to \$225,000. Sometimes the VLB must forfeit on delinquent land loans. The VLB then makes these tracts of land available initially to Texas Veterans and later the public, to purchase in Quarterly Land Sales.

The Veterans Housing Assistance Program (VHAP) aids Veterans in purchasing a home. Eligible Texas Veterans have an opportunity to purchase a home with a competitive, low-interest loan with little or no down-payment. Veterans with a VA service-connected disability rating of 30% or greater qualify for a discounted interest rate.

The Veterans Home Improvement Program provides loans to qualified Veterans for home repairs and improvement to their existing homes.

Objective 1

Assist Veterans in purchasing or processing of homes, land and home improvement loans.

Tactics: Collaborate with VLB Marketing & Gateway Bank (Program Administrator) in promoting all loan programs to increase participation.

Deliverable: For Fiscal Year 2025, purchase from participating lenders, VHAP loans in the amount of \$400M to \$500M, originate and fund \$80M to \$100M in land loans and \$2M to \$3M in home improvement loans. Maintain buyer's loan solvency through loss mitigation efforts that achieve no less than 65% of delinquent land accounts removed from forfeiture. Reduce loan processing time to less than 45 days.

Results: Partially Complete.

Home Loans target: \$400M to \$500M.

- Actual: \$385M (96% of target)

Land loans target: \$80M to \$100M.

- Actual \$76.8M (95% of target)

Home Improvement loan target: \$2M to \$3M.

- Actual: \$2.2M (on target)

Delinquency target: no less than 65% of delinquent land accounts removed from forfeiture.

- Actual: 82% of delinquent loans removed from forfeiture.

Loan processing time target: Reduce loan processing time to less than 45 days.

- Actual: loan processing time reduced to 44 days.

Objective 2

Implement and promote the dual spouse participation in the land program.

Tactics: Collaborate with VLB Marketing to promote the dual spouse program.

Deliverable: Implement and promote dual spouse participation.

Results: Complete. On July 30th, 2024, the Board approved the dual spouse loan program. VLB began accepting applications in November 2024. A press release was published on November 5, 2024, communicating the availability and benefits of the program.

Outreach materials were updated to include information regarding the dual spouse program. A digital marketing campaign was launched promoting the expanded benefit.

In FY25 a total of 13 dual spouse loans were closed, with a total value of approximately \$2.5 million. This represents 2.8% of total land loan value in FY25.

Objective 3

Improve customer service via self-help online system for the land and home improvement loan programs.

Tactics: Work with Information Technology Services and MeridianLink to implement an online system where applicants may view the status of their loan application and view any outstanding deficiencies and next steps.

Deliverable: Implement an online system using the current loan origination system, where applicants can obtain up to date status of their loan application.

Results: Not complete. Staff is working with MeridianLink in FY26 to explore potential solutions.





TEXAS STATE VETERANS HOMES



The VLB owns ten skilled nursing homes that provide shelter, food, medical attention, nursing services, medical services, social activities, or other personal services or attention to Veterans, their spouses and Gold Star parents. As of 2025, the existing Veterans homes are in Amarillo, Big Spring, Bonham, El Paso, Floresville, Fort Worth, Houston, McAllen, Temple, and Tyler.

The VLB contracts with private nursing home companies for day-to-day operations and maintenance of the homes. Each facility is designed to enhance quality of life with a clean, caring, and dignified setting appropriate to those men and women who have served our country with honor.

The Texas State Veterans Homes are constructed and operated in partnership with the United States Department of Veterans Affairs which provides partial funding for construction, expansion, and health care benefits. Residents can combine private insurance, VA payments and Medicare or Medicaid to cover daily costs. Eligible Veterans with a service-connected disability of 70% or greater may stay at the homes at no cost to the Veteran. Residents can choose between a private or semi-private room based upon availability. Memory care units at each home provide highly specialized care including access to secure landscaped courtyards.

Objective 1

Complete construction, open and admit the maximum number of Veterans and eligible family members as residents in the Tuskegee Airmen Texas State Veterans Home in Fort Worth.

Tactics: Follow procedures and admit Veterans and pass all inspections. Admit our first Veteran resident in Q2 FY25.

Deliverable: Home will be 90% full by 4th quarter of FY25.

Results: Partially complete. Grand Opening was March 5, 2025. July 25, 2025, the home passed all certifications and was opened to admissions. The certification was delayed due to construction issues. This delay pushed back the VA certification by two months. At the end of 4th quarter FY25 the home was 40% full (48 admitted out of 120 maximum).

Objective 2

Maximize the usage of the VA Nurse Grants Program

Tactics: Track monthly operator utilization of the nurse grant program. Discuss utilization at regular intervals with operator leadership.

Deliverable: Utilize 90% or more of available grants during the fiscal year.

Results: Partially completed. Touchstone utilized 100% of their allotted Nurse Grants in FY25. HMR utilized 52% of their allotted Nurse Grants in FY25. The FY25 utilization rate is the highest since inception of the grants four years ago.

Objective 3

Enhance living conditions for Veterans and residents in Texas State Veterans Homes that are 20 years or older (Amarillo, Big Spring, Floresville, Temple) by planning and beginning execution of a refurbishment and remodeling plan.

Tactics: Work with the Refurbish Team established in FY24 and develop a plan and grant application to the VA to refurbish the four homes that are 20+ years of age.

Deliverable: Submit a grant application in accordance with VA established guidelines. If a grant is awarded in FY25, begin execution of renovations.

Results: Partially complete. VA Grant submitted by the April 15, 2025, federal deadline. The VA did not approve the VA grants for FY26. Application will roll-over and be considered for federal FY27.

Objective 4

Establish in person peer-to-peer counseling in each home.

Tactics: Provide professional, standardized Post Traumatic Stress Disorder (PTSD) training. Outsource the training if necessary. Establish Memorandum of Understanding with the Texas Veterans Commission to facilitate collaboration.

Deliverable: Provide military competency focused training for the staff of all operators to ensure proper care and approach is used when caring for Veterans and residents with PTSD.

Results: Complete. Collaborated and partnered with the Mental Health Department of Texas Veterans Commission (TVC) to send training teams out to each community. TVC trained on two major topics: basic military competency, such as not calling a Marine a Soldier and caring for residents with Post Traumatic Stress Disorder (PTSD).

Objective 5

Collaborate with the Texas Veterans Commission to review the disability claims of resident Veterans with the U.S. Department of Veterans Affairs.

Tactics: Ensure benefit packets are current and processed through the VA system to ensure Veterans are receiving the benefits that they have earned. Provide space, times and locations for TVC representatives to visit each home on a regular basis. Track TVC claims specialist visits and interactions with residents.

Deliverable: Increase the number of 70% Service-Connected Disabled (SCD70) Veteran residents by at least 20% more by year-end FY25.

Results: Partially complete. Increased SCD70 Veterans by 17.3% in FY25 resulting in \$3,688,224 in retroactive payments to the VLB. Conducted 93 TVC visits. Assisted 43 Veterans with successful first-time claims and assisted an additional 45 veterans to increase their existing disability rating above 70%.

Objective 6

Serve the maximum number of Veterans by maintaining a daily population of 92% or greater in all Texas State Veterans Homes.

Tactics: Maintain a clean, caring, and dignified environment for our Veterans, their Spouses, and Gold Star Parents. Collaborate with our operators, the Texas Health and Human Services Commission, and the U.S. Department of Veterans Affairs to identify and resolve issues impacting resident quality of life.

Deliverable: Average census above 92% across all homes for all twelve months of the fiscal year.

Results: Complete. Maintained a 96.5% average census FY25.



TEXAS STATE VETERANS CEMETERIES



The mission of the Texas State Veterans Cemeteries is to serve eligible Veterans and their families by providing high quality support for committal services and perpetual care of the grounds and facilities for all who served our nation with distinction.

The VLB operates four Veterans cemeteries located in Abilene, Corpus Christi, Killeen, and Mission. A fifth cemetery is under construction in Lubbock with completion scheduled for late calendar year 2025. The cemetery division is a partnership between the VLB and the U.S. Department of Veterans Affairs. The state cemeteries are strategically located to complement the five national cemeteries in San Antonio (2), Houston, Dallas-Fort Worth, and El Paso.

At each cemetery, VLB interests are monitored by an on-site representative who is an employee of the agency. Daily operations and maintenance are conducted via contracts with county or municipal governments. The state provides this benefit to Veterans in recognition of their service to this state and the United States and to honor Veterans with a final resting place and with lasting memorials that commemorate their service.

Objective 1

Successfully implement the Lubbock establishment grant (TX-22-34).

Tactics: Develop and manage monthly reports across constructing, equipping, staffing, and training work strands to identify and correct coordination and planning issues. periodic on-site visits. OSR monitors closely.

Deliverable: Meet all project timelines, no cost overruns.

Results: Complete. At the end of FY25, construction is 86% complete and is on schedule and on budget. Three personnel are hired by the City of Lubbock and have attended numerous training events at the cemetery in Abilene. The balance of the 9-person staff will be hired in October 2025. All major equipment is in storage in Lubbock awaiting building hand-over.

Objective 2

Successfully implement Corpus Christi expansion grant (TX-22-33).

Tactics: Develop and manage monthly reports of construction progress and operational impacts. Periodic on-site visits. OSR monitors closely.

Deliverable: Meet all project timelines, no cost overruns.

Results: Complete.

Objective 3

Successfully implement Killeen expansion grant (TX-23-35).

Tactics: Develop and manage monthly reports of construction progress and operational impacts once NCA grant is awarded.

Deliverable: Meet all project timelines, no cost overruns.

Results: Complete.

Objective 4

Implement a local government support contract at the West Texas State Veterans Cemetery in Lubbock.

Tactics: Draft and negotiate a support contract to provide the personnel and daily operating supplies for the cemetery.

Deliverable: 100% local support contract in effect by end of FY25.

Results: Complete. Executed a 5-year contract with City of Lubbock.

Objective 5

Recommend changes to the Texas Natural Resources Code to reflect the modern realities of the cemetery program.

Tactics: Provide information and subject matter expert testimony, as requested, for the Legislative Session.” Replace current Deliverable with “Timely and accurate staff support of the Government Affairs Team.

Deliverable: Timely and accurate staff support of the Government Affairs Team.

Results: Complete. Legislature passed a bill to eliminate the 7-cemetery limit and the \$7 million budget limit.

Objective 6

Develop, prepare, and submit establishment grant applications for new cemetery locations in Texas.

Tactics: As identified and directed, prepare engineering estimates and submit establishment grant applications.

Deliverable: Establishment grant applications submitted for new cemeteries in Texas which are fully conforming to NCA submission standards and submitted by 1 July.

Results: Complete. Submitted an establishment grant for east Texas on June 22, 2025.



VETERANS AFFAIRS



Veterans Affairs is responsible for assessing how all actions within the Veterans Land Board impact our Veterans. Veterans Affairs supervises the Pharmacy Audit program in support of our State Veterans Homes and the VLB Accounting Team in support of our State Veterans Homes and State Veterans Cemeteries. The Team is led by the Assistant Executive Secretary who serves as a key leader and advisor to the Executive Secretary. The Assistant Executive Secretary has the authority to lead the agency in the absence of the Executive Secretary.

Objective 1

Develop a consolidated complaint tracking system for all VLB divisions.

Tactics: Review current complaint tracking efforts in VLB divisions. Identify existing commonalities, critical information required by each, and create a single, shared template that conforms to Sunset Commission recommendations and helps organize and streamline complaint tracking and resolution.

Deliverable: Functional VLB-wide complaint tracking system that can produce quarterly and annual executive level dashboards by March 2025.

Results: Complete. Objective completed in April 2025. In collaboration with Information Technology Services (ITS), we developed standardized complaint tracking documents for each VLB division. These trackers are linked to the web-based complaint form on the VLB website and are filled automatically when a complaint is entered. Division representatives can manually enter complaints received outside of the web form. All division trackers roll up to one master tracker at VLB executive level.

Objective 2

Establish single source Texas State Veteran Homes census report.

Tactics: Eliminate redundant work in the creation and use of the current census report. Explore potential of using PointClickCare (PCC) software to generate this report from existing resident data. Incorporate automated rules/processes to produce needed follow-on reports and data inputs for VLB divisions.

Deliverable: A census report, easily accessible by operators and VLB program areas, that can function as the single data source for VLB reporting and data input needs by June 2025.

Results: Partially complete. Objective still in progress and continues as a FY26 objective. Customized census report from Point Click Care (PCC) system is being coded by Primecare, a third-party IT vendor. Primecare supports both HMR/Texas VSI and Touchstone. Report is 80% complete and actively being tested by both operators.

Objective 3

Improve the efficiency and accuracy of the pharmacy audit database, named VLBPAS.

Tactics: Eliminate—to the greatest extent possible—manually maintained spreadsheet inputs in favor of database-of-record (e.g. PCC) reports for the monthly pharmacy audit. Work with GLO Information Technology Services (ITS) to modify the rules in VLBPAS to accurately reflect the permissions and restrictions in the Medication Ordering Guidelines.

Deliverable: Database-of-record inputs to VLBPAS by June 2025. Guidelines correctly implemented in VLBPAS by August 2025.

Results: Not complete. Revisions to the Medication Ordering Guidelines are currently ongoing and Information Technology Services (ITS) made rule adjustments in VLBPAS on an as-needed basis throughout FY25. This objective was contingent upon the completion of the automated census report from Point Click Care and will roll over into FY26.

Objective 4

Improve collaboration with Veteran community and state level Veteran Services Officer leadership.

Tactics: Establish working relationship with Texas Coalition of Veterans Organizations (TCVO). In conjunction with TCVO, TVC, and VLB Marketing, identify the Veteran communities and VSOs where VLB connection is lacking/needed and prioritize those regions and organizations. Engage those Veteran communities and organizations' leaders to identify methods to strengthen our working relationships, cooperation, and collaboration.

Deliverable: Contact established with the identified communities and leaders and actions taken / recommendations to strengthen collaboration by June 2025.

Results: Partially complete. Relationship was established with the legislative director of Texas Coalition of Veterans Organizations. Corporate-level connections were facilitated between VLB Marketing & Outreach and Veteran Employee Support Groups (ESG) at both Boeing and Wal-Mart.

Objective 5

Identify process improvements or technological options to gain measurable efficiencies in VLB Accounting.

Tactics: Use of DocuSign for signature approval. Elimination of double or redundant work not required for error-checking or verification. Collaboration with VLB, GLO, and external partners to identify and share best practices and lessons learned.

Deliverable: Demonstrable increase in efficiency or effectiveness.

Results: Partially complete. This is an ongoing objective within VLB Accounting and will continue in FY26. Collaborated with Information Technology Services (ITS) and Office of Information Security (OIS) to establish a HIPAA-compliant, secure file-sharing platform for Veterans Home Operators to submit invoices for approval. This improved the information security environment and eliminated the problematic method of transferring these invoices via email.



Other Accomplishments

Pharmacy Auditor

- Completed 12 monthly pharmacy audits of ~150,000 records totaling more than \$5.5M with no significant findings—ensuring our Veterans Homes Operators are complying with their pharmaceutical contractual requirements.
- Completed quarterly price audits of the VLB pharmacy vendor, Omnicare, with no significant findings—ensuring Omnicare maintains their contractually-agreed pricing model.
- Initiated a Trust Account audit process at Veterans Homes in the off-year that Texas Health and Human Services Commission (HHSC) conducts their bi-annual Trust Account audit. Doing so provides VLB visibility of Operators' efforts to comply with Texas Administrative Code (TAC) 554.404 and 554.405 prior to HHSC's audits. To date, Floresville, Houston, and Tyler audits have been completed. All comply.

VLB Accounting

- Over a two-month span from December 2024 to January 2025, reduced a backlog of \$1.7M in pending invoices to \$0 and implemented control measures to prevent invoices going past the 30-day prompt payment requirement.
- Completed FY23 Medicaid Cost Report resulting in \$2M reimbursement to VLB from Texas Health and Human Services Commission.
- Primary resource for Texas State Veterans Homes Federal Single Audit. Facilitated documentation and process review for VA Nurse Grant and VA Per Diem programs with no issues noted. Audit ongoing into FY26.
- Processed \$3.68M in retroactive per diem payments for residents who increased their VA Service-Connected Disability rating through VLB/TVC claims update partnership.
- Identified and resolved an issue with the Rio Grande Valley Cemetery plot allowances from the VA, resulting in recoupment of \$800,000 in revenue and a process change in the State Veterans Cemetery division to prevent similar issues in the future.

Director of Veterans Affairs

- Delivered a presentation on VA-Grant-Funded Texas State Veterans Cemeteries to the Cameron County Commissioners Court and subsequently sparked the Court's interest in building a Texas State Veterans Home.
- Participated in agency-wide Storm Table-Top-Exercise to clarify roles, responsibilities, and actions for Veterans Homes and Veterans Cemeteries in concert with other agency divisions and departments in a severe weather emergency.



LEGAL COUNSEL



The General Land Office's Office of General Counsel provides legal services to the Veterans Land Board. They make available legal support that provides expertise; advice on operations; review of real estate transactions; contract negotiation, review and tracking; open records and open meetings advice; consultation on human resources matters; and drafting, review and advice on rulemaking.

General Counsel has assigned two attorneys in its General Law section to provide day-to-day support to the Executive Secretary, the leadership team, and staff. General Counsel assigns other attorneys in Legal Services to assist the Veterans Land Board on an ad hoc basis.

Objective 1

Enhanced guidance on procurement processes.

Tactics: Increased dialogue with divisions on pre-contractual requirements, contract performance issues, end dates and potential renewals, and issues involving negotiations.

Deliverable: Provide more comprehensive guidance to VLB divisions on aspects of the procurement process.

Results: Complete. Engagement on renewals and solicitations occurred, in general, relatively earlier in the procurement process. More comprehensive guidance on a wider array of contract vehicles and agreements was achieved that can be applied to future procurements.

Objective 2

Review of VLB rules in the Texas Administrative Code.

Tactics: Engage with VLB divisions to perform comprehensive review of the Board's rules (Texas Administrative Code, Title 40, Part 5, Chapters 175 – 178); review, and if necessary, revise, consolidate, update, and/or repeal these rules as appropriate.

Deliverable: Updated rules consistent with the Board's policies, procedures, and practices.

Results: Complete. Rule reviews were conducted for all VLB chapters in the Texas Administrative Code (40 TAC 175 – 178) and culminated with the adoption of changes in July 2025.





VLB MARKETING & OUTREACH



VLB Marketing is imbedded in the Communications Department of the General Land Office. The Director of VLB Marketing & Outreach supervises the Marketing team, the Call Center, Veterans Outreach Specialists and Outreach Customer Service. The team's priority is to ensure Veterans are aware of and know how to access the benefits they have earned. The Marketing & Outreach team has a formal memorandum of understanding with the Texas Veterans Commission to collaborate to fund and operate a statewide call center that connects Veterans with services. The team also conducts joint marketing efforts across the state with the Texas Veterans Commission.

Objective 1

Provide Texas Veterans, Military Members, and their families with comprehensive information and education on various VLB benefits and programs, including home loans, land loans, home improvement loans, land auctions, State Veterans Homes, and State Veterans Cemeteries. Additionally, enhance awareness of the Voices of Veterans oral history program.

Tactics: Develop a comprehensive plan that leverages diverse marketing techniques and data-driven insights to enhance awareness among Veterans, Military Members, and their families about their benefits, ensuring effective outreach and communication.

Deliverables: Meet or exceed marketing objectives established by the Texas General Land Office and Veterans Land Board Leadership Teams. Increase marketing and outreach initiatives within industries such as real estate and long-term care, while also expanding efforts to reach rural and underserved counties statewide. Develop marketing campaigns to increase the number of interviews in the Voices of Veterans oral history program. Design and implement data-driven marketing campaigns to consistently achieve a 92% overall census for the Texas State Veterans Homes program.

Results: Complete. The VLB Marketing and Outreach team hosted or participated in over 890 Veterans outreach events, including benefits fairs, visits to military installations and colleges and universities, programs for land developers, presentations to long-term care organizations, statewide Veterans conferences, outreach to various law enforcement agencies, and other government agencies. The team also conducted multiple radio and TV interviews and served as guests on several podcasts. The Marketing team led two paid ad campaigns to raise awareness of our Texas State Veterans Homes, and home and land loan programs. VLB Marketing hired a new Voices of Veterans Program coordinator and is expanding the program to include video interviews for distribution to a wider audience.

Objective 2

Collaborate with the Texas Veterans Commission to serve the maximum number of Veterans possible through the statewide call center.

Tactics: Supervise and manage daily operations of the Texas Veterans Call Center to ensure optimal results and customer satisfaction. Conduct regular meetings with Texas Veterans Commission leadership to review call center operations and to address any issues.

Deliverables: Achieve higher call center customer satisfaction while minimizing wait times and reducing abandoned calls. Organize co-hosted Veterans Benefit Fairs in underserved populations with the Texas Veterans Commission on a quarterly basis.

Results: Partially complete.

- The Texas Veterans Land Board (VLB) Veterans Call Center answered over 54,500 calls in FY25.
- Approximately 20,000 of those calls were answered for the Texas Veterans Commission (TVC).
- Abandoned call rates went up from 6.9% in FY24 to 8% in FY25 due to one staff member retiring and going through the onboarding process for a new employee, and one staff member being out for medical reasons on two occasions.
- Call wait times improved from 3:51 minutes in FY24 to 3:45 minutes in FY25.
- Customer satisfaction remained about the same in FY25 based on feedback from callers.
- Another challenge the Call Center team overcame was the transition from the FlexBooker benefits appointment scheduling software to the new WaitWell scheduling system.
- Nearly 15,000 new Veterans were entered into VLB's Customer Relationship Management System.
- VLB and TVC co-hosted the South Texas Veterans Benefits Fair in Edinburg in January 2025 and the Panhandle Veterans Expo in Canyon in June 2025.

Objective 3

Elevate the awareness of Texas Real Estate Commission (TREC) approved training courses on VLB loan programs and expand the number of courses offered.

Tactics: Work with outreach representatives throughout the state to foster relationships amongst the real estate community to increase the demand for the Texas Real Estate Commission approved training courses on VLB loan programs. Create a digital and social media marketing campaign to increase awareness of the VLB's Texas Real Estate Commission approved continuing education course.

Deliverables: Increase partnerships with real estate industry associations, lenders, and other organizations. Conduct at a minimum 50 Texas Real Estate Commission approved training courses throughout the state by the end of FY25.

Results: Partially Complete. Completed 48 TREC classes in FY25.

Objective 4

Create and execute a written strategic marketing plan for the Texas State Veterans Home in Fort Worth.

Tactics: Collaborate with the Veterans Homes leadership, operator's marketing team, and outside media contractors to develop a plan to introduce the home to area Veterans.

Deliverables: Meet or exceed quarterly resident census targets developed by the Director of Texas State Veterans Homes.

Results: Partly complete. Census targets in FY25 were below target primarily due to construction related delays. Once the home was open to admission, the team collaborated with staff to attract residents to the home. Due to leadership changes on Marketing & Outreach Team, a written plan was not created. The VLB Marketing and Outreach group worked with the leadership in Texas State Veterans Homes, along with the Fort Worth VLB Onsite Representative (OSR), and the GLO Communications team to introduce and promote the new Veterans Home in Fort Worth. VLB Marketing launched a social media campaign and added a special section to their outreach presentations to raise awareness of the new home and explain how to sign up for the waiting list. The Communications team sent out press and media releases to local media about the home's opening. The OSR visited with local medical and social services facilities, VA hospitals and clinics and surrounding long-term care organizations to promote the new home and discuss the waitlist process. The home opened on March 22, 2025, with over 200 Veterans on the waiting list and only 120 available beds.



GOVERNMENTAL RELATIONS



The Governmental and Intergovernmental Relations department at the Texas General Land Office has a team that is dedicated to the Veterans Land Board. The team serves as the primary interface between the agency and the Legislature, other state agencies, the federal government, and local and regional governmental bodies. By serving as a bridge, the team ensures that the VLB's priorities are clearly articulated to the Legislature, while also ensuring a deeper understanding of the Board's mission and objectives. The team assists with drafting of the agency strategic plan that is submitted to the Legislative Budget Board, preparing for testimony for legislative and regulatory hearings, interfacing with legislative members and staff, and tracking of state and federal legislation of interest to the agency. Through these efforts, the team's commitment to the Veterans Land Board exemplifies the importance in advancing the interests of Veterans with the guarantee that their needs are prioritized at all levels of government.

Objective 1

Invite Elected Officials and their staff to visit all Texas State Veterans Homes and Cemeteries.

Tactics: Identify Members with VLB facilities in their respective districts to extend invitations and schedule visits after the 89th legislative session concludes.

Deliverable: Ensure that the target Members and staff visit the cemeteries and homes by the end of FY25.

Results: Partially complete. Facilitated visits from elected officials to 4 of the 5 Texas State Veterans Cemeteries and 5 of the 10 Texas State Veterans Homes during FY25.

Objective 2

Educate newly elected officials and their staff on VLB programs and services available to Texas Veterans, military members and their families.

Tactics: Identify new Members and staff to invite them to a brief VLB overview.

Deliverable: Host GLO/VLB informative overviews at the start of the 89th legislative session.

Results: Partially Complete. Met and briefed several newly elected members and their staff during our GLO 101 at the Capitol on February 2, 2025.

Objective 3

Solicit input from VLB staff on legislative proposals in preparation for the 89th legislative session in 2025.

Tactics: Develop a list of potential recommendations, rank by priority, prepare briefing documents as appropriate.

Deliverable: Detailed, written submission of prioritized legislative and budgetary recommendations submitted by the deadline established by the project lead.

Results: Complete. Formal list of legislative initiatives was created and submitted to the Chair for review and approval. Staff worked with Legislative Members and staff to successfully pass SB 2543 by Senator Hancock and Representative Hefner. SB 2543 removes the seven-cemetery limit on the maximum number of Texas State Veterans Cemeteries.





EXECUTIVE LEADERSHIP



The Board of Directors delegates to the Executive Secretary general powers and duties of the Board. The day-to-day executive management team is responsible for executing the strategies and operations of the VLB, with five key responsibilities.

Strategy Implementation

Develops and implements the strategic plans and initiatives outlined by the Board, aligning resources, and guiding the VLB towards its goals.

Operational Leadership

Manages the daily operations, makes operational decisions, and oversees functional divisions to ensure efficiency, productivity, and profitability.

Team Management

Recruits, develops, and leads the talented individuals who form the backbone of the VLB, ensuring a motivated workforce and fostering a positive culture.

Financial Management

Manages the financial resources of the VLB, including budgeting, financial planning, reporting, and ensuring effective use of funds to achieve objectives.

Stakeholder Communication

Maintains transparent and effective communication with stakeholders, including employees, customers, investors, and regulatory bodies, representing the VLB's interests and upholding its reputation.

Objective 1

Create a five-year long-range planning calendar for Board activities to identify future needs, trends, and challenges, and to support strategic decisions now to ensure future success and sustainability.

Tactics: Collaboration with the Loan Division and Bond Funds Management for awareness of key activities. Collaborate with scheduling and Board Members to ensure availability of key leaders.

Deliverable: Published five-year schedule of Board meetings and required annual or bi-annual reports or activities.

Results: Complete.

Objective 2

Keep Board Members informed of significant agency activities.

Tactics: Meet with Board Members prior to each board meeting. Provide bi-weekly briefings for the Chair. Provide a monthly executive summary of VLB activities. Engage Board members in community and agency events.

Deliverable: Bi-weekly Chair Update Brief provided to Chair. Monthly executive summary developed and provided to Board Members. Successful pre-board meetings with Board Members. Invitations to Board members to attend VLB related events.

Results: Complete.

SENIOR STAFF



Tony Dale
Executive Secretary
US Army Veteran



Morris Karam
Legal Counsel



Robert Miri
Board Secretary
US Army & US Navy Veteran



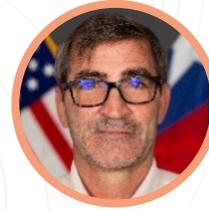
John Barton
Director of Veteran
Land Board Bond Funds
Management



Darren Fitz Gerald
Director of Veterans
Affairs & Assistant
Executive Secretary
US Army Veteran



Raul Gonzales
Director of Veterans Land
and Housing



Bobby Breeden
Director of Texas State
Veterans Homes
US Army Veteran



Dr. John Kelley
Director of Texas State
Veterans Cemeteries
US Army Veteran



WE SALUTE EMPLOYEES IN THE ARMED SERVICES



DEVOTION TO DUTY, TO HONOR AND TO COUNTRY
HAS BEEN A PARAMOUNT VIRTUE IN THE GENERAL LAND
OFFICE FOR MORE THAN A CENTURY, AND THE CHEERFUL
SELF-SACRIFICE AND UNQUESTIONED COURAGE OF ITS
PERSONNEL IN TIMES OF STRESS,
ITS PROUDEST TRADITION.
WITH HEADS UNCOVERED, WE BOW IN MEMORY OF

ED COBB, JR., AND SMITH C. MURPHY

FORMER EMPLOYEES, WHO, AS MEMBERS OF THE ARMED FORCES,
HAVE MADE THE SUPREME SACRIFICE AND LAID THEIR BRAVE YOUNG
LIVES UPON THE ALTAR OF OUR COUNTRY THAT THE IDEALS UPON
WHICH OUR FOREFATHERS FOUNDED THIS GOVERNMENT SHALL
NOT PERISH FROM THE EARTH.

EXCERPT FROM THE REPORT OF THE COMMISSIONER OF THE
GENERAL LAND OFFICE, 1942-1944.



THE NATION WHICH FORGETS ITS
DEFENDERS WILL BE ITSELF FORGOTTEN. THE
SOLDIER, THE SAILOR, THE AIRMAN, AND
THE MARINE IN THE UNITED STATES AND
AROUND THE WORLD ARE THE ULTIMATE
GUARDIANS OF OUR FREEDOM TO SAY WHAT
WE THINK, GO WHERE WE WILL, CHOOSE
WHO WE WANT FOR OUR LEADERS,
AND PRAY AS WE WISH.

PRESIDENT CALVIN COOLIDGE



MEMORANDUM

TEXAS VETERANS LAND BOARD • CHAIRWOMAN DAWN BUCKINGHAM, M.D.

Date: October 28, 2025

To: Dawn Buckingham, M.D., Chairwoman
James Rothfelder, Member
Judson Scott, Member

From: Darren Fitz Gerald, Assistant Executive Secretary

Subject: Agenda Item 15 b - Report on Veterans Land Board Operations.

Recommendation: This agenda item requires no action from the Board.

New Hires

Brad Hillman, U.S. Navy Veteran, Nurse IV, Texas State Veterans Homes Division
Rocio Sanchez, U.S. Navy Veteran, Accountant VI, Veterans Affairs Division

Promotions

Trisha Jones is promoted from Accountant V to Accountant VI, Veterans Affairs Division
Angelica Mikel is promoted from Loan Specialist III to Loan Specialist IV, Land and Housing Division
Polly White is promoted from Loan Specialist II to Loan Specialist III, Land and Housing Division

Employee Recognition

In July 2025 devastating floods impacted the Texas Hill Country. Governor Abbott and President Trump issued state and federal disaster declarations. More than 15 state agencies deployed over 1,300 personnel in response. James White is a Junior Loan Processor in the Land and Housing Division and he is also a member of the Texas State Guard. He deployed as part of the 3rd Battalion, 6th Brigade and recently completed 45 days of State Active Duty which included duty at the State Emergency Operations Center. On behalf of the executive team of the VLB we thank him for his service to our fellow Texans.

Board Workshop on Home Strategic Growth Plan

The Board will meet on November 13, 2025, from 2:00 P.M. to 5:00 P.M to discuss a strategic plan regarding potential expansion of the Texas State Veterans Home network.

Update on actions since the last meeting as directed by the Board

At the August 5, 2025, meeting of the Board authorized various actions. Below is a status update.

- Bond Funds Management closed the Series 2025C Refunding Bonds in the amount of \$181.1 million.
- Veterans Home room rates were changed effective 10/1/2025 to match VA per diem rates.
- The Temple home operator transitioned from Touchstone to STGi on 8/31/2025.
- The Executive Secretary amended the contract for the management and operations of the Central Texas State Veterans Cemetery in Killeen.
- The contract for management and operations of the West Texas State Veterans Cemetery in Lubbock was executed.
- The grant was submitted to the U.S. Department of Veterans Affairs National Cemetery Administration for the development and construction of a sixth Texas State Veterans Cemetery in east Texas in the vicinity of Longview.

Upcoming Dates of Importance

October 30, 2025 – Groundbreaking for Killeen Cemetery Expansion Project – Central Texas State Veterans Cemetery, Killeen, 11:00 A.M.

November 11, 2025 – Veterans Day – ceremonies at all homes and cemeteries

November 13, 2025 – Board Workshop - Veteran Home Expansion Strategy, Stephen F. Austin Building, 2:00 P.M. to 5:00 P.M.

December 2, 2025 – Frank Tejada Texas State Veterans Home (Floresville) – 25th anniversary event

December 12, 2025 – Grand Opening – West Texas State Veterans Cemetery, Lubbock

February 3, 2026 - Special Called meeting of the Texas Veterans Land Board, Stephen F. Austin Building, 10:00 A.M.

April 28, 2026 - Special Called meeting of the Texas Veterans Land Board, Stephen F. Austin Building, 10:00 A.M.

May 25, 2026 – Memorial Day - ceremonies at all homes and cemeteries

July 28, 2026 - Special Called meeting of the Texas Veterans Land Board, Stephen F. Austin Building, 10:00 A.M.

November 11, 2026 – Veterans Day - ceremonies at all homes and cemeteries