



# MARYLAND MILITARY COALITION

*Serving Veterans through Legislative Advocacy*

February 14, 2025

The Honorable Ben Barnes  
Chair, Appropriations Committee  
120 Taylor House Office Building  
Annapolis, MD 21401

Subject: Request **UNFAVORABLE Report** – HB0228 – Maryland Veterans Trust Fund – Assistance to Members of the Maryland National Guard

Dear Chair Barnes and members of the Appropriations Committee:

On behalf of the members of the Maryland Military Coalition (MMC), I write to recommend an **UNFAVORABLE report** by the Committee on **HB0228 – Maryland Veterans Trust Fund – Assistance to Members of the Maryland National Guard**, sponsored by the Chair of this Committee at the request of the Maryland Military Department.

This bill would authorize members of the Maryland National Guard, who are not veterans as defined under federal law, to apply for financial assistance from the Maryland Veterans Trust Fund (“Trust Fund”). Only veterans with an Honorable Discharge or a General Discharge Under Honorable Conditions or other, but not a Dishonorable Charge, are eligible to apply.

Per Article, State Government § 9-913, the Trust Fund is a nonprofit entity within the Department of Veterans and Military Families established to provide emergency financial assistance, or grants, to veterans to cover expenses such as mortgage or rent payments, utility payments, and auto and auto insurance payments.

***The Trust Fund receives no State appropriated funds. Rather, the Trust Fund relies on private-sector donations, an income tax checkoff and proceeds from lotteries and other games***

Article, State Government § 9-901 (f) defines a “veteran” as “**an individual who served on active duty in the armed forces of the United States, other than for training, and was discharged or released under conditions other than dishonorable.**” This definition is consistent with the federal statutory definition of “veteran,” under 38 US Code § 101 (Attachment 1).

**UNFAVORABLE**

The MMC opposes this bill because, by law, members of the National Guard who have not met the statutory definition of State Government in § 9-901 (f) and 38 US Code § 101, are not veterans. As such, those individuals do not qualify to apply to the Fund. Making National Guard members eligible to apply for financial assistance **will result in competition for funds that should go to veterans**—the original and current intent of the Fund. It also **could result in other public and private organizations** that support Guard members and their families **also applying for grants from the fund, further depleting dollars** that should be available to veterans and their families.

Additionally, making National Guard members eligible for financial assistance from the Trust Fund will **potentially further deplete the available funds before** those who manage the Trust Fund can evaluate the impact of the **State Income Tax checkoff program** that starts this tax year. The balance of the Fund as of December 31, 2024, was \$621,332.

The MMC also opposes the bill because it does not authorize members of the Federal Reserve (Army, Naval, Air Force, Marine Corps, Coast Guard Reserve or Ready Reserve Corps of the Public Health Service) who are not veterans to receive financial support from the Trust Fund. If National Guard personnel are given access to the Trust Fund, all Reserve Component personnel who are in need should be able to access the Fund.

We can find no policy justification for excluding Federal Reserve personnel from accessing the Veterans Trust Fund and ***there is no cost to the State if the Federal Reserve and their families were added as eligible Trust Fund recipients.***

The Federal Reserve provides critical support to Maryland. For example, ***23% of all Coast Guard personnel who responded to the Key Bridge collapse were Coast Guard Reservists.***<sup>1</sup>

Members of the National Guard and Federal Reserve receive exactly the same pay and benefits for drill and annual training. Federal Reserve junior enlisted personnel struggle financially in the same way that National Guard junior enlisted personnel struggle.

There is **NO** program similar to the Trust Fund at the Federal level for the Federal Reserve. If there were, the National Guard, as a Reserve Component organized under Federal law, would be equally entitled to benefit from any program. Members of the Federal Reserve, like the National Guard, are **NOT** eligible to apply to the Army Emergency Relief program unless they are on orders for more than thirty consecutive days of duty.

Although there is no Federal program for the Federal Reserve, there is **another source available to members of the Maryland National Guard**. Primary among them is the EANGUS

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<sup>1</sup> <https://www.federaltimes.com/federal-oversight/congress/2024/05/30/coast-guard-response-to-key-bridge-collapse-reveals-a-strained-service/#:~:text=When%20a%20Singapore%2Dflagged%20container,tons%20of%20wreckage%20and%20debris.>

**UNFAVORABLE**

We Care for America Foundation, also known as the **National Guard Relief Foundation**. It is a 501(c)3 organization that “can provide emergency financial assistance to the men and women of the National Guard and their families who have a verified emergency need.”<sup>2</sup> Members of the Federal Reserve are excluded from applying for assistance from this program.

**Maryland could establish what at least 18 other states have done:** establish a relief fund that could either serve the National Guard or military families (Attachment 2). Doing this would keep the Trust Fund dedicated to assisting the state’s veterans.

There are approximately 8,700 Federal Reservists who live in Maryland and 7,000 members of the Maryland National Guard.<sup>3</sup> There are only 1,000 junior enlisted Army Reserve Soldiers who live and drill in Maryland; they suffer the same financial hardships as their National Guard counterparts. This bill bars the Trust Fund from assisting them yet opens the door to all National Guard Servicemembers, even Generals and Colonels who receive significantly higher pay and benefits than Federal Reserve junior enlisted personnel.

Governor Moore has emphasized that we must “leave no one behind.” Unfortunately, this bill leaves the Federal Reserve behind and there is no fiscal or policy reason for doing so.

The MMMC **strongly opposes HB0228**. We believe the Trust Fund should remain dedicated to those individuals who are “veterans” by Maryland and federal statute. If the National Guard is granted access to the Trust Fund, all Reserve Component personnel who live in Maryland must be equally entitled to access the Trust Fund.

The Maryland Military Coalition is a registered non-profit, non-partisan advocacy organization comprised of 22 prominent Maryland-based veteran and military groups, representing over 150,000 service-connected individuals, including those currently serving, veterans, retirees and their families, caregivers, and survivors. Visit our website at <https://mdmilcoalition.org/>.

Respectfully,



Jayson L. Spiegel  
LTC, Army Reserve (Ret.)  
President

Attachment 1 – Definition of Veteran

Attachment 2 – List of states that established relief funds

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<sup>2</sup> <https://eangus.org/national-guard-relief-foundation/>

<sup>3</sup> [https://oldcc.gov/sites/default/files/defense-spending-rpts/OLDCC\\_DSBS\\_FY2023\\_FINAL\\_WEB\\_20240929.pdf](https://oldcc.gov/sites/default/files/defense-spending-rpts/OLDCC_DSBS_FY2023_FINAL_WEB_20240929.pdf),  
Defense Spending by State, Fiscal Year 2023, page 58.