



OFFICE OF RESEARCH AND EDUCATION ACCOUNTABILITY

**STATE BENEFITS AND SERVICES FOR VETERANS
IN TENNESSEE**



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Introduction

Tennessee state government provides many benefits and services for the 440,791 veterans^A who live in Tennessee as of September 30, 2023.¹ These state-provided benefits and services are spread across multiple state government agencies, including the Department of Veterans Services, the Comptroller’s Office, and the Tennessee Wildlife Resources Agency.

In 2021, the Comptroller’s Office of Research and Education Accountability (OREA) published a report on state benefits and services for veterans.^B This 2026 report is an updated catalog of state-provided benefits and services available to veterans as well as their spouses and dependent children.^C The update incorporates data from recent years, accounts for changes to services and benefits, and highlights related legislation pending before the 114th General Assembly.^D

Federal agencies and local governments also provide services and benefits for veterans but are not the focus of this report. See Appendix C for more information about federal and local benefits and services for veterans.

Benefits and services for active-duty military and those currently serving in the regular reserve components of the United States military or the Tennessee National Guard are not addressed in this report, except in cases where the same services and benefits offered to them are also offered to veterans.

Notable changes since the publication of the Comptroller’s 2021 report

Tri-Stars and Stripes Council

A 2023 executive order from the Governor renamed the Council for Armed Forces, Veterans, and Their Families and reduced the council’s membership. As of the effective date of the 2023 order, the council’s name became the Tri-Stars and Stripes: The Governor’s Council for Service Members, Veterans, and Their Families. The size of the council’s membership was reduced from 17 to 13. The 2023 order continued the council’s primary purpose to “coordinate among the veteran community and other sectors to enhance the lives of service members, veterans, and their families” while also detailing six specific tasks to effectuate this purpose.

The council’s current membership is shown in Exhibit 1.

Exhibit 1: Membership of the Tri-Stars and Stripes Council | Fall 2025

Appointment type	Entity	Current appointee
Executive branch official	Department of Veterans Services	Comm. Tommy Baker
Executive branch official	Department of the Military	Gen. Warner Ross
Executive branch official	Department of Mental Health and Substance Abuse Services	Comm. Marie Williams
Executive branch official	Department of Labor and Workforce Development	Comm. Denice Thomas
General Assembly member	Tennessee House of Representatives	Honorable Jay Reedy
General Assembly member	Tennessee State Senate	Honorable Rusty Crowe
Gubernatorial appointment of a citizen	Family member of active service member	Tess Partridge
Gubernatorial appointment of a citizen	City or county mayor	Honorable Wes Golden (Montgomery County)

^A Veterans are former members of the U.S. Military who have been discharged from service.

^B State Benefits for Veterans in Tennessee (2021) available at: <https://comptroller.tn.gov/content/dam/cot/orea/advanced-search/2021/VeteransReport.pdf>.

^C This report distinguishes between state services and benefits for all Tennesseans, including veterans, and those services and benefits that are exclusively for veterans.

^D See Appendix A for a list of bills filed in the 2025 legislative session and their estimated costs.

Appointment type	Entity	Current appointee
Gubernatorial appointment of a citizen	Veterans' service organizations or coalitions	Marilyn Childress
Gubernatorial appointment of a citizen	Veterans' service organizations or coalitions	Blake Hogan
Gubernatorial appointment of a citizen	Higher education interests	Scott Brower
Gubernatorial appointment of a citizen	Business interests	Ralph Schulz
Gubernatorial appointment of a citizen	Business interests	Joey Hale

Note: Council members from the executive and legislative branches of state government serve for the duration of their time in office. Citizen members serve staggered three-year terms.

Source: Veterans Department website downloaded on June 18, 2025.

The Tri-Stars and Stripes Council is attached to the Department of Veterans Services for administrative purposes. The council is charged with a number of duties including the responsibility to “maintain a comprehensive inventory of all programs within the executive branch related to services and benefits for veterans.”

Governor’s Veteran Fellows

In the proposed state budget for fiscal year 2023-24, the Governor recommended the creation of the Governor’s Veteran Fellows program to provide veterans with a pathway to state government employment.^E The General Assembly responded to the Governor’s recommendation by appropriating \$738,000 to create the program, which had six full-time fellow positions as of summer 2025. The following state departments have one fellow each: Human Services, Finance and Administration, Veterans Services, Disability and Aging, Education, and Health.

Types of benefits and services

This report groups state-provided benefits and services for veterans into two primary categories: quantified and unquantified.

Quantified benefits and services have a specific dollar amount associated with them, either a direct appropriation of state tax dollars or forgone (uncollected) state revenues. An example of a quantified benefit in the form of a direct appropriation of state tax dollars is the veterans and surviving spouses component of the state’s property tax relief program. An example of a quantified benefit in the form of forgone (uncollected) state revenues is the state’s specialty license plate program. Qualifying veterans may receive a specialty license plate without charge; the estimated amount of revenue forgone by the state is the quantifiable cost of this particular benefit.^F

This report focuses on services and benefits for veterans provided by the state. The federal government and local governments also provide services and benefits for veterans. See Appendix C for a list and descriptions of selected federal and local programs for veterans.

Some state-provided benefits and services for veterans have not been quantified. These benefits and services take the form of the following:

- *Preferences*, which give veterans priority in public employment or service delivery (e.g., a state employee hiring preference ensures a veteran job candidate is considered for an open position)
- *Assistance*, which may confer a monetary benefit but does not always involve a direct appropriation of state tax dollars or forgone (uncollected) state revenues (e.g., the Homeownership for Heroes program through the Tennessee Housing Development Agency)

^E There are other pathways to state employment for veterans, such as the U.S./Tennessee Chamber of Commerce’s Hiring our Heroes fellowship. See more here: <https://www.hiringourheroes.org/career-services/fellowships/>.

^F Estimates of forgone revenues assume the level of demand from veterans for the service or benefit remain constant. Changes in the assumed level of demand would mean a higher or lower estimate of forgone revenues.

- *Protections*, such as redacting a veteran’s social security number from official military records to prevent identity theft
- *Promotions*, such as promoting agricultural products produced by veterans
- *Recognitions*, such as the veterans designation on driver licenses
- *Exemptions*, such as exempting veterans from being disqualified as candidates of a political party for failure to comply with nomination rules if due solely to service-related reasons

See Appendix B for a list of benefits and services in the unquantified category.²

Research methods

Research for this report included a review of relevant state laws and national and state listings for veteran-related benefits and services offered through state agencies. OREA contacted 48 state departments and agencies to confirm whether they offer any benefits or services to veterans. Twenty-five of the 48 confirmed they provide such benefits and services. OREA collected information on program status. OREA also interviewed certain officials in these departments and agencies to gain a deeper understanding of the benefits and services.

The other 23 state departments and agencies either confirmed they do not provide specific benefits or services to veterans or did not respond to OREA’s request for confirmation of benefits and services to veterans. Even if an agency of state government does not provide a specific service to veterans, they still must comply with all applicable state and federal laws pertaining to veterans’ rights.

Quantified state benefits and services for veterans

Quantified state benefits and services for veterans are spread across nine state departments and agencies as shown in Exhibit 2. (Unquantified benefits and services are administered by 12 other state agencies. See Appendix B for more information.) Eligibility for benefits and services varies. Some benefits, for example, are limited to a subset of veterans, such as those who served in combat or those who are partially or totally disabled from service-related causes. Eligibility criteria are listed for each state-provided benefit and service described in the report.

Exhibit 2: Quantified state-provided benefits and services for veterans | FY 2023-24

State government agency	Benefit or service	Type of cost	FY 2023-24 (actual cost)	Nature of funds (recurring / nonrecurring)	Percent of total
Veterans Services	Departmental support systems for veterans	Expenditures	\$12,141,800	Recurring	26.7%
Comptroller of the Treasury	Property tax relief – veterans and spouses	Expenditures	\$27,245,271	Recurring	59.8%
Revenue	Veteran (and military) license plates	Forgone revenue	\$1,569,678	Recurring	3.4%
Mental Health and Substance Abuse Services	a. Veterans treatment courts	Expenditures	\$921,758	Recurring	2.0%
	b. Community mental health grant	Expenditures	\$700,000	Nonrecurring	1.5%
Higher Education Commission	a. Helping Heroes Grant program	Expenditures	\$324,500	Recurring	0.7%
	b. Veteran Reconnect program	Expenditures	\$308,506	Nonrecurring	0.7%

State government agency	Benefit or service	Type of cost	FY 2023-24 (actual cost)	Nature of funds (recurring / nonrecurring)	Percent of total
Treasury	Retirement system credit	Expenditures	\$276,787	Recurring	0.6%
TN Wildlife Resources Agency	Hunting, fishing and trapping licenses	Forgone revenue	\$1,877,150	Recurring	4.1%
Environment and Conservation	a. Discounted camping and golf rates	Forgone revenue	\$117,235	Recurring	0.3%
	b. Free day at state parks	Forgone revenue	1,286	Recurring	0.0%
Safety and Homeland Security	Handgun permit discounts	Forgone revenue	\$45,255	Recurring	0.1%
Total			\$ 45,529,226		100.0%

Note: Benefits for part-time or full-time active-duty service members are not the subject of this report and are therefore excluded from this table.
Source: OREA, as compiled from data presented by the above state agencies.

Department of Veterans Services

“The Department of Veterans Services exists for one basic purpose – to serve those who have already served.”
– Blue Book of Tennessee (1985-1986)

Created by the General Assembly in 1945, the Department of Veterans Services was established to serve veterans and their families. The department fulfills its purpose in two main ways: 1) assisting veterans in finding and accessing the benefits and services for which they are eligible, and 2) maintaining the state’s veterans cemeteries.

Eligibility for services from the Department of Veterans Services:

All who served in the armed forces of the United States of America.

Financial overview of the Department of Veterans Services

The Department of Veterans Services expended almost \$19 million in FY 2023-24, of which \$12.14 million (or 64 percent of spending) was state funding. The remaining 36 percent of the department’s funding in that fiscal year consisted of federal funding and other revenue.

Exhibit 3: Department of Veterans Services actual expenditures over the last three closed fiscal years

	FY 2021-22	FY 2022-23	FY 2023-24
State	\$6,922,000	\$9,808,700	\$12,141,800
Federal	\$1,798,500	\$1,591,300	\$6,840,600
Other	\$5,500	\$660,000	\$3,200
Total – expenditures	\$8,726,000	\$12,060,000	\$18,985,600

Note: \$20 million in pass-through funding to the Tennessee Wings of Liberty Museum in FY 2022-23 is excluded (see specific section on the Wings of Liberty Museum detailed on page 7 of this report).
Source: Tennessee state budget documents.

Payroll costs (salaries and benefits) for department employees accounted for 51.8 percent, or \$9.8 million, of the department’s costs in FY 2023-24. The number of full-time positions over three recent fiscal years is shown in Exhibit 4.

Exhibit 4: Department of Veterans Services position counts over the last three closed fiscal years

	FY 2021-22	FY 2022-23	FY 2023-24
Full-time positions	104	111	127

Source: Tennessee state budget documents.

Nonrecurring state funding

The General Assembly has appropriated nonrecurring funds to the department for a new customer claims management system, for state veterans cemeteries, and to provide direct grants to several organizations including the Honor Foundation, the Orange Heart Foundation, and Forever Young Veterans Inc.^G The nonrecurring state funding also enabled Tennessee to draw down federal grant funding available for veterans cemeteries.

Tennessee Wings of Liberty Museum

In FY 2022-23, the General Assembly appropriated \$20 million in one-time state funding for the Tennessee Wings of Liberty Museum in Clarksville. (The one-time funding passed through the Department of Veterans Services.) The planned opening of the museum is March 2026.

Assistance in accessing veterans' benefits

State law requires the department to:

- collect and provide information about facilities, services, rights, and benefits available to veterans and their families,³ and
- assist veterans and their families with establishing claims for federal, state, and local benefits and helping them to secure such benefits.⁴ (The department's appeals division represents veterans at various levels of the benefits appeals process.)

Eligibility for assistance in accessing veterans' benefits:

All veterans who are residents of Tennessee are eligible for advocacy services from the state's Department of Veterans Services.

These activities are carried out by veteran resource coordinators on the department's field office staff.

State law requires the department to establish a field office in each of Tennessee's nine congressional districts.⁵ As of summer 2025, the department operated 11 field offices across the state; some of these offices are located in VA hospitals, and one field office is located at Fort Campbell in Kentucky.

Exhibit 5: Department field offices | Summer 2025

Location	City	County
VA Medical Center – Midtown	Memphis	Shelby
Nonconnah Corporate Center	Memphis	Shelby
VA Medical Center – Jackson Clinic	Jackson	Madison
Fort Campbell Field Office	Fort Campbell	Christian (KY)
VA Medical Center – Vanderbilt University	Nashville	Davidson
VA Medical Center – Lebanon Road	Murfreesboro	Rutherford
MTSU Daniels Center	Murfreesboro	Rutherford
VA Outpatient Clinic	McMinnville	Warren
VA Outpatient Clinic	Cookeville	Putnam
London Town Center	Chattanooga	Hamilton
West Knoxville	Knoxville	Knox
VA Medical Center – Mountain Home	Johnson City	Washington

Note: The department also maintains a Commissioner's Office in downtown Nashville and an Appeals and Accreditation office in Williamson County.
Source: Department of Veterans Services.

^G The Appropriations Act of 2025 allows for carryforward and reappropriation of unspent balances from this \$800,000 appropriation.

In addition to the state-funded veteran resource coordinators working in the department’s field offices, 93 Tennessee counties have appointed at least one part-time or full-time County Veteran Services Officer (CVSO), a position authorized in state law. These county officers, like their state counterparts, can assist veterans with documenting and filing benefit claims (see more about CVSOs in Appendix C).

The department provides education and training for its field office staff and for county veteran services officers to meet federal and state accreditation requirements for anyone assisting veterans with benefit claims.

Exhibit 6: TDVS field offices and appeals division – state expenditures | FY 2021-22 through FY 2023-24

	2021-22	2022-23	2023-24
Field offices			
Personnel	\$1,443,844.80	\$1,794,129.38	\$1,993,720.53
Operations	\$120,219.17	\$167,455.71	\$282,652.22
Subtotal – Field offices	\$1,564,063.97	\$1,961,585.09	\$2,276,372.75
Appeals division			
Personnel	\$873,501.80	\$1,149,900.11	\$1,524,314.15
Operations	\$71,173.31	\$101,731.49	\$212,961.77
Subtotal – Appeals division	\$944,675.11	\$1,251,631.60	\$1,737,275.92
Total	\$2,508,739.08	\$3,213,216.69	\$4,013,648.67

Note: The federal government does not charge TDVS rent for its field offices that are located within federal facilities.
Source: Department of Veterans Services.

Veterans cemeteries

In fiscal year 2023-24, the state’s veterans cemeteries were operated and maintained at a state cost of about \$3.8 million, with 56 full-time department staff employed across the state’s five cemeteries. State funding expenditure for state veterans cemeteries increased by over \$1.6 million between the 2021-22 and 2023-24 fiscal years, as shown in Exhibit 7.

Exhibit 7: State veterans cemeteries operating expenditures and revenues (not including capital funds) | FY 2021-22 through FY 2023-24

Category	2021-22	2022-23	2023-24
Expenditures			
Payroll	\$2,563,700	\$3,084,500	\$3,498,600
Operational	\$1,407,700	\$2,433,600	\$7,143,100
Total	\$3,971,400	\$5,518,100	\$10,641,700
Revenues			
State appropriations	\$2,169,600	\$3,269,000	\$3,800,100
Federal revenue (non-capital)	\$1,798,500	\$1,591,300	\$6,840,600
Other revenue	\$3,300	\$657,800	\$1,000
Total	\$3,971,400	\$5,518,100	\$10,641,700

Source: 2023, 2024, and 2025 Tennessee budget documents.

At the state cemeteries, the department provides burials (including placements in columbaria, which are structures with special spaces for holding cremation urns) at no cost to veterans. The U.S. Department of Veterans Affairs reimburses the state for the cost of veteran interments. Burials of veterans' spouses and dependents are not federally reimbursed.

Prior to 2019, the state collected fees for veterans' spouses and dependent children buried in the state's veterans cemeteries. The General Assembly reduced the fee amount from \$700 to \$610 in 2016 and then to \$300 in 2018, after which the fee was eliminated in 2019. The decrease in fee revenues from the elimination of burial charges for spouses and dependent children has been offset with an increase in state appropriations.

Eligibility for burial in Tennessee's state veterans cemeteries:

Any member of the Armed Forces who died on active duty, prior active-duty veterans who were released or discharged under conditions other than dishonorable, and Reserve and National Guard members who meet specified criteria.

Exhibit 8: Over two-thirds of those buried in the state's veterans cemeteries in FY 2023-24 were dependents

Cemetery name	County	Veterans		Dependents	
		Number of burials	Percent of total	Number of burials	Percent of total
West Tennessee	Shelby	363	32.85%	742	67.15%
Parkers Crossroads	Henderson	21	18.10%	95	81.90%
Middle Tennessee	Davidson	233	33.82%	456	66.18%
Lyons View	Knox	43	81.13%	10	18.87%
John Sevier	Knox	175	25.36%	515	74.64%
Total		835	31.47%	1,818	68.53%

Source: 2024 General Assembly Factbook, analysis by OREA.

After the state purchases the land for a new state veterans cemetery, the U.S. Department of Veterans Affairs (VA) funds its construction. The VA also funds labor and materials involved in any expansion of existing state veterans cemeteries, but the state is responsible for purchasing any additional land that is part of an expansion.

In FY 2018-19, the state appropriated \$600,000 in capital funding for the purchase of land for a new state veterans cemetery in the Upper Cumberland region. In 2019-20, the state appropriated \$775,000 for the architectural and planning costs of the Upper Cumberland Cemetery, which met the 10 percent match required for Tennessee to receive \$7.75 million in federal funding for the cemetery. The state match funds are reimbursable by the VA. The department testified to a legislative committee in February 2026 that ground-breaking for this veterans cemetery is expected to occur by the end of 2026.

Comptroller of the Treasury

Property Tax Relief Program

Tennessee has a state-funded program to help homeowners pay for some or all of their local property taxes.^H The property tax relief program is the largest single benefit for veterans directly funded with state tax dollars, which totaled over \$27.2 million in FY 2023-24. (See Exhibit 2 on page 4, which displays the \$45.5 million in benefits for veterans provided by the state in FY 2023-24.)

^H The property tax relief program was approved by voters in 1972 as an addition to the Tennessee Constitution proposed in the 1971 limited constitutional convention. An excerpt of this constitutional provision is as follows:

"The Legislature shall provide, in such a manner as it deems appropriate, tax relief to elderly low-income taxpayers through payments by the state to reimburse all or part of the taxes paid by such persons on owner-occupied residential property, but such reimbursement shall not be an obligation imposed, directly or indirectly, upon counties, cities or towns.

By general law, the legislature may authorize the following program of tax relief...

The Legislature may provide tax relief to home owners totally and permanently disabled, irrespective of age, as provided herein for the elderly." [Bolding by OREA.]

The program is divided into two categories:

1. Low-income elderly citizens and low-income disabled citizens: For tax year 2025, these beneficiaries were subject to an income limit of \$37,530 to qualify for the property tax relief program.
2. Disabled veterans and eligible surviving spouses:^l These beneficiaries are not subject to an income limit.

Eligibility for Tennessee's Property Tax Relief Program for disabled veterans:

- Must not have been dishonorably discharged,
- Must own your home and use it as your primary residence,
- Must complete a consent form for release of disability and income information from the Department of Veterans Affairs, and
- Must meet one of the following requirements:
 - » A service-connected disability from paraplegia, permanent paralysis of both legs and lower part of the body resulting from traumatic injury or disease to the spinal cord or brain, loss or loss of use of two or more limbs, or legal blindness, or
 - » A 100 percent total and permanent disability rating from being a prisoner of war (POW), or
 - » A service-connected total and permanent disability rating as determined by the United States Department of Veterans Affairs.

Eligibility for Tennessee's Property Tax Relief Program for surviving spouses:

- Must own your home and use it as your primary residence,
- Must complete a consent form for release of disability and income information from the Department of Veterans Affairs,
- Must provide a copy of your spouse's death certificate and a form of personal ID, and
- Must have been married to the qualifying disabled veteran at the time of their death and have not remarried. The veteran must have met one of the disability requirements for the program, or the veteran's death must have resulted from a service-connected, combat-related cause.

Property tax relief is also available for the surviving spouse of a soldier whose death results from being deployed in support of combat or peace operations away from any home base of training.

Disabled veterans and eligible surviving spouses must own their home and use it as a primary residence. Beneficiaries can receive reimbursement for both county and any city property taxes on the property value of their home up to \$175,000. Beneficiaries are responsible for paying any property tax on the value exceeding \$175,000.

When homeowners first apply to the program, they must have already paid their property taxes. Those who qualify for the program receive a rebate from the state of the reimbursable portion of their taxes. After the first year, recipients normally receive a voucher for the relief amount that they then use as a credit when paying their property taxes.^j The state reimburses the local jurisdiction for the voucher amount.^k

In addition to the state, local governments may offer supplemental property tax relief based on the state program for veterans and other groups. The value of these local programs vary, but when combined with the state's program, the total amount of property tax relief received cannot exceed the total property taxes owed by program participants.

The Division of Property Assessments in the Comptroller's Office publishes and regularly updates an informational brochure designed to educate citizens about the program.^l

^l Surviving spouses of veterans may be eligible for tax relief based on specific scenarios outlined in the statute.

^j This means that the tax relief comes in before payment is due and therefore the tax relief beneficiary is not required to front the money as would be required in a refund structure.

^k The costs to administer the state's property tax relief program are included in the operating expenditures of the Comptroller's Division of Property Assessments.

^l This website is located at <https://comptroller.tn.gov/content/dam/cot/pa/documents/tax-relief/TaxReliefBrochure.pdf>.

The number of property tax relief claims for disabled veterans and their surviving spouses has risen from 8,062 in fiscal year 2010 to 42,836 in 2024.^{M,N} One reason for the increase includes changes in federal law. For example, in the Honoring Our PACT Act of 2022,⁶ Congress expanded the list of presumptive medical conditions for total disability with respect to Gulf War era and post-9/11 veterans exposed to burn pits and other toxic substances. This federal law contributed to an increase in claims to the property tax relief program as more veterans became eligible.^O

Property tax relief for disabled veterans and surviving spouses has seen noticeable growth in dollar amount, annual percentage growth, and percentage of the total property tax relief program, as shown in Exhibit 9.

Exhibit 9: Property tax relief for disabled veterans and surviving spouses | FY 2018-19 through 2023-24

Fiscal year	Disabled veterans and surviving spouses total	Percent growth	Percent of tax relief program budget	Disabled veterans subtotal	Surviving spouses subtotal
2018-19	\$17,555,582	N/A	42.54%	\$14,285,427	\$3,270,155
2019-20	\$20,872,114	18.9%	50.58%	\$17,251,398	\$3,620,716
2020-21	\$23,169,651	11.0%	56.15%	\$19,341,713	\$3,827,938
2021-22	\$25,689,533	10.9%	62.25%	\$21,574,534	\$4,114,999
2022-23	\$28,503,038	11.0%	69.07%	\$24,138,833	\$4,364,205
2023-24	\$27,245,271	-4.4%	66.02%	\$23,136,776	\$4,108,495

Note: FY 2023-24 was anomalous as Montgomery, Shelby, Davidson, and Hamilton counties (all with large veterans populations) had appraisal ratio studies performed necessitating the application of the equalization ratio. This confluence of county appraisal ratio studies and the resulting application of equalization ratios caused an unprecedented reduction in property tax relief payments.

Source: Comptroller of the Treasury.

Between fiscal years 2018-19 and 2023-24, the amount of property tax relief for disabled veterans and surviving spouses increased from \$17.56 million annually to \$27.25 million, with an annual percentage growth of more than 10 percent in all but one year. Over this period, the portion of the total property tax relief program spent on disabled veterans and surviving spouses expanded from under half (42.54 percent) to two-thirds (66.02 percent for the 2023-24 fiscal year) while the portion spent on low-income elderly individuals and low-income disabled individuals decreased. While disabled veterans and their surviving spouses receive two-thirds of the funding budgeted for the property tax relief program, they represented about one-quarter (28 percent) of the program’s recipients for fiscal year 2023-24. The majority of program recipients (72 percent) that fiscal year were either low-income elderly citizens or low-income disabled citizens.

The decrease shown for FY 2023-24 (viewable in Exhibits 9, 10, and 11) stemmed from appraisal ratio studies for the 2023 tax year in Montgomery County, Shelby County, Davidson County, and Hamilton County, all of which contain large numbers of veterans. The use of appraisal ratios in calculating tax relief payments ensures all property tax relief recipients are treated equally, resulting in an overall decline in property tax relief payments for FY 2023-24. Although property tax relief payments decreased that year, the number of applications from disabled veterans and surviving spouses continued to rise; thus, the overall upward trend in payments to disabled veterans and surviving spouses shown in Exhibit 10 is expected to continue in future years.

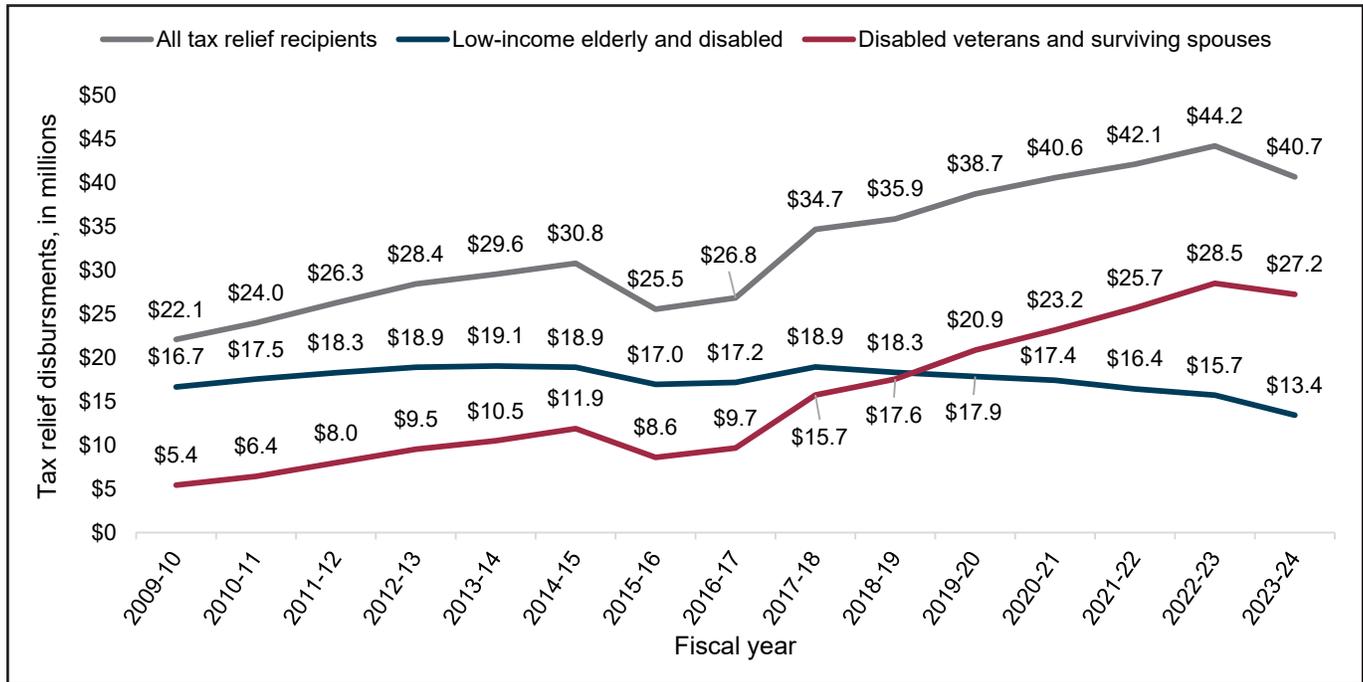
In fiscal year 2023-24, 25,882 disabled veterans received approximately \$23.1 million in state reimbursements for some or all of their 2023 property tax payments. Additionally, 4,643 surviving spouses of veterans received approximately \$4.1 million to help cover 2023 property tax payments. The average reimbursement for veterans and surviving spouses combined was \$892.56 that year.

^M The number of claims awarded is higher than the number of recipients because homeowners may make separate claims for county and city property taxes.

^N In fiscal year 2015-16 the General Assembly instituted an income limit for veterans/surviving spouses to be eligible for tax relief to align expenditures with available funding; it was removed the following year.

^O Other factors that Comptroller’s property tax relief program staff attribute to the upward trend are increased military action, changes in the recognition of Agent Orange exposure by the U.S. Department of Veterans Affairs, and the General Assembly’s 2007 change of the definition of “disability status” from “combat-related” to “service-connected.”

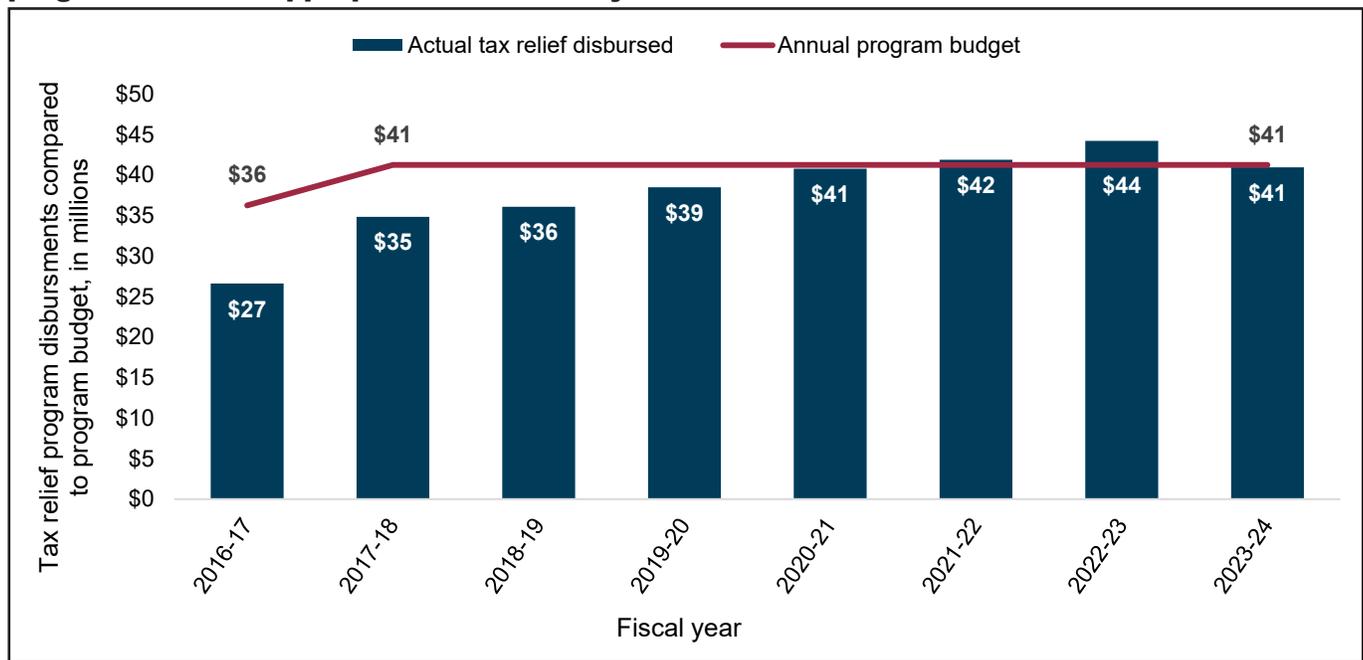
Exhibit 10: State property tax relief payments to disabled veterans and their surviving spouses have grown significantly since 2017



Note: FY 2023-24 was anomalous as Montgomery, Shelby, Davidson, and Hamilton counties (all with large veterans populations) had appraisal ratio studies performed necessitating the application of the equalization ratio. This confluence of county appraisal ratio studies and the resulting application of equalization ratios caused an unprecedented reduction in property tax relief payments.
 Source: Comptroller of the Treasury.

The increase in property tax relief payments to disabled veterans and their surviving spouses is the primary driving factor behind the property tax relief program’s rising costs. As shown in Exhibit 11, program expenditures have equaled or exceeded the program’s annual appropriation in recent years.

Exhibit 11: Expenditures for the property tax relief program have equaled or exceeded the program’s annual appropriation in recent years



Note: FY 2023-24 was anomalous as Montgomery, Shelby, Davidson, and Hamilton counties (all with large veterans populations) had appraisal ratio studies performed necessitating the application of the equalization ratio. This confluence of county appraisal ratio studies and the resulting application of equalization ratios caused an unprecedented reduction in property tax relief payments.
 Source: Comptroller of the Treasury.

When expenditures have exceeded the program’s annual appropriation of \$41,265,100, the Comptroller’s Office has drawn from a carryforward reserve to cover the shortfall. The size of the carryforward reserve has diminished each time it has been tapped to fill the budget gap.^P

State law outlines a process for the Comptroller’s Office to adjust individual payments to permit all timely claims to be paid within the limit of the available appropriation amount. The legal instruction to the Comptroller regarding funding shortfalls for the property tax relief program is described in *TCA 67-5-701(e)(3)* as follows:

“If the comptroller determines that annual appropriations will be insufficient to permit full payment of claims reflecting the income and value standards established in this part or in the annual appropriations act, the comptroller shall calculate and apply a factor to uniformly adjust individual payments to permit all timely claims to be paid within the limits of the appropriation. Promptly upon making this determination and calculating the appropriate factor, the comptroller shall notify local collecting officials and the commissioner of finance and administration.”

In his budget proposal to the General Assembly for fiscal year 2026-27, Governor Lee recommended \$10 million in additional nonrecurring state funding for the property tax relief program. These one-time funds, if approved, would increase the tax relief program budget from \$41,265,100 to \$51,265,100.

Department of Revenue

Eligible veterans qualify for certain license plates and decals free of charge through the Department of Revenue.

Military-related license plates and decals

Tennessee offers standard and specialty license plates to residents. Standard plates have a registration fee of \$26.50. Tennessee offers more than 200 types of specialty license plates, including plates for clubs, organizations, college alumni, and various causes, most of which require an annual fee of \$61.50, with \$35 from that fee allocated to support organizations and causes. Motorcycle plates are \$19.50 with an additional \$35 charge for personalization.

In 2021, the Department of Revenue posted a tax guide for military service members and veterans on its website. The Tax Manual for Military Members and Veterans was most recently updated by the department in June 2025.

Eligible disabled veterans qualify for an annual waiver of the state’s specialty license plate registration fee.^Q

Eligible service members, veterans, and dependents qualify for free military-related license plates. Of those free plates issued, 47,860 (80.3 percent) were the disabled veteran plates. To qualify for the disabled plate, veterans must meet one of the following requirements:

- Loss or permanent loss of use of one or both feet,
- Loss or permanent loss of use of one or both hands,
- Permanent impairment of vision of both eyes, or
- 100 percent permanent and total service-connected disability.

As of summer 2025, Tennessee has over 60 specialty military license plates available for active service members, veterans, and eligible dependents. Among the specialty military license plates, 12 motor vehicle plates and 12 similarly designed motorcycle plates qualify for an annual fee waiver. In fiscal year 2023-24, 156,069 military specialty license plates (both motor vehicle and motorcycle) were issued, with 59,576 issued to qualified recipients free of charge. Of those free plates issued, 47,860 (80.3 percent) were the disabled veteran plates.

The amount of forgone revenue associated with free automobile and motorcycle license plates totaled \$1,569,678 for the state in FY 2023-24. The state does not forgo revenue for most veteran plate

^P The carryforward balance at June 30, 2025, closing was \$17,693,600.52.

^Q *TCA 55-4-111(a)(2)* requires the first dollar of each motor vehicle registration fee imposed by the state to be credited to the Police Pay Supplement Fund, which is used to pay police officers for completing required in-service training. One dollar of each free license plate issued would be forgone revenue for the Police Pay Supplement Fund.

types because most veteran specialty plates have the same state fees as standard license plates. Veterans who meet certain eligibility requirements can qualify to receive their first specialty plate at no charge. The annual fee waiver applies to the first license plate only.^R Any additional plates are charged the same rate as other state specialty plates. Of the military-related specialty license plates, 41 require a registration fee while 36 plates are issued without requiring a fee to eligible veterans.

Exhibit 12: Military-related free plates issued for FY 2021-22, 2022-23, and 2023-24

Category	2021-22		2022-23		2023-24	
	Number of plates	Estimated forgone revenue	Number of plates	Estimated forgone revenue	Number of plates	Estimated forgone revenue
Military-related free plates	51,320	\$1,352,336	55,054	\$1,450,601	59,576	\$1,569,678

Note: Estimated forgone revenue is based on the number of free plates issued in 14 of the 36 free plate categories for the years shown. The majority of free plates issued, 47,860 (80.3 percent), fell into the disabled veteran plate category.

Source: Tennessee Department of Revenue.

Rather than choosing one of the free military-related license plates, a disabled veteran may instead opt for a standard or specialty license plate that is not free. In such cases, the disabled veteran pays for his or her chosen plate but may obtain a disabled driver decal free of charge; the state does not forgo revenue in such cases. By applying the disabled driver decal to their license plate, the disabled veteran may then access handicap parking and any other disabled driver benefits.^S

Department of Mental Health and Substance Abuse Services

The Department of Mental Health and Substance Abuse Services (MHSAS) supports veterans in two ways. The first is through specially designed veterans’ courts, and the second is through community service grants.

Veterans treatment courts

First authorized in state law in 2015, treatment courts for veterans use criminal charges (typically non-violent, low-level offenses, though this varies by jurisdiction) as a catalyst to connect veterans to substance abuse treatment, mental health treatment, and other services.⁷ The Office of Criminal Justice Services within MHSAS coordinates services within six of the 12 treatment courts for veterans in Tennessee, and those six receive a share of their funding from the state through MHSAS.^T

Seven veterans treatment courts serve single counties: Blount, Knox, Hamilton, Davidson, Williamson, Gibson and Shelby. Five treatment courts serve multiple counties:

- 8th judicial district: Scott, Fentress, Campbell, Union, and Claiborne^U
- 10th judicial district: Bradley, McMinn, Monroe, and Polk
- 13th judicial district: Clay, Overton, Pickett, Putnam, and White
- 16th judicial district: Cannon and Rutherford
- 19th and 23rd judicial districts: Montgomery, Robertson, Stewart, Houston, Dickson, and Cheatham^V

^R An exception to the single-plate rule exists for grandfathered license plates issued prior to May 19, 2014. Therefore, a veteran who has been grandfathered may receive two military related plates free of charge in accordance with TCA 55-4-256.

^S Disabled driver decals are available to all disabled drivers, not just disabled veterans.

^T Tennessee has a network of 98 recovery courts as of summer 2025, of which 82 receive a share of their funding from MHSAS’s Community and Mental Health Services program budget. The 12 veterans treatment courts are part of the network of recovery courts.

^U Tennessee’s court system is divided into 32 judicial districts serving the 95 counties of the state. Within each judicial district are circuit courts and chancery courts while some judicial districts also have legislatively established criminal courts and probate courts.

^V Cases from Stewart, Houston, Dickson, Cheatham, and Robertson counties were eligible to be transferred to Montgomery County Veterans Court as of July 1, 2025, due to enactment of Public Chapter 489 of 2025.

State government funding through MHSAS goes to the following six veterans courts:

- 20th judicial district: Davidson
- 30th judicial district: Shelby
- 10th judicial district: Bradley, McMinn, Monroe, and Polk
- 13th judicial district: Clay, Overton, Pickett, Putnam, and White
- 16th judicial district: Cannon and Rutherford
- 19th and 23rd judicial districts: Montgomery, Robertson, Stewart, Houston, Dickson, and Cheatham

Veterans treatment courts are usually staffed by a judge, a prosecutor, a public defender, and court staff, which may include probation officers as well as specialized treatment professionals. The day-to-day operations of veterans treatment court programs are carried out by judges, attorneys, law enforcement personnel, and probation officers, plus case managers, treatment staff, veterans’ agency staff, and trained volunteer mentors.

Eligibility for veterans treatment courts:

Varies by court. Variables include whether dishonorably discharged veterans are also served, whether veterans charged with violent offenses are served in addition to those charged with lower-level, non-violent offenses, and whether active-duty military are also served.

Veterans treatment courts typically receive federal grants as start-up funds. As these start-up funds are depleted, the Department of Mental Health and Substance Abuse Services allocates state funding to these courts as resources allow. The 2015 state law that established veterans treatment courts provides that a portion of specified court fees (e.g., filing fees, probation costs, drug test fees, and other fees) are earmarked for counties that implement veterans treatment courts. Revenues from these earmarked fees are to be held by counties with veterans treatment courts in designated accounts and used for veterans treatment court programs.⁸

In fiscal year 2023-24, 173 veterans were served by veterans treatment courts, which expended \$921,757.64 in state funds. Exhibit 13 shows budgeted funding, expended funding, the number of veterans served, and expenditures per veteran served for veterans treatment courts in Tennessee.

Exhibit 13: Budgeted funding, expended funding, number of veterans served, and expenditures per veteran served for veterans treatment courts in Tennessee by fiscal year

Fiscal year	Budgeted funding	Expended funding	Number of veterans admitted	Expenditures per veteran served
2020-21	\$644,394	\$579,345.77	163	\$3,554.27
2021-22	\$637,000	\$585,047.56	146	\$4,007.18
2022-23	\$753,000	\$710,687.58	178	\$3,992.63
2023-24	\$952,587	\$921,757.64	173	\$5,328.08

Notes: (1) Federal funding from the TN Veterans Court Initiative II grant received in FY 2020-21 and FY 2021-22 is not reflected in this table. (2) Not included in the table above is \$30,000 in nonrecurring state funds appropriated to the Blount County veterans treatment court in 2021-22.

Source: Department of Mental Health and Substance Abuse Services.

Community mental health grants

The Department of Mental Health and Substance Abuse Services administers a range of community-based mental health services and supports several local agencies through state grants. Many of these crisis, outpatient, peer support, and other services are generally available to all Tennesseans with mental health issues, including veterans.

In the annual appropriations act for each of the past eight fiscal years (2018-19 through 2025-26), the General Assembly included \$700,000 in state community mental health funding for Centerstone Military Services to provide counseling to veterans and their families who suffer from post-traumatic stress disorder.^w Centerstone is a not-for-profit health system offering community-based mental health and addiction recovery services, including specialized programs for the military community in Tennessee and four other states. Centerstone delivers these services using a statewide network of contracted, licensed, and credentialed providers knowledgeable of the cultural factors associated with military service.

Tennessee Higher Education Commission

Tennessee has two quantified postsecondary programs specifically for veterans: the Helping Heroes Grant program and Veteran Reconnect Grants.

Helping Heroes Grants

In 2008, the General Assembly created the Helping Heroes Grant program for Tennessee citizens who are decorated, post-9/11 veterans. The Helping Heroes Grant is funded through the state’s lottery scholarship program. Helping Heroes funding flows from the state to the institution of higher education the veteran attends.

The grant provides \$1,000 per semester to veteran students enrolled in an eligible two-year or four-year postsecondary institution who successfully complete 12 or more semester hours. For veterans who are part-time students, \$500 per semester is awarded for successfully completing six to 11 semester hours. Veteran students may be awarded the grant for a maximum of eight semesters of full-time attendance (12 or more semester hours). Semesters during which grant recipients attend part-time (6-11 semester hours) count as half semesters toward the eight-semester maximum.

Eligibility to receive Helping Heroes Grants:
 Honorably discharged veterans without a baccalaureate degree who are Tennessee residents for at least one year prior to the date of their grant application.
 Applicants must also have been awarded one of the following to qualify for the grant:

- Iraq Campaign Medal;
- Afghanistan Campaign Medal;
- Global War on Terrorism Expeditionary Medal, on or after September 11, 2001; or
- Inherent Resolve Campaign Medal

From FY 2021-22 to FY 2023-24, the number of students benefitting from this grant increased from 205 to 222 students.

Exhibit 14: Number of students and amount of funding for Helping Heroes Grants | FY 2021-22 through FY 2023-24

Fiscal year 2021-22		Fiscal year 2022-23		Fiscal year 2023-24	
Students	Amount	Students	Amount	Students	Amount
205	\$304,500	238	\$357,000	222	\$324,500

Note: In fiscal year 2024-25 the Helping Heroes Grant program disbursed \$345,500 to postsecondary institutions to benefit 233 students.
 Source: Tennessee Higher Education Commission.

Veteran Reconnect Grants

Veteran Reconnect Grants, first awarded in 2015 as part of the state’s Drive to 55 initiative, help higher education institutions support veteran students and increase veteran enrollment in postsecondary education. The Tennessee Higher Education Commission has awarded almost \$6.2 million in Veteran Reconnect Grants to public and private higher education institutions since 2015. The state appropriation for the grant is nonrecurring and THEC manages the Veteran Reconnect Grant program within existing resources.^x

^w The General Assembly included \$400,000 for this same purpose in the fiscal year 2016-17 appropriations act as well as the fiscal year 2017-18 appropriations act.
^x The unspent balances from state appropriations for Veteran Reconnect Grants are carried forward each year to fund the program. The unspent balance as of June 30, 2025 was \$953,260.36.

Grant proposals submitted to THEC can come from individual higher education institutions or from a collaboration of institutions.

Exhibit 15: Veteran Reconnect Grant recipients by institution type | FY 2016-17 through FY 2024-25

Award recipient type	Amount	Percent of the total
Public 4-year institutions	\$2,768,390	44.73%
Private institutions	\$1,713,287	27.68%
Community colleges	\$1,320,509	21.34%
TCATs	\$203,196	3.28%
Tennessee Board of Regents	\$183,450	2.96%
Total	\$6,188,832	99.99%

Notes: (1) The Tennessee Board of Regents row accounts for a collaborative effort of community colleges and Tennessee Colleges of Applied Technology that received Veterans Reconnect grant funding in FY 2022-23. (2) Percent of the total column does not equal 100 percent due to rounding. Source: Tennessee Higher Education Commission.

Veteran Reconnect Grants have been used in the past for initiatives such as hiring veteran resource officers, establishing professional development programs, assisting veterans with the transition from the military to higher education, and establishing campus veterans’ service centers.

The grants have also been used to host conferences on recruiting and retaining veterans and increasing the graduation rate of this student population. In FY 2021-22 and again in FY 2022-23, Austin Peay State University received two separate \$100,000 payments of nonrecurring funding to host two such conferences. In FY 2024-25, Lipscomb University received \$100,000 in one-time funding for the same purpose. These conferences were open to relevant staff from public and private higher education institutions across the state.

Department of the Treasury

Tennessee Consolidated Retirement System service credit

Veterans can receive retirement credit in the Tennessee Consolidated Retirement System (TCRS) for their military service.^Y Retirement credit for military service are granted upon a veteran becoming vested.

Those who worked for a TCRS employer prior to their military service and were reemployed with a TCRS employer within six months after an honorable discharge can establish retirement credit equal to the time served in the military. To establish the retirement credit, the employee must make a back payment equal to the amount they would have contributed to TCRS had they remained continuously employed by the state during their military service. Veterans who served during the Persian Gulf War (1990-1991), however, are not required to make any back payments.^Z

Eligibility for TCRS service credits:
 Veterans who served during an armed conflict or in peacetime (as defined in law) can establish TCRS service credits.
 To establish retirement credit, some veterans must make back payments equal to the amount they would have contributed to TCRS had they remained continuously employed by the state during their military service. Other veterans, however, are not required to make back payments to establish retirement credit.

Veterans who did not work for a TCRS employer prior to their military service can establish up to four years of retirement credit. Those who served during the armed conflicts specified in state law (e.g., World War II, the Korean War, and the Vietnam War) can establish retirement credits without making back payments.

^Y This section on state benefits excludes TCRS-eligible employees of political subdivisions and K-12 teachers who are also members of the consolidated retirement system. State government is not financially responsible for those costs.
^Z If the Persian Gulf War veteran is an employee of a political subdivision of the state, the political subdivision determines whether the veteran must make back payments.

A 2022 state law expanded the armed conflicts specified in state law to include the Multinational force in Lebanon, Grenada, Panama, the Persian Gulf War, Operation Enduring Freedom in Afghanistan, and Operation Iraqi Freedom. Veterans who served in the armed conflicts added to state law in 2022, however, must make back payments to establish retirement credits.⁹ TCRS members are required to make back payments equal to 9 percent of earnable compensation for each month established.

Veterans who served during peacetime periods defined in state law (i.e., any time between October 1940 and May 1975) may also establish retirement credit in TCRS but must make back payments for the employee share equal to the length of their military service.^{AA}

Public Chapter 1130 of 2022 appropriated \$8,678,900 nonrecurring in general funds to be used as a reserve account to cover costs to the state’s retirement program that are due to these retirement credits. In fiscal year 2023-24, a combined total of 35.84 years of retirement credit in TCRS was granted to veterans, equivalent to \$276,786.92 in forgone revenues (i.e., employer contributions that would have been made otherwise).

Exhibit 16: Years of military service-related retirement credit in TCRS and estimated associated forgone revenue (i.e., employer contributions that would have been made otherwise) | FY 2022-23 and FY 2023-24

Fiscal year	Years of service credited	Employee cost	State cost
2022-23	24.16	\$74,339.32	\$369,504.05
2023-24	35.84	\$133,018.41	\$276,786.92

Notes: (1) This excludes TCRS-eligible employees of political subdivisions and K-12 teachers who are also members of TCRS. (2) State cost column is the amount transferred from the reserve account funded by Public Chapter 1326 (2022) to cover these costs to TCRS.

Source: Tennessee Department of Treasury.

Tennessee Wildlife Resources Agency (TWRA)

Tennessee provides discounted hunting, fishing and trapping licenses for disabled veterans.^{AB} These licenses are known as DAV licenses, are purchased for a one-time \$10 fee, and are valid for the lifetime of the license holder. For Tennessee residents who are not eligible for any fee discounts, the annual hunting, fishing, and trapping license fees range from \$33 (for a basic minimum license) to \$165 (for an all-inclusive license). Standard lifetime hunting, fishing, and trapping license fees range from \$320 to \$1,976 based on the applicant’s age.^{AC}

Eligibility to receive DAV hunting, fishing, and trapping licenses:
 Available to resident veterans certified by the VA as either 30 percent disabled by reason of war service or 100 percent service-connected disabled.

Exhibit 17: Issuance of DAV hunting, fishing, and trapping licenses are on an upward trend

Fiscal year	Number of DAV licenses issued	Numerical growth over prior year	Percentage growth over prior year
2020-21	1,455	Not applicable	Not applicable
2021-22	1,533	78	5.36%
2022-23	1,784	251	16.37%
2023-24	2,060	276	15.47%
2024-25	2,408	348	16.89%

Note: Two licenses are counted in 2024-25 for individuals who moved out of the state that are no longer valid.

Source: Tennessee Wildlife Resource Agency.

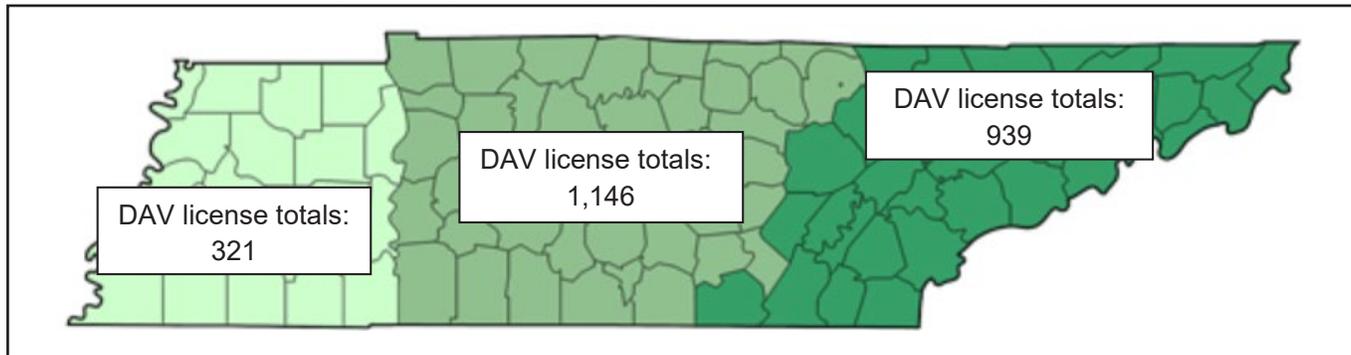
^{AA} Political subdivisions have the option to implement military service credits for their employees who were not previously employed by a TCRS entity. The state is not responsible for such military service credits.

^{AB} Tennessee also offers discounted lifetime licenses (although additional permits may be required) in four other disability categories: (1) residents under age 18 who are permanently disabled, (2) residents permanently restricted to wheelchairs, (3) residents with an intellectual disability, and (4) residents who are certified blind (sport fishing only). One-time fees for these licenses are also \$10, except for disabled individuals under 18, who are charged a fee of \$5.

^{AC} Lifetime licenses are \$1,976 for individuals between the age of 13 and 51 while license costs are lower for individuals above or below that age range. The fee for older adults (ages 51-64) is \$1,153 while the fee for seniors ages 65 and older is \$329.

More DAV licenses are issued in Middle and East Tennessee than in West Tennessee, as displayed in the map in Exhibit 18.

Exhibit 18: DAV hunting, fishing, and trapping licenses issued for fiscal year 2024-25



Notes: The totals listed for each Grand Division do not include two licenses for individuals who moved out of the state that are no longer valid. Source: Tennessee Wildlife Resource Agency.

There are no additional administrative costs for TWRA associated with offering a DAV license benefit to veterans. Forgone revenue estimates are displayed in Exhibit 19.

Exhibit 19: Estimated forgone revenue for discounted hunting, fishing, and trapping licenses for disabled veterans | FY 2021-22 through FY 2023-24

	FY 2021-22	FY 2022-23	FY 2023-24
Active DAV licenses	24,968	26,752	28,812
Base license cost by a TWRA customer	\$67.84	\$67.84	\$67.84
Total estimated forgone revenue	\$1,693,829	\$1,814,856	\$1,954,606

Notes: (1) Total estimates are calculated using the average spent on a base license by a customer (\$67.84) multiplied by the total number of active license holders for each fiscal year. (2) In FY 2024-25, there were 31,220 active DAV licenses creating an estimated value of forgone revenue to TWRA of \$2,117,965. (3) The estimated forgone revenues in this exhibit do not account for the one-time \$10 fee paid by disabled veterans to obtain a DAV license. For example, there were 2,408 DAV licenses issued in fiscal year 2024-25, for which TWRA collected \$24,080. Source: OREA calculations from OREA analysis of TWRA data.

TWRA’s operations are funded primarily by earmarked revenues generated from license sales, fees, permits, and fines, which are held in a special revenue fund.^{AD} TWRA also receives federal funding, which is based in part on the number of hunters and fishermen in the state.^{AE} TWRA does not receive appropriations from the state’s general fund, though revenues and expenditures from the agency’s special revenue fund are reported in the general fund for state budget purposes.¹⁰

Public Chapter 216, passed in the 2025 legislative session, requires TWRA to provide free hunting permits to non-profits that provide no-cost experiences to veterans with a service-connected disability. According to the fiscal note, the legislation will not have a significant fiscal impact.

Department of Environment and Conservation

Free day at state parks

In accordance with state law,¹¹ the Tennessee Department of Environment and Conservation has designated Veterans Day as Free State Park Day for all Tennessee veterans. On this day, Tennessee veterans have free access to state parks, including campgrounds and golf courses.

Eligibility to receive free Veterans Day at state parks:
All Tennessee veterans.

^{AD} The wildlife resources fund balances at June 30, 2024 was \$106,920,000 (\$80,747,000 for restricted purposes and \$26,173,000 for committed purposes).
^{AE} The amount of federal revenue received and expended by TWRA in FY 2023-24 was \$46,297,900.

Exhibit 20: Use and forgone revenue for Veterans Day at state parks

Fiscal year	Free camping		Free greens fees (golf)	
	Number of users	Forgone revenue	Number of usages	Forgone revenue
2020-21	10	\$289.00	35	\$664.00
2021-22	18	\$503.00	27	\$575.00
2022-23	16	\$536.00	6	\$122.00
2023-24	12	\$363.00	35	\$923.00

Source: Department of Environment and Conservation.

Beginning in summer 2024, Tennessee’s state parks have offered a "Salute to Service" by providing complimentary camping and golf to veterans on each service branch birthday. This new free-day benefit offered by state parks is part of the lead up to Tennessee’s celebration of the semiquincentennial of the United States of America.

Exhibit 21: Complimentary one-night camping stay and waived green fees

Service branch	FY 2024-25	FY 2025-26
Coast Guard	August 4, 2024	August 4, 2025
Air Force	September 18, 2024	September 18, 2025
Navy	October 13, 2024	October 13, 2025
Marines	November 10, 2024	November 10, 2025
Veterans Day - All	November 11, 2024	November 11, 2025
National Guard	December 13, 2024	December 13, 2025
Space Force	December 20, 2024	December 20, 2025
Army	June 14, 2025	June 14, 2026

Source: Tennessee Department of Environment and Conservation.

Discounted camping and cabin rates

The following discounts are available to non-veterans who visit Tennessee State Parks:

- Tennessee residents can receive a year-round discount of 10 percent off camping, cabins, and inn rooms.
- Tennessee state employees receive discounted cabin and camping fees at a rate of 25 percent off during the peak season (March through November), and 50 percent during the off-season (December through February).
- Senior citizens age 62 and older receive a 25 percent discount on in-season camping fees, and a 50 percent discount on off-season camping fees. Senior citizens also receive a year-round 10 percent discount at inns and restaurants.

Disabled guests receive a 25 percent off discount for camping fees; during the off-season, the disability discount is 50 percent off camping fees. Tennessee resident veterans receive a 25 percent discount on camping and cabins/lodges from March through November. During the off-season (i.e., December through February), all Tennessee veterans receive a 50 percent discount on camping and cabin/lodge fees. Veterans who have a 100 percent service-connected disability receive the 50 percent camping and cabin/lodge fee discount year-round. The overall value of these overnight stay rates benefit has increased over time, as shown in Exhibits 22 and 23.

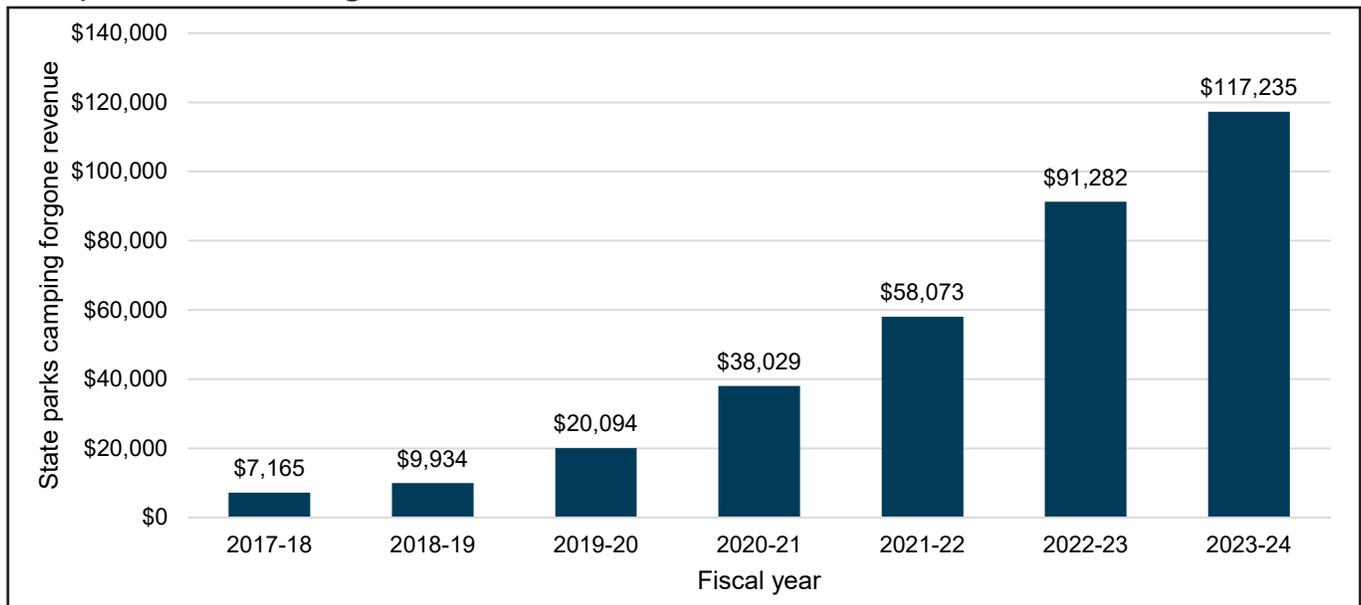
Eligibility to receive discounted year-round camping and cabin/lodge rates at state parks:
 Tennessee veterans who are 100 percent disabled from a service-connected cause. Proof of veteran status and percentage of service-connected disability must be supported with documentation.

Exhibit 22: Discounted overnight stay rates at state parks

Fiscal year	Off-season discount		Service connected disability discount at 100 percent	
	Number of uses	Forgone revenue	Number of uses	Forgone revenue
2020-21	325	\$18,197.00	326	\$19,832.00
2021-22	271	\$15,296.50	574	\$42,776.99
2022-23	128	\$19,427.50	761	\$71,854.53
2023-24	127	\$13,371.50	1,056	\$103,863.91

Notes: (1) The service-connected disability discount is offered for both camping and cabin/lodge rentals and the information above is the addition of both of those state parks offerings. (2) Usage (i.e., the number of nights stayed) varies by individual.
 Source: Tennessee Department of Environment and Conservation.

Exhibit 23: Forgone revenue attributable to the camping rates benefit has increased over time | FY 2017-18 through FY 2023-24



Note: The service-connected disability discount is offered for both camping and cabin/lodge rentals, and the information above is the addition of both of those state parks offerings.
 Source: OREA analysis of data provided by the Department of Environment and Conservation.

In the fall of 2025, Tennessee State Parks changed the veterans discount program to align with the discounts provided to state employees.

Department of Safety

Veterans who have been honorably discharged qualify for a discount on the application fee for two types of handgun permits: the initial eight-year enhanced permit and the lifetime enhanced permit. The fee for an initial eight-year enhanced permit is \$100; the fee for the lifetime enhanced permit is \$300. Eligible veterans qualify for a \$35 discount for both types of permits.^{AF}

Eligibility to receive handgun permit fee discounts:
 Any veteran who is at least 18 years old and honorably discharged or retired from military service.

The discount only applies to the initial application for these permits. Permit holders may renew an eight-year permit or upgrade an eight-year permit to a lifetime permit, but the \$35 discount does not apply to renewals or upgrades. The discount is also not available for veterans seeking only a concealed carry permit.

Exhibit 24 shows the number of permit applications from veterans and active-duty military and associated forgone revenue from discounts.

^{AF} Active-duty military also qualify for a \$35 discount for both types of permits.

Exhibit 24: Handgun permit applications from veterans and active-duty military and associated forgone revenue from discounts | FY 2020-21 through 2023-24

Fiscal year	8-year permit applications	Lifetime permit applications	Total permits	Total discounts (forgone revenue)
2020-21	2,559	1,227	3,786	\$132,510
2021-22	948	555	1,503	\$52,605
2022-23	885	542	1,427	\$49,945
2023-24	815	478	1,293	\$45,255

Note: The number of total permits issued in FY 2024-25 was 1,249 (818 8-year permits plus 431 lifetime permits) causing \$43,715 in forgone revenue for that fiscal year. Source: Tennessee Department of Safety.

Legislation filed in the 114th General Assembly

Numerous bills filed during the 2025 legislative session related to veterans. Many of those bills involved the state’s property tax relief program, and while those particular bills did not pass because they were not funded in the state budget, other bills introduced in 2025 became law and include the following:

- Public Chapter 73 requires the Department of Revenue to provide disabled veterans with a free distinguishing placard in lieu of a free license plate.
- Public Chapter 216 requires TWRA to issue temporary group hunting permits to non-profit organizations that sponsor and fund hunting experiences at no cost to veterans with any service-connected disability.
- Public Chapter 223 is a consumer protection law that prohibits any person from receiving compensation for assisting in a veteran’s benefit claim unless the veteran has signed a waiver to forgo the available free-of-charge assistance services along with other requirements and prohibitions regarding assistance in veterans’ benefits claims.
- Public Chapter 382 allows local governments to exempt from property taxes projects that construct housing for veterans experiencing homelessness. However, for any construction projects that exceed 12 units, the project owner must enter into a payment in lieu of taxes agreement with the jurisdiction where the project is located.
- Public Chapter 489 expands the jurisdictions that may transfer certain cases to the veterans treatment court in Montgomery County.^{AG}

See Appendix A for a list of veteran-related bills from the 2025 legislative session, their estimated cost, and their current status.

Conclusions

State-provided benefits and services for veterans fall into two general categories: quantified and unquantified.

Quantified benefits and services have a specific dollar amount associated with them, which is either a direct appropriation of state tax dollars or forgone (uncollected) state revenues. The veterans and surviving spouses component of the state’s property tax relief program is an example of a quantified benefit in the form of a direct appropriation of state tax dollars. By contrast, an example of a quantified benefit in the form of forgone (uncollected) state revenues is the state’s specialty license plate program, through which qualifying veterans can obtain a specialty license plate without charge. The estimated amount of revenue forgone by the state is the quantifiable cost of this particular benefit.^{AH}

^{AG} Cases from Stewart, Houston, Dickson, Cheatham, and Robertson counties are now eligible to be transferred.

^{AH} Estimates of forgone revenues assume the level of demand from veterans for the service or benefit remain constant. Changes in the assumed level of demand would mean a higher or lower estimate.

The total value of quantified state-provided benefits and services for veterans was approximately \$45.5 million in FY 2023-24. State expenditures for the state’s property tax relief program, which totaled \$27.2 million that year, and for the Department of Veterans Services, which totaled \$12.1 million, made up over 86 percent of the total.

Other state-provided benefits and services for veterans fall into the unquantified category, meaning their cost has not been quantified to date. These unquantified benefits and services take the form of preferences, assistance, protections, promotions, recognitions, and exemptions. See Appendix B for a list of such benefits and services organized by state agency.

Tennessee does not produce a comprehensive, regularly updated, and accessible guide to state-provided benefits and services for veterans.

Although the state has not produced such a guide, some state agencies have created informational resources on the benefits and services for veterans available through their agency. For example, the Comptroller’s website includes information on the state’s property tax relief program, including a video, frequently asked questions and answers, and a regularly updated brochure.^{AI} The Department of Revenue’s website includes a guide to tax benefits available to veterans and active-duty military.^{AJ} The Tennessee Higher Education Commission maintains a website that includes information for student veterans.^{AK} The Tennessee State Parks website, maintained by the Department of Environment and Conservation, includes a page dedicated to veterans and the benefits they are eligible to receive at state parks including a video testimonial.^{AL}

The Tri-Stars and Stripes Council is attached to the Department of Veterans Services for administrative purposes. The council is charged with a number of duties including the responsibility to “maintain a comprehensive inventory of all programs within the executive branch related to services and benefits for veterans.”

Policy option

The Department of Veterans Services could produce and regularly update a comprehensive and accessible guide to all state-provided benefits and services for veterans.

This Comptroller report is a point-in-time catalog of state-provided benefits and services for veterans written for members of the General Assembly and the public. No updates to the report are planned in the future, and the report was not written to serve as a comprehensive guide for veterans, though some may use it for that purpose.

The Tri-Stars and Stripes Council is charged with a number of duties including the responsibility to “maintain a comprehensive inventory of all programs within the executive branch related to services and benefits for veterans.” The Tennessee Department of Veterans Services, with strategic guidance from the Tri-Stars and Stripes Council, could produce and regularly update a comprehensive and accessible guide to state-provided benefits and services for veterans administered by executive branch, legislative branch, and judicial branch agencies.

State agencies that provide such benefits and services could assist the department in this effort by regularly updating their related data and information on veterans benefits and services and sharing it with the department for possible inclusion in the guide. Once produced, a link to the guide could be included on state agency websites in addition to any agency-specific information on benefits and services for veterans.

^{AI} Access the video and brochure at <https://comptroller.tn.gov/office-functions/pa/property-taxes/property-tax-programs/tax-relief.html>.

^{AJ} Access the tax manual at https://www.tn.gov/content/dam/tn/revenue/documents/tax_manuals/december-2024/Military-Member-Manual.pdf.

^{AK} Access the Veterans Education website at <https://www.tn.gov/thec/students-families/vets-education.html>.

^{AL} Access the veterans-related webpage at <https://tnstateparks.com/about/veterans>.

A comprehensive, regularly updated and accessible guide would provide veterans with a single, up-to-date source for all state-provided benefits and services, which are spread across multiple state agencies across the three branches of state government. Information on federal and local benefits and services could also be included in the guide.

Endnotes

¹ Tennessee's population of veterans accounted for 2.4 percent of the 18.3 million veterans nationwide as of September 30, 2023. Tennessee State Data Center, based on 2022 census data, projected a total Tennessee population of 7,117,168 in 2023. Tennessee's resident veterans therefore make up approximately 6.19 percent of the state's population. The veteran population is projected to continue to decrease at both the state and national levels due to the passing of the large World War II veterans' cohort. In 2019, the VA estimated a population of 460,692 veterans in Tennessee. This estimate represented a decline of not quite 9 percent from the 2015 estimate of 503,675 veterans. The U.S. Department of Veterans Affairs (VA) estimated Tennessee's veterans' population by September 30, 2023 to be 398,765.

² There are various state benefits and services veterans receive that are equally available to the general population of the state. Some state benefits and services may be used by veterans at a greater rate than the general population such as the Traumatic Brain Injury Fund administered by the Tennessee Department of Health. State revenues flow into the Department of Health's Traumatic Brain Injury Fund, which is used to identify cases of traumatic brain injury (TBI) in Tennessee, administer the state's TBI registry, and support the treatment of those with TBI. Many veterans benefit from the TBI Fund, though the services and benefits made possible and supported through the fund are not exclusive to veterans. Revenues for the TBI Fund come from fines and penalties for motor vehicle violations, speeding, reckless driving, driving without a license, driving under the influence, accidents involving death or personal injury, and drag racing. All revenues from such fines and penalties are earmarked for the TBI Fund. In fiscal year 2023-24, the TBI Fund expended \$803,450.68, but the cost of veterans among those assisted is unknown. In FY 2023-24, the TBI Service Coordination program provided services to 14 individuals with status as a veteran, and Department of Health staff indicate the percentage of people with a traumatic brain injury associated with military service has declined since the post-September 11, 2001 conflict era. For the purposes of this report, if a state program such as the TBI program confers no special eligibility on someone by virtue of their veterans' status, then that program is not considered a "benefit for veterans."

³ TCA 58-3-104.

⁴ TCA 58-3-105.

⁵ TCA 58-3-106.

⁶ United States Public law 117-168—Aug. 10, 2022 (136 STAT. 1759).

⁷ Public Chapter 453 of 2015 "Criminal Justice Veterans Compensation Act" (TCA 16-6-101 to 106).

⁸ TCA 16-22-109.

⁹ TCA 8-34-605(d).

¹⁰ TCA 70-1-401.

¹¹ TCA 58-8-112.

Appendix A: Bills affecting veterans filed in the 2025 legislative session of the 114th General Assembly

House bill	Senate bill	Brief description	Estimated cost	2025 disposition
HJR0001	N/A	Urging resolution to Congress regarding post-traumatic stress on veterans	\$0	Passed (House Joint Res. 1)
48	368	Property tax relief program property value limit elimination	\$32,798,500	BB - not funded
52	473	VALOR Act – property tax relief limit to \$250,000	\$12,037,700	BB - not funded
151	12	Veterans tax relief program – increases value limit from \$175,000 to \$200,000 of market value	\$4,565,900	Not heard in committee
214	257	Honorably discharged veteran as a school resource officer	Permissive local impact only	Failed in committee
299	295	Veterans’ tuition waiver	\$26,830,300	Not heard in committee
309	528	Competitive Appeal Program – Veterans	Not significant	Off Notice (H) General Sub (S)
328	249	Park discount – Veterans	\$1,515,200	BB - Not funded
342	362	Consumer protection for veterans’ benefits matters	Not significant	Passed (PC 223)
436	651	Veterans tax relief program changes	\$5,999,500	BB - Not funded
524	505	Montgomery County veterans treatment court program	\$116,100	Passed (PC 489)
756	966	Retirement credit for veterans in TCRS	\$458,300	BB – Not funded
812	1200	Sports wagering money to Veterans Services	No fiscal note published	Not heard in committee
918	1140	TWRA hunting permits to non-profits that provide no-cost experiences to veterans	Not significant	Passed (PC 216)
1009	681	Disabled veterans’ tax relief program – value cap increased to \$250,000	\$12,037,700	BB – not funded
1108	1152	Exempts veterans of the United States military from the business license fee	\$117,500	Deferred to 2026
1134	948	Payment in Lieu of Taxes programs for veterans’ projects permissive to local governments	Permissive to locals so no cost estimated	Passed (PC 382)
1350	1017	Free distinguishing placard for disabled veterans in lieu of a free license plate	Not significant	Passed (PC 73)
N/A	1188	Helping Heroes grant eligibility expansion	No fiscal note published	Not heard in committee

Note: “BB” means the bill was placed behind the budget during the legislative committee process.
Source: Tennessee General Assembly website.

Appendix B: Unquantified state benefits and services for veterans

The following state-provided benefits and services for veterans have not been quantified. These benefits and services take the form of the following:

- *Preferences*, which give veterans priority in public employment or service delivery (e.g., a state employee hiring preference ensures a veteran job candidate is considered for an open position)
- *Assistance*, which may confer a monetary benefit but does not always involve a direct appropriation of state tax dollars or forgone (uncollected) state revenues (e.g., the Homeownership for Heroes program through the Tennessee Housing Development Agency)
- *Protections*, such as redacting a veteran's social security number from official military records to prevent identity theft
- *Promotions* such as promoting agricultural products produced by veterans
- *Recognitions*, such as the veterans designation on driver licenses
- *Exemptions*, such as exempting veterans from being disqualified as a candidate of a political party for failure to comply with nomination rules if due solely to service-related reasons

Department of Agriculture

Promotion of farmer veterans

The Department of Agriculture partners with the Farmer Veteran Coalition of Tennessee, a nonprofit organization that provides assistance to veterans who are farmers to help consumers identify agricultural products produced by veterans. The coalition's Homegrown by Heroes branding program has its own logo, which is included on the Pick Tennessee Products website. The department also assists the Memphis-based Agricenter International nonprofit with its agriculture job training program for veterans.

Attorney General and Reporter

Consumer protection of veterans seeking benefits assistance

In 2024, the Tennessee Consumer Protection Act was amended to add an enhanced penalty for violators that target current and former servicemembers.^A These penalties are something only the Attorney General and Reporter's consumer protection office can seek, but if it is proven in court that a company violated the TCPA and specifically targeted current or former service members, the penalty for each violation is enhanced from \$1,000 to \$10,000.^B

The 2025 Safeguarding American Veteran Empowerment (SAVE) Act^C prohibits by law any person from receiving compensation for assisting in a veteran's benefit claim unless the veteran has signed a waiver to forgo the available free-of-charge assistance services.

^A The Attorney General and Reporter's website includes a military consumer protection guide at: <https://www.tn.gov/attorneygeneral/working-for-tennessee/consumer/resources/materials/militaryguide.html>.

^B TCA 47-18-125.

^C Public Chapter 223 of 2025.

Commerce and Insurance

Attendance at Tennessee Law Enforcement Training Academy (TLETA)

Under state law,^D veterans with at least three years of full-time military service may attend the Tennessee Law Enforcement Training Academy, which trains police and other law enforcement officers. Attendance at the academy is reserved for current law enforcement officers, however, so qualifying veterans may only attend if space is available. No veterans eligible to attend under this provision of law have attended TLETA according to the department's records.

Non-citizens as police officers

State law^E requires police officers to be citizens, but there is an exception for permanent legal residents who are honorably discharged veterans. Those who become police officers through this provision must apply for or obtain U.S. citizenship within six years of employment. Two veterans were hired as police officers through this statutory provision, one in 2022 and another in 2024.

Department of Correction

Veterans correctional housing units

Some Department of Correction facilities include specialized housing units for veterans. In 2019, a veterans unit opened at the Turney Center Industrial complex in Hickman County, and the department has since opened a unit at the Bledsoe County Correctional Complex.

The units are typically low-security options for inmates who are veterans and have demonstrated good behavior while incarcerated. An honor-based system is used in the units, with each veteran's spot dependent on the camaraderie among the veterans and their accountability as a group. Department staff familiar with veterans and military culture are assigned to the units, and programs for the population are also provided by the Department of Veterans Services.

Veterans' units were created to reduce recidivism by providing tailored resources and therapy. These units adhere to a behavioral therapeutic community model that highlights peer interaction and support. The units restore structure and dignity that the inmate experienced during their military service. Through collaboration with the Tennessee Department of Veterans Services, inmates are educated as to which federal benefits they might still be eligible for during their incarceration and learn about programs available to assist them upon release.

Economic and Community Development

Small Business and Entrepreneurship Resources for Veterans

The Department of Economic and Community Development's Business Enterprise Resource Office (BERO) supports veterans who are considering starting a business or who currently own a business. Through the BERO website and the Tennessee SmartStart™ platform, veterans can access information on business registration, planning, and other state and local resources. BERO also provides information on veteran-specific procurement and certification programs, as well as training and opportunities in the public and private sectors. These resources are intended to help veteran small business owners and entrepreneurs understand requirements, identify available supports, and navigate opportunities for business development and growth in Tennessee.^F

^D TCA 38-8-201(b).

^E TCA 38-8-106(2).

^F See the BERO website for small and underutilized businesses at: <https://www.tn.gov/ecd/small-business/bero/topics-for-economic-inclusion.html>.

Department of Education

High school diplomas for wartime veterans

Veterans whose education was interrupted by service in specific wars (i.e., World War II, the Korean War, the Vietnam War) can request an honorary high school diploma from the state.^G For deceased veterans, a surviving spouse or other immediate family member may request an honorary high school diploma on the veteran's behalf.

Environment and Conservation

State parks' gift shop discount

Tennessee State Parks, a division of the Department of Environment and Conservation, provides a 15 percent discount on all purchases made by veterans at gift shops and golf shops.^H This discount does not apply to items that have been marked down, certain golf items (clubs, balls, or gloves), or items priced less than \$5.00, nor does this discount apply at the online gift shop.

Golf discounts

In the fall of 2025, Tennessee State Parks adopted new veteran discounts involving play at golf courses at state parks. Veterans now receive 20 percent off green fees and golf cart rentals.^I

Governor's Office of Business Initiatives and Development (GO-BID)

The Governor's Office of Business Initiatives and Development (GO-BID) coordinates and directs the executive branch's efforts to assist for-profit small businesses and businesses owned by minorities, women, persons with disabilities, and service-disabled veterans with receiving fair opportunities to obtain state contracts. The service-disabled, veteran-owned businesses assisted by GO-BID are known as service-disabled, veteran-owned business enterprises (SDVBEs).^J

To be eligible for the office's services, a business must first be certified by GO-BID as a business owned by an eligible individual. This certification provides larger entities (corporations and government agencies) with an assurance that can make them more likely to do business with GO-BID-certified businesses.

GO-BID helps certified businesses compete for contracts with the State of Tennessee by notifying them of upcoming bid opportunities with the state and publishing related information on the GO-BID website. This assistance includes hosting events exclusively for certified businesses with prime contractors on large state projects. GO-BID staff also attend bid-related meetings (e.g., pre-bid and pre-response conferences) and assist state agencies with meeting their internal goals for the participation and utilization of GO-BID-certified businesses.

A service-disabled, veteran-owned business must meet the following criteria to be eligible for GO-BID assistance:

The eligible disabled veteran must have at least a 20 percent disability that is service-connected, meaning that such disability was incurred or aggravated in the line of duty in the active military, naval, or air service.

The business must be at least 51 percent owned and controlled in its day-to-day operation by any person who served honorably on active duty in the United States armed forces.

In the case of a business solely owned by one service-disabled veteran and such person's spouse, the business is to be at least fifty percent owned and controlled by the service-disabled veteran.

^G TCA 49-2-119.

^H State employees also receive a 15 percent discount at gift shops.

^I State employees and retired state employees also receive 20 percent off green fees and golf cart rentals.

^J Other GO-BID certification status opportunities are:

- Small Business Enterprise – businesses with total gross receipts of no more than ten million dollars (\$10,000,000) averaged over a three-year period or employs no more than 99 persons on a full-time basis.
- Minority Business Enterprise – a business that is 51 percent owned and controlled by one or more individuals facing economic barriers due to past discrimination based on race or ethnic background which are those of African American, Hispanic American, Native American, or Asian American background.
- Woman Business Enterprise – A business that 51 percent owned and controlled by one or more women.
- Persons with Disabilities Business Enterprise – a business owned by an individual with a validated disability through Tennessee or the through the person's home state.

Department of Health

Free death certificates

State law^K requires the Department of Health’s Office of Vital Records to waive the fee for the first three copies of a death certificate for a deceased veteran if the person making the request is an eligible family member.

The fee for each copy of a death certificate is \$15. The vendor used by the state to track records fees does not track the number of free death certificates issued for veterans.

Tennessee Higher Education Commission

VETS campus certification

The Tennessee Higher Education Commission (THEC) can certify an institution of higher education as a Veterans Education Transition Support (VETS) campus, as authorized under the 2014 VETS Act.^L The certification recognizes campuses that prioritize outreach to military-affiliated students (military-affiliated is defined in the statute as veterans who served but are not currently serving, National Guard members, reservists, and active-duty personnel) and create supportive environments that allow military-affiliated student to succeed. Services and assistance provided by VETS campuses to student veterans may include campus veterans’ centers, specialized staff positions, partnerships with community businesses or other groups, and special events and recognition.

Institutions must meet statutory criteria to qualify for the VETS campus certification, including:

- assessment of prior learning for college credit;
- outreach to military bases;
- orientation, mentoring, and support programs for student veterans;
- education of faculty and staff about the student veteran population; and
- regular surveys of student veterans about their experiences while attending the institution.

As of December 2025, 43 Tennessee campuses had VETS campus designations: 10 public four-year universities, 26 community colleges and TCATs, and seven private institutions.

In 2025, Austin Peay State University was designated by THEC as a Bravo Campus, the highest recognition under the VETS Act. This designation honors any institution that has demonstrated excellence by implementing student support programs and career placement assistance for military-connected students^M and has maintained VETS campus designation for at least three consecutive years.^N

Exhibit 1: VETS certified campuses | Summer 2025

4-year public	Community colleges	TCATs	4-year private
Austin Peay State University	Chattanooga State Community College	TCAT Athens	Belmont University
East Tennessee State University	Cleveland State Community College	TCAT Chattanooga	Bryan College
Middle Tennessee State University	Columbia State Community College	TCAT Dickson/ Clarksville	Carson-Newman University

^K TCA 68-3-207.

^L TCA 49-7-13.

^M The difference between military-affiliated and military-connected is that “military-affiliated” is the person that served in any capacity; “military-connected” is the person that served as well as the spouse or children that are connected to the service member and who are usually using VA benefits.

^N TCA 49-7-1307 (b).

4-year public	Community colleges	TCATs	4-year private
Tennessee State University	Dyersburg State Community College	TCAT Harriman	Christian Brothers University
Tennessee Technological University	Jackson State Community College	TCAT Hartsville	Lane College
University of Memphis	Motlow State Community College	TCAT Hohenwald	Lipscomb University
UT Chattanooga	Nashville State Community College	TCAT Jacksboro	Maryville College
UT Health Science Center	Northeast State Community College	TCAT Jackson	
UT Knoxville	Pellissippi State Community College	TCAT Knoxville	
UT Martin	Roane State Community College	TCAT McMinnville	
	Southwest Tennessee Community College	TCAT Nashville	
	Volunteer State Community College	TCAT Pulaski	
	Walters State Community College	TCAT Upper Cumberland	

Note: In 2025, Austin Peay State University was designated by THEC as a Bravo Campus, the highest recognition under the VETS Act. This designation honors any institution that has demonstrated excellence by implementing student support programs and career placement assistance for student veterans and has maintained VETS Campus certification for at least three consecutive years.

Source: Tennessee Higher Education Commission.

Exemption from certain HOPE scholarship requirements

Dependent children, spouses of eligible veterans, and active-duty service members are exempt^o from three HOPE scholarship requirements:

- at least one year of Tennessee residency immediately prior to scholarship application or renewal,
- graduation from a Tennessee high school, and
- enrollment in a higher education institution within 16 months of high school graduation.

These exemptions are available to dependent children under age 21 and spouses of veterans who:

- are members of the U.S. Armed Services, Reserves, or Tennessee National Guard, who are called into active service and stationed outside the U.S. during hostilities and are serving honorably; or
- were killed in action, died as a result of service-connected injuries, or were officially reported as prisoners of war or missing in action.

Eligible students must meet all other HOPE scholarship requirements.

Website displaying private scholarships available to veterans

Veterans may peruse scholarship options on a website hosted by THEC at: <https://www.tn.gov/veteran/veteran-education/scholarships/dependents/scholarships4militarystudents.html>.

^o TCA 49-4-928(b).

Higher education institutions

Tuition and fee waivers for dependents of POWs or deceased veterans

Under state law,^P spouses and dependent children of eligible veterans can receive a waiver of tuition and specified fees (maintenance, student activity, and required registration or admission fees) at state colleges and universities through the Dependents Tuition Waiver.

To be eligible for the Dependents Tuition Waiver the beneficiary must be the spouse or child (below the age of 23) of a prisoner of war (POW) or service member missing in action (MIA) or a service member who was killed in action or died due to injuries while on active duty.

Out-of-state tuition and out-of-state fees exemption

In accordance with state law,^Q veterans and their eligible dependents whose official residence is in another state but who currently live in Tennessee are not charged out-of-state tuition or out-of-state fees when using their federal education benefits to attend a Tennessee public higher education institution.^R Tennessee's law complies with a 2014 federal law that prohibits public colleges and universities from charging out-of-state tuition to veterans and their eligible dependents. Students may not use federal GI Bill funds at public higher education institutions that do not comply with the federal law.

Higher education course credit equivalencies

Student veterans enrolled in higher education institutions may be awarded college credits for their military training and experience through the prior learning assessments; federal rule and state law require public colleges and universities to perform these assessments.^S The number of college credits a veteran is awarded varies based on each veteran's training and experience and the course equivalencies offered by the institution.

Deferral of tuition and fee payments

State law^T provides that veterans and other students awaiting postsecondary financial aid from the federal VA or another public agency can defer payments of tuition and fees until they receive the financial aid. Students must apply to their college or university for the payment deferral.

Early college class registration

Veterans may register for classes prior to the general student population at any public college or university in the state.^U

Tennessee Housing Development Agency

Homebuying assistance

The Tennessee Housing Development Agency (THDA) operates Homeownership for Heroes, a homebuying assistance program for honorably discharged veterans and their spouses as well as other eligible applicants. The program is part of THDA's Great Choice Home Loan program for low- to moderate-income, first-time homebuyers who purchase homes. In addition to the benefits offered to all Great Choice Home Loan program participants, qualifying veterans and others receive an additional one-half percent reduction of interest rates, may borrow a larger percentage of the home's purchase price in certain cases, and can obtain a waiver of requirements to

Eligibility for THDA homebuying assistance:

The Homeownership for Heroes program is available to active duty, reservists, veterans (unless dishonorably discharged), and spouses of qualified service members.

^P TCA 49-7-102

^Q TCA 49-8-104 and TCA 49-7-1304.

^R Non-veteran students typically only qualify for in-state tuition if they graduated from a Tennessee high school (or earned a Tennessee high school equivalency diploma) and have lived in Tennessee for least one year immediately prior to admission in a public college or university.

^S Non-veteran students may also earn college credits for previous work experience through prior learning assessments.

^T TCA 49-7-104.

^U TCA 49-7-152.

be a first-time homeowner.^v Homeownership for Heroes applicants must participate in a THDA-approved homebuyer education course as part of the program.^w

The Homeownership for Heroes program is not funded with state tax dollars; funding instead comes from state-authorized mortgage revenue bonds and interest payments on loans.

During fiscal year 2023-24, THDA recorded 306 loans in the category of active duty, reservists, veterans, and qualified spouses at a total value of \$80,341,360.

Department of Human Resources

State employee hiring preference

Preference programs give veterans priority over non-veterans in certain circumstances.^x For example, Tennessee state government has a hiring preference for veterans who apply for preferred service positions with the state. If a state agency chooses to hire a non-veteran over a veteran who applied for the same position, the reason or reasons for doing so must be documented in writing (known as a bypass letter). The bypass letter then becomes part of the veteran applicant's record with the Tennessee Department of Human Resources. Though his or her application record is not public, the veteran applicant must be allowed to review the reason or reasons given by a state hiring authority for not extending an employment offer to the veteran applicant, as documented in the bypass letter.

The number of veterans hired by state government has increased by more than 22 percent over the last three fiscal years, rising from 385 veterans hired in fiscal year 2021-22 to 470 veterans hired in fiscal year 2024-25.

Department of Human Services

Licensed childcare providers

State law^y provides that no childcare providers licensed by the Department of Human Services can place children from certain military-affiliated families on a childcare waiting list behind children in non-military families. Military-affiliated families are those with:

- a parent who was a former prisoner of war or formerly missing in action while serving honorably during a qualifying period of armed conflict, or
- a parent who is an active-duty service member, who was killed or died from injuries during a qualifying period of armed conflict, or who has been reported as a prisoner of war or missing in action while serving honorably during qualifying armed conflicts.

The Department of Human Services does not monitor whether licensed childcare providers observe the preference and is unaware of any complaints about the preference not being observed.

^v Homeownership for Heroes loans are originated through THDA-approved, private mortgage lenders and are typically federally insured by agencies such as the Federal Housing Administration, Veterans Affairs, or the U.S. Department of Agriculture-Rural Development. THDA underwrites the loan applications by the private lenders and typically commits to purchasing the pre-approved loans.

^w As is the case for those who participate in other Great Choice Home Loan programs, Homeownership for Heroes participants may receive financial assistance for a down payment and/or closing costs in the form of a second mortgage; most program participants accept this financial assistance.

^x Preferred service positions provide certain employee protections and differ from executive service positions in which employees serve on an at-will basis.

^y TCA 71-3-518.

Department of the Military

Free health clinics for veterans

A 2015 state law^Z authorized the operation of temporary free health clinics at Tennessee National Guard armories for veterans and others who lack health insurance. As of June 2025, the Department of Military is unaware of any instances when this law has been utilized to provide free health clinics.

Redaction of social security numbers from official records

Tennessee law^{AA} allows veterans or a designated representative to request a redaction of a veteran's social security number from official military records.^{AB} Upon request, the War Records Department, within the Tennessee Department of Military, redacts the veteran's social security number if the records are stored in a manner that permits redaction. There have been no requests made by veterans or their representatives to redact social security numbers in the last three fiscal years.

Department of Revenue

State business tax exemption

Any person engaging in any vocation, occupation, business, or business activity listed in the Tennessee business tax law is a taxable privilege subject to the business tax. However, certain disabled veterans may be exempt from this tax.

Any business for which the exemption is claimed must be operated by the qualifying veteran or a member of the veteran's immediate family. The veteran or family member may not be assisted by more than one person who is not a member of the veteran's family. All disabled combat veteran applicants must submit an affidavit attesting to their eligibility for the exemption to their local county clerk or city recorder.

The value of the exemption depends on each exempt business's sales volume. The Department of Revenue does not collect these affidavits from local offices, so it is unknown how many disabled combat veteran business owners claim this exemption.

Veterans Affairs automobile grant

Eligible disabled veterans qualify for a federal grant from the Department of Veterans Affairs (VA) to purchase an automobile. The grant covers up to \$27,074.99 toward an automobile's price and is paid directly to the seller.^{AC} New or used automobiles that are sold, given, or donated to disabled veterans who receive a VA automobile grant are exempt from sales tax, registration fees, and local motor vehicle privilege taxes.^{AD} The sales and use tax exemption is limited to the portion of the sales price that exceeds the amount of the grant received; therefore, the value of the sales tax exemption varies based on the price of the automobile.^{AE}

Any disabled veteran who was a uniformed member of the armed forces during any armed conflict or who was a peacetime veteran and disabled while in regular service must:

- own less than \$5,000 of property above any debts,
- do business with a capital stock of no more than \$5,000,
- be a citizen of Tennessee and reside in the county where the exemption is claimed, and
- be the sole beneficiary of the business.

Eligibility for this benefit is as follows:

Disabilities that qualify include the loss, or permanent loss of use, of one or both feet or one or both hands, permanent vision impairment in both eyes to a certain degree, severe burn injury, or a diagnosis of amyotrophic lateral sclerosis (ALS). Eligible disabled veterans qualify for the VA automobile grant once in his or her lifetime.

Active-duty service members who have a service-connected disability also qualify.

^Z TCA 63-6-710.

^{AA} TCA 58-4-103.

^{AB} Designated representatives include the veteran's surviving spouse, attorney-in-fact, personal representative, or court-appointed guardian.

^{AC} TDOR Important Notice 18-15 is the state's published tax guidance on this value that is set each year by the federal government.

^{AD} TCA 67-6-353.

^{AE} State law (TCA 55-4-111) requires the first dollar of each motor vehicle registration fee imposed by the state to be credited to the police pay supplement fund, which is used to pay police officers for completing required in-service training. Thus, any waivers of motor vehicle registration fees result in some forgone revenues for the police pay supplement fund.

Department of Safety

Commercial driver's license exemption

Under legislation passed in 2013, the road skills test required for a Tennessee Commercial Driver License (CDL) may be waived for qualified veterans who have been honorably discharged within the last two years immediately preceding the date of their CDL application. Qualifying veterans must meet other requirements and pass the applicable CDL vision and knowledge tests.

School bus endorsement age requirement exemption

In 2019, the General Assembly created an exemption to the age requirement to obtain a school bus endorsement on a commercial driver license (CDL).^{AF} Applicants for an endorsement must be at least 25, but honorably discharged veterans, members of the National Guard or Reserve, and licensed teachers employed by a school district may obtain the endorsement at 23 years of age.

The number of veterans who have obtained a school bus endorsement through this exemption is unknown because the state does not track such data by specific endorsements or exemption status.

Veteran designation on driver licenses

Tennessee veterans can obtain a veteran designation on their driver license that reflects the driver's military service by providing documentation of military service.^{AG}

Tennessee State Museum

Special event and museum store discounts

The Tennessee State Museum is authorized by state law to reduce special event fees or admission charges for honorably discharged veterans and other specified groups.^{AH} In addition, veterans and other groups receive a 10 percent discount on purchases from the museum store. Admission to the Tennessee State Museum is free to all visitors.

Tennessee will open new space for the Military Branch of the State Museum in the Legislative Plaza building in 2027. Veterans will also receive a 10 percent discount on purchases from the new museum's store. Admission to the new museum will be free to all visitors.

State Veterans' Homes Board

Established by a 1988 state law, the State Veterans' Homes Board administers long-term care facilities (i.e., veterans' homes) for veterans and approved relatives in five locations across the state. (The five locations are Clarksville, Humboldt, Knoxville, Murfreesboro, and Cleveland. A sixth facility in Arlington is at the end-stage of construction as of fall 2025.) Each home is a skilled nursing facility that primarily provides long-term care to residents, though short-term rehabilitation may also be provided. There are a total of 636 beds across the five facilities.

The State Veterans' Homes Board consists of 13 members, all of whom are appointed by the Governor, though two are ex-officio members: the Commissioner of Finance and Administration and the Commissioner of Veterans Services. The Board is a separate legal entity from the state, and its funding and operations resemble those of a private sector organization, as do those of the Tennessee Housing Development Agency and the Tennessee Lottery. However, the Board's budget must be approved by the State Funding Board. The State

^{AF} TCA 55-50-302(d).

^{AG} TCA 55-50-354 (a) and (b).

^{AH} TCA 4-12-111(b) reads as follows: "The state museum is authorized by this subsection (b) to have reduced fees or admission charges for any person who may have a disability, be an honorably discharged veteran of the United States armed forces, sixty-five (65) years of age or older, or a student in any school, grades kindergarten through twelve (K-12), for the special events or programs."

Funding Board must also approve any bonds issued by the Board, and the State Building Commission must approve any federal grants used to construct new facilities.

The Board operates its facilities without regular state appropriations.^{A1} Revenues instead come from federal sources, including the Department of Veterans Affairs, Medicaid, and Medicare. Revenues also come from fees charged to residents; residents pay these fees through private insurance or out of personal funds.

Eligibility for Tennessee Veterans' Homes:
Honorably discharged veterans who meet residency criteria. Spouses of veterans and Gold Star Parents (i.e., parents of armed forces members who died in battle) are also eligible.

For fiscal year 2022-23, the State Veterans' Homes Board's total operating revenues were \$58.58 million, while its total operating expenses were \$64.83 million, an operating loss of \$6.25 million. In a November 2024 report to the State Funding Board, the State Veterans' Homes Board explained that the operating loss was due to higher staffing costs, start-up costs, and other changes in the long-term care marketplace. In response, the Board reduced the number of beds at its Cleveland facility from 140 to 108 and reduced the number planned for the new facility in Arlington from 144 to 126. In fiscal year 2023-24, the State Veterans' Homes Board experienced an improved operating balance by achieving total operating revenues of \$71.9 million, while its total operating expenses were \$74.8 million, an operating loss of \$2.9 million.

While state appropriations are not used to operate veterans' homes, state funding has been appropriated to build new homes. The federal government requires that at least 35 percent of the cost of building a new home is paid from state and local sources. The VA then covers the remaining 65 percent of the cost through federal reimbursement grants to the state.

In 2016, nearly 29 acres in Arlington were transferred from the Department of Disability and Aging Services to the Department of Veterans Services, along with an interdepartmental payment of \$380,000 for a second veterans' home in West Tennessee. The new facility in Arlington is at the end-stage of construction as of late 2025.

Exhibit 2: Veterans and approved relatives served by veterans' homes | FY 2021-22 through 2023-24

Veterans home	County	Persons served by fiscal year			Bed capacity	Average daily census (August 2025)
		2021-22	2022-23	2023-24		
Humboldt	Gibson	104	105	115	140	130
Clarksville	Montgomery	79	102	107	108	105
Murfreesboro	Rutherford	89	80	96	140	102
Cleveland	Bradley	0	0	4	108	62
Knoxville	Knox	107	120	134	140	130
Total		379	407	456	636	529

Note: A new facility in Arlington is at the end-stage of construction as of fall 2025. The planned bed capacity for the Arlington facility is 126 beds.
Source: Tennessee State Veterans' Home Board.

^{A1} The Tennessee Veterans' Home Board does have a long-term loan balance with the state of Tennessee valued at \$1,548,812.25 on June 30, 2024. That balance is down from \$1,831,448.35 on June 30, 2023.

Secretary of State

Exemption from political parties' nomination rules

Under state law,^{AJ} honorably discharged veterans, as well as members of the National Guard or inactive members of the Reserves, must not be disqualified as candidates of a statewide political party or recognized minor party for any office if they failed to comply with the party's nomination rules due solely to service-related reasons.

Transportation

Designation of Blue Star Memorial Highways

The National Blue Star Memorial Highway program began at the close of World War II to memorialize veterans of the armed services by beautifying sections of state highways as an alternative to erecting monuments. State garden clubs collaborated with state highway departments on the creation of the program and the design of official signage. The original concept was later expanded to honor all men and women who have served in the armed forces.

At least 27 Blue Star markers have been erected in Tennessee, typically paid for by private organizations such as local garden clubs as authorized by law.^{AK}

State law^{AL} designates portions of Interstates 24, 75, and 81 as Blue Star Memorial Highways the Tennessee as well as specified segments of the following:

- State Highway 40 (U.S. Highway 64)
- State Highway 57 (U.S. Highway 72)
- U.S. Highway 45 West
- U.S. Highway 25 West
- U.S. Highway 641
- State Route 14

Highways and bridges named in memory of military servicemembers killed in action

State law^{AM} requires the Department of Transportation, subject to appropriations by the General Assembly, to fund the cost of signage for highways and bridges named in memory of military servicemembers killed in action, among other designated public servants.

As part of the Tennessee National Guard Parkway (I-840 in Middle Tennessee) established by state law,^{AN} numerous bridges along that route have been named for various national guard members who have been killed in the line of duty.

Purple Heart highway sign program

State law^{AO} required the Department of Transportation to designate road segments in Tennessee as the Purple Heart Trail and to maintain signage consistent with this program.

^{AJ} TCA 2-13-115.

^{AK} TCA 54-5-1002.

^{AL} TCA 54-5-1001.

^{AM} TCA 54-1-133.

^{AN} Public Chapter 35 of 2005.

^{AO} Public Chapter 741 of 2006.

Signage to veterans cemeteries and VA medical centers

The Department of Transportation maintains signage to VA medical centers as well as to both state and national veterans cemeteries located in Tennessee.^{AP}

Department of the Treasury

Safe keeping of abandoned medals

Abandoned military medals, dog tags, pins, ribbons, and similar items are held by the Tennessee Treasurer's Office until the owner or owner's heirs or beneficiaries can be identified and the items returned to them via certified mail or arranged pick-up.

^{AP} This signage is done in accordance with published rule of TDOT, chapter 1680-03-02.

Appendix C: Federal and local benefits and services for veterans

This report focuses on benefits and services for veterans provided by state government, but federal agencies and local governments also provide benefits and services to veterans. Examples of these are included in this appendix. The following is not a comprehensive list, however.

Federal benefits and services

Federal benefits and services for veterans are provided through multiple federal agencies, including the U.S. Department of Veterans Affairs (VA), the U.S. Department of Education, and the U.S. Department of Labor.

The federal government makes monthly service-connected disability and death compensation benefit payments to veterans and surviving spouses, dependent children, and dependent parents.

In Tennessee, the VA operates medical centers in Memphis, Nashville, Murfreesboro, and Johnson City, along with 28 outpatient clinics across the state. In addition, counseling services are provided at six community-based veterans' centers in Tennessee.

Veterans also receive postsecondary financial aid from the federal government to apply towards tuition, fees, housing, and other education-related expenses. Such benefits were provided to 9,245 Tennessee veterans in federal fiscal year 2024 through the most current version of the GI Bill (Post-9/11 GI Bill).^A Veterans may also benefit from federally funded programs like Veterans Upward Bound, which supports counseling, mentoring, tutoring, and other services to prepare veterans for postsecondary education.

Federal funding also supports job assistance programs for veterans, which are administered by the Tennessee Department of Labor and Workforce Development. The federal government also funds training and support services for soldiers and spouses transitioning out of the Fort Campbell army base.

Other federally funded programs include home loan guarantees and vocational rehabilitation and employment for veterans with service-connected disabilities. In addition, federal funds maintain the five national veterans cemeteries in Tennessee, which are located in Johnson City, Knoxville, Chattanooga, Nashville (Madison), and Memphis. The department has proposed the development of a new state veterans cemetery in the upper Cumberland region to the federal government.

Local benefits and services

County veterans' services

Ninety-three counties have appointed at least one County Veteran Services Officer (CVSO), a position that assists veterans with benefit claims.^{B,C} There are 148 CVSOs in Tennessee. Some CVSOs are full-time employees. Counties pay the salaries and benefits of CVSOs.

Anyone assisting veterans with benefit claims must be accredited in accordance with federal and state requirements, and the Tennessee Department of Veterans Services provides the training needed to be accredited. There is no cost to counties for accreditation of their CVSOs, but counties are responsible for travel, hotel, and related costs to attend the department-provided training.

^A Active-duty service members are also eligible to use this benefit.

^B TCA 58-3-109.

^C Assistance may be provided to veterans, surviving spouses, and veterans' families in filing claims with the federal VA to obtain healthcare, compensation, pension, survivor, and burial benefits. CVSOs may also assist in obtaining military records and discharges from Tennessee state records or the National Archives.

Motor vehicle privilege tax

The motor vehicle privilege tax, commonly known as the “wheel tax,” is a county tax applied to all vehicles owned by county residents. Veterans who are former POWs or have a 100 percent permanent and total service-connected disability are exempt from paying the wheel tax in Tennessee.^D The wheel tax amount varies by county.

Recording veteran discharges

County registers of deeds are required to record military discharges for veterans at no charge.

^D TCA 5-8-102(d)(1).

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