

HB 3029 – Veterans Benefits Protection Act

The purpose of HB 3029 is to protect veterans from predatory and illegal claims assistance practices (Claim Sharks) by enforcing federal VA standards at the state level.

How Federal Law (38 CFR) Supports HB 3029

- **HB 3029 reinforces existing federal VA rules (38 C.F.R. §§ 14.629–14.636)** that limit who may assist with VA claims, prohibit charging for initial claims or pre-appeal fees, ban unaccredited claims assistance, prevent misleading VA affiliation, restrict excessive fees, and protect veterans' personal information.
- **HB 3029 strengthens enforcement at the state level**, giving Missouri the authority to close federal enforcement gaps, prosecute predatory claims companies, and better **protect veterans from illegal, unethical, and exploitative practices.**
- **Stops illegal charging for VA claims assistance** - Prohibits fees for initial claims or before a Notice of Disagreement is filed, consistent with federal law.
- **Eliminates unaccredited claims consultants** - Ensures only VA-accredited attorneys, agents, or VSOs may assist with veterans' benefits claims, protecting veterans from unqualified and unregulated actors.
- **Prevents misleading advertising and false VA affiliation** - Requires clear disclosures and bans deceptive marketing that implies VA or VSO endorsement.
- **Safeguards veterans' personal, medical, and financial information** - Prohibits unauthorized access to VA accounts, medical records, benefit applications, or login credentials.
- **Stops excessive and exploitative fee practices** - Prevents companies from taking large percentages of veterans' benefits over multiple years, preserving hard-earned compensation.
- **Ensures veterans know free, accredited assistance is available** - Requires disclosure that help can be obtained at no cost through the Missouri Veterans Commission and federally chartered VSOs.
- **Strengthens enforcement and accountability** - Establishes violations as a **Class A misdemeanor**, giving Missouri legal authority to prosecute bad actors.
- **Protects veterans' earned benefits and long-term financial stability** - Keeps millions of dollars in veterans' pockets instead of funneling funds to predatory businesses.

MAVO Urges the Missouri General Assembly to:

Pass Bill No. HB 3029 Sponsor: Representative Jim Schulte District 049

MAVO encourages passage of HB 3029 because it safeguards Missouri veterans from financial exploitation, strengthens accountability in the VA claims process, preserves earned benefits, and ensures veterans receive qualified, ethical assistance.

- Notes:

- **Co-Sponsors:** _____

- Meeting with (Legislator) _____ Date _____

- Name & Organization : _____

HJR 115 – Disabled Veterans Homestead Property Tax Exemption

HJR 115 proposes a constitutional amendment to exempt the primary residence of 100% permanently and totally disabled veterans from property taxes.

- **Provides meaningful tax relief for Missouri’s most severely disabled veterans.** This resolution proposes a constitutional amendment to exempt eligible disabled veterans from property taxes on their primary residence.
- **Targets veterans who are 100% permanently and totally disabled.** The exemption focuses on veterans with the highest level of service-connected disability, ensuring relief is directed to those most impacted.
- **Protects veterans’ ability to remain in their homes.** Eliminating property taxes helps prevent financial hardship, foreclosure risk, and housing instability for disabled veterans and their families.
- **Recognizes service-connected sacrifice, not income level.** Benefits are based on disability status earned through service, not income thresholds or means testing.
- **Aligns Missouri with neighboring and veteran-friendly states.** Many states already offer full or substantial homestead exemptions for 100% disabled veterans; HJR 115 brings Missouri in line with best practices.
- **Provides constitutional clarity and long-term stability.** Placing the exemption in the Missouri Constitution ensures consistency, durability, and protection from future policy erosion.
- **Honors veterans while maintaining a narrow, targeted scope.** The exemption applies only to a veteran’s primary residence and does not create broad or unlimited tax exemptions.

MAVO Urges the Missouri General Assembly to:

Pass Bill No. HJR 115 Sponsor: Griffith

MAVO encourages passage of SJR 115 because it empowers Missouri voters to safeguard long-term support, stability, and accountability for programs that serve veterans and their families.

- Notes: _____

- **Co-Sponsors:** Bill Hardwick (Dist 121), Lane Roberts (Dist.161), & Bill Irwin (Dist. 55)

- Meeting with (Legislator) _____ Date _____

- Name & Organization : _____

SJR 88 Disabled Veterans Homestead Property Tax Exemption

The purpose SJR 88 proposes a constitutional amendment to exempt eligible disabled veterans from property taxes on their primary residence.

- **Targeted Eligibility** - The exemption applies to veterans who are 100% permanently and totally disabled due to service-connected conditions.
- **Veteran Stability** - Removing property taxes helps severely disabled veterans remain in their homes and reduces financial strain on veterans and their families.
- **Service-Connected Recognition** - Eligibility is based on VA-certified service-connected disability status, not income level or means testing.
- **Statewide Consistency** - Placing the exemption in the Missouri Constitution ensures consistent, uniform application across all counties.
- **Focused & Responsible Relief** - The exemption is limited to a veteran's primary residence and avoids broad or unintended tax exemptions.

MAVO Urges the Missouri General Assembly to:

Pass Bill No. SJR 88 Sponsor: Carter

MAVO encourages passage of HB 2869 and SJR 88 because together they reinforce Missouri's long-term commitment to veterans by protecting stable funding, authority, and voter-supported oversight for essential veteran programs and services.

- Notes: _____

- Co-Sponsors: _____
- Meeting with (Legislator) _____ Date _____
- Name & Organization : _____

Missouri HB 2588 – Disabled Veterans Homestead Tax Credit (Expanded)

HB 2588 reduces the property tax burden on disabled veterans' primary residences.

- **Optional & Localized** - Counties choose whether to adopt the credit, preserving local decision-making authority.
- **Service-Connected Disability Emphasis** - Designed to assist veterans with significant disability ratings.
- **Strengthening Missouri's Commitment** - Builds upon existing programs to better recognize veterans' sacrifices.
- **Housing Stability** - Helps veterans maintain secure housing while managing healthcare and daily living costs.
- **Protection for Taxing Authorities** - Credits are considered revenue received, preventing levy increases.
- **Responsible Policy Design** - A focused, fiscally responsible solution without broad tax shifts.

MAVO Urges the Missouri General Assembly to:

Pass Bill No. HB 2588 Sponsor: Jones

MAVO encourages passage of HB 2588 because it supports Missouri's veterans by improving access to essential benefits and services while reinforcing the state's commitment to honoring and caring for those who have served.

- Notes: _____

- **Co-Sponsors:** Melissa Schmidt (Dist.141), Ron Fowler (Dist.31), & Bennie Cook (Dist.143)

- Meeting with (Legislator) _____ Date _____

- Name & Organization : _____

Missouri HB 2672 – Disabled Veterans Personal Property Tax Credit

(Missouri Disabled Veteran Personal Property Tax Credit Act)

This bill honors Missouri's disabled veterans in a practical, meaningful way. Veterans with significant service-connected disabilities often face reduced earning capacity. HB 2672 provides targeted relief on personal property taxes for their vehicles.

- **Local Option** - Counties may opt in; no mandate imposed.
- **Disability-Based Structure** - Credit is tied directly to VA disability ratings (e.g., 80% rating = 80% credit).
- **Fiscal Safeguards** - Credits are treated as revenue received, protecting schools and local governments.
- **Limited & Targeted Relief** - Applies to up to two personal vehicles; not refundable or transferable.
- **Administrative Clarity** - Annual VA documentation required; simplified renewal for permanent ratings.
- **Veteran Mobility & Independence** - Recognizes the importance of personal vehicles for medical care, employment, and daily life.

MAVO Urges the Missouri General Assembly to:

Pass Bill No. HB 2672 Sponsor: Jones

MAVO encourages passage of HB 2672 because it strengthens Missouri's ability to responsibly support veterans and their families by preserving stable funding and authority for essential veteran programs, ensuring long-term care, services, and accountability.

- Notes: _____

- **Co-Sponsors:** Brandon Phelps (Dist.54), Melissa Schmidt (Dist.141), & Ron Fowler (Dist.31)

- Meeting with (Legislator) _____ Date _____
- Name & Organization : _____

Missouri HB 2869 – Disabled Veterans Homestead Tax Credit

The purpose of HB 2869 creates a local real property tax credit for disabled veterans.

- **Local Control** - Participation is optional and controlled at the county level, allowing flexibility based on local needs and budgets.
- **Targeted Support** - The credit is designed specifically for veterans with service-connected disabilities.
- **Veteran Stability** - Reducing property taxes helps disabled veterans remain in their homes, manage medical expenses, and maintain independence.
- **Fiscal Responsibility** - Credits are treated as revenue received, protecting local taxing authorities from revenue shortfalls.
- **Fair & Balanced Approach** - The bill delivers targeted relief without broad exemptions or shifting the tax burden to other taxpayers.

MAVO Urges the Missouri General Assembly to:

Pass Bill No. HB 2869 Sponsor: Jones

MAVO encourages passage of HB 2869 because it strengthens Missouri's commitment to veterans by protecting and enhancing programs and services that directly support veteran well-being, stability, and long-term care.

- Notes: _____

- Co-Sponsors: _____
- Meeting with (Legislator) _____ Date _____
- Name & Organization : _____