

**VETERANS / 5 MIN READ / OCTOBER 2026**

Texas Veterans: Benefits You May Not Know You Qualify For

Seven benefit areas worth reviewing, with a practical checklist for your next conversation.

Veterans' benefits come from different systems: federal VA programs, Texas programs, and local organizations. Qualifying for one does not automatically qualify you for another. A quick benefits review can uncover options you did not know to ask about, without assuming that every program fits your service or household.

Start with free, accredited claims help

For help with a VA benefit claim or decision review, find a VA-accredited Veterans Service Organization representative. VA says an accredited VSO representative's claims services are always free. Accredited attorneys or claims agents may charge fees. Verify accreditation through VA's official tool and ask about availability before appointing anyone. [1]

ASK FOR A BROADER REVIEW

"I would like to review health care, claims, education, property-tax benefits, pension, family benefits, and local assistance. Which might apply to my service history and current circumstances, and which office handles each one?"

1. VA health care

Do not assume you need a service-connected disability rating to ask about VA health care. Service, discharge, exposure history, income, and other factors can affect eligibility and costs. VA has expanded access for qualifying veterans exposed to toxins and other hazards. Review the current criteria or request help with an application rather than relying on an old assumption. [2]

Next step: Ask what your service record supports, whether exposure history matters, and what copays could apply. Having other health insurance does not automatically prevent VA eligibility. [2]

2. Service-connected disability compensation

VA disability compensation may apply to qualifying conditions related to military service, including conditions made worse by service. A claim requires evidence and an eligibility decision; a diagnosis alone does not guarantee an award. [3]



Next step: Ask an accredited representative which records and supporting information are relevant. If you received a decision, bring the full letter and promptly ask about review options and deadlines.

3. Education through the Hazlewood Act

The Hazlewood Act can provide eligible veterans and certain spouses or dependent children up to 150 credit hours of tuition exemption, including most fees, at Texas public institutions. It does not cover living expenses, books, or supply fees. Eligibility and interactions with federal education benefits require a separate review. [4]

Next step: Contact the college's veterans certifying or financial-aid office before registering. Ask about Texas ties, residence, service and discharge requirements, remaining hours, the applicable family-member rules, and documents needed for the intended term. Do not treat it as an automatic transfer of unused benefits to any relative.

4. Texas property-tax exemptions

Texas has property-tax exemptions for qualifying disabled veterans. A veteran receiving 100% service-connected disability compensation with a 100% rating or a VA determination of individual unemployability may qualify for a total exemption of the residence homestead's appraised value. Other exemptions have different requirements. [5]

Next step: Contact the appraisal district for the property. Ask which exemption fits your VA award, which form to use, and the applicable filing deadline. Do not assume an exemption has already been applied or that it covers every property you own.

5. Veterans Pension

VA pension is different from service-connected disability compensation. It is a needs-based program for qualifying wartime veterans who meet service, discharge, income/net-worth, and age or disability requirements. Being retired or having a low income alone is not enough to establish eligibility. [6]

Next step: Ask for a pension screening that considers your actual service dates and household finances. If you need help with daily activities, ask whether additional pension benefits merit a review. Do not move assets to try to qualify without qualified advice about the rules.

6. Family and survivor benefits

Some spouses, children, survivors, and caregivers may qualify for VA health, education, compensation, pension, or support programs. Each has its own conditions, and the veteran's status or award can matter. [7]



Next step: Ask for a family-specific review. Bring relevant relationship documents, VA letters, and any prior decisions; ask what additional evidence is required.

7. Local assistance for immediate needs

Texas's Fund for Veterans' Assistance supports organizations that provide services to veterans and their families. The grants go to organizations, not directly to individual applicants. Ask the county veterans office or a local provider about current help for housing, utilities, transportation, or other urgent needs. Availability varies. [8]

Make a useful benefits folder

- ☐ Service and discharge records, including DD214 if available.
- ☐ Relevant VA award and decision letters.
- ☐ A list of current needs and questions.
- ☐ Medical or supporting records relevant to the benefit being discussed.
- ☐ Income and household information if applying for a needs-based program.
- ☐ Relationship or property documents when relevant.

If a document is missing, ask how to request it; do not postpone the first conversation simply because the folder is incomplete. Keep originals secure and send copies only through the appropriate official channel.

Your benefits review notes

Priority	Office / next action
Most urgent need right now	
Benefit to investigate first	
Document I need to obtain	
Appointment / follow-up date	

Before ending the appointment, ask: "What do I do next, where do I submit it, and what deadline applies?" Get a copy or reference number when you submit something. Separate an application confirmation from a benefit approval.

SUPPORT IN A DIFFICULT MOMENT

Veterans, service members, and loved ones can call 988 and press 1, text 838255, or use the Veterans Crisis Line chat. Call 911 for immediate danger or a life-threatening emergency. [9]



Find your next step

Use Breaking Boundaries TX to explore Veterans resources and Commission Offices in your county, then confirm the provider's role, accreditation where relevant, and current services.

Open Breaking Boundaries TX

This is a benefits-navigation guide, not an eligibility determination or legal/tax advice. VA, Texas agencies, colleges, appraisal districts, and providers make their respective decisions.

Sources and useful links

- [1] [VA - accredited representatives and free VSO help](#)
- [2] [VA - health care eligibility](#)
- [3] [VA - disability compensation](#)
- [4] [University of Texas at Austin - Hazlewood Act overview](#)
- [5] [Texas Comptroller - 100% disabled veteran homestead exemption](#)
- [6] [VA - Veterans Pension eligibility](#)
- [7] [VA - family and caregiver benefits](#)
- [8] [Texas Governor - Fund for Veterans' Assistance grants](#)
- [9] [Veterans Crisis Line - immediate support and chat](#)

Prepared October 3, 2026. Program details and availability can change; confirm current information with the official agency or provider.