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Veterans Land Program

March 1983

"We don't need to do the vets a favor, just repay one." Garry Mauro

Veterans housing plan introduced by Mauro

Governor Mark White, Lieutenant Governor Bill Hobby, and House Speaker Gib Lewis publicly endorsed legislation sought by Texas Land Commissioner Garry Mauro on a constitutional amendment to create a Veterans Housing Assistance Program at an Austin press conference on February 17.

The program will stimulate the construction of 25,000 new homes and generate 45,000 new jobs within our economy. "By creating this program to allow Texas veterans to borrow up to \$20,000 to purchase a home, we will give thousands of families who have been unable to purchase a home the opportunity to own their own home," Mauro said.

In endorsing the bill, Governor
White said our proposal "holds great
promise of stimulating the economy
through new construction. I endorse this
proposal as a jobs program and as an
attempt to address the problem of a
Continued on page 4



JOINING TEXAS LAND COMMISSIONER GARRY MAURO, center, in support for the Veterans Housing Assistance Program are Rep. Frank Tejeda, Sen. Lindon Williams, bill sponsors, Lt. Gov. Bill Hobby, and Gov. Mark White.

Waiting list abolished Emergency aid sought for Veterans program

Texas Land Commissioner Garry
Mauro announced emergency plans for
the immediate removal of the waiting list
for loans under the Veterans Land
Program along with measures to
substantially increase revenues to the
state from the General Land Office. A
\$1.9 million emergency appropriation
has been filed with the state Legislature
and has the support of Gov. Mark
White, Lt. Gov. Bill Hobby and Speaker
of the House Gib Lewis.

"When I took office on January 3 there were 14,000 veterans waiting for a loan or an application from the Veterans Land Program. That list was eliminated March 1. Also, we will reduce the loan closing period, which has averaged nearly 18 months, to a maximum of 90 days," Mauro stated. "Once approved, these loans will generate about \$200 million for the Texas economy without the taxpayer having to pay more money. This appropriation will be funded

through existing revenue sources and not through general revenues."

"The Veterans Land Program services must be improved if we are to meet the demands of the 1.6 million veterans in Texas. We must eliminate the backlog and the unnecessary delays in this program," Mauro stated.

The Land Commissioner sits as the Chairman of the Veterans Land Board. Over 80,000 Texans have borrowed money under this program to purchase land. The low interest, long term loans up to \$20,000 for a minimum of 10 acres are processed by the Veterans Land Program within the General Land Office.

An improved audit program to increase compliance on state oil and gas leases will be initiated once the emergency appropriation is approved. With an increase in field inspections, an additional \$1.3 million in additional

revenue for the state will be generated through the General Land Office.

Since taking office on January 3, Mauro noted the General Land Office has already produced needed revenues for the state. "Through improved cash management, we will gain an additional \$2 million in interest income this year. An additional \$12 million will be collected from oil and gas royalties as a result of a recent attorney general's opinion on severance taxes affecting state lands and leases," Mauro said.

"I also am pleased with the revenues we have generated for the state through improved procedures within the General Land Office. This emergency appropriation, which will be funded from non-general revenue sources, will be more than repaid to the people of Texas through better services and improved revenue collection," the Land Commissioner stated.

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Veteran's Voice

Advice is still free. Texas veterans may now take advantage of the newly installed toll-free number to the VLB in Austin. Dial 1-800-252-VETS.



State veterans organizations, in conjunction with federal and state agencies, are presenting a Veterans Information and Business Conference, March 25-26, in the E. H. Herford University Center at the University of Texas at Arlington.

More information can be obtained by contacting the nearest Small Business Administration Office.



Not just an overnight sensation. The Veterans Housing Assistance Program has not reached this stage without several years of effort by veterans leaders and House and Senate members of the Texas Legislature. Senators Lindon Williams (D-Houston) and Glenn Kothmann (D-San Antonio) and Representative Frank Tejeda (D-San Antonio) were early spokesmen for a housing program in previous legislative sessions.

Garry Mauro, Chairman Veterans Land Board



Richard Keahey, Executive Secretary Veterans Land Board

Mike Lopez, Assistant Executive Secretary, Veterans Land Board

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The Veterans Voice is a monthly publication of the Veterans Land Board of the General Land Office. Articles, photographs and information may be submitted to the Veterans Land Board, Stephen F. Austin Building, Austin, Tx. 78701.



Land Commissioner Garry Mauro has appointed Mike Lopez Assistant Executive Secretary for the Veterans Land Board.

Lopez will assist Executive Secretary Richard Keahey in administering the Veterans Land Program which makes available low-interest long-term loans up to \$20,000 to eligible Texas veterans to purchase a minimum of ten acres of land. Lopez will also be in charge of the Veterans Land Program budget and will be responsible for all purchasing activity for the agency.

Lopez served as city manager for the City of Donna from 1976-79 and has been an elected city councilman there since 1980. He was district director for the Census Bureau for the U. S. Department of Commerce for Corpus Christi, San Patricio, Nueces, and Hidalgo counties in 1979. He served as city manager of Elsa for three years before returning to Donna and starting a successful insurance and real estate agency.

A graduate of Pan American University in Edinburg, the 35-yearold Lopez served in the U. S. Air Force from 1965-69 and was stationed in Okinawa at Naha AFB and Wright Patterson AFB in Ohio.

Lopez served as a school board trustee in Donna and is a former president of the League of Latin American Citizens (LULAC) there. He is a member of the Lions Club, and is active in the Veterans of Foreign Wars chapter in Elsa.

Letter to Houston Chronicle

In a recent article, "Housing help for veterans" (Chronicle, Feb. 13), Land Commissioner Garry Mauro proposed a new constitutional amendment to help veterans finance and buy homes at a very low mortgage rate.

This is the most courageous bit of news to compliment the pages of the Chronicle in months. With unemployment nearing the 10 percent mark in Texas, why can't we read news where some company and financial institution have joined forces to create this long-awaited dream for thousands of veterans in this state? Forty-five thousand new jobs to build 25,000 new homes would help spur the economy enormously.

As a veteran and native Texan, I commend our present state administration for showing concern and brotherhood for their fellow citizens. We all need to generate a very stand-and-be-heard attitude to influence this type of legislation.

James A. Boatman, Galena Park



The Veterans Housing Assistance
Program has drawn the support of
many veterans leaders across the
state. Appearing to testify at hearings
for the proposed constitutional
amendment were Waggoner Carr,
American Legion State Commander,
Willis H. McGregor, Department
Commander and Billy Dorris, State
Commander for the Veterans of
Foreign Wars. Following approval by
the Legislature, the proposal could be
placed on the ballot as early as
November for the state's voters.

Response to the elimination of the waiting list for loan applications to the Veterans Land Program has ranged from jubilation to disbelief. As one veteran put it in a call to the Austin office, "this is the best thing to happen since indoor plumbing."

Richard Keahey, Executive Secretary of the VLB, advises veterans to locate property prior to submitting their \$25 application fee. Veterans now have 90 days in which to secure their property before having to resubmit their application along with another fee for processing.



Felix Arambula, Jr., the coordinator of the Veterans Outreach Program, is a Vietnam veteran who served as the city manager of Marion prior to joining the Veterans Land Board.



Lorenzo Sedeno, Lubbock, was a former administrative aide to Congressman Kent Hance for Veterans Affairs and social programs. He was a life underwriter for 14 years.



Manuel "Manny" Rivas, El Paso, is a World War II veteran who served as the Veterans Service officer in El Paso for 20 years. He is a past state commander of the VFW.



Marcos Villalobos, Lockhart, is a former personnel manager and radio broadcaster. He also has worked in public relations in private business. He is a member of the Texas Army National Guard.

Veterans Outreach Program established

Texas Land Commissioner Garry
Mauro has appointed area
representatives for the Veterans
Outreach program in Texas. Veterans
Outreach is an extension of the Veterans
Land Program of the General Land
Office

Six field representatives will be going to every county in Texas to establish contact with veterans groups and their representatives. The object of the statewide drive is to acquaint Texas veterans with the benefits of the land loan program and assist them with problems and questions concerning the loan process.

"For all the success this program has had in the past, it has to be upgraded and updated to meet the current needs of our Texas veterans. I'm concerned about each and every veteran in this state, especially Vietnam veterans, and I'm concerned about prompt service. This program is going to run like a business and it will be manned by trained professionals both in the central office and out in the field," said Mauro.

Authorized by the people of Texas in 1946, nearly 80,000 veterans have participated in the Veterans Land Program. The loan program operates at no cost to the taxpayer and actually returns money from proceeds. Long term, low interest loans of up to \$20,000 can be obtained for a minimum of 10 acres.

The program coordinator is Felix Arambula, Jr. who is headquartered in Austin at the Veterans Land Board. Five field representatives serve five geographic areas of the state. They are Lorenzo Sedeno, Manuel Rivas, Harmon Strickland, Marcos Villalobos and Bill Willingham.

The field representatives will work directly with the county service officers and the county committee members in all 254 counties in the state. They will provide the latest information about the Veterans Land Program, changes in policies, assist individual veterans with their loan applications and provide any other professional assistance needed in the program.

Working with the veterans representatives and loan applicants in the field, the loan application system will be streamlined and more efficient. Fewer application errors, more rapid processing of loans and up-to-date information will make the Veterans Land Program one in which all Texans can take pride.

"I am extremely proud to have these fine representatives working in the Veterans Land Program. With their personal knowledge of veterans and the loan program, we will make the Texas Veterans Land Program a model system which will be the envy of all the other states in the nation," Mauro concluded.



Harmon Strickland, Texarkana, was the former director of the Red River Community Advancement Corporation and a CETA project director. Strickland is a veteran of the U. S. Air Force.



Bill Willingham, Corsicana, was a manager with James Pearson and Sons, an oil field management firm, and the founder of Central Texas Electric Power, Inc. He is a U. S. Air Force veteran.

HOUSING - from page 1

generation frozen out of the housing market."

The constitutional amendment would allow the Veterans Land Board to issue general obligation bonds to help veterans make a down payment on home mortgages. The size of bond sales would be based on demand for loans and the prevailing interest rate in the bond market at the time of the sale.

The bill has 85 co-sponsors in the House and 22 in the Senate. It has the support of veterans groups leaders as well as representatives of the financial and home-building industries.

The Veterans Housing Assistance Program will be modeled after the successful Veterans Land Program. "Over 80,000 veterans have taken advantage of this long-term, low-interest loan to purchase rural land. While the Veterans Land Program is still a good program, we need to meet the modern demands of our largely urban population. Under my proposal Texas veterans can apply their loan toward the purchase of a home in either a rural or urban area." Mauro said.

The legislation provides for the proposed constitutional amendment to be submitted to the voters following its approval by the Legislature. Upon adoption, Texas veterans will then be able to apply for a loan from the Housing Assistance Program which can be used as a down payment and loan to apply with their other mortgage from a private lending institution. The existing Veterans Land Program will remain

unchanged.

"The beauty of this program is that the benefit to the veteran and the housing industry is at no cost to the taxpayer. The program will be financed through a bond issue which will be repaid entirely by the veterans themselves," Mauro said.

"The program is totally selfsustaining, no new state bureaucracy will be created, thousands of new jobs will be created, and will not cost the taxpayer one penny. This is the best kind of partnership between government and private enterprise," he stated.

"We have 525,000 Vietnam veterans in Texas and over a million other veterans who can benefit from this program. By creating the Veterans Housing Assistance Program, we will have a fine complement to the Veterans Land Program to meet the modern needs of Texas veterans and help them fulfill the dream of every Texan of owning his own home," Mauro stated.

"I am pleased by the momentum the program has gained and the overwhelming response not only from Texas veterans but from all Texans. As I said during the campaign, we don't need to do the veterans a favor, just repay one," Mauro concluded.



Garry Mauro took office, January 3, 1983, as the 28th Commissioner of the General Land Office since the inception of the agency when Texas became a Republic in 1836. The important historic significance of the office coupled with its modern day responsibilities of managing the 22.5 million acres of public lands make the Texas Land Commissioner one of the most important state officials. Over \$1 billion is generated each year from the public lands of Texas for the education of the school children of the state. As Chairman of the Veterans Land Board, Mauro oversees a program which has provided over 80,000 Texas veterans with low interest, long term loans.

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