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Wounded veterans get a break on tax bills

By **LINDSAY WISE** Copyright 2009 Houston Chronicle

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Nick de la Torre Chronicle

U.S. Army veteran Sergio Trejo and his family have struggled with bills since a bomb in Iraq left him with severe nerve damage and a traumatic brain injury. Trejo hopes the new law will help him get out of debt.

A bomb buried on a road north of Baghdad shattered Sergio Trejo's vertebra in 2006, paralyzing him from the neck down. Doctors warned the nerve damage could leave him bedridden for the rest of his life, but the Army sergeant fought through the agony of physical therapy to walk again.

Trejo medically retired from the military in 2007, only to face a mounting pile of bills and a forbidding job market. He and his wife accumulated \$15,000 in credit card debt while he

looked for work and she recovered from complications during the birth of their second child.

Still struggling with his own injuries, Trejo feared he might not be able to provide for his family. "You just feel like somebody's bear hugging you and you can't breathe," he said.

Under legislation signed by Gov. Rick Perry last month, Trejo and other severely injured veterans are about to get some major financial relief: They will no longer have to pay property taxes on their homes.

Disabled veterans in Texas will qualify for total homestead property tax exemptions if the Department of Veterans Affairs has determined they are unable to work or they are receiving 100 percent disability compensation for physical or psychological problems related to their military service.

The new law also increases exemptions for veterans with disability ratings of 30 percent, 50 percent or 70 percent. Many states offer similar tax breaks.

Already, more than 1,500 local veterans have contacted the Harris County Appraisal District to inquire about the exemption.

"If your neighbor or relative is a disabled veteran, they may not know about this," said Leo Vasquez, Harris County tax assessor. "Please let them know and help them come forward. We're trying to get the word out. We want the money to stay in their pockets."

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Trejo hopes to save about \$5,000 in annual taxes on his family's five-bedroom home in LaMarque.

"Most of the money we can put towards getting out of debt and providing for our children and our family," said the 26-year-old, who also suffers from post-traumatic stress and traumatic brain injury. "It's just a huge relief, a huge relief."

Another Army veteran, Rene Fernandez, had to be resuscitated three times after a bomb detonated under his Humvee in Iraq five years ago. He battled back to consciousness from a coma, but traumatic brain injury and recurring numbness in his right side forced him to medically retire from the military in 2007. He had to dig into his savings and borrow from his father-in-law to make ends meet.

"I was so backed up on all these bills, not just credit cards, I'm talking about house payments, truck payments," the 33-year-old former staff sergeant said. "I couldn't get a job because I'm still hurt, still limping around." By the time Fernandez got his first disability compensation check from the VA after an eight-month wait, he said, "all that money was already gone."

Now he's applying for an exemption that could save \$4,000 to \$6,000 a year in taxes on his four-bedroom Humble-area home. The savings will help him reduce his debt and start college funds for his five children, he said.

"It's not only great for us veterans who've gotten injured," Fernandez said. "It's great because it's patriotic, especially with the way things are with the economy."

Fernandez and Trejo's houses were built by Helping A Hero, a nonprofit that supports severely injured veterans and their families.

Removes 'a huge burden'

Meredith Iler, chairwoman of the group's home program, said Helping a Hero has awarded houses to 15 veterans since 2006. The vets will still be responsible for a \$50,000 mortgage, but Iler expects the new tax break will save each of them between \$4,000 and \$8,000 a year.

"This is a huge burden off their shoulders that will truly enable them to move forward and have a little breathing room to rebuild their lives without that financial strain," she said. "Of course, more importantly, I think it's the right thing to do that we take care of our guys and say thank you for the extreme sacrifices they've made."

The exemptions are projected to cost Texas \$11.4 million in 2011 and more in coming years. Local lawmakers say it's worth it.

"I view every tax dollar as important that we spend in the state of Texas and \$11 million is a lot of money to me and everyone else, but in context of a \$180 billion budget, it's barely a decimal point," said Sen. Dan Patrick of Houston, one of the bill's co-sponsors. "I believe that the least we can do for our disabled men and women who fight for our freedom is to find \$11 million in tax cuts to pay for it."

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