



State Representative
Gary VanDeaver
May 2024 E-Newsletter



**88th Legislature Report - House District 1
Bowie | Cass | Lamar | Morris | Red River**

District Update

Tying Together Economic Development/Workforce/Education. Earlier this month, US Congressman Nathan Moran (CD 1) hosted a round-table event at Texas A&M University – Texarkana (TAMU-T) for a discussion tying together economic development, workforce and education. Education and workforce training are an important part of economic development. Presenters included: Lisa Thompson (Texarkana); Doug Bowers (Nash); the Honorable Travis Ransom (Cass County Judge); Scott Norton (TexAmericas Center); Sonja Hubbard (ARTX REDI); David Orr (Texarkana); Jay Davis (TAMU – T); Camille Powell (Texarkana); Brandon Washington, Thomas Holt and Dr. Jason Smith (Texarkana College); Dr. Ross Alexander (President – TAMU -T).



Rep. VanDeaver and US Congressman Moran at his recent roundtable discussion at A&M - T.

Congressman Moran designed the roundtable event to gain a better understanding of the complexities of how these topics work together for our region. He believes it is important to work with regional stakeholders and understand the broader picture of our region and the issues we face regarding economic development, housing, workforce and other issues.

As I listened to these discussions, they reinforced the importance of legislation passed in 2023 that modernized the funding structure of our state’s 50 community colleges. In the 88th regular session of the Texas Legislature, I filed and passed House Bill 8 that funds community colleges based on student outcomes and rewards them for credentials of value earned by students to upskill and reskill our workforce. HB 8 further created the Financial Aid for Swift Transfer (FAST) Program so eligible high school students can take dual credit courses in pathways to set them on their road to success so they can complete their training programs more quickly and successfully enter the work force.



As Congressman Moran’s roundtable discussions noted workforce training and educational programs are essential to an area’s successful economic development.

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First Responders Day. Earlier this week, I attended a luncheon in Texarkana, AR., to honor and show appreciation to the dedicated and brave men and women serving as our area's first responders. These brave men and women go to work every day to help people who are often experiencing the worst moments of their lives. Also attending this event as shown in the photo included: Ann Tankersley, director of operations; Kyndel Griffith, chief nursing officer; and Brooke Marshall, director of marketing. Our first responders are there to help and provide the care needed during those first critical moments. We cannot thank them enough for their service!



Employees of the Texarkana Emergency Center and Rep. VanDeaver.

2024-25 TASSP Scholarship. In 2009, the 81st Texas Legislature created the Texas Armed Services Scholarship Program (TASSP) to encourage students to participate in Reserve Officers' Training Corps (ROTC) programs at Texas institutions of higher education. Every year, legislators can nominate one student to receive a TASSP. Students must meet specific requirements to be eligible for nomination and to receive a scholarship. Our office is accepting applications through July 15th, 2024. In order to apply, please send an email to district1.vandeaver@house.texas.gov with the following materials and information no later than July 15, 2024:

- Contact information, including full name, address, date of birth, email and phone number;
- Resume;
- Cover letter;
- High school and/or college transcript(s);
- Three references with contact information;
- Letter of recommendation.

Legislators must submit their nominees to the Texas Higher Education Coordinating Board no later than August 30, 2024. Need more information? Here is a link: [Texas Armed Services Scholarship Program](https://thc.texas.gov/).

Texas Historic Commission (THC) – summer activities – Sam Bell Maxey House. The THC (<https://thc.texas.gov/>) recently informed my office about their summer activities around the state, including one close to home, with a historic journey as part of their Youth Summer Camps. THC says that young historians can participate in a unique blend of education and adventure, where the past comes to life! Their curated camps offer hands-on experience, allowing campers to step back in time and discover the rich heritage of Texas. Each



Sam Bell Maxey House, Paris. Photo: Texas Historic Commission

historic site becomes a classroom, fostering a deep appreciation for our state's unique history. Join efforts to preserve the past and shape the future at Texas State Historic Sites Summer Camps, including a series at the Sam Bell Maxey House in Paris; see below:

Sam's Summer STEAM Series – Thursdays - June 20 to August 8, 10–11 a.m. and 2–3 p.m. Sam's Summer STEAM Series is a

one-hour program series that focuses on the science and art behind popular creations and people of the Victorian Era. Participants will learn about each theme and complete a hands-on experiment or craft. The program is designed for children between six and 12 years old and the cost to attend each session is just \$3. For more information or to register call 903-647-6553 or email: sam-bell-maxey@thc.texas.gov.

State Update

Property Casualty insurance rates rising in Texas. My office has recently received several calls and emails from constituents who are upset over notices received from their insurance carriers for their property and casualty insurance rates for their homes, businesses and automobiles. Recent reports indicate that rates are rising not only in Texas but across the country and expected to stay high due to an increase in the number of devastating weather-related events and the rising costs of materials. I asked my office to reach out to the Texas Department of Insurance (TDI) for an explanation of why this is happening. One reason cited by TDI was the increase in the number of weather-related events causing damages over \$1 billion. In 2022-23, Texas had 16 such events causing at least \$1 billion in damages and claims.

TDI reported that Texas, like most other states, is also known as a “file and use” state that allows insurance companies to file a notice of a rate increase with TDI and then begin using the new rate as of a certain, designated date without having to go through rate hearings at the agency. It is up to consumers to file complaints about their rates with TDI if people think the increases are too extreme. State law requires that rates:

- Be adequate and sufficient to pay claims and expenses.
- Not be excessive. An excessive rate produces a long-term profit that is unreasonably high compared to the insurance coverage provided.
- Be based on sound actuarial principles.
- Be reasonably related to the expected loss.
- Not be based on the insured's race, creed, color, ethnicity, or national origin.

If TDI finds the rate meets these standards, it can stand. If a rate filing doesn't meet these standards, TDI notifies the company. If the company doesn't change, withdraw or provide better supporting information for the filing, TDI will move to disapprove it.

A recent segment about this issue was aired on the Austin-area NBC affiliate, KXAN, television station. One of the experts interviewed for this segment, Mr. Mark Friedlander with the Insurance Information Institute, said that in 2023, “the industry paid out \$1.11 for every dollar collected. That was actually the worst underwriting result for the home insurance industry since 2011.” So, if insurance companies are having to pay out more to resolve claims than they are collecting in premiums, rates will rise. Here is a link to the KXAN segment: <https://www.kxan.com/news/texas/outrageous-texans-face-insurance-spikes-amid-natural-disasters/>. Mr. Friedlander pointed Texans looking for lower rates to try these strategies:

- Increase deductibles — you'll pay more out-of-pocket, but you'll pay less each month.
- Bundle coverage - get your home insurance from the same insurer that provides your auto insurance.
- Look for common discounts. Insurers often provide discounts for active-duty military and veterans, senior citizens, and homes that have monitored security or ‘smart’ systems.

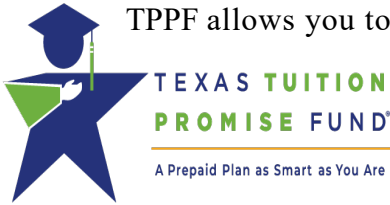
Additionally, the Insurance Council of Texas directs Texans looking for lower rates to use the state's shopping tool at [HelpInsure.com](https://www.helpinsure.com). Here is a link to the TDI website: <https://www.tdi.texas.gov/consumer/index.html> with good information about policies and information for consumers to know when either choosing a policy or filing a claim.

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iSTAT Damage Survey. Severe storms have been very active this spring bringing damaging winds, large hail and flooding throughout the state. Despite the wet weather, there are parts of the state at high risk for wildfires as demonstrated by the Panhandle wildfires in February that became the largest wildfire in state history burning over a million acres. The Texas Department of Emergency Management (TDEM) has developed an online survey for affected Texans to file damage reports to help the state place emergency services and first responders. Additionally, the information helps emergency management officials determine if the state meets federal requirements for various forms of disaster assistance, as well as identify any immediate resource needs.

“By providing details through the iSTAT damage survey, Texans can notify emergency management officials about the extent of damage sustained during this severe weather event,” said Texas Emergency Management Chief Nim Kidd. “Texans are encouraged to assist the damage assessment process by uploading photos and including important details about any losses.” The iSTAT damage survey is voluntary and can be filled out in English and Spanish online by visiting damage.tdem.texas.gov. Please note that completing the iSTAT survey does not replace filing a claim with your insurance company.

Texas Tuition Promise Fund (TTPF) – Newborn Enrollment. Texas has its own 529 plan to help families plan and pay for their children and grandchildren’s college expenses by enrolling in plans that use today’s dollars for tomorrow’s costs. According to the Texas comptroller’s office that administers the program: “the TTPF allows you to lock in current undergraduate tuition rates and schoolwide required fees at Texas public colleges and universities, excluding medical and dental institutions. Tuition units purchased in the plan may be used for all or a portion of these costs, and our flexible payment options fit almost any budget.”



Texans may enroll in the plan at any time between **Sept. 1** and **Feb. 28** (Feb. 29 in leap years). Enrollment for children younger than 1 year of age extends through **July 31**. Check out the information on the prepaid tuition plan at: <https://www.texastuitionpromisefund.com/>.



Arlington National Cemetery. Photo: Cultural Landscape Foundation.

protecting our freedoms and independence.

Memorial Day. Originally called, “Decoration Day.” In 1869, the head of an organization of Union veterans, Major General John A. Logan, established Decoration Day as a way for the nation to honor the graves of those who died in the Civil War with flowers, according to the U.S. Department of Veterans Affairs. Memorial Day honors the men and women who lost their lives while serving in the US military in service to their country. In 1971, Congress declared Memorial Day a national holiday, placing it as the last Monday in May. I want to thank all the veterans who have served in our military and recognize their bravery in

Holiday reminder: TxDOT reminds drivers this Memorial Day weekend (and everyday) to “**Click it or Ticket.**” Law enforcement steps up seat belt ticketing May 20 – June 2. Unbuckled Texans accounted for one in four of road fatalities in 2023.

Contact Information

My office is here to help. I thank each of you for letting me serve you as your state representative. Please contact either the District or the Capitol office if there is anything we can do to help you. Follow me on Facebook, Twitter, and Instagram for more updates!

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710 James Bowie Drive
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(903) 628 - 0361

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[Email Gary](#)

Useful State Government Websites

Governor of Texas www.gov.texas.gov
Texas Senate www.senate.texas.gov
Texas House of Representatives www.house.texas.gov
State of Texas www.texas.gov
Texas Legislature Online www.capitol.texas.gov
Office of the Attorney General . . . www.texasattorneygeneral.gov
Health & Human Services Commission . . www.hhs.texas.gov
Medicaid, Food Stamps, & TANF . . www.yourtexasbenefits.com
Child/Elder Abuse Reporting www.txabusehotline.org

Texas 2-1-1 (United Way) www.211.org
Texas Education Agency www.tea.texas.gov
Texas Department of Motor Vehicles www.txdmv.gov
Texas Department of Transportation www.txdot.gov
Texas Department of Public Safety www.dps.texas.gov
Texas Department of Insurance www.tdi.texas.gov
Texas Parks & Wildlife Department www.tpwd.texas.gov
Texas Workforce Commission www.twc.texas.gov
Texas Veterans Commission www.fvc.texas.gov
