

**MINUTES OF THE MEETING
OF THE
ASSEMBLY COMMITTEE ON GOVERNMENT AFFAIRS**

**Eighty-Third Session
March 10, 2025**

The Committee on Government Affairs was called to order by Chair Venicia Considine at 8:01 a.m. on Monday, March 10, 2025, in Room 3143 of the Legislative Building, 401 South Carson Street, Carson City, Nevada. The meeting was videoconferenced to Room 1 of the Nevada Legislature Hearing Rooms, 7120 Amigo Street, Las Vegas, Nevada. Copies of the minutes, including the Agenda [[Exhibit A](#)], the Attendance Roster [[Exhibit B](#)], and other substantive exhibits, are available and on file in the Research Library of the Legislative Counsel Bureau and on the Nevada Legislature's website at www.leg.state.nv.us/App/NELIS/REL/83rd2025.

COMMITTEE MEMBERS PRESENT:

Assemblymember Venicia Considine, Chair
Assemblymember Duy Nguyen, Vice Chair
Assemblymember Max E. Carter II
Assemblymember Rich DeLong
Assemblymember Reuben D'Silva
Assemblymember Rebecca Edgeworth
Assemblymember Tanya P. Flanagan
Assemblymember Danielle Gallant
Assemblymember Heather Goulding
Assemblymember Bert K. Gurr
Assemblymember Linda F. Hunt
Assemblymember Jovan A. Jackson
Assemblymember Venise Karris
Assemblymember Heidi Kasama

COMMITTEE MEMBERS ABSENT:

None

GUEST LEGISLATORS PRESENT:

Assemblymember Natha C. Anderson, Assembly District No. 30



STAFF MEMBERS PRESENT:

Alex Drozdoff, Committee Policy Analyst
Sarah Delap, Committee Counsel
Judi Bishop, Committee Manager
Nikki Peterson, Committee Secretary
Mary Whalen, Committee Assistant

OTHERS PRESENT:

Denise Tanata, Early Childhood Systems Consultant, The Children's Cabinet
Deetra Stewart, Private Citizen, Las Vegas, Nevada
Tara Webster, Policy Manager, Progressive Leadership Alliance of Nevada
Clara Thomas, Private Citizen, North Las Vegas, Nevada
Evelyn Pacheco, President, Nevada Women in Trades; and Private Citizen, Las Vegas, Nevada
Justyn Boumah, Private Citizen, Las Vegas, Nevada
Janelle Nance, Early Childhood Policy Director, Children's Advocacy Alliance of Nevada
Justice Forest, Administrative Assistant and Government Affairs Coordinator, Nevada Association for the Education of Young Children
Octavia McLaurin, Private Citizen, Las Vegas, Nevada
Vahentina Parker, Private Citizen, Las Vegas, Nevada
Alex Pike, representing Strengthen Our Communities
Tom Clark, representing The Children's Cabinet; United Way; and Reno+Sparks Chamber of Commerce
Arzelia Sanford, Private Citizen, Las Vegas, Nevada
Nic Ciccone, Government Affairs Manager, City Manager's Office, City of Reno
Joanna Jacob, Government Affairs Manager, Department of Administrative Services, Clark County
David Cherry, Government Affairs Manager, City of Henderson
Kelly Crompton, Government Affairs Manager, Government and Community Affairs, City of Las Vegas
Dora Martinez, Private Citizen, Reno, Nevada
Sonya Merriweather, Ombudsman for Common-Interest Communities and Condominium Hotels, Real Estate Division, Department of Business and Industry
Sara Hunt, Executive Director, BeHERE NV
Erik Jimenez, Chief Policy Deputy, Office of the State Treasurer
Susan Priestman, President, APTA Nevada
Michelle Paul, Vice President, Mental and Behavioral Health; and Executive Director, Practice Institute of Mental and Behavioral Health, University of Nevada, Las Vegas
Jennifer Nash, Secretary, APTA Nevada
Wesley Harper, Director of Government Affairs, City of North Las Vegas

Alex Tanchek, representing Vitality Unlimited
Victoria Supple, representing Southern Nevada Health District
Lillian Wichinsky, Dean/Associate Professor, School of Social Work, University of Nevada, Reno
Eugenia L. Weiss, Associate Dean/Associate Professor, School of Social Work, University of Nevada, Reno
Jennifer Ross, Administrative Faculty, School of Public Health, University of Nevada, Reno
Megan Comlossy, Associate Director, Center for Public Health Excellence, School of Public Health, University of Nevada, Reno
Stephanie Goodman, Executive Director, Dr. Robert Hunter International Problem Gambling Center
Sabrina Schnur, representing Nevada Public Health Association; and Nevada Primary Care Association
Amy Hyne-Sutherland, Health and Human Services Manager, Nevada Association of Counties
Nick Schneider, Director, Government Affairs, Vegas Chamber
Alejandro Rodriguez, Director, Government Relations, Nevada System of Higher Education
Kent M. Ervin, Ph.D., Director of Governmental Relations, Nevada Faculty Alliance
Carissa Pearce, representing Children's Advocacy Alliance
Michael Berry, Private Citizen, Reno, Nevada
Rachael Jasper, Private Citizen, Reno, Nevada
Madeline DeLuna, Private Citizen, Sparks, Nevada
Sean Ellis, Vice President, APTA Nevada
Fred Wagar, Southern Nevada State Legislative Chair, Veterans of Foreign Wars
Wesley Harper, Director of Government Affairs, City of North Las Vegas
Norman Allen, Board Member, United Veterans Legislative Council
Andrew LePeilbet, Chairman, United Veterans Legislative Council
Robert Planeta, Senior Vice Commander, Disabled American Veterans-Reno
Levy Shultz, Chairman, Nevada Veterans Caucus
David Sousa, Member, National Council of Administration, Veterans of Foreign Wars
Frank Slaughter, Private Citizen, Las Vegas, Nevada
Donna Clontz, Private Citizen, Reno, Nevada
Kara Jenkins, Vice Chair, Nevada Veterans Caucus
Travis Armenta, Assistant Supervisor, National Service Office, Disabled American Veterans
Lionel Motta, Adjutant, Department of Nevada, American Legion
Connie McMullen, President, Senior Coalition of Washoe County
Justin Chavez, Associate State Director and Community Outreach, AARP Nevada
Joshua Smith, CEO, Veteran Benefits Guide
Carolyn Potter, Executive Assistant, Veteran Benefits Guide
Montrese Hope, Administrative Assistant, Veteran Benefits Guide
Robert Kay, Case Manager, Veteran Benefits Guide

Miguel Sierra, Private Citizen, Las Vegas, Nevada
Ross Bryant, Private Citizen, Las Vegas, Nevada
Leo Garcia, Private Citizen, Boulder City, Nevada
TJ Henderson, Private Citizen, Las Vegas, Nevada
Jimmy DePew, Private Citizen, Las Vegas, Nevada
Lisa Kalkes, Chief Marketing Officer and Vice President of Public Affairs, Veteran Benefits Guide
Brandon Mills, Private Citizen, Las Vegas, Nevada
Lester Lumbad, Private Citizen, Las Vegas, Nevada
Al Rojas, Private Citizen, Las Vegas, Nevada

Chair Considine:

[Roll was taken. Committee protocol and rules were explained.] Welcome to today's meeting of the Assembly Committee on Government Affairs for the 2025 Legislative Session. We will hear three bills. First, we will hear Assembly Bill 185, which revises provisions relating to child care. Then we will hear Assembly Bill 269, which revises provisions relating to education. Finally, Assembly Bill 145, which revises provisions relating to veterans.

I will now open the hearing on A.B. 185. Assemblymember Anderson will present this measure.

Assembly Bill 185: Revises provisions relating to child care. (BDR 10-187)

Assemblymember Natha C. Anderson, Assembly District No. 30:

Child care and early learning programs are foundations for any well-functioning society. It is providing large and lasting economic and societal returns and setting children up for success in school and beyond. Those are not my words. Those are actually from the Center for American Progress report that came out in January of this year, just a few weeks ago. In this lengthy report, they went over how we do not have enough early child care places or educators around our nation.

Our own state has done similar research. According to the February 2023 Governor's Office of Workforce Innovations (GOWINN), the Governor's Workforce Development Board released a child care report and findings show inadequate access to child care creates barriers for working families and impedes the economy. From the press release, which I believe has been uploaded as an exhibit [[Exhibit C](#)], 74 percent of Nevada's children, ages 0-5, do not have access to licensed child care. In Nevada, child care is more expensive than college tuition. Let us make that clear. Child care is more expensive than after 12th grade. In every county it is an early child care desert. It is not just in our two most populous; it is every county.

This issue is much more than just, Oh, well, let us just build more places. We need to do something. This is an issue that is easy for us just to look past because it is early child care. Many of us might not have a child under the age of five in our family, but many of us do

know individuals who are going through this issue. It totally lends itself to the idiom: How do you eat an elephant? That is what this bill is going to try to do. It is going to take one very, very small bite of a very large elephant.

According to the same report, Nevada is a child care desert due to not enough infrastructure and child care workers. Capacity building in both areas is needed, and child care facilities should not be a one size fits all. Because of Nevada's key economic industries—whether that is mining, hospitality, or warehousing—we are a 24/7 state. Some people will say it is a town, it is a state. We need to do something about that. In my district alone, I am often faced with individuals who have children, find the child care services, are ready to go, but because they work in an industry where they are then stuck in traffic issues, Tesla or Panasonic, they are not able to utilize those child care facilities because they get charged by the minute if they are late—by the minute they are late. Again, this is only one small item for us to try to bring forward.

Denise Tanata, Early Childhood Systems Consultant, The Children's Cabinet:

I was asked to provide some landscape, some background on the child care system. It is fitting The Children's Cabinet, every two years, puts out an early education and care fact sheet [[Exhibit D](#)]. This is hot off the presses; just came out last week with the most recent and up-to-date information regarding early education and care. I just want to highlight a few of those points.

As the Assemblymember said, Nevada remains a child care desert. Licensed care meets only about 36 percent of the demand for children ages 0-5 where all parents are in the workforce statewide. One of the things we also did with this fact sheet was we took a look at trends, looking at data from 2018 to 2024. One of the most alarming statistics we saw was we had a 55 percent decrease in family child care during that period. We had a little bit of an increase in overall capacity because of increase in child care centers. The number of family child care, home-based family child care, that we have had has decreased significantly. A lot of that has to do with barriers those providers face in trying to operate or become a licensed family child care.

I also want to provide some groundwork. When we talk about home-based child care providers, there are really three types we are talking about [page 3, [Exhibit E](#)]. The first is the license-exempt, home-based child care provider, or in statute those are referred to as "small child care establishment." That is for individuals who are caring for four or fewer children. There are no requirements that they be licensed in the state.

Where we are focused on today is really our two levels of licensed home-based providers. The first is family child care provider, and we often refer to them as an FCC, and that is for a provider caring for six or fewer children. Then we have group family child care—you will be hearing from one of our group family child care providers here shortly—and they have 12 children or fewer. Both of those licensed categories, family child care and group family child care, have to go through state licensing, which looks at a wide range of issues. They have to go through health and safety, their local health district; zoning special-use permits if

their localities require that; fire safety inspections; they have to have liability insurance; and 24 hours of annual continuing education units. I just wanted to provide that groundwork. When we are talking about home-based child care today, we are talking about those two categories of licensed child care providers.

Last year, we commissioned a study that just came out this year to really take a deeper dive into Nevada home-based child care [page 4]. Some of the key findings are when families were looking for child care, one of the biggest issues they were looking at is if the care is located close to their home, work, or school. We also found about 23 percent of the parents who participated in that study reported they had to relocate or move to another town, state, or county for child care.

Home-based child care is an important aspect of our early care and education system because it helps meet the needs of families. A lot of families want to have their children in those smaller settings, particularly in our rural areas, to have child care close to your home or to your work. Oftentimes, these are the providers who will work nontraditional hours. Not all of them do, but a lot of them do and can provide some flexibility for those shift workers we have across the state. A huge factor is cost. Home-based child care is a lot less expensive than center-based care, and we will show you that in a moment.

We have done a lot of work over the past couple of years to try to improve the capacity and the quality of home-based child care in the state. There was some funding through the American Rescue Plan Act, through the Child care and Development Fund Program, where we were able to provide business training and coaching. We established the CARE [Care Access Real Estate] Nevada program, which actually purchases homes, renovates them into group family child care, and provides training and coaching to individuals who have experience in the child care space but want to expand their business, to work with them to get them into those homes and eventually create home ownership for those providers as well.

We have done a ton of professional development training. We used to have startup grants that those providers could use for a lot of the costs they incur with starting up a new business and a child care business. Those are no longer funded. We are also looking at home-based child care as an opportunity to serve as a mixed delivery model for expanding pre-K [pre-kindergarten] in our state. Currently pre-K is offered in districts, and is also offered in child care centers, and we are beginning to expand to be able to offer that in home-based child care.

That is another reason why we need to have more access and expand the capacity of our home-based child care providers. I do want to note with that CARE Nevada program that was purchasing the homes and renovating, the biggest issue they have had is the limited amount of inventory. They cannot purchase homes located in a homeowners' association because of the potential restrictions. It has limited their ability to find homes.

I want to end with some information regarding the cost because this, we know, is a big issue for families, particularly now. Since last year, the state had to lower the eligibility requirements for our state's child care subsidy program, so we have more families who are now looking for cost-effective child care for their children who are no longer eligible for that child care subsidy program. As you can see from the data, the cost of licensed care is a percent of median family income [page 5]. The family child care versus the cost of center-based care is much more cost efficient for families, although it is still taking up a significant percentage of overall income, particularly for single-parent households. I will pass it back over to the Assemblymember.

Assemblymember Anderson:

Before I go into the bill, I would like to hand it over to Deetra Stewart. Ms. Stewart is a home-based child care provider, and she is president of the association.

Deetra Stewart, Private Citizen, Las Vegas, Nevada:

I am a dedicated, home-based child care provider in Nevada. I want to share my personal experience navigating homeowners' association (HOA) restrictions to highlight why Assembly Bill 185 is critical for families and providers across our state.

For over 26 years, I have provided safe, high-quality child care in my home, serving working families in my community. However, despite meeting all state licensing requirements and maintaining child care insurance, out of the blue my HOA prohibited me from operating. I was shocked and horrified. My family lost income and the families I served lost their child care provider. The HOA raised concerns about traffic, unknown visitors, and potential liability risks, concerns that, while understandable, were based on misconceptions about home-based child care. They had the power to shut down my fully licensed business, so they did.

Determined to continue serving families who rely on me, I worked tirelessly for over three months to meet with my HOA board, educate them on the state regulations, and provide documentation proving my compliance. Only after extensive effort did they finally approve my ability to continue operating. This should not be the norm. No provider should have to fight just to care for children in a legally licensed, safe environment.

Assembly Bill 185 is about fairness, family access, and community support. It ensures qualified home-based providers are not arbitrarily blocked from offering essential child care services in their homes. This bill does not just protect providers like me, it ensures families have access to affordable, high-quality child care where they live. I urge you to approve A.B. 185 and remove unnecessary barriers so providers can focus on what matters most: caring for our children and supporting our communities.

Assemblymember Anderson:

Assembly Bill 185 is actually attempting to fix exactly the sort of situation Ms. Stewart brought up.

As you can see from the slide [page 6, [Exhibit D](#)], there are 3,699 registered HOAs. This serves over 608,000 units across our state. This was presented in the Assembly Committee on Commerce and Labor earlier in February. That number is alarming, and it will continue to grow. If you live in Clark County or in Washoe County, you know there continue to be new housing developments being approved. Many times, these housing developments are governed by an HOA.

To walk through the bill, with the Chair's permission, it addresses the very issue by preventing homeowners' associations from prohibiting the operation of licensed home-based child care services, unless they are an HOA for [residents aged] over 50 years. Again, it is only early child care. This is not for any other entity. Family child care, as you heard earlier, are services offered in the home of the providers and it is capped at a maximum of 12. There was a typo in the exhibit that said it was 6; actually, it is capped at a maximum of 12 children per household.

The conceptual amendment [[Exhibit F](#)] seems to be misleading, so we are still working through that with the counties. Again, I want to make sure it is very clear: this is for early child care facilities only. A concern was raised last night, so I am still working with Clark County regarding that concern to try to make that change.

The other thing [A.B. 185](#) allows is that outdoor space is required to be within a mile. Most of the time that outdoor space will be much closer than a mile. The counties can always make it closer. This is the maximum, though. So then, that is one thing to do. Those ordinances are needed because as we grow up as a state, both literally and figuratively, I guess we need to start thinking about apartment complexes and thinking about how we are going to continue to grow our buildings a little bit larger.

In closing, I would just like to state I am a high school teacher. My seniors right now are getting ready to graduate. I just received an email last night from a student asking me for an assignment. I am like, I do not know what assignment you are talking about, but OK. They are excited about graduation. They are ready to go; they are getting their letters of acceptance. They are seeing the reality that very soon they will be done with education as they know it. The reason why I bring up my seniors, their graduation plan actually starts in pre-K. When we think graduation begins at freshman year, that is incorrect. It starts with that base. It starts when they are 3, when they are 2, when they have somebody who cares about them and allows them to play and imagine. That is when their graduation actually starts. Thank you so much for this opportunity. We are ready for any questions.

Chair Considine:

Committee members, do we have any questions?

Assemblymember Gurr:

What does this do to local government zoning laws? How does it force it into neighborhoods without any residents' oversight and overview? Does it create a mandate on local governments to now go back and review every one of their zoning codes and every one of their zoning ordinances that restrict it today?

Assemblymember Anderson:

I really do appreciate the question because that is not the intent of this at all. This is only in HOAs. This is only if there seems to be an issue that is brought forward. We are not expecting the cities and counties to go through and review every single thing on their own.

This is if there is a complaint that is filed afterwards. That way, then we could make sure that is clear. Now it would be great, though, if on their own, somebody were to volunteer and say, Let us go through this on our own. But this is not asking for that mandate. There is another area I forgot to clarify during the presentation. This is still going through the same process for the early child care providers as well. They are still expected to have their license up. They are still expected to do all those things, but that is not the expectation. No, we are not expecting a convening or anything like that.

Assemblymember Kasama:

I certainly agree with the need for child care. I used it myself for my children, and my daughter struggled with my grandchildren. It is a big issue, and I understand the charge per minute you are late. I paid that, so it is a real issue. The concern I have with targeting the HOAs is, I am in real estate, and I will take people out and one of the questions I ask them, Would you like to be in an HOA community or not? People are very adamant about, I absolutely do not want an HOA, I do not want rules, I want to be able to do what I want. I have other people who say, No, I like the HOA because there are rules and I know what I am getting into. This seems to me to change the whole concept of why people would choose to go into an HOA or not.

The other concern I have that it seems to me would open the door—because the HOAs do not allow businesses typically—most HOA communities do not allow businesses to operate within the community. It seems you might be opening it up for other businesses, and this is the very reason why some people might choose to be in an HOA. It would seem to me the only way this might work would be if it were subject to the HOA approval, since you had a great example; you were able to get your HOA to approve it. I think other residents should have the opportunity to know if they are moving into a community where businesses are allowed, before they move in and before they purchase or rent there, so they know what they are getting into. That would be my recommendation.

Assemblymember Anderson:

Thank you for bringing up that concern. I am not sure what the question is.

Assemblymember Kasama:

I think it should be a suggestion that the HOA would approve it, and then people would know ahead of time if they move into the community, not just that this HOA allows businesses to operate here.

Assemblymember Anderson:

Thank you for that clarification. I think Ms. Stewart had an answer to that as well, and then I might have something to add.

Deetra Stewart:

I love your question. I love your concerns. I love HOAs. I live in an HOA, and I chose an HOA. I chose an HOA because I did not want certain things going on in my community. My husband is a loan officer; he is a broker for real estate. We have two businesses: we have a business for real estate and we have a business for family child care. It has been like that for years. The one thing I will say is, as a family child care provider, HOAs will never, never, never have the same licensing regulations. They will never meet up to the same licensing regulations that HOAs would reach. The HOAs know nothing about how deep that goes from our licensing, from the health department, from the fire department. As long as I have been in an HOA, they have never required me, just as a business person or a resident, to have any other type of rules or licensing for anything else.

Our businesses are governed by licensing. There is a long, long list of the things that are required. There are many good things involved in an HOA, and unless we are violating HOA rules, there would be no reason we could not live there, or that we could not have our businesses there. If we are letting people in, and we should not be letting certain people in, if there are loud noises, that would not be OK if it was not a business. I appreciate that because I would not want anyone here to think we do not want the HOAs. We love the HOAs.

Unless we are violating any regulations, we should be just as welcome, and children should be able to be provided care, especially those families who have children and they live in that community. I take care of the neighbor's child, the child across the street, the child down the street, and the HOA is prohibiting that. This is where children learn best, where they feel comfortable.

Assemblymember Goulding:

Thank you for your efforts to open up more child care facilities. I think the bill would allow child care in multifamily units. If so, is there some zoning requirement for a square footage, for a number of kids, when the limit in your presentation said 12? I can imagine apartments where 12 would be an inappropriate number. Can you talk a little bit about that?

Assemblymember Anderson:

That is correct, and each county can also do a little bit more with the zoning around there. However, I would ask that Ms. Tanata answer your question.

Denise Tanata:

State child care licensing has specific requirements regarding space, both indoor space and outdoor space. The outdoor space, which has presented the problem for apartment complexes, condominiums, things like that, is what this bill is partially attempting to address, to provide an alternative to that outdoor space for those units. A licensed provider would still have to meet all the requirements for licensing for indoor space. Most likely, given what we know about the size of apartments, condos, things like that, they would most likely be limited to that licensed family child care under six children. It would be highly unlikely a condo or apartment would have enough space to be a group family child care. They would still have to meet those state licensing requirements.

Assemblymember DeLong:

How was the 50 years chosen? That appears to be somewhat arbitrary as well as quite limiting given the recent growth of the state.

Assemblymember Anderson:

Honestly, I felt like it should be 65, but I think that is because some HOAs cater to an older generation to be able to live around that area. I will just bring in my own family for this one. My mother happens to live in one like that. When I was talking with her about this in December, she said, Well, I do not want to have a whole bunch of kids. It is less than 12 people, it is 6 people, it is OK. She said, No, I agree, I think it makes sense. However, when the communities are catering to the older generation, that is the idea of it. That is where that comes from. I would agree, though. I would be more than happy to have it over 65 because I do not think 50 is old, but that is because of my age and I own it.

Assemblymember Flanagan:

I noticed it is a tenant arrangement, like tenant agreements. I am assuming it applies to homeowners. Are there any concerns or plans to make sure companies could not buy houses for people to live in, to operate day cares. It becomes a way to have them in the neighborhood, but to work around the other requirements, because now you are a home-based day care.

Assemblymember Anderson:

I had not thought of that issue. Honestly, for me, I would hope not because I think that defeats the purpose of why we have the setup of it, which is that it is somebody's home. They are coming into your house. However, if there is a need to clarify that a little bit more, I am more than happy to do so. I know Ms. Tanata also has an answer to that.

Denise Tanata:

I do not really have an answer. An anecdote is for businesses. If you are thinking of some of those corporate child care centers that have the larger centers, it would not be cost-effective for them to buy a bunch of homes and turn them into group family child care. Where they are

getting the larger profits is having a larger number of children in one space with limited overhead. We do not tend to see that. There are other states that have enacted these provisions regarding HOAs and, to my knowledge we have not seen any corporate buyout of homes.

Assemblymember Flanagan:

I was not necessarily thinking of corporations, just thinking of individuals who might purchase homes and see this as a pathway to establishing businesses in the neighborhood.

Deetra Stewart:

I thought of that actually last night, and I thought about where family child care comes from. Taking care of children before women were really in the workforce, what were we doing? We were taking care of children, right? We are the foundation of child care. Child care went out into the community when the community started wanting to start businesses. They realized the money that could be made, but family child care providers, they take care of children because it is what we do. We are the foundation; we are the pillars of taking care of children.

We want to give parents that choice. They want the choice of, Do I want my child in a center base or do I want my child in a home base? These are parents who have chosen families—they have chosen and personally interviewed. I interviewed people; people come and they think they are interviewing me and I say, No, I am interviewing you because it is a mutual agreement. I am going to care for your child. I am feeding into your child, the sponge, and developing the culture of your child. I do not believe that would go any further than that. I do not believe people will just start purchasing homes so they can say, Oh, I have a business.

I want to make sure I understand you, but I think we are on the same space. Family child care providers, it is a choice parents make.

Assemblymember Gallant:

As a property manager, I have literally seen the worst of the worst when it comes to HOAs, so I cannot say I love HOAs. I might even go on the record and say I hate them. Section 1, subsection 2 talks about imposing conditions and restrictions that the CC&Rs [covenants, conditions, and restrictions] can do this. Maybe we can do this offline after the hearing, to talk about maybe emulating more in terms of the language we did for solar panels, pretty much saying HOAs cannot deny you solar panels and they have to be in line with whatever the state regulations are.

I think you have to protect for the worst of the worst of the HOA boards. I do not think people are mean or nasty, I just think they are uninformed and do not really quite understand what their role is as an HOA board member. It is not to micromanage your everyday personal life, but to maintain your property values. This is not something that is going to be affecting your property values. If you are interested, we can sit down and talk about that later.

Assemblymember Anderson:

I am more than happy to do so.

Chair Considine:

We will move to support, opposition, and neutral testimony for Assembly Bill 185. Is there anyone on the lines for support of A.B. 185?

Tara Webster, Policy Manager, Progressive Leadership Alliance of Nevada:

I am a founding family and board member of the Desert Peach Montessori School in northwest Reno, which serves children ages 1-6. I am calling in support of A.B. 185 because child care deserts are widespread across Nevada, with rural areas and low-income neighborhoods being particularly affected.

The 2023 report by Nevada Governor's Workforce Development Board found that nearly 75 percent of children ages 0-5 do not have access to licensed child care. This burden is not just impacting women caretakers and working families, it is directly affecting our children's development. Child care is a necessity for families, but the cost is a substantial financial burden. Even with two incomes, my husband and I spent over \$1,300 a month on child care when our son was just an infant. In addition, finding care for him when he was an infant was incredibly difficult; he was on multiple waitlists and I spent countless hours searching for an opening for his age group. The process of opening a child care center is complex and time consuming, often taking 9 to 12 months. Zoning restrictions and high overhead costs are additional barriers to entry for new child care facilities. As a result, child care centers are often located in less-than-ideal locations, such as near busy roads and freeways rather than in residential neighborhoods where they should be, and they would be more accessible and convenient for families.

Assembly Bill 185 offers a practical and cost-effective solution to expand access to affordable, home-based child care across our state. The Progressive Leadership Alliance of Nevada and Desert Peach Montessori School strongly support A.B. 185.

Clara Thomas, Private Citizen, North Las Vegas, Nevada:

This is former Assemblywoman Thomas and I want to lend my support to A.B. 185. My experience for A.B. 185 is that as a military mom, I was able to use the base child care because it was close to Nellis Air Force Base and it lent for that motherly and fatherly bringing up of my child. I was a shift worker, and it was just a great environment for my child and for myself. It lent for me to know that I had great child care, and it was close to Nellis Air Force Base. I really support A.B. 185, and I am hoping the Committee will support it also.

Evelyn Pacheco, President, Nevada Women in Trades:

I am an army veteran, and I am also the owner and the president of Nevada Women in Trades. I strongly support this bill because that is a big barrier for the ladies who are wanting to get into the construction workforce. We have day care from 9 a.m. to 5 p.m., but there is no day care for the times that the ladies—and this is not just about women we are talking

about. We are talking about families who need this. So those who are opposing this bill, you need to come up with a solution for this, for the barriers stopping women and families from entering the workforce because there is no day care. I strongly, strongly plead that this Committee support A.B. 185.

Chair Considine:

If you are wishing to testify in support of A.B. 185 in Las Vegas, please make your way to the table. In the meantime, we will come back to Carson City, and we will begin hearing testimony in support of A.B. 185.

Justyn Boumah, Private Citizen, Las Vegas, Nevada:

I want to support this bill because Nevada is all of our home, and we should support it because you are supporting the future of Nevada: us.

Jamelle Nance, Early Childhood Policy Director, Children's Advocacy Alliance of Nevada:

The Children's Advocacy Alliance is an independent voice for Nevada's children. We are in strong support of A.B. 185. This is one of our legislative priorities that are developed in coalition with child care providers, families, and leaders across the state.

This week is Children's Week. As you can see, we are here in solidarity in our blue to show how important education is with us, starting with our youngest Nevadans. As you are aware, Nevada is a child care desert and families are struggling to find affordable, accessible care. Right now, HOAs can prevent licensed child care providers from opening child care facilities in their home, further reducing the options for working parents. Assembly Bill 185 removes this unnecessary restriction, allowing trained, qualified providers to serve their communities without HOA interference.

Home-based child care is essential. It is often more affordable; provides flexible hours for parents, as you heard; non-traditional work schedules to support our women who we talked about just on the line. While we have heard the statistic that over 70 percent of the state lacks enough providers, these programs are already regulated by the state, ensuring safety, quality, and proper oversight.

At a time when 10,000 children recently lost access to child care subsidies, we must be working to expand child care options, not restrict them. Assembly Bill 185 protects child care providers, supports working families, and ensures child care providers and children have safe learning environments. We do urge your support for A.B. 185 to give more Nevada families access to the child care they need and deserve.

Justice Forest, Administrative Assistant and Government Affairs Coordinator, Nevada Association for the Education of Young Children:

We also strongly support this bill for all of the reasons Dr. Nance mentioned, but as well, early childhood providers, specifically home child care providers, are small businesses. We want to support small business, we want to cut red tape to make it so they can operate in our

communities, providing for our communities. That is exactly what this bill does. It cuts red tape, allowing small businesses to run and operate in our state. Frankly, as the young gentleman who spoke far better than I did this morning said, they are supporting the future of our state. We strongly support A.B. 185 and hope you do too.

Octavia McLaurin, Private Citizen, Las Vegas, Nevada:

I am supporting this bill because I am a family child care provider; I have been for over 15 years. Actually, I am coming to Nevada as a new provider. I am originally from Chicago. I did child care in Indiana, and I came to Nevada with so much different changes with HOA. I did not have to deal with HOA when I was doing child care, and when I came out here, opening up on the north side of Las Vegas, I lost income. I had a lot of expenses. I have 13 children I had to relocate out here.

As I did that, I had to say, I have to keep going, you know. Once I did do that, I actually moved to the southwest side of Las Vegas. Once I moved there, I had to have the management company, the owner, come in every six months just to get a visualization of what I was doing. They understand, because they did know to take back to HOA, it affected me a lot. My ask is that we be supportive. Also, we have children that have different disabilities that I specialize in, and I lost a lot of that as well. I just want to let you all know my experience.

Chair Considine:

We have a few more minutes left for support, so if somebody has said something you would like to ditto, please just ditto.

Vahentina Parker, Private Citizen, Las Vegas, Nevada:

I am a home-based child care provider and the reason I am supporting this bill is because I was affected personally. I moved to Nevada from Los Angeles, California; home care provider there as well. Once moving in, I started my child care in Nevada in 2016. From 2016, at the house that I came in from California, I was okay to become a home child care provider. They knew that was my profession and that is what I was coming to do. The owner was OK, but then as I got further in and was getting close to license, I was stopped by home association. I moved from that home to another home. That is a lot. I have been from home after home after home due to HOA, with the owners, again, being okay.

It got to the point that I said, Okay, maybe if I purchase a home, but I did not know that I can be stopped as well from being a child care provider, becoming a homeowner as well. As we were in the motion of purchasing a home, the HOA set in and they told me basically, if I purchase a home again, I will have to close my child care. I have been going from home to home. Finally, I am now in a home, thanks to the CARE Nevada, that allows me to do so.

I am here speaking today in support of this bill. We are here to support the children. Home-based child care, I think, is very important for the children to get more one on one. It helps a lot. My kids also went to home-based child care, but I feel we should be able to not only support and do things in certain communities, we should be able to open them up and

help all communities for what we have passions to do. To help families who are in these HOAs, they have to travel to other places in order to get their kids somewhere, when they can probably have it in their area as well. We can help them and make it easier for these working families.

I just feel, instead of being limited to what we can do and where we can do it, it should be a broader place, what we can do in HOAs, to allow us to be in there and come and see what we do. It is not as bad as they think; it is not a nuisance—

Chair Considine:

Thank you, that is your two minutes. We will take the two who are still sitting here. You have two minutes in total, if you can both do it within the two-minute time frame.

Alex Pike, representing Strengthen Our Communities:

We are in support of Assembly Bill 185. This measure will ensure HOAs cannot restrict small child care operations, which are operated by small-business owners, primarily women, from providing care to a small number of children in their home. This bill supports working families by expanding access to child care and we urge you to support this piece of legislation.

Tom Clark, representing The Children's Cabinet; United Way; and Reno+Sparks Chamber of Commerce:

Madam Chair, members of the Committee, me too.

Chair Considine:

If you could do a quick "me too," this is the last testimony in support.

Arzelia Sanford, Private Citizen, Las Vegas, Nevada:

I support this bill as well; fresh quality child care.

[[Exhibit G](#), letters in support, were submitted and made part of the record.]

Chair Considine:

Thank you to those who still wish to testify and we did not have the time. You can submit your testimony in writing to the Committee within 24 hours after the hearing. We will now move on to opposition to A.B. 185.

Nic Ciccone, Government Affairs Manager, City Manager's Office, City of Reno:

I am only here in opposition to indicate I would like to still work with the bill sponsor and proponents on some of the definitions. As many have already said, child care is an important need for Reno and across the state.

For background and to address some of the questions I had heard from the Committee, for the City of Reno, in-home child care in Reno code means the individual is living in the home as their permanent residence. I do not believe someone could come in and buy a bunch of

homes in order to operate child care facilities. Initially, we do not license any in-home child care. We are only looking at the location and looking at maybe if it is near another sensitive use, such as a cannabis establishment. As referenced in the presentation, we use a discretionary approval process to ensure it is in alignment with the existing uses near or around a provider. When I asked our planners if any had been denied using our discretionary approval process, they had indicated that none had, and one had recently withdrawn due to it violating their CC&Rs, but nothing having to do with the City.

Joanna Jacob, Government Affairs Manager, Department of Administrative Services, Clark County:

Also dittoing, in part, the comments from my colleague from the City of Reno. On behalf of Clark County, we have been working with the bill sponsor and the bill proponents on this bill mostly because, as what was very eloquently stated in the presentation, child care is a significant need in Clark County.

For background, also Clark County, we currently allow the family day care under six, just as permitted as a right, with no additional uses in our zoning regulations. We also regulate facilities with more than six kids under our special use permit. Some of the conversation today was about looking at the surrounding areas, but also giving notice to the neighbors. That does allow, I think, an opportunity for the neighbors to come in and to know what is being proposed.

This has been something we have been working on. Again, just here because we are still working on the definitions; we want to make sure we do not wrap in other types of facilities that are not the ones discussed today. We hope to, and very soon, get to neutral on this, and very thankful to Assemblymember Anderson and the proponents for working with the local governments.

David Cherry, Government Affairs Manager, City of Henderson:

We, too, appreciate the sponsors' intent in bringing this bill to help address the need for increased child care options in our communities. The City of Henderson is in opposition to this bill as written. However, we are also working with the sponsor to amend A.B. 185 to preserve the role of local governments in land use planning and regulation as it pertains to these businesses. We are very optimistic we are going to be able to find a compromise that works for everybody, preserves the role local governments need to play, but also helps further the goal of finding more child care options in our communities.

Kelly Crompton, Government Affairs Manager, Government and Community Affairs, City of Las Vegas:

I echo my municipal colleagues' sentiments and thank the bill sponsors and proponents for working with us.

Dora Martinez, Private Citizen, Reno, Nevada:

I am in opposition just because I have not really read the bill, but I am just concerned about the safety parameters. If it is going to be an apartment or townhome, hopefully it will not be on the second floor of an apartment, considering kids can get into things and it is not safe. Thank you so much for the sponsor. Have a good day.

Chair Considine:

We will now move into neutral on Assembly Bill 185. Is there anyone wishing to provide neutral testimony on A.B. 185?

Sonya Merriweather, Ombudsman for Common-Interest Communities and Condominium Hotels, Real Estate Division, Department of Business and Industry:

I am here testifying as neutral and we will be happy to answer any questions you may have.

Chair Considine:

Seeing no one else in neutral, would the presenter like to make any final remarks?

Assemblymember Anderson:

Thank you so much for the opportunity to present and I look forward to working with those who brought up concerns, and also other members of the Committee, to make sure this comes forward in a much stronger way.

[[Exhibit H](#), letters to the Committee, was submitted and made part of the record.]

Chair Considine:

I will close the hearing on A.B. 185, and I will now open the hearing on Assembly Bill 269. We have Assemblymember D'Silva.

Assembly Bill 269: Revises provisions relating to education. (BDR 18-618)

Assemblymember Reuben D'Silva, Assembly District No. 28:

I am proud to present Assembly Bill 269 this morning alongside Dr. Sarah Hunt, executive director of BeHERE NV [Behavioral Health Education, Retention, and Expansion Network of Nevada], who is joining us from Las Vegas; and Mr. Erik Jimenez from the Office of the State Treasurer.

The mission of the organization Sarah Hunt represents is to increase the number of behavioral health care providers in Nevada. What we hope to accomplish with A.B. 269 is to increase the professions eligible for loan forgiveness to the Nevada Health Equity and Loan Assistance (HEAL) Program. The Nevada HEAL Program was created during the 2023 Legislative Session with the passage of Assembly Bill 45 of the 82nd Session. That bill established a student loan repayment program for providers of health care in underserved communities and was housed in the Office of the State Treasurer for the purpose of increasing and retaining health care professionals in Nevada.

In the original version of the bill, the list of health care providers, as defined by the bill, included licensed marriage and family therapists, alcohol and drug counselors, clinical alcohol and drug counselors, as well as certified problem gambling counselors. However, in the final version of the bill, these professions were not included. Given the federally recognized mental health professional workforce shortages in our state, I thought it imperative to work with UNLV [University of Nevada, Las Vegas] and BeHERE NV to offer this student loan repayment program to licensed marriage and family therapists, and alcohol, drug, and problem gambling counselors to encourage their retention in Nevada.

I will now turn things over to Dr. Hunt in Las Vegas to talk a little bit about the work of BeHERE NV and why these professions need to be included in Nevada HEAL. Then I will hand things over to Mr. Erik Jimenez from the Office of the State Treasurer to talk about their friendly amendment.

Sara Hunt, Executive Director, BeHERE NV:

I am a psychologist by training. BeHERE NV is a designated behavioral health workforce development center under the Nevada System of Higher Education that was created in the 2023 Legislative Session through Assembly Bill 37 of the 82nd Session. BeHERE NV is a statewide initiative committed to recruitment, education, retention, and ongoing support of Nevada's behavioral health workforce.

With regards to retention, the creation of student loan repayment programs for health care professionals is an important tool to encourage our students, graduates, and providers to remain in Nevada and care for our communities. BeHERE NV promotes national and state-level student loan repayment programs to students and professionals. Marriage and family therapists, and alcohol, drug, and gambling counselors provide much-needed mental health and substance abuse treatment throughout our state as health care providers. As such, their inclusion in the Nevada HEAL program gives us one more opportunity to encourage the retention in the state and recognize their important contributions to behavioral health care.

Erik Jimenez, Chief Policy Deputy, Office of the State Treasurer:

Madam Chair, uploaded on NELIS [Nevada Electronic Legislative Information System], the members will see a proposed amendment [[Exhibit I](#)], which is a friendly amendment, and we are grateful to Assemblymember D'Silva for working with us to strengthen and improve this bill.

We have seen a tremendous response to this program. For those of you who do not remember, A.B. 45 of the 82nd Session had statutory language transferring \$2.5 million each year from the Abandoned Property Trust Account, or the Unclaimed Property Fund, to fund this program. This program has dedicated funding every single year through that automatic unclaimed property transfer. We just went through our first round of applications. We saw a tremendous response over that 30-day window and had 877 provider applications. We see there is a real need in the community.

As we have gone through that process, we recognize there were some provider types unintentionally left out of the program and are looking to expand those. On the amendment you will see that in addition to the marriage and family therapists, the problem gambling counselors, and clinical alcohol and drug counselors, we are proposing to also expand it to include assistant behavior analysts, behavior analysts—those two professions provide support to our children with autism—physical therapists, speech language pathologists, and public health professionals who are employed by a county health authority or a regional health authority [page 2, [Exhibit I](#)].

Additionally, we have seen the provisions of the bill allow different types of providers to qualify where they are located. A lot of that is based on census tract designation. We have seen that some providers may be ineligible for the program because they are on one side of Charleston Boulevard and not on the other side of Charleston, which makes them not in a low-income census tract. This proposed amendment allows someone, if they are directly adjacent to a low-income census tract, to also qualify for the program. We are happy to take any questions, but I hope we can keep it short and sweet.

Chair Considine:

Are there any questions from the Committee?

Assemblymember Goulding:

Can you give us some idea of the magnitude of the shortage of marriage and family therapists in rural and frontier Nevada?

Assemblymember D'Silva:

It is dramatic. We know there is a shortage across the board in every one of these career professions. I would like Dr. Hunt in Las Vegas to also speak on this matter. We know the situation is dire. These are some specific ways we can address that problem by having these professions become part of the tuition reimbursement program through the HEAL program already set in NRS [*Nevada Revised Statutes*].

Sara Hunt:

I would say just in general, all of our rural counties are designated as behavioral health professional shortage areas. Essentially, about 80 to 85 percent of all Nevadans live in a mental health professional shortage area. When it comes to marriage and family therapists in particular, I can get you those numbers, but we would need hundreds more just to meet the national average of marriage and family therapists per population. That is true of the other mental health professions, too.

Assemblymember Goulding:

Hundreds more is a pretty impressive number. Thank you for that information.

Assemblymember Kasama:

It is a finite pot, so there will just be more people trying to access that pot now, correct?

Erik Jimenez:

Yes. There is a finite pool of money every year. Every January this program will have an application window. There is a scoring rubric the Treasurer's Office sets that is dictated by regulation, and then that scoring rubric can change over time based on different factors we are seeing. I will say, just for the members of the rural communities, the first 15 percent of the dollars every year are required to go to Nevada's rural counties.

Chair Considine:

We will now move to support, opposition, and neutral. Is anyone wishing to testify in support of Assembly Bill 269?

Susan Priestman, President, APTA Nevada:

[Read from [Exhibit J](#).] I have been a physical therapist for 40 years, most of it in the state of Nevada. I am the president of APTA Nevada, which is the professional trade organization for physical therapists in the state.

Physical therapists work in a myriad of settings, including hospitals, post-acute care, SNFs [skilled nursing facility], in the home, in emergency departments, and of course, in outpatient therapy. We are also direct access providers. We see patients immediately off the street without need for a referral. We are also trained at the doctorate level. Physical therapists specialize in a number of intensive areas: orthopedics, neurology, cardiopulmonary, wound care, sports medicine, and a number of others. We order diagnostic imaging and, as appropriate, refer patients to many other health care practitioners to provide the patient the most efficient pathway to healing. These versatile roles that physical therapists have really contribute to our value in the underserved community. Physical therapists [PTs] are also skilled in pain science education, and we can be a powerful alternative to opioids for patients who are in pain.

All of these things make us an ideal profession to add to this loan repayment bill. I am certainly here to support the amendment to A.B. 269 to add PTs to the list of providers—

Chair Considine:

I am sorry, but your two minutes are up. We can move on to the next person in Las Vegas.

**Michelle Paul, Vice President, Mental and Behavioral Health; and Executive Director,
Practice Institute of Mental and Behavioral Health, University of Nevada,
Las Vegas:**

[Read from [Exhibit K](#).] I am here today to strongly support A.B. 269, which expands student loan reimbursement to include marriage and family therapists, clinical alcohol and drug counselors, and problem gambling counselors. At UNLV, we take pride in our role within the Nevada System of Higher Education as trainers of the next generation of mental health

professionals. Our accredited marriage and family therapy program at the Kirk Kerkorian School of Medicine, our advanced certificate in addiction studies in the College of Education, and our specialized coursework and research in problem gambling are all designed to equip students with the knowledge and clinical skills necessary for licensure or certification in these essential professions.

Despite these efforts, as you are aware, Nevada is facing an alarming shortage of mental health providers. To give you some of those exact numbers, according to the Nevada Health Workforce Research Center, our state would need an additional 425 marriage and family therapists and 1,865 substance use behavioral disorder and mental health counselors just to meet national per capita averages.

One of the most effective policy solutions to addressing workforce shortages is to grow our own, expanding and diversifying the pipeline of qualified professionals through student loan reimbursement and other incentives. As you have heard, this bill corrects an omission in the original legislation, inadvertently leaving out MFTs [marriage and family therapists], and alcohol, drug, and problem gambling counselors, despite their equally critical role alongside clinical professional counselors, psychologists, and social workers.

By expanding loan reimbursement eligibility, this bill will not only help recruit and retain skilled therapists, it will also strengthen UNLV's ability to serve the state through training them, ensuring more Nevadans have access to the quality mental health care they desperately need. The University of Nevada, Las Vegas is committed to preparing these professionals, and we are proud to support this essential workforce initiative. On behalf of the amendment, I would also agree with the amendment.

Jennifer Nash, Secretary, APTA Nevada:

[Read from [Exhibit L](#).] I have been a physical therapist for 26 years, practicing in Nevada for the past 16 years. I serve as the secretary of APTA Nevada, the professional association, and I am the past president of the Nevada Physical Therapy Board.

Additionally, I am an associate professor in the Department of Physical Therapy at the University of Nevada, Las Vegas, where we graduate 48 Doctors of Physical Therapy each year. Student debt is one of the most significant concerns for my students and new graduates. The cost of earning a doctorate in physical therapy is substantial, and with decreasing reimbursement rates, many new physical therapists struggle to pay off their loans on entry-level salaries. Unfortunately, physical therapists have no access to federal or state loan repayment programs, unlike many other health care professionals.

One thing often overlooked is PTs play critical roles in the lives of patients recovering from life-altering conditions. We treat individuals with cerebral palsy, Parkinson's disease, spinal cord injuries, traumatic brain injuries, stroke, burn injuries, and more. These patients rely on

physical therapy, not just for their mobility but for their independence and quality of life. Physical therapists are first-line providers in their rehabilitation, helping them regain strength, balance, and function, ultimately reducing long-term health care costs and improving outcomes.

Nevada needs to attract and retain physical therapists. Workforce shortages persist, and states that offer loan repayment incentives will be more competitive in attracting PTs to areas of need. New workforce data underscores this growing gap. In 2022, there were approximately 234,000 full-time physical therapists nationwide. Yet the demand already exceeds the supply by over 12,000 physical therapist FTEs [full-time equivalents]. By 2037, this shortfall is expected to continue, with demand outpacing supply by over 9,000 FTEs. The majority of our graduates want to stay in Nevada, but they also need financial incentives to do so. Without access to loan repayment programs, they may be drawn to other states offering better—

Chair Considine:

That is the two minutes. I appreciate your time. We will need to move to Carson City and have five minutes here in Carson City, and if we have time we will go back to Las Vegas. Again, if you are repeating something someone has already said, please say "ditto."

Wesley Harper, Director of Government Affairs, City of North Las Vegas:

We greatly support this bill.

Alex Tanchek, representing Vitality Unlimited:

Vitality operates certified community behavioral health clinics and residential substance use disorder treatment centers in Elko, Dayton, and Carson City. Vitality has firsthand experience with the challenges of recruiting drug and alcohol counselors in rural Nevada. Vitality wants to extend our appreciation to Assemblymember D'Silva for bringing this forward and we encourage your support.

Victoria Supple, representing Southern Nevada Health District:

Southern Nevada Health District supports Assembly Bill 269 with the conceptual amendment. We want to thank the bill sponsor for bringing this forward and Erik Jimenez from the Treasurer's Office for including public health workers in the proposed amendment. This is a tool that will help address staffing gaps, ultimately improving access to care, enhanced delivery of public health services, and improved community health outcomes.

Lillian Wichinsky, Dean/Associate Professor, School of Social Work, University of Nevada, Reno:

I have 50 social work students standing outside with us to support this bill. Social work, I know, is already a recipient of this wonderful bill. I am here to support my colleagues in the passage of this for them as well, since it is a tool we have been able to use to expand our workforce. I am here in support of the bill. We have 300 graduates every year from our program and 800 students, so it is really important that this program is in place.

Eugenia L. Weiss, Associate Dean/Associate Professor, School of Social Work, University of Nevada, Reno:

I am here to support A.B. 269 and to support the additional helping professions for this student loan reimbursement. I would like the Committee to also consider expanding the funding in the future to ensure our pipeline of the workforce of our allied professions will be able to benefit from this bill.

Jennifer Ross, Administrative Faculty, School of Public Health, University of Nevada, Reno:

I am a licensed marriage and family therapist, a licensed clinical alcohol and drug counselor, an approved supervisor for both boards, and also the current sitting chair of the Board of Examiners for Marriage and Family Therapists and Clinical Professional Counselors.

I am here this morning representing CASAT [Center for the Application of Substance Abuse Technologies], an independent center within the School of Public Health, University of Nevada, Reno (UNR) the only center of its kind in the state. We have over 800 students enrolled in our substance abuse prevention programs—one of the largest pipelines in the state for that license. Our reach extends across urban, frontier, rural, and remote communities throughout Nevada, giving us insight into the critical workforce development needs we have.

I would just echo and voice my appreciation for the statistics Dr. Paul has made and the introduction by Dr. Hunt. What I will add is, after a master's degree, when you are seeking an advanced license, there are costs between \$10,000 to \$15,000 for internships, and postgraduate interns are often given the most challenging caseloads and paid the least. When you put all of that together, we have higher attrition rates and longer internships, slowing down the pipeline of professionals. Thank you very much and we are very much in support of these amendments.

Megan Comlossy, Associate Director, Center for Public Health Excellence, School of Public Health, University of Nevada, Reno:

The School of Public Health is here in support of the amendment to expand the HEAL Program to public health professionals who, like physicians and other direct care providers, contribute to improved health outcomes, reduced health care costs, and enhanced community wellness. Ultimately, this program and the expansion of loan repayment will help attract and retain public health professionals and governmental public health agencies. Their loan and student debts may not be as large as physicians', but they are also not paid as much as physicians. This will help improve our state's health care infrastructure and preparedness—

Chair Considine:

That is the five minutes in Carson City. We are going to go to the phones. If the phones are less than five minutes, we will come back. Is there anyone on the phones to testify in support of Assembly Bill 269?

Stephanie Goodman, Executive Director, Dr. Robert Hunter International Problem Gambling Center:

We are the largest center in Nevada and on the West Coast. We are experiencing a dire issue because we do not have enough problem gambling counselors to serve our population. Right now, we are helping less than 1 percent of our population. Twenty years ago, when they did a prevalence study, we had a 6 percent prevalence of problem gambling in our state. I do support this bill. I think it is vital for us to get more people in the workforce, and being able to repay this is really a great advantage for individuals who are looking to go into problem gambling counseling.

Chair Considine:

If there is anyone else in Las Vegas or here in Carson City in support, we have just a few minutes. If you want to get your name on the record and say ditto, we can get some more people on the record. Otherwise, you may submit your written testimony to the Committee within 24 hours of the hearing.

Sabrina Schnur, representing Nevada Public Health Association; and Nevada Primary Care Association:

[Read from [Exhibit M](#).] Both organizations are in support of this expansion, first of all. Nevada Public Health Association especially supports the proposed amendment to include public health professionals, and we appreciate the inclusion of these important pillars in our health care community.

Amy Hyne-Sutherland, Health and Human Services Manager, Nevada Association of Counties:

The Nevada Association of Counties supports the amendment to [A.B. 269](#) to include governmental public health professionals for the reasons stated by prior supporters. [[Exhibit N](#) was submitted and made part of the record.]

Nick Schneider, Director, Government Affairs, Vegas Chamber:

For the sake of brevity, we are also in support.

Alejandro Rodriguez, Director, Government Relations, Nevada System of Higher Education:

Nevada System of Higher Education is also in strong support of this bill.

Kent M. Ervin, Ph.D., Director of Governmental Relations, Nevada Faculty Alliance:

Our members and their families desperately need more of these providers.

Carissa Pearce, representing Children's Advocacy Alliance:

We are in strong support of this bill.

Michael Berry, Private Citizen, Reno, Nevada:

I am here for Advocacy Day with the School of Social Work from UNR. I want to support this bill as someone who has personally gotten their life saved by someone who is in this profession. I want to say how important it is for the funding to be expanded and for their jobs to be secure. We know they are not in it, really, just for the money. The heart that it takes to do what they do is beyond comparison.

Rachael Jasper, Private Citizen, Reno, Nevada:

I am here with the School of Social Work at UNR, and I am here to support this bill.

Madeline DeLuna, Private Citizen, Sparks, Nevada:

I am here with the School of Social Work, and I want to express the importance of supporting this bill.

Sean Ellis, Vice President, APTA Nevada:

I am a physical therapist of 35 years. I have been in Nevada since 2011. I am the vice president of the Nevada APTA. Also, my day job is, I am one of the market managers for Dignity Health Physical Therapy, which provides physical therapy services to the Las Vegas area. I want to speak as an employer of physical therapists and others in the allied professions.

The cost of education and the low reimbursement in the state of Nevada really puts a challenge on us as employers to be able to recruit and retain. I think this bill helps address some of those issues, especially in underserved areas where it is even doubly more difficult to recruit and retain. Thank you very much, and I would like to also thank Assemblymember of D'Silva for supporting this bill. [[Exhibit O](#) was submitted and made part of the record.]

Chair Considine:

That is the 15 minutes for support. If you were unable to testify, please submit your testimony in writing to the Committee within 24 hours.

[[Exhibit P](#), letters in support, was submitted and made part of the record.]

We will now move to opposition. Is there anyone who wishes to testify in opposition to A.B. 269? [There was no one.] We will now move to neutral. Is there anyone who would like to testify in neutral on A.B. 269? [There was no one.] Would the presenter like to come up for any final remarks?

Assemblymember D'Silva:

Thank you, Chair, Vice Chair, and Committee, for working on this bill with us and hearing us out today. We continue to look forward to working with other stakeholders in the community as we develop a plan of action to address this most dire need in our state.

Chair Considine:

I will now close the hearing on Assembly Bill 269, and we will open the hearing on Assembly Bill 145. Assemblymember D'Silva, please go ahead when you are ready and introduce your copresenter.

Assembly Bill 145: Revises provisions relating to veterans. (BDR 37-77)

Assemblymember Reuben D'Silva, Assembly District No. 28:

Before I get started, I just want to acknowledge my cosponsor, Assemblymember Gray, who is not here today because of a family situation. I am making this statement, this opening remark, on behalf of both of us.

I am a combat-wounded veteran of the United States Marine Corps. I received both the Purple Heart as well as the Navy Achievement Medal for my service in the Iraq War. I am also a disabled veteran; I cannot use my left arm because of a gunshot wound I sustained from a sniper in Fallujah. My esteemed colleague and cosponsor, Assemblymember Gray, is a 26-year veteran of the United States Air Force who saw global service finding himself in the Middle East, Europe, and South America, among other places. He is also a disabled veteran. I would also like to express my gratitude to the other remaining veteran in the Nevada Legislature, Senator Cruz-Crawford, an officer in the Nevada Guard; also, though not a veteran, to Senator Lange, a longtime champion of Nevada vets. Both are also cosponsoring this crucial piece of legislation which aims to safeguard and enhance the lives of our fellow veterans.

All the veterans currently serving in this Legislature support Assembly Bill 145. This bill presents a significant step forward in improving the services and opportunities available to veterans across our state. It stands as a testament to our state's unwavering commitment to honor and support those of us who have served our nation.

Very quickly, I want to discuss the amendment we put in place [[Exhibit Q](#)]. We have sought to strike out section 3. This is now the provision for a spousal interment. This is because we know we have to be a little bit careful with our fiscal situation in this legislative session. We did receive some analysis that it would cost anywhere from \$600,000 to potentially \$2 million as a fiscal effect, so we are removing that provision from the bill.

We are also adding, as you can see in the amendment, the second portion there, some language that would allow organizations and veterans and anybody who wants to help with claim preparations free of cost, they are not going to be subject to the regulations we are trying to place in section 1. This is coming from the congressional offices, many of the county VSOs [veterans service officers], who offer these services for free already. They just wanted to have that extra protection in the amendment. I also want to thank Assemblymembers O'Neill, Dickman, and our very own Assemblymember Jackson for adding their names as cosponsors to this bill.

I will very quickly walk you through the key provisions of this omnibus bill. It is a five-part bill. One: teetted prohibition of unauthorized services. This bill ensures only individuals who are recognized and accredited can provide services related to veterans' benefits. This measure is vital in protecting us from potential fraud and abuse and ensures we, as veterans, receive the highest quality assistance and are protected while doing so. My copresenter, Mr. Fred Wagar, will be discussing this section in more detail, and this is the reason why everybody is here today. It is section 1.

Number two: veteran hiring and mentor programs. Assembly Bill 145 mandates the creation of the veteran hiring program and a peer mentor program. These initiatives are essential for the recruitment, retention, and professional development of veterans and their families, offering meaningful employment opportunities and robust support networks. We have Mr. Doug Williams from the Nevada Department of Administration, the HR [human resource management] division, on standby in Las Vegas to help answer any questions about this section.

Lastly: annual permits for state parks. This legislation extends the issuance of free annual permits for entry into state parks and recreational areas to Gold Star Family members. This provision acknowledges the sacrifices made by veterans and their families, providing them with opportunities for recreation and relaxation.

To wrap up my opening remarks before I hand it off to Mr. Wagar, this bill came from the community. Those of you who are not familiar with the process, especially within the veterans' legislative process, there are two symposiums that are held: one in Reno and one in Las Vegas. They are called the Nevada Legislative Veterans Symposiums and all the veterans' organizations, all the advocates, and anybody interested in veterans' issues come to these. They are pretty well-attended, and they provide a list of issues they want us, as the Legislature, to address. I believe the last symposium brought about 67 or 68 different items and I brought in 5 of those to this bill.

The number one issue was addressing the claim shark problem, the claim representative issue. That was number one, by and large, coming from pretty much every single veterans' advocacy organization and network within our state. Now to Mr. Wagar, who is going to be discussing section 1 of this bill.

Fred Wagar, Southern Nevada State Legislative Chair, Veterans of Foreign Wars:

I represent the Veterans of Foreign Wars (VFW) in the southern part of the state as the state legislative chair in the south. I also represent the Disabled American Veterans (DAV), as their benefits protection, or legislative team lead, as well. This is their members and their dependents—about 39,000 members and dependents.

I want to thank you for allowing me to assist in presenting A.B. 145, which VFW and DAV strongly support, especially the other sections he addressed. I am an Army service-connected, disabled veteran, and I am very proud of Assemblymembers D'Silva and Gray for their sponsorship and the leadership of this bipartisan bill. Before I begin my testimony, I would

like to thank the 33 VFW posts and the 5 DAV chapters throughout the state. There are 14 VFW posts and 5 DAV chapters serving the communities within the legislative districts of the members in just this Committee. I hope, if you have not already, you get a chance to stop by and visit those posts and chapters.

Madam Chair and members of this Committee, the VFW and DAV fully support the issues that Assemblymembers D'Silva and Gray have moved forward with A.B. 145. The issue I want to address is section 1 under A.B. 145: a person shall not prepare, present, prosecute, advise, counsel, or assist any other person with a claim before the United States Department of Veterans Affairs or the United States Department of Defense in violation of 38 U.S.C. [*United States Code*] or 38 C.F.R. [*Code of Federal Regulations*] unless the person has been recognized or accredited by the United States Department of Veterans Affairs to perform such activities. Simply put, A.B. 145 strengthens NRS [*Nevada Revised Statutes*] 417.133, which is already law, which currently does not allow anyone to receive compensation for advising and assisting another person with a matter relating to veterans' benefits except as authorized under Title 38 U.S.C.

There are bad actors who simply ignore NRS passed by previous legislatures right here in this building. Veterans' benefits services are offered by state veterans services throughout the nation, federally chartered veteran service organizations, accredited service officers, accredited lawyers, and accredited claims agents. The keyword here is "accredited." Assembly Bill 145 would create language that is even stronger than current language in NRS Chapter 417 and ensures the attorney general has the ability to recover civil penalties for disregarding this law. Accredited service organizations chartered by Congress, like VFW, DAV, and others, are forbidden to charge fees. They are chartered by Congress and they cannot charge fees.

In 2006, when the VA [Department of Veterans Affairs] began allowing lawyers and claims agents to become accredited, they removed the penalties for these accredited lawyers and claims agents, as they now allow them to charge fees under very specific VA regulations. These regulations stated the accredited lawyers and claims agents could assess a fee of 20 percent on retroactive benefits but no future benefits. They could only receive these fees if a veteran's claim was denied and then was later granted under appeal, under the assistance of those lawyers or claims agents. Since these rules were already spelled out, there was an assumption that no penalties were needed otherwise. At the time, no one realized we would have individuals starting companies to take advantage of the lack of penalties. The law did not go away, just the penalties. The law is still on the books. That is why we are working with Congress to reinstate the penalties for just this kind of behavior.

Accredited VSOs, lawyers, and claims agents, by being accredited, assume the responsibility of ensuring there is no fraud or misrepresentation in the appeals they submit. They submit a form stating they are the accredited representative for that veteran. In other words, if there is misrepresentation, the VA is going to come back on the accredited representative. With a claim shark, there is no formal representation to the VA. Claim sharks' fees and actions have no government oversight. Now, if they became accredited, there would be oversight.

Madam Chair and members of the Committee, you will likely hear from these claim sharks. You may even hear from veterans who have used them, and they use the argument they should have the choice to pick who they want and decide if they want to spend the money to use these claim sharks. There is no argument, none, that they should not be allowed to have choice. It is the fact they have been convinced they should be allowed to use a corporation who is disregarding the law, and that is the key element here. They say they get faster and better results, and the principal lure is VA is processing claims faster. The claims do not get done any faster, whether you are using a claim shark or an accredited. That is a falsity they put forth.

Madam Chair and members of the Government Affairs Committee, no matter what you hear from the claim sharks, they are lobbyists or those who support these claim sharks. I would ask you to always keep in mind what claim sharks are doing with charging fees to veterans, for medical counseling or coaching, wishing to submit a claim to the VA. Those actions are simply illegal. We have provided a one-pager regarding those references to NRS and 38 U.S.C./38 C.F.R. for your review [[Exhibit R](#)].

Claim sharks would like to see legislators change the law in their favor. I would simply ask, do we ever, in this state, want to be seen as assisting and changing laws that would reward them for breaking the law that they are doing now? Or do the legislators want to strengthen Nevada's laws to ensure claim shark behavior does not continue? The VFW and DAV would ask that you strengthen the laws. I will tell you we have had one group that is here, and they have spent, with another group, just in 2024, \$1,730,000 on lobbyists to try and get you to change your mind. We do not have those funds. I wish I did.

We want you to make sure these veterans and dependents do not get charged exorbitant fees. That is why we are here today. I want you to know we welcome anyone to the state, anyone who wants to assist veterans and their dependents, and we would like to thank the many individuals and organizations that just do that—accredited or not—we have volunteer groups in the state who are reaching out. They do a great job as well, but they do not charge a dime.

On behalf of Nevada's departments of VFW and DAV, we ask that you support and vote for A.B. 145. I want to thank Assemblymember D'Silva, Assemblymember Gray, Senator Cruz-Crawford, and Senator Lange, and I understand we have new sponsors as well, so Assemblymember Jackson—and if I missed somebody up there, I apologize—for being sponsors of this bipartisan bill to protect our veterans from claim sharks who wish to disregard state and federal regulations.

I want to mention one other thing. As you can see, we have a bunch of blue shirts behind us, and I welcome them. I am glad they are here. They are here because they think they are going to lose their job if this bill goes through. We are not trying to force anybody out. We are just trying to get their bosses to follow the law, and that is all there is to it. I thank you for your time and we certainly hope you will support and pass A.B. 145, and I stand for questions.

Chair Considine:

Before we move on to questions, if there are any standing vets who need to sit down, please prioritize any standing vets being able to take a chair.

Presenters, I do have a question. I have several amendments I have received. Could you please confirm the conceptual amendments are the ones with your letterhead, or if there are any other amendments you are accepting?

Assemblymember D'Silva:

Thus far, Chair, we are only accepting the conceptual amendment I presented [[Exhibit Q](#)].

Chair Considine:

I believe we can now move on to Committee member questions.

Assemblymember Goulding:

Veteran Benefits Guide (VBG) has done an impressive job of organizing their employees to email Committee members and to show up here today. I am wondering if you have any idea what VBG's annual gross revenue is.

Fred Wagar:

We do not. In fact, they were just asked that at a committee hearing in Washington, D.C., last Wednesday and they said they are a private company and they were not going to answer that. They did not get that answer.

Assemblymember Hunt:

I want to thank every veteran in here for their service. My question is, what has the federal government done regarding predatory actions?

Fred Wagar:

There have been two warnings out from the Benefits Protection Bureau [sic], or I am misstating the name, and the VA itself have put out warnings against predatory actions to these actors who are doing this. They have been doing that, as well as a bill in Congress that was just heard. In fact, that is what the hearing was about: predatory actions on last Wednesday's VA subcommittee bill. I mentioned the penalties went away because they did not think they would need them anymore. Now they are realizing, Yeah, we do, and so there is a bill in Congress; and last session, that was cosponsored by our own Nevada representatives, Congresswoman Titus and Congressman Horsford.

There is a lot of action happening right now and it is the strongest I have ever seen. States can tend to move a little faster than the federal government, so we want to make sure we get this passed. Until the federal government reinstates those penalties, we will have things protected here in Nevada.

Assemblymember D'Silva:

Just to give some context on this matter: the penalties were taken away around the year 2006-2007. I was in Iraq, and back then the VA did have tremendous issues with dealing with these claims. They were taking years, three years, and we have now significantly minimized that. Now it is a matter of maybe 80 to 120 days. That is what the VA is averaging.

On the same token, we have also seen the rise of these private enterprises, these companies that are working within the shadow of the law and have become gargantuan. They are not cottage industry, small business-oriented companies anymore. They are raking in hundreds of millions of dollars on an annual basis, hundreds of millions. There really is not any sort of regulatory process. The GUARD Act [Governing Unaccredited Representatives Defrauding Veterans Affairs Benefits Act of 2023], the SAVE Act [Standardized Accreditation Information for Veteran Ease Act], the PLUS Act [Preserving Lawful Utilization of Services for Veterans Act of 2023] are different pieces of legislation the federal government is working on to address this issue.

I myself and many veterans in this state felt because of the lack of action at the congressional level, we needed to put the safeguards in place here in the state to address this issue, while Congress, in the end, deals with the ultimate question, the ultimate resolution, which will have to happen at the federal level. This is inherently a federal issue. I just want to clarify that.

Assemblymember Nguyen:

Thank you for meeting with me prior to this hearing, as well as a couple of other stakeholders. I want to make sure we definitely protect all the good actors and all of the folks who are dedicating their resources to our very vulnerable communities. Are we thinking about working with the Nevada Department of Veterans Services to consider some sort of a licensing process or accrediting process that is state-mandated, state-driven? We can be able to collaborate within the Nevada Department of Veterans Services and all these great organizations that provide the services, and ensure folks are familiar. All these vetted organizations and licensing types of groups would help the consumer and all the veterans be aware of who is vetted and who is not.

Fred Wagar:

It would be interesting to look at, and here is the issue I see: this was just recently brought up by one of the shark representatives, and I have a little problem with this because all of a sudden you are going to have 50 states saying, Okay, they are accredited in our state. Well, first of all, there is no such thing as state accreditation at this point. Ultimately, it has to be federal—it is the VA. The VA accredits the agents who are going to come forward, and they say, Well, we do not need to be accredited because we are not really lawyers or claims agents. Well, you are doing everything up to the veteran putting in the claim and, ultimately,

let the veteran put in the claim, and if there is any issue with the claim then, Oh, it is on the veteran. With an accredited service officer from the VA, you have a responsibility to ensure everything is correct. If you have 50 states doing 50 different accreditations, that would be a huge problem, and that is why we have one central location for doing accreditation.

Assemblymember D'Silva:

We sought to look at this as a potential compromise. The challenge I ran into was also brought up to me yesterday. I did reach out to the director of the Nevada Department of Veterans Services to get some sort of insight.

The problem is, we have a federal law that says the actions being done here, in regard to representing or coaching or consulting, they are questionable. They are illegal if you are representing a veteran and then charging a vet for the initial claim. We get that; the law is very clear at the federal level. It is also very clear in NRS, and I want you to be mindful of that. We looked at potentially creating a state-based accreditation program. I asked Colonel Devine, the executive director—she could not be here today because she is in Winnemucca, honoring a 104-year-old woman veteran—and she gave me some quick insight. Again, this is not binding or anything, I just want to let you know what she told me in our conversation.

She said the issue is, you have a federal agency, the VA, and you have a federal mandate, and if we try to create a state accreditation program—we do have counsel, you could probably guide us on this question—the federal law would supersede our own law. What she recommended to me was to pass a bill that would force accreditation at the federal level, and we could have a subsidiary, a secondary state accreditation, to add even stronger protections, even stronger safeguards for our veterans and for the businesses that are operating in that space. That was the recommendation made to me, but maybe you could get some sort of analysis on that question of a state versus federal accreditation.

Sarah Delap, Committee Counsel:

For that element of it, there would need to be analysis into preemption. I would have to look more into Nevada creating their own separate system. For the purposes of the bill and section 1, it does not appear the federal government has expressly preempted states from enacting laws that would include a penalty for that.

Assemblymember Gallant:

I am a little uncomfortable with this bill because we are essentially pitting vets against vets. It does not seem like everybody is on the same page, based on the number of emails I have gotten over the last week or so. For clarification, Mr. Wagar, is it your position that no company may charge for helping vets with initial claims, no matter how good or bad they may be, or no matter whether they are accredited or not? If that is the case, who do you think is going to help these vets wind through the red tape and the bureaucracy—that government loves to impose and make things very complicated for everybody—if all of these companies exit the market?

Fred Wagar:

These companies currently are not accredited so they cannot charge; they should not be charging. Is there a backlog? That is what you want to hear, that is what other people want to say, that Oh, there is a huge backlog. Yes, the PACT Act [The Sergeant First Class Heath Robinson Honoring our Promise to Address Comprehensive Toxics Act of 2022] was passed and the VA hired a lot of employees to help take care of that. I do know there is going to be a request for additional service officers within the state as well. You have veterans who will do it for free as well—we have two groups in Las Vegas and they see hundreds of veterans every month. To say, Oh, we have to be here to handle the surge in veterans, is not exactly a correct statement in my book. I think it could be handled.

We have gone through this before. It is an ebb-and-flow kind of thing, and we have gone through it with the Vietnam vets when the laws were passed to increase the number of disabilities at the time, and we got through it. I will be honest, I used to work for the VBA [Veterans Benefits Administration], I was a rater, and I know of the backlog. I was there during that time. Slowly but surely, they got the backlog through. Honestly, right now as the Assemblymember said, we are talking 90 to 120 days for a claim through. There is not a huge backlog; in fact, getting the evidence and all that is part of the 90 to 120 days.

For anybody to insinuate that to you that we are going to have this huge—and I know you got a ton of emails, and a lot of those people are sitting in the room behind us. The employees wrote—and good on them, they were encouraged to do so and they did that—but the veterans wrote as well, and the veterans understand what can happen when you allow people to just disregard the law. That is what is happening right now.

Assemblymember D'Silva:

I also want to directly answer that veterans are not pitted against veterans. Let me show you some of the supporters of this bill here in Nevada: the VFW, the Disabled American Veterans of Nevada, the American Legion, the Vietnam Veterans of America, the Iraq and Afghanistan Veterans of America, the Military Order of the Purple Heart. These are our veterans' organizations that for decades have served as the voice of veterans in the state. On the other side, you have businesses who, again, are working within the shadowy aspects of the law in areas that are gray. I want to reiterate the stress for federal legislation to finally deal with this issue. It has caused a problem.

This is not veteran versus veteran. This is a business that is making money by charging veterans to represent them or to work on their cases during compensation processes, which are now, in some instances, forbidden by the federal government. On the other token, you have veterans' organizations who do this work for free and also want to mandate that if you are going to charge, just get accredited. The initial claim, in the end, is one with strict guidelines that you cannot charge veterans; but everything else, all the red tape you are

talking about—I am speaking as somebody who has been through this process many times—the red tape is not at the initial claims process. It is secondary, after your claim gets pushed back to you. It gets kicked back and you have to go in front of a board and represent yourself in more formal arenas. That is the red tape, and you can charge, you can do that. This business is not going to go away.

That is what we mean by the accreditation process. Once you are accredited, you then are subject to strong oversight. You can process a claim, you can be a power of attorney for a veteran, you can help that veteran navigate the difficult, complex, Byzantine, gargantuan sort of a situation that it is, sometimes, to be in a claims process. That is all we are asking for in this bill. It is not veterans versus veterans, Assemblymember. This is really a protection we want to see in place for safe practice, for best practices, and to allow our veterans—and know surely they are safe and secure while they are navigating this process and not being taken advantage of. Right now, it is a complete Wild West and we want to bring some measures in place to protect our vets.

Fred Wagar:

If I could just clarify one more thing: if you are a lawyer in the state, you have to be accredited. If you are a teacher in the state, you have got to be accredited. If you are a barber in the state, you have got to be accredited. If you are going to help veterans and you are going to represent them to the VA, you should be accredited.

Chair Considine:

We want to make sure we have enough time for 15 minutes in support and 15 minutes in opposition, and we have floor session at 11 a.m. We have two more questions; if we could get those questions asked and answered quickly.

Assemblymember Karris:

Assemblymember Gallant is right, we have all received many, many, many, many letters and emails. Most of mine seem to be copy-and-pasted, and they are really concerned with taking away a veteran's ability to choose. What restrictions would be placed on veterans if Assembly Bill 145 passes?

Fred Wagar:

Short answer: none. No restrictions on the veterans. They have the right to choose. We are asking to choose between legal entity and legal entity, not legal and somebody not following regulations.

Assemblymember D'Silva:

There is no curtailing of choice in this bill. There are many different VSOs who are operating here, there are many different folks. Congressional offices do a great job; I went to U.S. Senator Harry Reid. I got my claim through, and my percentage went way up. There are many different choices there, and if you do have a problem, you can go to one of these companies and have them represent you during the appeal process. There is no denying that. It is just we would like to see them accredited.

The VA has strongly put guidelines out there to veterans, saying, Watch out for these sorts of organizations. Right now, there are no regulations, structures, or safeguards in place. This bill is trying to address that issue by mandating accreditation at the federal level. That would end the problem right then and there. Then when it comes to the initial claim, the veteran would put that initial claim in. If it is kicked back, and most are, then you have the choice to go to a company or business you can pay for that service.

This is not putting anybody out of business. This law, from our reading into it, is not going to destroy an industry. It is actually going to safeguard veterans and give the consumer the actual safety and the understanding that they are now in an arena where they are protected, safe, and they have recourse. If there is fraud, if there is a company that does the veteran wrong, there is recourse and there is a way of taking action against those individuals who do our veterans wrong.

Assemblymember Jackson:

How do organizations, accredited or not, track a veteran's claim?

Fred Wagar:

It is a program, VBMS [Veterans Benefits Management System], that accredited organizations will have, that gets all the letters the veteran gets, or gets notified of those letters in there, and they can steer the veteran the right way on how to respond. Sometimes a VA letter does not need a response at all, but they track it that way. The claim sharks do not have that same access, but they do get access to the veteran's personal records, social security numbers, medical records, and all of that, and they have their own system and track when the veterans get an increase and that is how they charge them. That is my understanding. They could tell you different.

Assemblymember D'Silva:

Mr. Wagar brought up a very important topic that this bill will address. That is the amount of personal information out there; randomly out there. We do not have any sort of a way of understanding what is going on, and accreditation would solve that problem.

Assemblymember Kasama:

Where would I go to see if an organization were accredited? Is that on the federal website?

Fred Wagar:

There is a website, and I do not have it in my head, but I will get that to the Committee.

Chair Considine:

We will now move on to support, opposition, and neutral. We have 15 minutes for support, 15 minutes for opposition. If someone has said something you are saying, please feel free to say ditto. We will do five minutes in Carson City, five minutes in Las Vegas, then the phones. If there is time left over, we will come back to Carson City.

Wesley Harper, Director of Government Affairs, City of North Las Vegas:

We are in support of this bill. The City of North Las Vegas has demonstrated commitment to supporting all veterans. There are 17,642 veterans who live in North Las Vegas, and we are home to the only jurisdictional, veteran-focused center in southern Nevada. The Veterans Community Resource Center provides comprehensive support for veterans and their families, and I am happy to share the details about the center at the Committee's request. Again, we are in support.

Norman Allen, Board Member, United Veterans Legislative Council:

I served in Vietnam as an infantryman with the United States Marine Corps. I have been an attorney for 40 years; 30 of those years, I have been with the Office of the Nevada Attorney General as a deputy attorney general. I have been a claims attorney, accredited by the Veterans Administration for about nine years. What I thought I would do in this brief time here is discuss what I picked up in my search.

This is a complaint [held up a document] filed with the Texas Attorney General's Office on claim sharks. Right now, there is a lawsuit going through the Texas courts on this particular matter. One of the items I pulled from it is a contract that was initiated by the claim sharks with a veteran. They have styled this thing as a membership agreement [[Exhibit S](#)]. These various agreements are put in different contexts depending on what they want to do. It is an 11-page contract, and it is with a VA claims insider. I will supplement my testimony with this contract.

I thought I would hit on three provisions in this contract which might indicate to you what is going on [[Exhibit T](#)]. First one: I will just read it here: because the claims insider does not assist clients with the preparation, presentation, prosecution of the disability claims for VA benefits and does not provide legal advice, the claims insider recommends that the client employ an accredited VSO, VA claims agent, or a claims attorney to assist the client with the preparation, presentation, prosecution of his disability claims. That indicates there is a definite separation—

Chair Considine:

I am so sorry. That is your two minutes of testimony.

Norman Allen:

I was going to supplement my testimony with this document [[Exhibit U](#)].

Chair Considine:

If you would like to give a copy of that to the Committee secretary, we can put it into exhibits, but for support, I need to move on to reach as many people as we can.

Andrew LePeilbet, Chairman, United Veterans Legislative Council:

Chair and Committee members, many of you have known me for years. I really have to start with the unusual for me; it is ditto, Reuben D'Silva; ditto, Fred Wagar, with multiples for both of them; and ditto, sadly not enough, but for my great Norman Allen here.

I would like to add one other thing in my two minutes which is just a correction of the record. Yes, we do bring together veterans throughout the state. I have been doing it for 13 years now. Every off year of the Legislature, we have a symposium in the south, a symposium in the north, and we bring together hundreds of people—our veterans—and they tell us what they want us to work on in this house. This last time, it was 69 items. This item was number one by an enormous margin. That is both in the north and the south in the voting. I will not go into the individual parts of the bill, but we support this bill 100 percent.

Robert Planeta, Senior Vice Commander, Disabled American Veterans-Reno:

I am a founding board member of the Community 4 Veterans and a member of the Vietnam Veterans of America. I served 38 years in the military, 28 in the Navy. Then I gave up my retirement and went into the Army National Guard in Nevada here and retired from there.

I want to tell you a little bit about being in the service. The moment young men and women put on that uniform, they are preyed on by all kinds of predators. You walk outside any military base, there are used car lots trying to get you to come buy one of their cars. There are payday loan centers and title loan centers. I mean, you are just being preyed on, and they know because you do not join the military for the money. You get bills that you have to shuffle and everything else. When I first joined, I had a wife and a child. I made \$8.35 a day. Trying to feed a family and house them on something like that, you just do not need these predators.

So that is why, as veterans, we take care of each other so much. Our brothers and sisters, you have been preyed on your whole time in the service. We do not want that to continue when you get out of the service. That is why we have veteran organizations, and we have veteran service officers who will do your claims for free, no charge. They are all accredited. Anybody in our organizations who wants to do a claim has to be accredited. That does not mean, like the others have testified, they cannot get somebody, whomever they want, to represent them, but it is just up to us to let them know we are a resource for them out there and we do not charge. Ditto with everybody who testified before me.

Chair Considine:

We will need to go to Las Vegas for five minutes. Again, each speaker has no more than two minutes. If what you want to say has been said before, please say "ditto" so we can get some more folks on the record.

Levy Shultz, Chairman, Nevada Veterans Caucus:

I am a disabled Navy veteran. The NVC [Nevada Veterans Caucus] is a nonpartisan organization committed to protecting our veterans by supporting meaningful legislation. The Nevada Veterans Caucus fully supports Assembly Bill 145 because this bill promotes accountability. This bill is not anti-business, it is pro-accountability. It is my belief, when private institutions take on the responsibility of helping veterans navigate the VA system to

obtain their well-earned benefits, they should be accredited. When accredited, the organization then has the fiduciary duty to serve the veteran. They can also be legally held accountable when circumstances go awry. We cannot afford to play fast and loose with veterans' care and benefits.

As a society, we must ask ourselves a fundamental question: do we want profit-driven organizations to be less accountable, less educated, and less qualified when handling the well-earned benefits of America's heroes? It is vital these entities are properly vetted to handle cases that are so sensitive and so significant to our veterans' quality of life. Requiring the qualification of VSOs only forces organizations to uphold the same principles of discipline, dedication, and accountability the veteran exuded during their service. The ethical and legal requirements ensure veterans of Nevada are not left holding the debt and legal implications due to error or negligence from the organization.

The other provisions are vital to the betterment of veterans and military families' quality of life. I would like to commend Assemblymembers D'Silva and Gray, Senator Cruz-Crawford, Assemblymember Jackson, and Senator Lange for supporting this bill. In closing, the Nevada Veterans Caucus strongly supports A.B. 145 and the betterment of the quality of life of every Nevadan to wear the cloth of this nation.

David Sousa, Member, National Council of Administration, Veterans of Foreign Wars:
[Read from [Exhibit V](#).] I am a 25-year Army retiree. I am representing the over 8,000 members of our Veterans of Foreign Wars and Auxiliary here in the state of Nevada. I am a combat veteran, disabled veteran, and I got my rating and VA compensation with assistance from the Disabled American Veterans. I am writing to seek your support for A.B. 145, a crucial bill designated to eliminate the predatory practices that take advantage of our veterans and their families. This also affects our Gold Star Families and their survivors.

These companies, in recent testimony in Washington, D.C., which I witnessed, charge, and I quote, five times one month's VA compensation for a minimum rating. If you look at a veteran who earns a 100 percent VA rating, it is approximately \$3,831.30. At five times, that is \$19,156.50 for approximately one hour of time. We feel this is unacceptable. If they were accredited, it would be regulated by the Veterans Affairs. It is alarming to see accredited [sic] organizations and individuals charging exorbitant fees for services that should be available for free, which they are through accredited veterans service officers, attorneys, and claim agents. Such practices are not only unethical but also, as stated earlier, violate state and federal regulations, including NRS 417.133 and 38 U.S.C.

As a state adjutant for the Veterans of Foreign Wars for Nevada, people say it is hard to accredit people through the Department of Veteran Affairs. In the testimony the other day, the Department of Veteran Affairs stated that there always has been and always will be a path for accreditation. The VFW recently accredited three claim agents in Clark County in less than six months. This can be done, and we encourage support of this bill—

Chair Considine:

That is your two minutes. We can go to the third person in Las Vegas, please.

Frank Slaughter, Private Citizen, Las Vegas, Nevada:

I am a veteran. I represent Senate District 11 for the Nevada Silver Haired Legislative Forum. Many people in my district are veterans and they would also support this. I have two letters of testimony that I want to read for my time [\[Exhibit W.\]](#) One is from Richard Keirn, and he states that "as an organization that supports veterans and their widows, we are deeply distressed by these businesses that are charging enormous fees to veterans and their widows for something that is free."

The next one is from Eric Lunda, and he states that his organization takes exception, and it is against these organizations that charge these fees. He states that organizations and individuals that charge excessive fees and take financial advantage of veterans, widows, and their survivors during most vulnerable times and these things have to be stopped.

Chair Considine:

We will go to the phone lines. Is there anyone on the phone lines in support of [A.B. 145](#)?

Donna Clontz, Private Citizen, Reno, Nevada:

I am calling as an individual Nevada senior to support [A.B. 145](#). My family is made of folks who served in the military; my dad put 30 years into the Navy. I understand what our veterans have done and I have listened to all the testimony today. I think it makes sense we support accrediting folks who are helping our veterans apply and be able to get the benefits they deserve. I appreciate the time to speak to you and urge you to support [A.B. 145](#).

Clara Thomas, Private Citizen, North Las Vegas:

This is former Assemblymember Clara Thomas. I am in strong support of [A.B. 145](#) as a United States Air Force, retired honorably, and one of the 17,000 veterans who live in beautiful North Las Vegas. I am in full support of [A.B. 145](#) and I urge you to pass this great legislation.

Kara Jenkins, Vice Chair, Nevada Veterans Caucus:

I ditto the support offered by our chair, Levy Shultz, in support of [A.B. 145](#). It is a hard ditto.

Evelyn Pacheco, Private Citizen, Las Vegas, Nevada:

I strongly, strongly ditto all my veteran comrades and please support [A.B. 145](#).

Chair Considine:

I know we have three folks sitting here in Carson City and there was one in Las Vegas. We have about a minute and a half. If you would like to give your name and to get on the record and say ditto, that would be great.

Travis Armenta, Assistant Supervisor, National Service Office, Disabled American Veterans:

We strongly support this bill and thank you for your support.

Lionel Motta, Adjutant, Department of Nevada, American Legion:

The American Legion, which is the largest veteran service organization in the world—we ditto it.

Connie McMullen, President, Senior Coalition of Washoe County:

We have over 30 members, nonprofit since 1997. We are in full support of this bill. [Submitted written testimony, [Exhibit X](#).]

Justin Chavez, Associate State Director and Community Outreach, AARP Nevada:

I work with AARP Nevada Veterans program. I am a disabled veteran myself. We strongly support this bill, and we feel it is a testament to Nevada's commitment to its veterans and military families. [Submitted written testimony, [Exhibit Y](#).]

Chair Considine:

For those who were unable to testify in support, please submit your testimony to the Committee within 24 hours after the hearing.

[[Exhibit Z](#), a collection of letters in support, was submitted and made part of the record.]

We will now move on to opposition.

Joshua Smith, CEO, Veteran Benefits Guide:

I am a Marine Corps veteran and former employee of the VA. I am also the CEO and cofounder of Veteran Benefits Guide (VBG) and here today to express my concerns with Assembly Bill 145 as currently written.

The VBG provides veterans with a private, legal, and federally compliant service that assists veterans in navigating the VA's disability claims process to help ensure they receive the full benefits they have all earned. Veteran Benefits Guide strongly supports Assemblymember D'Silva's commitment to protecting our veterans, and actually believes the bill does not go far enough in some areas, as it is absent of necessary guardrails, which includes disclosure requirements and a fee cap. However, and most unfortunate, A.B. 145, as currently written, prohibits the services of honorable, for-profit companies like VBG from serving veterans.

Veteran Benefits Guide is based in Nevada, and I am proud to share that we have grown our company to over 200 employees, primarily based in Las Vegas, while successfully assisting thousands of Nevada veterans over the past decade in navigating the VA disability claims process, the majority of whom have used a free nonprofit service. At VBG, our commitment remains unwavering. We put veterans' interests first. All our clients sign a one-page disclosure up front, acknowledging that free services are available. Unfortunately, the bill

as currently written would reduce their freedom of choice and access to veterans' services, making it harder for veterans to receive the benefits they have earned. As members of the Assembly Committee on Government Affairs, we urge you to consider our concerns and amend A.B. 145 so we can lend our full support.

Carolyn Potter, Executive Assistant, Veteran Benefits Guide:

I am a third-generation native Nevadan, former deputy press secretary for Nevada's most powerful ranking member, the late senator and majority leader, Harry Reid, and the daughter-in-law of a World War II Navy veteran.

I now proudly call VBG home, a home I chose because the mission and values of VBG and its cofounders aligned with my own: helping others. Serving some of Nevada's most disadvantaged and underserved populations during my 12-plus-year tenure working with the government, I saw immediately the value of the services VBG provides to the tens of thousands of disabled veterans we have helped. This past year, I have spoken to countless veterans and have heard firsthand that by working with VBG, they were able to stave off homelessness, food insecurity, bankruptcy, and, yes, suicide. Their stories are real, and because of our services and their right to choose, their stories get to go on. They were able to finally receive the benefits they earned and so rightfully deserve, working with our company. As a native to this great state, I am begging you, please look at all sides of this issue before you render a decision that will affect our veterans perpetually. They are counting on you to do that, and we are counting on you to do that.

Montrese Hope, Administrative Assistant, Veteran Benefits Guide:

When I began my journey at VBG, I was not fully aware of how we help veterans. That changed quickly as I received call after call from veterans starting with the phrase, I need help with my claim and I was referred to your service. Two years and thousands of calls later, that has not changed. Veteran Benefits Guide continues to positively impact veterans' lives. One of the biggest feelings I get is when a veteran calls to say they received an increase in their rating after trying for years on their own. Veteran Benefits Guide goes above and beyond by providing information about various community and veteran resources for those in need. I stand behind VBG and the mission to continue to serve as many veterans who ask for help—for our help. This is a land based on freedom and one of those freedoms should be the ability to choose, including the choice to use a service like ours. Please oppose section 1 of A.B. 145.

Robert Kay, Case Manager, Veteran Benefits Guide:

It has been the most rewarding career I have had, helping veterans and changing their lives. I had a good friend who lives in Las Vegas who was stuck at 90 percent for years. He worked with a VSO and tried it on his own, then decided to give us a try since he does not receive a fee from us unless he receives a favorable decision. In a few months, he got his 100 percent, and I wish he came to us a lot sooner. We are not saying we are better, but we do have a lot more resources and a lot more manpower to really invest in each veteran. Also, if we were so

bad, why would so many veterans refer their family members and friends to us? I recently helped two brothers in Pahrump, and then their father, and now helping one of their best friends who works at Nellis Air Force Base. I urge you to oppose section 1 of A.B. 145 so we can continue to help veterans.

Miguel Sierra, Private Citizen, Las Vegas, Nevada:

I serve as the volunteer coordinator and program officer for NDVS [Nevada Department of Veterans Services], but I am coming as Miguel, speaking out of my testimony. I am also a National Guard service member, currently going on five years, and through both my work and personal experience, I have seen firsthand how difficult it is for veterans to access benefits they deserve. When I sought assistance from the VA for my own eligibility, I was told I did not qualify, not because I had not served but because the VA system is complex. It was not until I connected with Veteran Benefits Guide that I was able to understand my options and receive the guidance I needed. If I—someone who works in the veterans services—struggles with the VA process, I can only imagine how much harder it is for others, especially aging and disabled veterans.

At the veterans home, I worked closely with VBG, and their impact is undeniable. They donated \$5,000 and provided volunteer and key support elements to our Veterans Day ceremony, which brought together Governor Lombardo and Senator Cortez Masto. Veteran Benefits Guide is more than just a business. They are veterans helping veterans. That is why I am deeply concerned about A.B. 145. While I support the efforts to protect veterans from fraud, this bill will also eliminate legitimate organizations like VBG that provide crucial assistance. The VA is already overwhelmed. If this bill passes as written, many veterans will be left out without guidance, making it even harder for them to access benefits they earned. Rather than removing private assistance entirely, I urge the Committee to consider safeguards such as accreditation and oversight so veterans are protected while still having access to the support they need. As a service member, as someone who worked with veterans every day, I ask you to reconsider the bill's approach and ensure veterans retain access to every available resource.

Ross Bryant, Private Citizen, Las Vegas, Nevada:

I am retired Army. I am also a disabled vet. Like many vets in this room, I know everybody on both sides of this issue. In fact, Reuben D'Silva is a famous Rebel Vet. I would say my story is simple: I have had a lifetime battle with the VA. I had all the free services from everyone who could help me. I got denied, denied, denied till you die, and I had given up. Then I had Veteran Benefits Guide help me and I finally got my disability rating 17 years after my retirement. Yes, I paid a fee and yes, it was acceptable to me because I should have had that benefit back in 2005.

I totally support accreditation and safeguards. I also support NDVS helping any veteran who gets a denial, a list of accredited people who can help them with their appeal. That is what Veteran Benefits Guide did for me. I oppose the bill because I want to make sure everyone

has choices to try to continue their fight with the VA. I also believe under the current administration—I am not being political—if we are going to start cutting 80,000 employees at the VA, things are not going to get better. They are going to get more challenging and that means every vet needs more choice.

Leo Garcia, Private Citizen, Boulder City, Nevada:

I am a United States Air Force veteran, a Desert Shield and Desert Storm veteran. I am here as Joe Veteran, not representing any veteran organization, even though I wear many hats in the veteran community locally and nationally. I would like to share my personal experience in hope of providing some insight into the current challenges faced by veterans with dealing with the VSOs.

Throughout my journey, I have encountered numerous obstacles while seeking assistance from organizations I have memberships with, such as the American Legion, Disabled American Veterans, and Veterans of Foreign Wars. Despite having all the necessary documents, including medical records and DD214 form in hand, these organizations were unable to deliver the support they had promised. In fact, a local VFW commander even suggested I was capable enough to navigate the process on my own. After eight long years of frustration, my wife and I finally found a reliable source: the Veteran Benefits Guide. They efficiently processed my claim for a small fee, which we were comfortable with, saving us considerable time and effort.

Recently, I decided to work with an accredited VSO to submit the necessary paperwork for the PACT Act claim. Despite the initial assurance, it took two weeks for the VSO to inform me that my information had not been submitted due to their error, leading to further delays. I am still waiting for the results of my claim.

It is with these experiences in mind that I express my opposition to A.B. 145 section 1. Rather than eliminating all outside claim processes, I believe our focus should be on educating the veterans to recognize competent or subpar claim processors, and training VSOs to be better equipped to handle claims efficiently and accurately. It is crucial we enhance the capabilities of the VSO to ensure the veterans receive the support they need without unnecessary delays or errors—

Chair Considine

Thank you, Mr. Garcia. That is your two minutes. We can move on to the next person.

TJ Henderson, Private Citizen, Las Vegas, Nevada:

I am a navy veteran, and I am the president and founder of the Veteran Social Club. I stand firmly against section 1 of A.B. 145 because this is about the right to choose. I consider myself an informed veteran. I feel like I know what is best for me and I do not need anyone telling me who I can or cannot turn to for help getting the benefits I earned. I fought for

freedom and that includes the freedom to choose who I trust to help get me what I deserve. I have seen countless veterans fight for years, denial after denial that you have heard before me, until they finally get the right help and receive their benefits faster with better results by these companies.

That is the real issue here. Instead of taking away our choices, let us talk about why there are so many denials, why the backlog exists, and how to fix a system that continues to fail veterans. Veterans should have the right to seek the best help available, whether they are free or paid, without interference. Taking away that right does not protect us, it limits us. This bill does not solve a problem, it creates one.

When veterans get their benefits, their lives change. They regain stability, confidence, and purpose. They start showing up, getting involved in their communities, joining athletic programs, volunteering, and reconnecting with that team mentality that we all miss from service. They do not just survive after they get their benefits, they thrive. So let me be clear. I am the shark. I am not getting eaten by anyone. I urge you to oppose section 1 of Assembly Bill 145 and stand with veterans by protecting our right to choose.

Jimmy DePew, Private Citizen, Las Vegas, Nevada:

I am a 20-year Air Force retired aerial porter and airdrop parachute rigger with five combat deployments in support of the global war on terror in four separate operations. I am a disabled veteran and a two-time recipient of the Air Force Commendation Medal. I am speaking today as Jimmy, the veteran in opposition of section 1 of A.B. 145.

I am a member of the VFW and the DAV. I am as dialed in to the veteran community as a GWOT [Global War on Terrorism] veteran can get, as I am sure many of the veterans in this room are, who I also know, can continue to go on with our military-grade abbreviations, the ones that we support and the ones that support us. One specifically stands out the most and that is VBG and their contributions to our veteran community. In military science, a force multiplier is a factor or a combination of factors that give personnel or weapons the ability to accomplish greater feats than without them. Veteran Benefits Guide, along with my aforementioned organizations, are force multipliers for each other.

Through timely support of one another, together we are stronger. Taking organizations out of Nevada that support veterans and our community only weakens the availability of such organizations to the veterans who need them the most. Just like taking the Marines out of the Department of the Navy, as no sensible veteran would ever suggest, as I just did.

Lisa Kalkes, Chief Marketing Officer and Vice President of Public Affairs, Veteran Benefits Guide:

I am a proud Army veteran and an Iraqi War veteran. I am testifying today in opposition to section 1 of A.B. 145. Too often, organizations try to tell a story of veterans being taken advantage of by claim sharks, and to be sure, there are companies out there like that. Let me

be clear, VBG is not one of them. When we shared with our employees what this bill would do and asked if anyone wanted to show their support for opposition, more employees wanted to come than could fit in this room. That is because they believe in the work that VBG does.

I would like to ask the VBG employees here and in Las Vegas to stand up and be recognized for their commitment to our country's veterans. These are the people who hear the stories of frustration from the vets trying to navigate a complex system, and they know the help they provide is life-changing to the vets we serve. I urge the Committee to reject section 1 of A.B. 145 and protect the right of Nevada's veterans to choose how they want to obtain their benefits. I know there is an additional person in Las Vegas, so I would like to defer the rest of my time to them.

Brandon Mills, Private Citizen, Las Vegas, Nevada:

I am a service-disabled Army veteran, a business owner, a member of the Southern Nevada Veterans Chamber of Commerce, Veterans Social Club, and the VFW. I am speaking on my own behalf. I am here today to strongly oppose section 1 of A.B. 145. This bill would block independent private companies from assisting veterans in navigating the complex VA claims process, effectively cutting off a crucial lifeline for those who have already sacrificed for this country.

As someone who has recently gone through the VA claims process and was assisted by a nonaccredited organization, I can tell you that dealing with the VA system is overwhelming, confusing, and often discouraging. Without expert assistance, many veterans are left struggling to access the benefits they have rightfully earned. The reality is, VA-accredited representatives alone cannot meet the overwhelming demand for claims assistance. Independent organizations step in to fill that gap, providing veterans with the guidance and advocacy they need to get fair disability compensation. Taking this option away would leave thousands of veterans lost in bureaucratic red tape, delaying or denying the support they deserve. Let us be clear: A.B. 145 is not about protecting veterans, it is about restricting their choices, pitting vets against vets, and lifting a giant middle finger to those who sacrificed for our country. Passing this bill would send a clear message that Nevada values bureaucracy over the well-being of those who served. I urge you to stand with our veterans and reject A.B. 145.

Lester Lumbad, Private Citizen, Las Vegas, Nevada:

I am an Air Force veteran. I represent multiple veteran organizations here in the community, but I am here just speaking on my own behalf as an Air Force veteran. My wife is also an Air Force veteran, which is what originally brought us here to Las Vegas eight years ago. We have four young children in school. For someone who has a very busy, day-to-day schedule—my wife is a physician, both of us have very heavy schedules—being able to lean on resources such as Veteran Benefits Guide can assist us in making the best use of our time and having available choices.

Going to what my personal experience was and working with the VSOs, but not to discredit what that experience was, I know it was very well-intentioned, and it was helpful in certain areas. I am very thankful for the help provided to me, but what I thought was going to be a simple process in seeking out records from the NPRC [National Personnel Records Center], turned out to be a very overly complicated process. I was not really able to get the assistance I needed during that process. I have ended up having to turn to one of the local congressional offices for assistance in that, but because of the length of time consumed from that process, I have decided my best choice, based on my schedule, availability, and personal bandwidth, is to utilize services like Veteran Benefits Guide, not only because of the services they provide, but also because of the strong connection they have with the community and the value they have demonstrated in the time I have known them. I urge you to hear out all the different opinions that have been shared and I personally oppose section 1 of A.B. 145.

[[Exhibit AA](#), letters in opposition, was submitted and made part of the record.]

Chair Considine:

I will now move on to testimony in neutral. Is there anyone who wishes to testify in neutral on A.B. 145?

Al Rojas, Private Citizen, Las Vegas, Nevada:

I live in Assembly District 12 in Sunrise Manor. I am not a veteran, I am a member of a community activist group, a neighborhood watch program, one of the largest ones here on the east side. We reach out to homeless people a lot, and some of them are veterans. There is no reason for any veteran to be out there homeless, with us being the richest country in the world in terms of GDP [gross domestic product], far outreaching China. Just for those who do not know, what I am hearing is the veterans feel their rights are going to be restricted. Let us not forget the First Amendment, that we are able to speak up peacefully. This is a peaceful way for the veterans to have a voice. I am totally against section 1 of this bill—

Chair Considine:

I am sorry, Mr. Rojas, are you testifying in opposition?

Al Rojas:

I had my phone up, but you guys did not get through.

Chair Considine:

Your testimony will be considered as opposition to the bill.

Al Rojas:

Well, okay, so you can put it under opposition. We need to get our veterans off the street, increase options for our veterans, and we have got to attack homelessness. There should be no veteran who is homeless.

Chair Considine:

Would the presenter like to give any final remarks?

Assemblymember D'Silva:

Before my final remarks—I have very brief final remarks here—I just want you to think about what just happened here, especially with some of the opposition statements. We have here a company that wants you all—elected representatives of the people of the state—to change the law to fit their business model. Just think about that one more time. You have a company in this state that wants you to change the law to fit their business model because they are, at this moment, outside of the law in very questionable ways. I just want you to ponder that as we look at bringing up this vote in the Committee and in the Legislature in general.

There are three things I was thinking about as a way of getting around this over the next couple of weeks: one, if every single employee here becomes a VSO themselves, they can go through the accreditation process and it is 100 percent free; that would work. Then you could work out a deal with your employer as to how you can then serve the veteran community. That, by the way, would be a huge boon to Nevada if you have this many new VSOs, all the folks wearing blue shirts here who have some experience now in this matter, to become accredited through the VA as individual VSOs while still maintaining employment with VBG.

Number two, pass A.B. 145, and then work with the NDVS to create some kind of a state accreditation program, like Colonel Devine mentioned. Pass the bill, have the safeguards in place, and then have additional safeguards for veterans. This is not taking away choice. This is only adding safeguards. You are not fundamentally impeding the ability of veterans to go to a claims agent. Accreditation may take away the initial claim, which is easy—to use a Drake moniker, "zero to 100, real quick"—but the real red tape these veterans and other members are talking about is during the claims appeal. That is the difficult part, and that you can charge. There is nothing that stops you from being charged if you are accredited with those safeguards in place.

Then number three, just pass the bill as it is and you will, for sure, have those safeguards. There will be a certainty in place. I want to make an appeal to our federal representatives, if any of you are watching: I know this is a national discussion taking place around this issue. Senator Rosen, Senator Cortez Masto, Representatives Amodei, Lee, Horsford, and Titus, we need you to work on getting this result at the national level. The GUARD Act, the SAVE Act, and the PLUS Act are all going to be heard soon. That would be the ultimate solution to this.

Lastly, and I will end on this, I just want to remind you all here, as elected representatives of the people, my colleagues, fellow Assemblymembers of the great state of Nevada, one of our most important oaths we took was to protect the residents of this state, to protect Nevadans. I do not see or cannot see anybody greater to protect than our veterans in the state.

Chair Considine:

You mentioned to pass the bill as it is. Do you mean as it is with the amendment?

Assemblymember D'Silva:

The bill with the amendments. Yes.

[[Exhibit BB](#) and [Exhibit CC](#) were submitted but not discussed and will become part of the record.]

Chair Considine:

I will now close the hearing on Assembly Bill 145, and I want to thank everyone who came out to testify in support, opposition, and neutral on all the bills today.

We will now be moving to public comment. Is there anyone who wishes to provide public comment?

Al Rojas, Private Citizen, Las Vegas, Nevada:

I live in Assembly District 12 over in Sunrise Manor. I am part of several neighborhood watch groups and a community activist to reduce homelessness in our area. I want to bring to the attention of the Assembly that we are having great success with our neighborhood watch programs, networking with owners, networking with Metro [Las Vegas Metropolitan Police Department] cops and our sheriff's program, and networking with educators and organizations who are into safety, like surveillance and things of that sort. I ask that we take into consideration the power neighborhood watch programs have and maybe start some legislation or be advocates for it.

Remainder of page intentionally left blank; signature page to follow.

Chair Considine:

The next meeting of the Government Affairs Committee will take place on Tuesday, March 11, 2025, at 8 a.m. in Room 4100. That concludes our meeting for today. The meeting is adjourned [at 11:01 a.m.].

RESPECTFULLY SUBMITTED:

Nikki Peterson
Committee Secretary

APPROVED BY:

Assemblymember Venicia Considine, Chair

DATE: _____

EXHIBITS

Bill	Exhibit	Witness / Agency	Description
	A		Agenda
	B		Attendance Roster
A.B. 185	C	Assemblymember Natha C. Anderson, Assembly District No. 30	Document titled "Governor's Workforce Development Board Releases Child care Report" submitted by Katie Gilbertson
A.B. 185	D	Denise Tanata, Early Childhood Systems Consultant, The Children's Cabinet	Document titled "2024 State Fact Sheet: Child care & Early Learning in Nevada"
A.B. 185	E	Denise Tanata, Early Childhood Systems Consultant, The Children's Cabinet	PowerPoint presentation titled "AB 185: Strengthening Nevada's communities through home-based child care"
A.B. 185	F	Assemblymember Natha C. Anderson, Assembly District No. 30	Proposed conceptual amendment
A.B. 185	G	Various individuals and organizations	Letters in support
A.B. 185	H	Various individuals	Letters to the Assembly Committee on Government Affairs
A.B. 269	I	Erik Jimenez, Chief Policy Deputy, Office of the State Treasurer	Proposed amendment
A.B. 269	J	Susan Priestman, President, APTA Nevada	Written testimony in support
A.B. 269	K	Michelle Paul, Vice President, Mental and Behavioral Health, and Executive Director, Practice Institute of Mental and Behavioral Health, University of Nevada, Las Vegas	Written testimony in support
A.B. 269	L	Jennifer Nash, Secretary, APTA Nevada	Written testimony in support
A.B. 269	M	Sabrina Schnur, representing Nevada Public Health Association; and Nevada Primary Care Association	Written testimony in support
A.B. 269	N	Amy Hyne-Sutherland, Health and Human Services Manager, Nevada Association of Counties	Report titled "Nov 2024 Foundational Public Health Services in Suburban, Rural & Frontier Nevada"

A.B. 269	O	Sean Ellis, Vice President, APTA Nevada	Written testimony in support
A.B. 269	P	Various individuals	Letters in support
A.B. 145	Q	Assemblymember Reuben D'Silva, Assembly District No. 28	Conceptual amendment
A.B. 145	R	Norman Allen, Board Member, United Veterans Legislative Council	Document titled "Support for Testimony on AB145 Regarding Suggested Language Revision to § 1"
A.B. 145	S	Norman Allen, Board Member, United Veterans Legislative Council	Document titled "VA Claims Insider Elite Membership Agreement"
A.B. 145	T	Norman Allen, Board Member, United Veterans Legislative Council	Document titled "Support for Testimony on AB145 Regarding Claim Shark Agreement"
A.B. 145	U	Norman Allen, Board Member, United Veterans Legislative Council	Document titled "Background Information Sheet in Support of Testimony on Sections (1) and (2) of AB145"
A.B. 145	V	David Sousa, Member, National Council of Administration, Veterans of Foreign Wars	Letter in support
A.B. 145	W	Frank Slaughter, Senate District 11, Nevada Silver Haired Legislative Forum	Letters in support
A.B. 145	X	Connie McMullen, President, Senior Coalition of Washoe County	Written testimony
A.B. 145	Y	Justin Chavez, Associate State Director and Community Outreach, AARP Nevada	Written testimony
A.B. 145	Z	Various individuals and organizations	Letters in support
A.B. 145	AA	Various individuals and organizations	Letters in opposition
A.B. 145	BB	Harrison J. Bohn, representing Veteran Benefits Guide	Memorandum prepared by Brownstein Hyatt Farber Schreck, LLP
A.B. 145	CC	Harrison J. Bohn, representing Veteran Benefits Guide	Proposed amendment