

Strong Retirement Destination

TX · Military Retirement Profile



INCOME TAX
None

COST OF LIVING
93
Avg = 100

VETERANS
1.5M

VA FACILITIES
68
10 VAMC · 58 clinic

<p>82 / 100</p> <p>Tax Friendliness</p> <table border="0"> <tr> <td>Pension tax/yr</td> <td>\$0 — exempt</td> </tr> <tr> <td>Income tax rate</td> <td>None</td> </tr> <tr> <td>Property tax</td> <td>High</td> </tr> <tr> <td>Sales tax</td> <td>6.25%</td> </tr> </table>	Pension tax/yr	\$0 — exempt	Income tax rate	None	Property tax	High	Sales tax	6.25%	<p>86 / 100</p> <p>Cost of Living</p> <table border="0"> <tr> <td>COL index vs. national</td> <td>93 (avg=100)</td> </tr> <tr> <td>Avg home</td> <td>7% below avg</td> </tr> <tr> <td>Median rent</td> <td>\$325,000</td> </tr> <tr> <td></td> <td>\$1,370/mo</td> </tr> </table>	COL index vs. national	93 (avg=100)	Avg home	7% below avg	Median rent	\$325,000		\$1,370/mo	<p>97 / 100</p> <p>Veteran Benefits</p> <table border="0"> <tr> <td>VA facilities</td> <td>10 VAMC · 58 clinic</td> </tr> <tr> <td>Veterans</td> <td>1.5M</td> </tr> <tr> <td>Education</td> <td>3 programs</td> </tr> <tr> <td>Reg. perks</td> <td>5 benefits</td> </tr> </table>	VA facilities	10 VAMC · 58 clinic	Veterans	1.5M	Education	3 programs	Reg. perks	5 benefits
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FINANCIAL SUMMARY

Pension Tax Status	Exempt
Annual Pension Tax	\$0 (exempt)
State Income Tax Rate	None
Annual Income Tax (est.)	\$0
Property Tax Level	High
Sales Tax	6.25%

Cost of Living Index	93 (US avg = 100)
Average Home Price	\$325,000
Median Monthly Rent	\$1,370/mo
Tax Savings vs. CA	+\$312/yr
COL vs. CA	35% cheaper

STRENGTHS & CONSIDERATIONS

Advantages

- No state income tax
- Largest veteran population
- Strong military presence
- Lower cost of living

Considerations

- High property taxes
- Hot summers
- Limited public transportation

Monthly Income

Military Pension	\$3,500
VA Disability (tax-free)	\$1,793
Other Income	\$2,500
Federal income tax	-\$357
Net After Taxes	\$7,436

Est. Monthly Costs

Property Tax	-\$433
Sales Tax (est.)	-\$218
Home Insurance	-\$198
Auto Insurance	-\$145
Utilities	-\$165
Groceries	-\$1,210
Additional Expenses	-\$400
Total Est. Costs	-\$2,770

vs. Staying in CA

CA Net After Taxes	\$7,362
Difference	+\$75/mo

EST. DISCRETIONARY FUNDS
After all tracked income taxes & expenses

\$4,667/mo

vs. staying in CA: \$4,469/mo

+\$198/mo

Estimates based on state median data. State averages used where not overridden. Does not include healthcare or discretionary spending. Federal income tax applies equally to all states.

VA MEDICAL FACILITIES

VA Medical Centers (10)

- [Amarillo VA Medical Center — 6010 Amarillo Blvd W, Amarillo, TX 79106](#)
- [Big Spring VA Medical Center \(West Texas\) — 300 Veterans Blvd, Big Spring, TX 79720](#)
- [Dallas VA Medical Center — 4500 S Lancaster Rd, Dallas, TX 75216](#)
- [El Paso VA Medical Center — 5001 N Piedras St, El Paso, TX 79930](#)
- [Houston VA Medical Center \(Michael E. DeBakey\) — 2002 Holcombe Blvd, Houston, TX 77030](#)
- [Kerrville VA Medical Center — 3600 Memorial Blvd, Kerrville, TX 78028](#)
- [Marlin VA Medical Center — 1016 Ward St, Marlin, TX 76661](#)
- [San Antonio VA Medical Center \(Audie L. Murphy\) — 7400 Merton Minter Blvd, San Antonio, TX 78229](#)
- [Temple VA Medical Center \(Olin E. Teague\) — 1901 Veterans Memorial Dr, Temple, TX 76504](#)
- [Waco VA Medical Center — 4800 Memorial Dr, Waco, TX 76711](#)

VA Outpatient Clinics (58)

- [Abilene Community Based Outpatient Clinic — 3850 Ridgemont, Abilene, TX 79606](#)
- [Austin VA Clinic — 7901 Metropolis Dr, Austin, TX 78744](#)
- [Balcones Heights VA Outpatient Clinic — 4522 Fredericksburg Road, Suite A-10, San Antonio, TX 78201](#)
- [Beaumont VA Clinic — 3420 Veterans Circle, Beaumont, TX 77707](#)
- [Beeville Community Based Outpatient Clinic — 302 South Hillside Dr, Beeville, TX 78102](#)
- [Bridgeport VA Family Clinic — 806 Woodrow Wilson Ray Cir., Bridgeport, TX 76426](#)
- [Brownwood Community Based Outpatient Clinic — 2600 Memorial Park Drive, Brownwood, TX 76801](#)
- [Bryan/College Station Community Based Outpatient Clinic — 1651 Rock Prairie Road, Ste. 100, College Station, TX 77845](#)
- [Cedar Park Community Based Outpatient Clinic — 1401 Medical Pkwy Building C, Suites 200/400, Cedar Park, TX 78613](#)
- [Childress VA Clinic — 1001 Highway 83 North, Childress, TX 79201](#)
- [Conroe VA Outpatient Clinic — 800 Riverwood Ct Ste 100, Conroe, TX 77304](#)
- [Corpus Christi VA Clinic — 5283 Old Brownsville Rd, Corpus Christi, TX 78405](#)
- [Dalhart Community Based Outpatient Clinic — 325 Denver Ave, Dalhart, TX 79022](#)
- [Dallas VA Annex Clinic — 4243 S. Polk Street, Dallas, TX 75224](#)
- [Denton Community Based Outpatient Clinic — 2223 Colorado Blvd., Denton, TX 76205](#)
- [Eastside El Paso Community Based Outpatient Clinic — 2400 Trawood Drive, Suite 200, El Paso, TX 79936](#)
- [Fort Stockton VA Outreach Clinic — 2071 North Main, Fort Stockton, TX 79735](#)
- [Fort Worth VA Clinic — 2201 SE Loop 820, Fort Worth, TX 76119](#)
- [Frank M. Tejada VA Outpatient Clinic — 5788 Eckhert Road, San Antonio, TX 78240](#)
- [Galveston VA Outpatient Clinic — 3828 Avenue N, Galveston, TX 77550](#)
- [Granbury Community Based Outpatient Clinic — 601 Fall Creek Hwy., Granbury, TX 76049](#)
- [Greenville Community Based Outpatient Clinic — 4006 Wellington Rd., Suite 100, Greenville, TX 75401](#)
- [Harlingen VA Clinic — 2601 Veterans Dr, Harlingen, TX 78550](#)
- [Katy VA Outpatient Clinic — 750 Westgreen Blvd, Katy, TX 77450](#)
- [La Grange VA Outreach Clinic — 890 E Travis St, La Grange, TX 78945](#)
- [Lake Jackson VA Outreach Clinic — 208 Oak Drive South, Lake Jackson, TX 77566](#)
- [Laredo VA Clinic — 4702 Santa Ursula Ave, Laredo, TX 78041](#)
- [Longview Community Based Outpatient Clinic — 1005 N. Eastman Rd., Longview, TX 75601](#)
- [Lubbock VA Clinic — 6104 Ave Q, Lubbock, TX 79412](#)
- [Lufkin VA Clinic — 1301 Frank Ave, Lufkin, TX 75904](#)
- [McAllen VA Clinic — 2101 S Col Rowe Blvd, McAllen, TX 78501](#)
- [McAllen VA Outpatient Clinic \(Hackberry\) — 901 E. Hackberry Ave., McAllen, TX 78503](#)
- [Midland VA Clinic — 4500 N Garfield St, Midland, TX 79705](#)
- [NE Loop 410 VA Clinic — 2391 NE Loop 410 Ste 101, San Antonio, TX 78217](#)
- [New Braunfels Community Based Outpatient Clinic — 705 Landa Street, Suite C, New Braunfels, TX 78130](#)
- [North Central Federal Outpatient Clinic — 17440 Henderson Pass, San Antonio, TX 78232](#)
- [NW Loop 410 Community Based Outpatient Clinic — 4318 Woodcock Ste 120, San Antonio, TX 78228](#)
- [Odessa VA Community Based Outpatient Clinic — 8050 E. Hwy 191, Odessa, TX 79762](#)
- [Palestine VA Clinic — 2000 S Loop 256, Palestine, TX 75801](#)

- [Pecan Valley VA Clinic — 4243 E. Southcross, Ste 206, San Antonio, TX 78222](#)
- [Richmond VA Outpatient Clinic — 22001 Southwest Freeway, Suite 200, Richmond, TX 77469](#)
- [San Angelo VA Clinic — 2018 Pulliam, San Angelo, TX 76905](#)
- [San Antonio South Bexar VA Clinic — 4610 E Southcross Blvd Ste 100, San Antonio, TX 78222](#)
- [San Antonio SW Military Community Based Outpatient Clinic — 1714 SW Military Dr., San Antonio, TX 78221](#)
- [San Antonio Westover Hills VA Clinic — 9800 Village Dr, San Antonio, TX 78251](#)
- [Sequin Community Based Outpatient Clinic — 526 E. Court Street, Sequin, TX 78155](#)
- [Shavano Park VA Outpatient Clinic — 4350 Lockhill-Selma Road, Suite 200, San Antonio, TX 78249](#)
- [Sherman Community Based Outpatient Clinic — 3811 US 75 N, Sherman, TX 75090](#)
- [Stamford VA Clinic — 1601 N Columbia, Stamford, TX 79553](#)
- [Texarkana VA Clinic — 819 State Line Ave, Texarkana, TX 75501](#)
- [Texas City VA Outpatient Clinic — 9300 Emmett F. Lowry Expressway, Suite 206, Texas City, TX 77591](#)
- [Tomball VA Outpatient Clinic — 1200 W. Main Street, Tomball, TX 77375](#)
- [Tyler VA Clinic — 428 Centennial Pkwy, Tyler, TX 75703](#)
- [Tyler VA Primary Care Clinic — 3414 Golden Rd., Tyler, TX 75701](#)
- [Victoria VA Clinic — 3006 N Laurent St, Victoria, TX 77901](#)
- [Victoria VA Outpatient Clinic \(Laurent\) — 1908 North Laurent Street, Suite 150, Victoria, TX 77901](#)
- [Wichita Falls Community Based Outpatient Clinic — 1800 7th St, Wichita Falls, TX 76301](#)
- [Wichita Falls VA Clinic — 1400 Hamilton St, Wichita Falls, TX 76301](#)

MILITARY INSTALLATIONS (13)

- [Camp Mabry](#)
- [Fort Bliss](#)
- [Fort Sam Houston](#)
- [Joint Base San Antonio-Lackland](#)
- [Laughlin Air Force Base](#)
- [Naval Air Station Joint Reserve Base Fort Worth](#)
- [Sheppard Air Force Base](#)
- [Dyess Air Force Base](#)
- [Fort Cavazos \(formerly Fort Hood\)](#)
- [Goodfellow Air Force Base](#)
- [Joint Base San Antonio-Randolph](#)
- [Naval Air Station Corpus Christi](#)
- [Naval Station Ingleside](#)

SPACE-A TERMINALS

Nearby (bordering states)

- Little Rock AFB Passenger Terminal (AR) · (501) 987-3342

Retirees fly Space-A as Category VI (lowest priority). Valid DD Form 2765 required. OCONUS travel permitted.

MILITARY-SPECIFIC BENEFITS

- No state income tax — military retirement pay, SBP/SSBP/RCSBP/RSF-PP, VA disability compensation, DIC benefits, and all other income fully exempt
- 100% disabled veterans and surviving spouses: total property tax exemption on primary residence; also applies to surviving spouse of service-member killed in action
- School districts must offer homestead owners a \$100,000 exemption; 65+ or disabled: additional \$10,000+ school tax exemption with tax freeze option
- Veterans Land Board: low-interest land, home, and home improvement loans for Texas veterans
- Active duty pay fully exempt — no state income tax on any military pay
- Disabled veterans (10%–90%): up to \$12,000 exemption on assessed property value based on disability percentage; veterans 65+ receive additional exemptions
- Hazlewood Act: free tuition at state colleges for qualifying veterans and their dependents (up to 150 credit hours)

HOUSING MARKET

\$325,000

Avg Home Price

\$1,370/mo

Median Rent

+1.8% YoY

Price Trend

vs. US Median Rent (\$1,163/mo)

\$207 above US median

vs. US Median Home (\$313k)

\$12k above US median

Price Momentum

Steady growth

Source: Zillow Research & Census Bureau ACS 2023–2024

ECONOMY & JOBS

4.0%

Unemployment

+2.8% YoY

Job Growth

\$67,321

Median Household Income

vs. US Unemployment (3.7%)

0.3% higher

DoD Contractor Presence

High

Top Industries

Defense & Aerospace · Energy · Technology · Healthcare · Finance

Source: BLS 2024 & Census ACS 2023

CLIMATE CONDITIONS — NORTH TX (DALLAS)

Summer High (July avg) 97°F	Winter Low (Jan avg) 32°F	Humidity Moderate
Annual Rainfall 37"	Extreme Heat Days (>95°F/yr) 100 days	Extreme Cold Days (<20°F/yr) 10 days

Climate normals from NOAA (1991–2020). Regional data shown for North TX (Dallas).

NATURAL DISASTER RISK

Hurricane Moderate	Wildfire High	Flood Moderate
Tornado High	Earthquake Low	WinterStorm Low

Disaster risk based on FEMA National Risk Index and NIFC wildfire data.

VETERAN PERKS & BENEFITS

Property Tax Exemption (100% VA Disability) — Full Exemption

- Full property tax exemption on primary residence homestead for 100% P&T service-connected disabled veterans
- No income limit — entire property tax bill is eliminated regardless of home value
- Surviving spouses retain the exemption; also applies to donated homesteads (Tax Code §11.131)

Driver's License & Vehicle Registration

- Free "Veteran" designation on driver's license
- 100% service-connected disabled veterans: free vehicle registration and free driver's license
- Largest specialty plate program in the US; Purple Heart, MOH, and 100+ veteran designs
- Military retirees: 50% reduction on driver's license fee; "Texas Veteran" plate option
- Surviving spouses of 100% disabled veterans retain registration exemption

Military Medal & Honor Benefits

- Medal of Honor: free vehicle registration, free hunting & fishing license, free state parks, free college tuition
- Purple Heart: free specialty plate, free hunting & fishing license, state park fee waivers
- POW/MIA: no-cost POW/MIA plate, expedited benefits through TXDVS
- Silver Star & Bronze Star: specialty plates available; additional TXDVS benefits
- Combat veterans: Combat Veteran plate free of charge

Education Benefits — Retiree

- TX Hazlewood Act: up to 150 credit hours of tuition exemption at TX public colleges for veterans who were TX residents when they entered service
- No means-testing — available regardless of income, GI Bill status, or other financial aid received
- One of the most generous and flexible state veteran education programs in the nation

Education Benefits — Spouse & Dependents

- TX Hazlewood Legacy Act: veterans can transfer unused Hazlewood hours to a spouse or children
- Dependents must meet TX residency requirements and maintain satisfactory academic progress
- Texas Higher Education Coordinating Board (THECB) administers all Hazlewood Act claims