

Resource Guide for Veterans and Servicemembers



COMMONWEALTH OF MASSACHUSETTS
OFFICE OF ATTORNEY GENERAL
MAURA HEALEY

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MESSAGE FROM ATTORNEY GENERAL MAURA HEALEY

Dear Servicemembers, Veterans, Caregivers, and Families:

Thank you for the service and sacrifices that you have made for our country and the Commonwealth of Massachusetts. Whether you are on your first tour of duty, have recently separated or retired, or are considering continuing your service through Active Duty, Guard, or Reserves, I am committed to ensuring that you are made aware and have access to all the benefits and protections you or your loved ones have earned.

If you are a Veteran or are currently serving in the United States Military, including the National Guard or Reserves, there are laws designed to protect you against discrimination in employment, help you avoid credit or foreclosure problems, and maximize your healthcare, disability, and education benefits. This guide is designed to help inform you of your rights, and the benefits and protections available to you.

Veterans and their families continue to serve our country through their work in the community or in their new careers. Some Veterans have paid the ultimate price and some face physical and psychological challenges that extend well beyond their military service. Massachusetts has been providing assistance to its Veterans and their families for almost 300 years, and I am committed to advancing this important tradition.

It is an honor and a privilege to serve you and the Commonwealth.

Cordially,



Maura Healey
Massachusetts Attorney General

INTRODUCTION

This guide is a combination of information compiled from the Department of Veteran Services, Secretary of State, the Attorney General's office and state and federal resources. This is one central location where you can find information about resources available to Veterans, military service members, and their families. Information is also available for resources specific to members of the National Guard and Reserves.

There are thousands of private and public resources available to military service members and Veterans in Massachusetts. This guide contains some of the most frequently accessed benefits and services. It is not an exhaustive list of all the resources or legal protections available. The Office of Attorney General Maura Healey provides the following resources to help Veterans, Guardsmen and women, Reservists, and family members to access important information. The following links and contact information are provided solely as a resource and their inclusion here does not constitute an endorsement by the Attorney General's Office of their services. The Attorney General's Office strives to meet the needs of all Massachusetts military service members and Veterans and address their unique needs through thoughtful and meaningful community engagement as well as answering calls made to any of the regional, field or main offices. If you have questions regarding the content of this guide please contact the Attorney General's Office at (617) 727-8400 or visit our website at www.mass.gov/ago/Veterans.

Disclaimer

Some of the information in this guide concerns specific laws and regulations. This information is provided as a general educational resource and is not meant to be legal advice of any kind. The information provided here may or may not apply to each individual's circumstances. In addition, this guide is current through November 2016. As rules and regulations change, portions may become obsolete.

GENERAL INFORMATION FOR VETERANS, SERVICEMEMBERS, AND ELIGIBLE DEPENDENTS

U.S. DEPARTMENT OF VETERAN AFFAIRS

The federal agency established to assist Veterans is split into two functions: The Veterans Health Administration and The Veterans Benefit Administration. The Health Administration is the nation's largest integrated health care system, with more than 1,700 hospitals, clinics, community living centers, domiciliaries, readjustment counseling centers, and other facilities. The Benefits Administration provides Veterans with additional life tools to assist in furthering education, obtaining home loans, or securing life insurance.

<http://www.va.gov/>

MASSACHUSETTS DEPARTMENT OF VETERAN SERVICES

The mission of the Department of Veterans' Services (DVS) is to be the chief advocate for the nearly half-million Veterans of the Commonwealth and their families. DVS establishes policy, proposes legislation, ensures that adequate funding for Veterans' programs is included in the Governor's budget, and represents the interests of Veterans in matters coming before the General Court. In addition, DVS represents all state agencies and individual Veterans before the federal Department of Veterans Affairs in securing federal compensation and other benefits that might be available.

<http://www.mass.gov/Veterans>

VETERAN SERVICE OFFICER

Veteran Service Officers (VSOs) help Veterans navigate the many federal, state, and local resources and benefits available to them. Whether it's a specific question or the need to identify programs and benefits for which a Veteran may be eligible, Veteran Service Officers stand by to help. They are liaisons for all Veteran issues.

VSOs are trained and accredited by the US Department of Veterans Affairs to provide assistance to Veterans, their dependents, and survivors. This includes not only applying for federal and state benefits but also providing resources related to the following:

- Compensation and Pension
- Health Care
- Education & Training
- Employment
- Burial & Survivor Benefits
- Housing
- Transportation
- Military Records

OFFICE OF THE GOVERNOR

GOVERNOR’S ADVISORY COUNCIL ON VETERANS’ SERVICES

Executive Order No. 483

The Governor’s Advisory Council on Veterans’ Services was established in April 2007. The Council advises the Governor and the Secretaries of Health and Human Services and Veterans’ Services on issues relating to Veterans of the Commonwealth. The Council reviews and assesses state and federal statutes and programs that relate to Veterans, and the delivery of services to Veterans, including healthcare, education, housing, outreach, training, and retraining. The Council serves as an educational resource for citizens and elected and appointed officials on Veterans’ issues. The Lieutenant Governor serves as the chair of the Council.

OFFICE OF THE ATTORNEY GENERAL

The Attorney General’s Office serves as the chief law enforcement officer of the Commonwealth and enforces state and federal laws protecting the rights of Veterans and Servicemembers. In her role as a consumer advocate, the Attorney General supports the unique needs of Veterans through advocacy, policy, community outreach, and programming.

MASSVETSADVISOR

MassVetsAdvisor was created by the Commonwealth of Massachusetts and is collaboration between the Massachusetts Broadband Institute, the Massachusetts Department of Veterans’ Services, the Red Sox Foundation and the Massachusetts General Hospital Home Base Program. The website is a guide for anyone searching for benefits and programs for Veterans and their family members. The data is comprehensive and provides search results from Massachusetts and Federal resources, listing the benefits and services the Veteran is qualified for, and, where available, an “action plan” to apply for the benefit. Users may print, email, save, or forward the action plan to his or her Veterans Services Officer.

www.massvetsadvisor.org

I. FINANCIAL GUIDANCE, PROTECTIONS, & ASSISTANCE

VETERANS AFFAIRS PENSION BENEFITS

Veterans with low incomes who are permanently and totally disabled, or are age 65 and older, may be eligible for monetary support if they have 90 days or more of active military service, at least one day of which was during a period of war. If the active duty occurred after September 7, 1980, you must have served at least 24 months or the full period that you were called up (with some exceptions). The Veteran's discharge must have been under conditions other than dishonorable and the disability must be for reasons other than the Veteran's own willful misconduct.

Pension benefit payments are made to bring the Veteran's total income, including other retirement or Social Security income, to a level set by Congress.

You can apply for U.S. Department of Veterans Affairs (VA) pension benefits online through the VA's [Veterans Online Application](#), by submitting an application by mail to the nearest VA Regional Office, or by contacting the [Massachusetts Department of Veterans' Services](#) (DVS) for assistance. The VA also publishes a guide to [Federal Benefits for Veterans and Dependents](#) which lists the many types of VA benefits available.

AID AND ATTENDANCE PENSION BENEFITS

If you qualify for a VA pension and you have a disability that meets certain criteria, you may also be eligible to receive an Aid and Attendance (A&A) or Housebound benefit. For more information on applying for A&A or Housebound benefits contact your local VA Regional Office or visit http://www.benefits.va.gov/pension/aid_attendance_housebound.asp.

BONUSES

Veterans who were living in Massachusetts immediately prior to entering the armed forces may be eligible for a one-time, tax-free, bonus from the Commonwealth. If the Veteran is deceased, his or her family may be eligible for this bonus. Veterans who are unable to complete the required period of service because of injury or illness caused or aggravated during their service are generally still eligible.

Applications for Veteran bonuses are available from the Office of the State Treasurer.

Office of the Treasurer
One Ashburton Place, 12th Floor
Boston, MA 02108
Phone: (617) 367-9333, ext. 859
Fax: (617) 227-1622
<http://www.mass.gov/treasury/Veterans/>

WELCOME HOME BONUS

Under Chapter 130 of the Acts of 2005 and Chapter 132 of the Acts of 2009, the [Welcome Home Bonus](#) is available to Veterans who lived in Massachusetts for six months immediately prior to entering the armed forces, engaged in active service on or after September 11, 2001, and were honorably discharged.

- Veterans with active service in Iraq or Afghanistan are eligible for \$1,000 bonus.
- Veterans with six months active service within the U.S. or in foreign countries other than Iraq and Afghanistan are eligible for \$500 bonus.
- Veterans with additional tours of duty may be eligible for additional payments of \$250 or \$500.

Note: Active service does not include active duty for training in the Army or Air National Guard, or active duty for training as a Reservist in the armed forces of the United States.

PERSIAN GULF BONUS

Under Chapter 153 of the Acts of 1992 Chapter 132 of the Acts of 2009, the [Persian Gulf Bonus](#) is available to Veterans who lived in Massachusetts for six months immediately prior to entering military service, served 30 days or more during the period of August 2, 1990, to April 10, 1991, and were honorably discharged.

- Veterans who performed active service in the Persian Gulf area are eligible for a \$300 bonus.
- Veterans who performed active service in the Persian Gulf area (war zone or contiguous waters) and who received the Southwest Asia Service Medal are eligible for a \$500 bonus.

VIETNAM BONUS

Under Chapter 646 of the Acts of 1968, as amended by Chapter 112 of the Acts of 2010, the [Vietnam Bonus](#) is available to Veterans who lived in Massachusetts for six months immediately prior to entering the armed forces, with six months active service beginning between July 1, 1958, and May 17, 1975, and an honorable discharge.

- Veterans with service in Vietnam are eligible for a \$300 bonus.
- Veterans who served elsewhere during those dates are eligible for a \$200 bonus.

KOREA BONUS

Under Chapter 440 of the Acts of 1953, the [Korea Bonus](#) is available to Veterans who lived in Massachusetts for six months immediately prior to entering the armed forces, with active service beginning between June 25, 1950, and January 31, 1955, and an honorable discharge.

- Veterans with 90 days of state side service are eligible for a \$100 bonus.
- Veterans with six months or more of state side service are eligible for a \$200 bonus.
- Veterans with one or more days of service outside the U.S. are eligible for a \$300 bonus.

WORLD WAR II BONUS

Under Chapter 731 of the Acts of 1945, the [WWII Bonus](#) is available to Veterans who were domiciled in Massachusetts for six months immediately prior to entry into the Armed Forces between September 16, 1940 and July 25, 1947, who were discharged under honorable conditions

- One day to 6 months active service: \$100
- 6 months stateside service: \$200
- Foreign Service & Merchant Marines: \$300

VETERANS' TAX BENEFITS

TAX DEFERMENT

Servicemembers are permitted to defer (delay) payment of state and federal income taxes due before or during military service if the Servicemember's ability to pay those taxes is materially impacted by his or her service. The deferment may last up to 180 days from the date the Servicemember leaves a designated Combat Zone. No interest or penalty may be added to the amount due for failure to pay during the period of deferment.

Servicemembers must notify the Massachusetts Department of Revenue or the Internal Revenue service to request a deferment. For more information about Massachusetts taxes consult the Department of Revenue's website for [Military Personnel](#). For more information about federal taxes consult the IRS's [Tax Information for Members of the Military](#).

PROPERTY TAX EXEMPTIONS

There are several types of property taxes exemptions available to Veterans in Massachusetts. A tax exemption is a waiver of the obligation to pay some or all property taxes.

To qualify, Veterans (and spouses where applicable) must be legal Massachusetts residents and must be occupying his or her Massachusetts domicile on July 1 in the year of application. Further, Veterans must have lived in Massachusetts for at least six months before entering the service or have lived in Massachusetts for at least five consecutive years immediately prior to filing.

For purposes of this section, a Veteran is an individual who served on active duty in the Armed Forces of the United States for certain time periods during peace or wartime eras and was discharged from military service. Their last discharge or release must have been under other than dishonorable conditions.

M.G.L. ch. 59, § 5, clause 22, makes a property tax exemption available to Veterans in the following categories:

- Veterans who have a disability rating of 10 percent or more.
- Veterans who served in the United States military or naval service during the Spanish War, the Philippine Insurrection, or the Chinese Relief Expedition.
- Veterans who were awarded the Purple Heart.
- Spouses and surviving spouses (until he or she remarries) of Veterans are entitled to this exemption under this clause and clauses 22A, 22B, 22C, and 22E, only if their spouse was entitled at the time of his or her death, or if their spouse lost his or her life while serving in the war.
- Parents of those Veterans who gave their lives in wartime service.
- Surviving spouses of Veterans who served in the United States armed forces between April 6, 1917, and November 11, 1918, or who were awarded the World War I Victory Medal. Surviving spouses must have remained unmarried.

M.G.L. ch. 59, § 5, clause 22A, makes a property tax exemption available to Veterans who have the following service-related injuries: the loss of or the permanent loss of the use of a foot at or above the ankle, a hand at or above the wrist, or the sight of an eye. Also eligible are Veterans who were awarded the Medal of Honor, the Distinguished Service Cross, the Navy Cross, or the Air Force Cross. The exemption is also available to the Veteran's surviving spouse who owns and occupies the property.

M.G.L. ch. 59, § 5, clause 22B, makes a property tax exemption available to Veterans who have certain service-related injuries: the loss of or the permanent loss of the use of both hands at or above the wrist, both feet at or above the ankle, or the sight of both eyes. The exemption is also available to the Veteran's surviving spouse who owns and occupies the property.

M.G.L. ch. 59, § 5, clause 22C, makes a property tax exemption available to Veterans who are permanently and totally disabled as a result of a service-related injury. Veterans must also have received assistance from the U.S. Department of Veterans Affairs in acquiring "special adapted housing." The exemption is also available to the Veteran's surviving spouse who owns and occupies the property.

M.G.L. ch. 59, § 5, clause 22D, makes a property tax exemption available for the full amount of the taxable valuation of real property of the surviving spouses of soldiers and sailors, members of the National Guard and Veterans who: (i) during active duty service, suffered an injury or illness documented by the United States Department of Veterans Affairs or a branch of the armed forces which was a proximate cause of their death; or (ii) are missing in action with a presumptive finding of death as a result of active duty service as members of the armed forces of the United States; provided, however, that the real estate shall be occupied by the surviving spouse as the surviving spouse's domicile; and provided further, that the surviving spouse shall have been domiciled in the Commonwealth for the 5 consecutive years immediately before the date of filing for an exemption pursuant to this clause or the soldier or sailor, member of the National Guard or Veteran was domiciled in the Commonwealth for at least 6 months before entering service.

A surviving spouse eligible for an exemption pursuant to this clause shall be eligible regardless of when the soldier, sailor, member of the National Guard or Veteran died or became missing in action with a presumptive finding of death; provided, however, that the exemption shall only apply to tax years beginning on or after January 1, 2017. Such exemption shall be available until such time as the surviving spouse dies or remarries.

No real estate shall be exempt under this clause if it was conveyed to the surviving spouse to evade taxation

M.G.L. ch. 59, § 5, clause 22E, makes a property tax exemption available to Veterans who are incapable of working and who have a U.S. Department of Veterans Affairs disability rating of 100 percent. This exemption is also available for surviving spouses of qualified Veterans.

M.G.L. ch. 59, § 5, clause 22F, makes a total property tax exemption available to paraplegic Veterans, or Veterans who have a disability rating of 100 per cent for service-connected blindness, or to their surviving spouses who own and occupy the domicile.

Contact your community's assessor's office to apply. You must reapply for the exemption each year.

For property tax exemptions for disabled Veterans and ex- prisoners-of-war, contact your local assessor’s office or the [Department of Revenue Division of Local Services](#):

Department of Revenue
Division of Local Services
100 Cambridge Street, 6th Floor
Boston, MA 02114
Phone: (617) 626-2300
Fax: (617) 626-2330
www.mass.gov/dor

Mailing Address:
P.O. Box 9569
Boston, MA 02114-0560

TAX COLLECTION

M.G.L. ch. 60 § 3F as amended by chapter 141 of the acts of 2016

Any city or town may create a Municipal Veterans Assistance Fund. The fund will provide support for Veterans and their dependents who need immediate assistance with obtaining food, transportation, or covering heat and oil expenses. Any municipality that creates the fund, can designate a place on municipal property tax bills or motor vehicle excise tax bills for citizens to voluntarily contribute.

TAX ASSIGNMENT

Chapter 141 of the acts of 2016

From time to time, local municipalities may arrange for and assign or transfer to a purchaser the municipality’s rights to receive payments owed by a taxpayer. The municipality cannot do so if prior to the transfer they are made aware that the taxpayer is a Veteran.

TAX CREDIT FOR EMPLOYERS THAT HIRE VETERANS

If you are a “for-profit” employer in Massachusetts, you may be eligible for a federal tax credit through the Work Opportunity Tax Credit (WOTC) program if you hire a qualifying Veteran or other individual in a targeted group listed below. Individuals must be identified as members of one of these targeted groups before a job offer is made.

The WOTC program has two purposes: to help individuals who qualify as members of a target group to get a job; and to help employers who hire qualified individuals by giving them a credit on their federal taxes. Target groups include:

- A Veteran who is a member of a family that is receiving or has recently received food stamps for at least 3 months within the previous 15 months and certain qualified disabled Veterans. A disabled Veteran entitled to compensation for a service-connected disability, who has been:
 - Hired within 1 year of discharge or release from active duty, OR
 - Unemployed for at least 6 months in the year ending on the hiring date

- A Veteran who has been unemployed for:
 - At least 4 weeks in the year ending on the hiring date; OR
 - At least 6 months in the year ending on the hiring date.
- A vocational rehabilitation referral who completed or is completing rehabilitative services from the Commonwealth of Massachusetts, an Employment Network, or the U.S. Department of Veterans Services.

The person hired must be employed for at least 120 hours.

Please note that to have Veteran's status to be eligible for WOTC, an individual must:

- Have served on active duty (not including training) in the U.S. Armed Forces for more than 180 days, OR have been discharged or released from active duty for a service-connected disability; AND
- Not have a period of active duty (not including training) of more than 90 days that ended during the 60-day period ending on the hiring date.

APPLICATION PROCESS

The first step is pre-screening to determine eligibility. The jobseeker or the employer must complete the following forms:

- Individual Characteristics Form Work Opportunity and Welfare-to-Work Tax Credit ETA, [Form 9061](#)
- Certification Welfare Opportunity and Welfare-to-Work Tax Credits, [Form 9062](#)
- Pre-Screening Notice and Certification Request for Welfare Opportunity and Welfare-to-Work Credits, [Form 8850](#).

[Instructions for completing Form 8850](#) are provided. The employer and the jobseeker must sign the Form 8850 stating that the jobseeker is a member of a target group. The employer then sends the forms to the Division of Career Services postmarked no later than the 28th day after the jobseeker begins work.

Contact the [Massachusetts Department of Veterans Services](#) for more information. Mail the Form 8850 with the ETA 9061 or 9062 attached to:

Department of Labor and Workforce Development

Work Opportunity Tax Credit Unit

Division of Career Services

19 Staniford Street

Boston, MA 02114

Phone: (617) 626-5353

www.mass.gov/lwd

<http://www.mass.gov/lwd/employment-services/specialized-job-seeker-services/Veterans-programs-and-services/>

ANNUITIES

Under M.G.L. ch. 115, and Chapter 130 of Acts of 2005, the Commonwealth and the Massachusetts Department of Veterans' Services provide annuities to certain disabled Veterans or families of deceased Servicemembers. The annuity is a periodic payment of \$2,000 per year made to eligible Veterans or family members, with one half paid on April 1 and the other half paid on February 1. One-hundred percent service-connected disabled Veterans, and the surviving parents (Gold Star Parents) and un-remarried spouses (Gold Star Wives or Husbands) of some deceased Veterans who died in the line of duty during wartime are eligible to apply.

ANNUITIES FOR DISABLED VETERANS

Veterans who meet the following requirements are eligible for an annuity:

- The Veteran is a resident of Massachusetts;
- The Veteran meets the service time requirements explained by M.G.L. ch. 115, §§ 6A, 6B and 6C;
- Has received any discharge but a dishonorable discharge; and
- The Veteran meets the requirements for blindness, paraplegia, double amputation, or other disability explained by M.G.L. ch. 115, § 6B, or is otherwise 100 percent disabled as certified by the VA.

ANNUITIES FOR SURVIVING PARENTS OR SPOUSES

An annuity is available to a parent or an un-remarried spouse of a deceased Servicemember. The parent or un-remarried spouse must meet be a resident of Massachusetts. The deceased Servicemember must have met the requirements:

- The Servicemember was a resident of Massachusetts;
- The Servicemember received a discharge from military service under other than dishonorable conditions;
- The Servicemember's death occurred as a result of an injury or disease contracted during active service in time of war or insurrection or combat as set forth in 108 CMR 3.02. Wartime also includes receipt of Civil War, Indian Campaign, Spanish Campaign, or Spanish War Service Medal or the following campaign badges: First Nicaraguan, Haitian, Dominican, Yangtze River, Second Yangtze River, Second Nicaraguan, Vera Cruz, Mexican Service; provided, that in any case the service of such person was credited to Massachusetts, or such person has resided in the Commonwealth for one day.

To receive the annuity, the applicant must [complete an application](#) and must submit copies of their discharge (DD Form 214), a recent Veterans Administration (VA) award letter, and a W-9 form. Family members are required to submit documentation of their relationship to the deceased Veteran such as a marriage license or birth certificate. An optional Direct Deposit Authorization may also be submitted.

An application may be obtained by regular mail by calling the Veterans' agent at the local city/town hall, or from the Department of Veterans' Services:

Department of Veterans' Services
600 Washington Street, Suite 1100
Boston, MA 02111
Phone: (617) 210-5480
Fax: (617) 727-5903
Email: mdvs@vet.state.ma.us
www.mass.gov/Veterans

An applicant denied an annuity may appeal to the DVS Annuity Appeal Board within 30 days of receipt of the denial notification letter.

MASSACHUSETTS FINANCIAL ASSISTANCE

MASSACHUSETTS CHAPTER 115 BENEFITS

Under M.G.L. ch. 115, the Commonwealth provides a needs-based means tested program of financial assistance for indigent Massachusetts Veterans and their dependents, including assistance for food, shelter, clothing fuel and medical care. These benefits are available for dependents of deceased Veterans as well.

Chapter 115 requires every city and town to maintain a Department of Veterans' Services through which the municipality makes available to its residents the part-time or full-time services of either an exclusive or district Veterans' Service Officer (VSO). It is the job of the VSO to provide the Veterans (living and deceased) and their dependents access to every federal, state, and local benefit and service to which they are entitled; including assisting in their funerals and honoring them on Memorial Day and Veterans' Day.

The following dependents of Veterans may qualify for Chapter 115 benefits:

- Spouse of the Veteran.
- Widow or widower of the Veteran.
- Dependent parent of the Veteran.
- Any person who acted as a parent to the Veteran for five years immediately preceding the commencement of the Veteran's wartime service.
- Child of the Veteran until his or her 19th birthday.
- Child of the Veteran between 19 years and 23 years of age while the child is attending high school, an institution of higher learning or some other accredited educational institution provided that the applicant is in receipt of benefits under the provisions of M.G.L. ch. 115.
- Child of the Veteran 19 years of age or older who is mentally or physically unable to support himself or herself and was affected by the disability prior to his or her 18th birthday.
- Legally adopted children of the Veteran.

Note: Veterans and their dependents may be required to apply for federal benefits for which they are eligible before being eligible for state benefits under Chapter 115.

HOW TO APPLY

For applications, contact the local Veterans' Service Officer (VSO) in the city or town where the Veteran lives. To find a VSO:

- Call the local City or Town Hall and ask for Veterans' Services;
- Call the Massachusetts Department of Veterans' Services, 617-210-5480, and ask for the VSO name and contact information;
- Visit the DVS website at www.mass.gov/Veterans to search by municipality.

MILITARY FAMILY RELIEF FUND

The Military Family Relief Fund was established by Chapter 130 of the Acts of 2005 which created a check box on the Massachusetts income tax return to allow taxpayers to make donations to families of National Guard and Reserve Servicemembers who are deployed. The fund was created to give assistance to families who are suffering a financial hardship as a result of military deployment. All members of the Massachusetts National Guard and Massachusetts residents serving in the U.S. Armed Forces Reserve components who have deployed for at least 30 consecutive days are eligible to apply for a need-based grant up to \$1,000. In order to qualify, the financial hardship must be a direct result of activation or extended deployment. Applications can be completed by the deployed soldier or the soldier's spouse. For more information contact:

Military Friends Foundation
14 Beacon Street, Suite 706
Boston, MA 02108
1-84-HELP-VETS (1-844-357-8387)
www.militaryfriends.org

CAP ON INTEREST FOR OTHER DEBT

If a Servicemember's military obligation has affected his or her ability to pay off debts such as credit cards, loans, mortgages, or student loans, the Servicemember can have his or her interest rate capped at 6 percent. The interest rate reduction only applies while the Servicemember is on active duty, and any interest above six percent that would have been charged during that time is forgiven. The original interest rate will apply once the Servicemember is no longer on active duty. To be eligible for this relief, the debt must exist before the Servicemember's activation date.

To request this temporary interest rate reduction, the Servicemember must submit a written request to the creditor or lender with a copy of his or her military orders. This can be submitted upon receipt of orders and is suggested to be submitted no later than 180 days of the Servicemember's termination from active duty.

CONSUMER PROTECTION

CONSUMER FINANCIAL PROTECTION BUREAU: OFFICE OF SERVICEMEMBER AFFAIRS

The Consumer Financial Protection Bureau (CFPB) offers financial information specific to the needs of Servicemembers, Veterans, and their families. The CFPB monitors complaints submitted by consumers and coordinates with other Federal and state agencies on military consumer protection issues. Visit the CFPB's website at www.consumerfinance.gov/Servicemembers.

FEDERAL TRADE COMMISSION

FINANCIAL SCAMS

The Federal Trade Commission (FTC) collects complaints of financial scams and submits those complaints to law enforcement. Although the FTC does not assist in resolving individual disputes, the complaints are used to spot patterns and to warn others in the military community. If you would like to report a financial scam or learn more about protecting yourself from scams, visit the military families consumer information section of the FTC at <https://www.consumer.ftc.gov> or <https://www.military.consumer.gov/>.

IDENTITY THEFT

The FTC also offers important information on how to avoid and report identity theft at <https://www.identitytheft.gov>.

ACTIVE DUTY ALERT ON CREDIT REPORT

Protecting your credit can be important for your financial future, and problems on your credit report can affect your military career, including your eligibility for security clearance. Before deploying, consider placing an "active duty alert" on your credit report. This alert helps minimize the risk of identity theft while you are away. The alert requires creditors to verify your identity before issuing credit. To place the alert on your credit report, contact the fraud number at any one of the three consumer reporting agencies. The agency you contact is required to contact the other two.

Equifax: 1-800-525-6285 Experian: 1-888-EXPERIAN (397-3742)

TransUnion: 1-800-680-7289

The alert expires after one year, unless you remove it sooner. For more information on active duty alerts, visit <https://www.consumer.ftc.gov/articles/0273-active-duty-alerts>. All US citizens can get a free copy of their credit report each year from each of the three credit reporting bureaus at www.annualcreditreport.com. Our office recommends requesting your credit report from each of the bureaus separately at four month intervals so that you can report and contest inaccuracies quickly.

POWER OF ATTORNEY

A power of attorney document allows an individual that you select (your “attorney-in-fact” or “agent”) to act on your behalf in financial matters. It is common for a deploying Servicemember to sign a power of attorney document, giving power to a family member or friend. The power of attorney document is also a common estate planning tool that Veterans may use.

When a person acts as your attorney-in-fact, that person can transact financial business as though he or she is you. For instance, your attorney-in-fact might purchase an automobile or house in your name or might also withdraw funds from your bank accounts. The decisions your attorney-in-fact may make on your behalf can affect your financial future, including your eligibility for employment, housing, and credit. It can also affect your military career, including your eligibility for security clearance. . It is important that you choose someone you trust when designated a power of attorney

LIMITING A POWER OF ATTORNEY

There are some important factors to consider before making someone your attorney-in-fact, such as how trustworthy and responsible the person is. Even if you trust the person completely, you can take steps to limit the power you give to your attorney-in-fact. There are many ways to limit a power of attorney document, and you should discuss the document thoroughly with a lawyer. Do not sign the document until you understand everything in it.

REVOKING A POWER OF ATTORNEY

When you no longer need the power of attorney, for example, after returning from deployment, you can revoke it. To revoke a power of attorney, notify your attorney-in-fact in writing that the power has been revoked, and request that your attorney-in-fact return any copies of the power of attorney document to you. You should also send written notification to any business or person that may have received a copy of the document, telling them that you have revoked the power of attorney.

CHARITABLE GIVING

While many charities are trustworthy, you should always thoroughly investigate a charity before making a donation. A few organizations have been reported to exploit Servicemembers’ or Veterans’ affinity for their service, including by using solicitors in military uniforms, in the organizations’ attempts to get money that may not actually be used to help Servicemembers or Veterans. To find out more about a charity, research it at the following websites:

- www.charities.ago.state.ma.us
- www.guidestar.org
- www.charitynavigator.org
- www.give.org

For more information, see the Attorney General’s publication on “Tips for Giving Generously and Wisely to Veterans and Public Safety Groups”: <http://www.mass.gov/ago/docs/nonprofit/giving-to-Veterans-groups.pdf>.

II. HOUSING RESOURCES

STATE-AIDED PUBLIC HOUSING

Preference in Tenant Selection

M.G.L. ch. 200, Acts of 1948; M.G.L. ch. 121B, §1 and § 32; 760 CMR 5.09(2)(a)(1)-(3); Chapter 141 of the Acts of 2016

Veterans (see Definitions section) applying for state-aided public housing through a local housing authority, who are to be displaced by any low-rent housing project or by a public slum clearance or urban renewal project or who were displaced within three years prior to applying for low-rent housing, when equally in need and eligible for occupancy as other applicants, shall be given preference in tenant selection in the following order:

1. Families of disabled Veterans whose disability has been determined by the U.S. Department of Veterans Affairs to be service-connected.
2. Families of deceased Veterans whose death has been determined by the U.S. Department of Veterans Affairs to be service-connected.
3. Families of all other Veterans.
4. The word “Veteran” shall also include the spouse, surviving spouse, dependent parent or child of a Veteran, and the guardian of a child of a Veteran.

In communities where low-income family housing does not exist, preference in admission shall be given to Veterans for all scattered site housing units acquired by a local housing authority.

In determining the net income for the purpose of computing the rent of a totally unemployable disabled Veteran, a housing authority shall exclude amounts of disability compensation paid by the United States government for disability occurring in connection with military service in excess of \$1800.

GROSS INCOME CALCULATION

760 CMR 6.05(3) and M.G.L. ch. 121B, § 32

The following are not considered part of the Veteran's gross income:

- Any amounts received by the Veteran for use in paying tuition, fees, or the cost of books
- Funds received to cover the cost of medical care or compensation for personal injury
- Value of food stamps
- Wages earned by a full time student.

Housing authorities are authorized to exclude disability compensation paid by the U.S. Department of Veterans Affairs to totally unemployable disabled Veterans in excess of \$1,800. However, it is at the discretion of the individual housing authority to allow such exclusion.

CONTINUED OCCUPANCY

M.G.L. ch. 121B, § 32

State-aided low-rent housing projects cannot deny continued occupancy to Veterans, widows or widowers of Veterans, or a Gold Star Mother who has lived there for the last eight consecutive years, provided that the unit is two bedrooms or less and the rent is not more than three months in arrears.

EVICTION AND FORECLOSURE ISSUES

THE SERVICEMEMBERS CIVIL RELIEF ACT

The Servicemembers' Civil Relief Act (SCRA) offers Servicemembers and their families special protections and benefits from evictions and foreclosures.

The SCRA covers all active duty Servicemembers, Reservists, and the members of the National Guard while on active duty. The protection begins on the date of entering active duty and generally ends 30 to 90 days after the date when the Servicemember is discharged from active duty.

If you are on active duty and have questions about the SCRA or the protections it offers, contact your unit judge advocate or installation legal assistance officer.

If you are the family member or dependents of an active duty Servicemember and you have questions, or think you may be entitled to the protections and benefits of the SCRA, contact or visit your local military legal assistance office. To find your legal assistance office, visit <http://legalassistance.law.af.mil/content/locator.php>, and enter your zip code. The official SCRA website is <https://scra.dmdc.osd.mil>.

Servicemembers who are unable to pay their mortgages should contact their lender to see if they offer other repayment options for military personnel. There are also a variety of general resources for homeowners who are unable to make their mortgage payments available on the [U.S. Department of Housing and Urban Development website](#).

FORECLOSURES

Where the SCRA is applicable, mortgage lenders may not foreclose upon, or seize property for a failure to pay a mortgage debt while a Servicemember is on active duty or within 90 days after the period of military service unless they have the approval of a court. To obtain permission from the court to foreclose, the lender would have to show that the Servicemember's ability to repay the debt was not affected by his or her military service.

To learn more about the Justice Department's enforcement of laws protecting Servicemembers, visit www.Servicemembers.gov. If you believe your rights under the SCRA have been violated, contact your nearest Armed Forces Legal Assistance Office (AFLA). <http://legalassistance.law.af.mil/content/locator.php>.

PROTECTION FROM EVICTION

In most cases, a landlord cannot evict a Servicemember or his or her dependents from their residence while the Servicemember is on active duty, unless the landlord applies for a special court order. To be eligible for this protection, your monthly rent must be \$3,329.84 or less (Note: this amount is updated annually to adjust for inflation and is current through 2015.) If your landlord applies for a court order to evict you or your family during your military service, the court can postpone the eviction for 90 days or however long the court determines is just. If you believe your rights under the SCRA have been violated, contact your nearest Armed Forces Legal Assistance Office (AFLA).

- Air Force Legal Assistance Directory: <https://aflegalassistance.law.af.mil>
- Army: <http://myarmybenefits.us.army.mil>
- Navy/Marine Corps: http://www.jag.navy.mil/legal_services.htm
- Coast Guard: http://www.uscg.mil/legal/la/Legal_Assistance_Find_Lawyer.asp

TERMINATION OF RESIDENTIAL, BUSINESS AND OTHER LEASES

A Servicemember who signed a lease for residential, professional, business, agricultural, or similar purposes is entitled to terminate that lease if he or she enters active military service after signing the lease. A Servicemember who signed a lease after entering active military service can terminate that lease if he or she receives orders for a permanent change of station or to deploy with a military unit for at least 90 days. To terminate a lease, the Servicemember must provide the landlord or other lessor with at least 30 days written notice of the termination and a copy of the Servicemember's military orders.

HOMELESSNESS

The Massachusetts Department of Veterans' Services contracts with several nonprofit organizations in order to provide housing for eligible homeless Veterans. Housing services include Emergency Homeless Shelters, group residences, and Single Room Occupancy (SRO) quarters. Housing services are provided for male and female Veterans. All residences maintain a sober, drug-free environment. For more information, visit the [Services](#) and [List of Providers](#) pages of the Department of Veterans' Services website, www.mass.gov/Veterans. A list of Massachusetts homeless shelters for Veterans is provided in Appendix C.

The VA maintains a 24/7 national call center and online chat service for Veterans and their families who are homeless or at-risk of becoming homeless. To learn more about VA homeless programs and mental health services in your area, call or chat online with a trained VA counselor: 1-877-4AID-VET (1-877-424-3838) or <http://www.va.gov/HOMELESS/index.asp>.

HOMES FOR THE BRAVE INITIATIVE

The Homes for the Brave Initiative is a commitment by mayors and state leaders to end homelessness amongst Veterans. Along with the Veterans Affairs, the initiative includes a conglomerate of government and private entities that work together to provide housing and job opportunities for homeless Veterans. The initiative has successfully housed 678 Veterans between August 2013 and June 2015. For more information see <http://homesforthebrave.boston.gov/>.

SOLDIERS' HOMES

Massachusetts Soldiers' Homes provide a variety of services to Veterans such as acute hospital care, domiciliary care, long-term care, physical and occupational therapy, laboratory and radiology services, an outpatient department, and a social services department. There are two state Soldiers' Homes, one in Chelsea, the other in Holyoke. For information on eligibility and admission, contact either:

Chelsea Soldiers' Home
91 Crest Avenue
Chelsea, MA 02150
617-884-5660

Holyoke Soldiers' Home
Admissions Office
110 Cherry Street
Holyoke, MA 01041
413-552-4764

TENANCY PRESERVATION PROGRAM

Through the Tenancy Preservation Program (TPP), MassHousing works to prevent homelessness among people with disabilities. TPP acts as a neutral party between landlord and tenant, and provides clinical consultation services to the Housing Court.

For more information, call 617-854-1000 or www.masshousing.com.

VA SUPPORTED HOUSING PROGRAM

The VA Supported Housing (VASH) Program is a joint project of the Department of Veterans Affairs and the Department of Housing and Urban Development (HUD). VASH provides section 8 vouchers to chronically homeless Veterans with substance abuse and/or mental health issues.

The voucher provides a rent subsidy that generally covers rental costs in excess of 30% of the Veterans' income. The goal of the program is to transition Veterans from homelessness to independent subsidized housing by providing supportive, community-based case management services.

Eligibility requirements

- A Veteran must not be a lifetime sexual offender
- Must be eligible for VA Health Care
- Must currently be homeless
- Have a substance abuse or mental illness history
- Be clinically stabilized
- Have a need and willingness to accept case management services over a period of time to be determined by the case manager
- Be within income guidelines
- Have a savings account

Contact information

For more information, contact the VASH Program Assistant at a VA Medical Center near you or contact the National Call Center for Homeless Veterans at 1-877-4AID-VET.

VA HOME LOAN GUARANTY

The U.S. Department of Veterans Affairs (VA) home loan program provides a guaranty of payment to servicers issuing home mortgage loans to Veterans. For VA housing loan purposes, the term "Veteran" includes certain members of the Selected Reserve, active duty service personnel and certain categories of spouses. To find out if you are eligible visit the "Home Loan Guaranty Services" section of the VA website at: <http://benefits.va.gov/homeloans/>.

If a lender cannot verify a Veteran's eligibility electronically, the Veteran can apply for a Certificate of Eligibility by submitting a completed [VA Form 26-1880, Request Certificate of Eligibility](#), with proof of military service, to:

Atlanta Regional Loan Center
Attn: COE (262)
P. O. Box 100034
Decatur, GA 30031

SPECIALLY-ADAPTED HOUSING FOR DISABLED VETERANS

VA PROGRAMS

Severely disabled Veterans or Servicemembers may need to modify their home or move to a new home that can accommodate their service-connected disabilities. For example, a Veteran in a wheelchair may require ramps instead of stairs and wider doors throughout his or her home.

Under 38 U.S.C. § 21, Veterans or Servicemembers who have specific service-connected disabilities may be entitled to a grant from the VA for the purpose of constructing an adapted home or modifying an existing home to meet the Veteran's needs. Temporary grants may be available for smaller adaptations of the home of a family member of the Veteran, such as a parent, if the Veteran will be staying with the family member while recovering. The goal of the Specially Adapted Housing (SAH) Grant Program is to provide Veterans with barrier-free living environments.

For more information about the VA's Specially Adapted Housing Grant Program, call the regional loan center or visit the website at: <http://www.benefits.va.gov/homeloans/adaptedhousing.asp>. To apply for a grant, complete [VA Form 26-4555, Veteran's Application in Acquiring Specially Adapted Housing or Special Home Adaptation Grant](#), and submit it to:

Cleveland Regional Loan Center
U.S. Department of Veterans Affairs
1240 East Ninth St.
Cleveland, OH 44199
1-800-729-5772

OTHER RESOURCES

Homes for Our Troops is a non-partisan, nonprofit 501(c)(3) organization that provides specially adapted homes for severely injured Servicemembers. Contact:

Homes For Our Troops
6 Main Street
Taunton, MA 02780
Phone: (508) 823-3300
Toll Free: 1-866-7-TROOPS
<https://www.hfotusa.org/>

LOCAL VSO SUPPORT

Veterans should contact their Local VSOs to request assistance in obtaining modifications to their home under M.G.L. ch. 115.

III. MEDICAL CARE & DEATH

SCRA & HEALTH INSURANCE

Under the Servicemembers Civil Relief Act (SCRA), Servicemembers whose health insurance lapses or is terminated during their military service are entitled to reinstatement of that insurance upon leaving the military. The Servicemember may not be subjected to a waiting period, coverage limitations because of the lapse in coverage. These protections also apply to dependents such as children or spouses, covered under the Servicemember's policy.

The SCRA also does not cover health insurance provided by a Servicemember's employer. Employer-provided insurance is covered under the [Uniformed Services Employment and Reemployment Rights Act \(USERRA\)](#).

HEALTH CARE OPTIONS

MASSACHUSETTS LAWS ON VETERANS AFFAIRS HEALTH CARE

Under Chapter 58 of the Acts of 2006, frequently referred to as the Massachusetts Healthcare Reform Law, all adult Massachusetts residents are required to have health insurance. Residents are asked to verify their health insurance coverage on their tax return and residents who do not have insurance face financial penalties.

There are a variety of health insurance options available that Veterans can access.

VA health care system qualifies as creditable insurance coverage under the law. Because many Veterans have earned this health care through their service and it is available at very low or no out-of-pocket cost, Veterans may apply for VA health care prior to signing up for Commonwealth Care, Medicare, or MassHealth which may charge premiums, fees, and co-pays.

TRICARE

[TRICARE](#) is the health care program serving active duty Servicemembers, National Guard and Reserve members, retirees, their families, survivors and certain former spouses worldwide. TRICARE utilizes the health care resources of the uniformed services and supplements them with networks of civilian health care professionals.

In general, active duty and retired Servicemembers of the uniformed services, and their families, are eligible for TRICARE. The uniformed services include the: U.S. Army; U.S. Air Force; U.S. Navy; U.S. Marine Corps; U.S. Coast Guard; Commissioned Corps of the Public Health Service; and Commissioned Corps of the National Oceanic and Atmospheric Association.

To be eligible for TRICARE benefits, you must be registered in the Defense Enrollment Eligibility Reporting System. TRICARE offers several health plan options to meet the cost and coverage needs of Servicemembers and their families.

For TRICARE information, call the customer service line at (877) 874-2273 or visit www.tricare.mil. For registration in the Defense Enrollment Eligibility Reporting System and to update personal information, call 1-800-538-9552 or visit <https://www.dmdc.osd.mil/milconnect/>.

VETERANS AFFAIRS HEALTH CARE

Many Veterans are eligible to receive health care from the U.S. Department of Veterans Affairs. Eligibility for most VA benefits is based upon discharge from active military service under other than dishonorable conditions, and service-connected disability rating, status as a recent combat Veteran, receipt of certain medals (e.g. Purple Heart), or income.

“Active military service” means full-time service, other than active duty for training, as a member of the Army, Navy, Air Force, Marine Corps, Coast Guard, or as a commissioned officer of the Public Health Service, Environmental Science Services Administration or National Oceanic and Atmospheric Administration. Reservists and National Guard members who were called to active duty by the federal government are generally also eligible for VA health care if they meet the other requirements.

Dishonorable and bad conduct discharges may make a Veteran ineligible.

Some family members of Veterans are eligible for VA benefits as well. For more information, see the “Information & Resources for Family Members” section of this guide.

ENROLLMENT

To obtain VA health care most Veterans are required to enroll in the VA system and provide documentation that they are eligible for VA services, such as a copy of their discharge/separation papers (form DD-214). There are several ways to apply for enrollment including:

- in person at any [VA Medical Center or Clinic](#).
- by calling VA's Health Benefits Service Center, Monday through Friday between the hours of 8:00 a.m. and 8:00 p.m. (EST) at 1-877-222-VETS.
- by mailing or faxing the completed [VA Form 10-10EZ](#) to the [Medical Center or Clinic of your choice](#).

Veterans are enrolled in one of [eight priority groups](#). Veterans seeking care for service-connected injuries or disabilities may be able to receive the highest priority for health care. Veterans can obtain additional assistance enrolling for VA health care by contacting your local Veterans' service officer.

For more information about, call 1-877-222-8387 or visit www.va.gov.

SPECIAL ELIGIBILITY FOR COMBAT VETERANS

Under the National Defense Authorization Act (NDAA) of Fiscal Year 2008 (38 USC § 1710 (e)(1)(D)) all Veterans who served in a combat theater of operations after November 11, 1998 are entitled to five years of VA health care from the date of separation from military service. Combat Veterans are automatically placed in Priority Group 6 upon submitting enrollment form.

ISSUES WITH VA HEALTH CARE

The VA has a patient advocate system for Veterans who disagree with their doctors about their treatment, or have other issues related to health care received at VA facilities. If you have a concern regarding VA medical personnel or the type or quality of care you or a family member is receiving at the VA, ask to speak to a patient advocate at the VA medical center where you or your family member received treatment. For more information visit: <http://www.patientadvocate.va.gov>.

Patient Advocate Numbers

- Bedford 781-687-2612
- Brockton - 774-826-2415
- Jamaica Plain - 857-364-2552
- Leeds – 413-582-3188
- West Roxbury - 857-203-6994

Note: If you feel that you or a family member have been abused by VA medical personnel, or have witnessed misconduct on the part of VA employees, you may wish to file a complaint with the VA Office of the Inspector General:

VA Inspector General Hotline

810 Vermont Ave NW

Washington, D.C. 20420

Toll-free hotline: 1-800-488-8244 (9:00 a.m. to 4:00 p.m. EST, Monday through Friday, excluding Federal holidays)

Email: vaoighotline@va.gov

<http://www.va.gov/oig/contacts/hotline.asp>

MASSHEALTH

MassHealth provides a variety of levels of health care benefits to low and medium income residents of Massachusetts by paying for insurance or paying doctors and other service providers directly. Eligibility and levels of coverage depend on the type of MassHealth plan. Some individuals may be eligible for MassHealth because of a disability or illness, such as HIV or breast cancer. For more information about available plans, visit the MassHealth website at www.mass.gov/masshealth.

To apply for MassHealth, call MassHealth Customer Service at 1-800-841-2900 (TTY 1-800-497-4648) to receive a Medical Benefit Request (MBR) form.

MEDICARE

Medicare is a health insurance program for people age 65 or older, some disabled people under age 65, and people of all ages with end-stage renal disease (permanent kidney failure treated with dialysis or a transplant). Medicare has three parts. Medicare Part A is hospitalization insurance which may cover critical care such as inpatient hospital stays. Medicare Part B is medical insurance which may pay for more routine medical care such as doctor's visits and lab tests. Medicare Part D covers some prescription drugs. If you are over 65 years old there may be no cost for Medicare Part A if you have paid Medicare taxes on your income throughout your life.

TRICARE FOR LIFE

TRICARE For Life is a benefit available to retired U.S. Military and their families. It encompasses the processing of all TRICARE claims for services rendered to individuals who have dual eligibility under both TRICARE and Medicare.

The Defense Enrollment Eligibility Reporting System (DEERS) is a military database that lists everyone who is eligible for TRICARE benefits. Make sure your DEERS record is up-to-date. This will help us process your claims quickly and accurately.. If you are not sure if you are eligible, please contact DEERS at 1-800-538-9552 for more information about your eligibility on their system.

If you have both A&B, you are eligible for Tricare For Life. If you only have Part A, your sponsor must be active duty. If you only have part B, you must be 65 or older and not be entitled to premium-free Medicare part A.

For coverage and payment information please visit the TRICARE for Life website at www.tricare4u.com.

COMMONWEALTH CARE

Commonwealth Care is a subsidized insurance program for uninsured individuals with incomes that fall within certain guidelines and who meet other qualifications. Commonwealth Care plans are low or no cost depending on your income. With Commonwealth Care, you choose a health plan and you choose your own doctor. Commonwealth Care plan benefits include regular check-ups, treatment when you are sick or injured, prescriptions at your local pharmacy, vision care, mental health or

substance abuse treatment, and, for some members, dental care. Commonwealth Care plans are offered by Boston Medical Center (BMC) Health Net Plan, Fallon Community Health Plan, Neighborhood Health Plan and Network Health. To find out if you are eligible for Commonwealth Care, call 1-877-MA-ENROLL (1-877-623-6765) or visit www.mahealthconnector.org.

VETERANS CHOICE PROGRAM

The Choice program provides eligible Veterans with the option of receiving care from private health care providers in their local communities.

The Choice Program covers hospital care and medical services under the Medical Benefits Package, which includes pharmacy and other benefits, such as beneficiary travel. For programs that have specific eligibility criteria, such as dental care, the specific eligibility criteria still applies.

You must have been enrolled in VA health care on or before August 1, 2014, or be eligible to enroll as a recently discharged combat Veteran. You must also meet at least one of the following criteria:

- You are told by your local VA medical facility that you will need to wait more than 30 days for an appointment from the date clinically determined by your physician, or, if not such date is provided, our preferred date.
- Your residence is more than 40 miles driving distance from the closest VA medical facility.
- You need to travel by plane or boat to the VA medical facility closest to your home.
- You face an unusual or excessive burden in traveling to the closest VA medical facility based on geographic challenges, environmental factors, or a medical condition. Staff at your local VA medical facility will work with you to determine if you are eligible for any of these reasons.
- You reside in a State or a United States Territory without a full-service VA medical facility that provides hospital care, emergency services and surgical care, and reside more than 20 miles from such a VA medical facility. Note: This criterion applies to Veterans residing in Alaska, Hawaii, New Hampshire, Guam, American Samoa, Commonwealth of the Northern Mariana Islands, and the U.S. Virgin Islands. Also note that some Veterans in New Hampshire reside within 20 miles of White River Junction VAMC.

NOTE: Some Veterans in New Hampshire do reside within 20 miles of a full service VA that is located in a bordering state (White River Junction VAMC, Vermont) and thus, are not eligible under this criterion.

Call the Choice Program Call Center at 866-606-8198 to verify your eligibility and set up an appointment. More information is available at: <http://www.newengland.va.gov/choice/>.

DISABILITY COMPENSATION

Federal disability compensation is one of the most commonly requested benefits provided by the U.S. Department of Veterans Affairs (VA). The VA will make monthly payments to Veterans who are currently disabled by an injury or illness that was incurred or aggravated during active military service. Disability compensation varies with the degree of disability and the number of Veteran's dependents. The 2016 benefit rates range from \$133.17 per month for Veterans who are 10 percent disabled to \$2,906.83 per month for Veterans who are 100 percent disabled with no dependents. Veterans who receive a 0 percent rating, although service connected, do not receive compensation. To view the rates, visit: http://www.benefits.va.gov/COMPENSATION/resources_comp01.asp. Disability benefits are not taxed as income to the Veteran.

The payment of military retirement pay, disability severance pay, and separation incentive payments known as SSB (Special Separation Benefits) and VSI (Voluntary Separation Incentives) affects the amount of VA compensation paid to disabled Veterans.

To be eligible for VA disability benefits, a Veteran must have left military service under other than dishonorable conditions, and have a disability that is service-connected. Certain conditions or diseases that occur within one year of a Veteran leaving military service are assumed to be service-connected, but a Veteran can apply for benefits at any time provided he or she can show that an existing disability was incurred or aggravated during military service. Claims made within a year of separation are made retroactively effective for compensation.

Children of Veterans may also be eligible for benefits under limited circumstances, such as children of Vietnam Veterans with spina bifida. For additional information visit the Compensation and Pension Benefits section of the VA website at: <http://www.benefits.va.gov/compensation>.

Special benefits are available to Veterans with certain medical conditions who were/are:

- Prisoners of war (POWs);
- Exposed to Agent Orange or other herbicides [Note: Veterans who served in Vietnam during between January 9, 1962, and May 7, 1975, are assumed to have been exposed to Agent Orange.];
- Exposed to radiation; or
- Gulf War Veterans with certain chronic illnesses.

For additional information about these conditions, visit the Disease-Specific Registries section of this guide.

You can apply for compensation benefits through the [eBenefits \(https://www.ebenefits.va.gov/\)](https://www.ebenefits.va.gov/), or by submitting an application by mail to the nearest VA regional office. For assistance, contact the Massachusetts Department of Veterans' Services, or your local VSO. The VA also publishes a guide to Federal Benefits for Veterans and Dependents, available online at http://www.va.gov/opa/publications/benefits_book.asp, which lists the many types of VA benefits available.

PROVING AN INJURY OR ILLNESS IS SERVICE-CONNECTED

Veterans can submit various types of evidence to show that a claim is service-connected. When filing a claim, the Veteran should indicate any medical treatment he or she has received at military or VA facilities for the disability. The VA is responsible for obtaining any of the Veterans' records in the custody of the federal government, including medical records from VA and military facilities. The Veteran should also notify the VA of any medical treatment received from private doctors or hospitals and make arrangements for those records to be sent to the VA. The VA generally will not be able to obtain these records without the Veterans' written permission. A Veteran can also submit statements from friends or family members who can attest to the impact of the disability on the Veteran's daily life, or statements from fellow Servicemembers who can substantiate that an injury or traumatic event occurred during the Veteran's service.

Under the Veterans Claims Assistance Act of 2000, 38 U.S.C. § 5013A, the VA must provide Veterans with assistance in obtaining evidence to support any claim where there is a reasonable possibility that such assistance will help the Veteran substantiate his or her claim. The VA is therefore obligated to make a reasonable effort to help the Veteran obtain records that would back up his or her claim, and to provide the Veteran with a medical examination when such an examination is necessary to make a decision. If the VA schedules a medical exam to evaluate a Veteran for compensation benefits, the Veteran must attend the examination. This includes Veterans who are already receiving compensation who are instructed to report for a re-examination by the VA. Veterans who fail to report for an examination risk denial of their claim, or loss of their existing benefits.

The criteria for rating different disabilities are listed on the Department of Veterans Affairs website at: <http://www.benefits.va.gov/warms/bookc.asp>.

Note: Once an injury or illness is determined to be service-connected, the amount of compensation a Veteran receives for that injury or illness may vary over time. If a Veteran's symptoms or impairment get worse, the Veteran can file a new claim requesting that his or her disability rating be increased at any time. The VA may also re-examine a Veteran to determine if his or her condition has improved and lower the amount of benefits in certain circumstances when the Veteran's condition has demonstrably improved. Veterans who have surgery or other medical treatment may also be entitled to a temporary disability rating of 100 percent for periods of hospitalization or convalescence during which the Veteran is unable to work.

A Veteran should reach out to service organizations or legal aid for assistance in filing their claim.

DISEASE-SPECIFIC REGISTRIES

VETERANS EXPOSED TO AGENT ORANGE

Veterans who were exposed to [Agent Orange](http://www.publichealth.va.gov/exposures/agentorange/basics.asp) (<http://www.publichealth.va.gov/exposures/agentorange/basics.asp>) or other herbicides during military service may be eligible for a variety of VA benefits, including disability compensation for diseases associated with exposure. Your [dependents and survivors](#) also may be eligible for benefits.

“[Agent Orange](#)” refers to a blend of tactical herbicides the U.S. military sprayed in the jungles of Vietnam and around the Korean demilitarized zone to remove trees and dense tropical foliage that provided enemy cover. Herbicides were also used by the U.S. military to defoliate military facilities in the U.S. and in other countries as far back as the 1950s.

In addition, VA has determined there is evidence of exposure to Agent Orange for Air Force and Air Force Reserve members who served during the period 1969 through 1986 and regularly and repeatedly operated, maintained, or served onboard C-123 aircraft (known to have been used to spray an herbicide agent during the Vietnam era). For more information about service qualifications and other eligibility criteria, visit the [VA’s Agent Orange C-123](http://www.benefits.va.gov/compensation/agentorange-c123.asp) (<http://www.benefits.va.gov/compensation/agentorange-c123.asp>) web page.

VA and federal law presumes that certain [diseases](#) are a result of exposure to these herbicides. This “presumptive policy” simplifies the process for receiving compensation for these diseases because the VA foregoes the normal requirements of proving that an illness began during or was worsened by your military service.

A Veteran who believes he or she has a disease caused by Agent Orange exposure that is not one of the conditions listed below must show an actual connection between the disease and herbicide exposure during military service.:

Gulf War/ Agent Orange Helpline
Toll-free: 1-800-749-8387
Department of Veterans Affairs
JFK Federal Building
15 New Sudbury Street
Boston, MA 02203
<http://www.publichealth.va.gov/exposures/agentorange/diseases.asp>
Email: GW/AOHelpline@vba.va.gov

GULF WAR ILLNESSES

Some Veterans who served in the Persian Gulf during Operation Desert Shield in the early 1990s or in Operation Iraqi Freedom from 2003 to the present may develop a cluster of unexplained, multi-symptom illnesses sometimes referred to as Gulf War Syndrome. These Veterans are entitled to a free registry examination to identify any conditions that may have been caused by their military service, and to help the VA determine which illnesses or conditions are common among Gulf War Veterans.

Public Law 103-446 allows the VA to pay compensation to Gulf War Veterans with certain chronic disabilities resulting from undiagnosed illnesses that appeared during active duty in the Gulf War or within a specified time period after Gulf War service, which led to a degree of disability of 10 percent or more. In 2001, Public Law 107-103 expanded the definition of “qualifying chronic disability” to include fibromyalgia, chronic fatigue syndrome, and irritable bowel syndrome.

The following symptoms are sometimes associated with Gulf War illnesses. However, these symptoms are also associated with many other medical conditions that may or may not be related to military service. If you have any of the following symptoms and served in Iraq or elsewhere in the Persian Gulf, you may consider contacting the VA to find out if a registry examination is appropriate.

- Fatigue
- Skin disorders
- Headaches
- Muscle pain
- Joint pain
- Neurological symptoms
- Neuropsychological symptoms
- Respiratory symptoms
- Sleep disturbances
- Gastrointestinal symptoms
- Cardiovascular symptoms
- Abnormal weight loss
- Menstrual disorders

The Persian Gulf includes Iraq; Kuwait; Saudi Arabia; The neutral zone between Iraq and Saudi Arabia; Bahrain Qatar; The United Arab Emirates; Oman; Gulf of Aden; Gulf of Oman; Waters of the Persian Gulf, the Arabian Sea, and the Red Sea; and the airspace above these locations.

Veterans who want more information about the Gulf War Registry or who are experiencing the symptoms listed above can schedule an examination or call the VA Gulf War Veterans Information Helpline toll-free at 1-800-PGW-VETS. For more information, visit <http://www.publichealth.va.gov/exposures/gulfwar/>. Veterans can also obtain more information about the registry at any VA medical center.

VA BURN PIT REGISTRY

Veterans and Servicemembers who served in the Gulf War after Aug. 2, 1990, Afghanistan or Djibouti, Africa after Sept. 11, 2001, or were part of OEF/OIF/OND between 2003-2011, can use the registry questionnaire to report exposures to airborne hazards (such as smoke from burn pits, oil-well fires, or pollution during deployment), as well as other exposures and health concerns.

<https://Veteran.mobilehealth.va.gov/AHBurnPitRegistry/#page/home>

VACCINE ADVERSE EVENTS

Vaccinations have some risk of harmful side effects or adverse events. For most vaccines this risk is very small, or the side effects are minor such as swelling near an injection site or general fatigue for a few days. Because military Servicemembers receive numerous vaccines to protect them against risks they face during their service, in a small number of cases they may experience more significant side effects.

The Food and Drug Administration (FDA) and the Center for Disease Control (CDC) maintain a database of adverse events and harmful side effects of vaccines called the [Vaccine Adverse Events Reporting System \(VAERS\)](#). Each report that is filed with VAERS provides valuable information that is added to the VAERS database, which is then used to ensure the safest strategies of vaccine use and to further reduce the rare risks associated with vaccines.

If you experienced an adverse event or significant side effects you think may be related to a vaccination you received during your service or otherwise, you may report that online to VAERS at: <https://vaers.hhs.gov/esub/step1>. If you received medical treatment, the doctor who treated you may also be obligated to file a report. You can also download a copy of the reporting form, available at https://vaers.hhs.gov/resources/vaers_form.pdf and submit it by fax or mail to:

VAERS
P.O. Box 1100
Rockville, MD 20849-1100
Fax (toll-free): 1-800-822-7967
Email: info@vaers.org

NON-SERVICE-CONNECTED DISABILITIES

SOCIAL SECURITY

If your disability is not service-connected or you are ineligible for VA disability benefits, you may be eligible for benefits through the Social Security Administration (SSA). In some cases, certain members of your family may also be entitled to receive benefits based on your disability. The SSA's website provides information on eligibility for benefits, how to apply for benefits, and how to appeal if your application is denied: www.ssa.gov/disability. If you need legal assistance with a Social Security benefits appeal, please see Appendix B for a list of agencies that provide general legal assistance.

LONG-TERM CARE

FEDERAL

VA benefits provide for a range of long-term care services which include nursing home care, domiciliary care, adult day health care, geriatric evaluation, and respite care.

Veterans with service-connected disabilities receive priority for all VA health care services. Long-term care services are provided at VA medical centers throughout the state. For more information about long-term care at the VA, call 1-877-222-8387 or use the [Facilities Locator](#) on the VA's website. For information about how to enroll in the VA health care system, view the Veterans Affairs Health Care section of this guide.

MASSACHUSETTS SOLDIERS' HOMES

Massachusetts Soldiers' Homes provide a variety of health services to Veterans such as acute hospital care, domiciliary care, long-term care, physical and occupational therapy, laboratory and radiology services, an outpatient department, and a social services department. There are two state Soldiers' Homes in Holyoke and Chelsea. For more information on eligibility and admission, contact:

[Holyoke Soldiers' Home](#)

Admissions Office
110 Cherry Street
Holyoke, MA 01041
Phone: (413) 532-9475

[Chelsea Soldiers' Home](#)

91 Crest Avenue
Chelsea, MA 02150
Phone: (617) 884-5660

LIFE INSURANCE

Under the SCRA, certain life insurance policies are entitled to special protection. To obtain this protection the insured Servicemember, or his or her representative, must submit an application to the insurance company for protection under the SCRA. The insurance company will then submit a request to the Secretary of Veterans Affairs for approval. Approved policies are guaranteed by the United States and cannot lapse or be terminated for failure to pay premiums or interest after the date when the Secretary receives the application. The protection provided by the SCRA is limited to a maximum policy amount, and applies during the insured's period of military service and for two years thereafter. In order to qualify, the policy must:

1. Be whole life, endowment, universal life, or term insurance
2. Not decrease the amount of coverage or require the payment of an additional amount as premiums if the insured engages in military service (except increases in premiums in individual term insurance based upon age); or
3. Not limit or restrict coverage for any activity required by military service; and
4. Be in force for at least 180 days before the date of the insured's entry into military service and at the time of application.

To find out if you have a policy that is entitled to this protection, contact your life insurance company and ask them to assist you with the application process.

SERVICEMEMBERS GROUP LIFE INSURANCE (SGLI)

SGLI is group life insurance for Servicemembers on active duty, ready Reservists, and members of the National Guard in all military branches. Servicemembers pay a monthly premium and can obtain coverage between \$50,000 and \$400,000. The current monthly premium is \$.07 per \$1,000 of coverage plus an additional \$1.00 for Traumatic Injury Protection.

Servicemembers who become totally disabled while on active duty can retain their SGLI coverage at no cost for up to two years. SGLI coverage is valid for 120 days past separation. For more information, visit the VA's SGLI website at: <http://www.benefits.va.gov/insurance/sgli.asp>.

VETERANS GROUP LIFE INSURANCE (VGLI)

VGLI is group life insurance for Veterans who want to convert their SGLI policy to a policy they can keep after leaving military service. VGLI policies are issued in multiples of \$10,000 up to \$400,000 but a Veteran cannot have a higher level of VGLI coverage than the coverage level he or she had as an active duty Servicemember with SGLI. VGLI does not have a set premium like SGLI. VGLI premiums are based on age (rates are available online at http://www.benefits.va.gov/insurance/vgli_rates_new.asp).

To convert SGLI to VGLI, you must apply within one year and 120 days from discharge. Veterans who submit their application within 240 days of discharge do not need to submit evidence of good health, while those who apply more than 240 days after discharge are required to answer questions about their health.

To apply, a Veteran can go online through eBenefits or submit an [SGLV 8714, Application for Veterans' Group Life Insurance](#), to the Office of Servicemembers' Group Life Insurance. Once the deadline has passed a Veteran is no longer eligible. For more information, visit the VA's VGLI website at: <http://www.benefits.va.gov/insurance/vgli.asp>

OUTREACH CENTERS

Outreach Centers are non-profit organizations that receive state money through DVS to assist Veterans and their families with a range of services. These vary by location and can include:

- Assistance and referrals to obtain federal and state Veterans' benefits
- Food pantry and clothing closets
- Transportation services
- Community activities
- Peer counseling
- Professional counseling
- Substance abuse counseling
- Anger management
- Post-traumatic stress counseling

MENTAL HEALTH RESOURCES

For mental health resources in addition to those listed below, visit the National Alliance on Mental Illness (NAMI) Massachusetts website for Veterans and Servicemembers at www.namimass.org/resources/Veterans-and-service-members.

VET CENTERS

Vet Centers provide readjustment counseling, outreach, and referral services to Veterans and their families in a relaxed, community-based setting. Vet Centers also provide counseling for military sexual trauma and bereavement counseling to parents, siblings, and spouse of Servicemembers who die in service. Many Vet Center staff members are combat Veterans themselves. Almost all combat Veterans are eligible for Vet Center services. For more information about eligibility visit <http://www.vetcenter.va.gov/Eligibility.asp>.

There are Vet Centers in Massachusetts located in Boston, Brockton, Fairhaven, Hyannis, Lowell, West Springfield and Worcester. There are also Vet Centers located throughout New England that Massachusetts Veterans can access. To find a Vet Center near you, visit: <http://www.va.gov/directory/guide/state.asp?State=MA&dnum=ALL&v=1>.

All services are free-of-charge to eligible Veterans, their families, and significant others. Vet Center staff protects the privacy of all clients. All records related to treatment are strictly confidential and will not be shared with the VA.

Boston Vet Center
7 Drydock Avenue, Suite 2070
South Boston, MA 02210
617-424-0665

Brockton Vet Center
1041L Pearl Street
Brockton, MA 02301
508-580-2730

Fairhaven Vet Center
73 Huttleton Ave., Unit 2
Fairhaven, MA 02719
508-999-6920

Hyannis Vet Center
474 West Main Street
Hyannis, MA 02601
508-778-0124

Lowell Vet Center
10 George Street
Lowell, MA 08152
978-453-1151

West Springfield Vet Center
95 Ashley Avenue
Springfield, MA 01089
413-737-5167

Worcester Vet Center
255 Park Avenue, Suite 900
Worcester, MA 01609
508-753-7902

SUICIDE PREVENTION LIFELINE

The National Suicide Prevention Lifeline provides service for Veterans in crisis. Call 1-800-273-TALK (8255) and press 1 to be connected immediately to VA suicide prevention and mental health service professionals. Visit their website at: www.suicidepreventionlifeline.org.

Each military branch also offers prevention programs for active duty Servicemembers:

- Air Force Suicide Prevention Program: <http://www.af.mil/SuicidePrevention.aspx>
- Army Suicide Prevention Program: <https://phc.amedd.army.mil/topics/healthyliving/bh/Pages/SuicidePreventionEducation.aspx>
- Coast Guard Suicide Prevention Program: http://www.uscg.mil/worklife/suicide_prevention.asp
- Marine Corps Suicide Prevention Program: www.usmc-mccs.org/services/support/suicide-prevention/
- Navy Suicide Prevention Program: http://www.public.navy.mil/BUPERS-NPC/support/21st_century_sailor/suicide_prevention/Pages/default.aspx

VETERANS CRISIS LINE

<https://www.Veteranscrisisline.net>

1-800-273-8255

Text 838255

24/7 Chat available online as well.

MASSACHUSETTS SAVE PROGRAM

The Commonwealth of Massachusetts Department of Veterans' Services in collaboration with the Department of Public Health, has a [Statewide Advocacy for Veterans' Empowerment \(SAVE\)](#) program that assists Veterans in need of referral services and seeks to prevent suicide and advocate on behalf of Massachusetts' Veterans. SAVE will act as a liaison between Veterans (and their families) and the various agencies within the federal and state governments. A team of SAVE Outreach Coordinators will focus on community advocacy, suicide prevention, mental health awareness, and referrals. SAVE Outreach Coordinators will be in the field responding to the needs of Veterans and their families.

SAVE Team
Department of Veterans' Service
600 Washington St., 7th Floor
Boston, MA 02111
Toll-free: 1-888-844-2838
Fax: (617) 210-5755
save@state.ma.us

SAMARITANS: MASSACHUSETTS 24 HOUR CRISIS HOTLINES

[Samaritans, Inc.](#) is a non-denominational, not-for-profit volunteer organization dedicated to reducing the incidence of suicide by befriending individuals in crisis and educating the community about effective prevention strategies. The Samaritans provides a free and confidential 24-hour phone befriending line at 877-870-4673.

NATIONAL CENTER FOR POST-TRAUMATIC STRESS DISORDER

The National Center for PTSD is a part of the VA that works to advance the clinical care and social welfare of America's Veterans through research, education, and training in the science, diagnosis, and treatment of PTSD and stress-related disorders. Its website is provided as an educational resource concerning PTSD and other enduring consequences of traumatic stress. This page also features information on various self-help options including a PTSD online coach that includes a mobile app. The online coach can help manage sleep, provide trauma reminders and anger management techniques. Other options include peer support groups, "dogs and PTSD" and mindfulness coaches.

<http://www.ptsd.va.gov/>

Voicemail: 802-296-6300

MILITARY SEXUAL TRAMA (MST)

A number of Veterans, both women and men, may have experienced sexual trauma while they served on active military duty. The law defines sexual trauma as: sexual harassment, sexual assault, rape, and other acts of violence. It further defines sexual harassment as repeated unsolicited, verbal or physical contact of a sexual nature, which is threatening. Many Veterans have never discussed the incident or their medical or psychological condition with anyone. Yet, these women and men know that they have "not felt the same" since the trauma occurred.

Note: Those Veterans with a history of sexual trauma suffered while in the military MAY be eligible for VA treatment without charge for conditions related to that trauma, whether or not they are service-connected for that trauma.

For MST counseling, contact the nearest VA medical center, Vet Center, or the National Center for PTSD above.

TRAUMATIC BRAIN INJURY (TBI)

Traumatic Brain Injury, or TBI, is an injury that occurs when damage is done to the brain from an external physical force. The head may be hit or may strike a stationary object or be shaken violently. This may occur in a car accident, serious fall or by an act of violence. Servicemembers may sustain a TBI from a blast injury or shockwave. These kinds of events may result in significant cognitive, behavioral, or social challenges.

BRAIN INJURY AND STATEWIDE SPECIALIZED COMMUNITY SERVICES (BI&SSCS)

The Brain Injury and Statewide Specialized Community Services (BI&SSCS) is a department of the MRC. This program provides a range of community-based services to persons who have sustained a TBI, including: case management, social/recreational programs, skills training via regionally-based head injury centers, respite, residential services/programs, and family support services. The initiative is particularly interested in helping Veterans of the Iraq and Afghanistan conflicts, women, and Latinos.

ELIGIBILITY CRITERIA

In order to be determined eligible for BI&SSCS services, an individual must:

- Be a Massachusetts resident
- Have sustained a documented TBI
- Exhibit impairments (physical, cognitive, and/or behavioral) primarily caused by a TBI
- Be able to participate in community-based services

BI&SSCS also offers screening exams for TBI and neuropsychological assessment for Operation Enduring Freedom and Operation Iraqi Freedom (OEF/OIF) Veterans who have not been previously diagnosed with, or treated for TBI, for eligibility determination purposes.

CONTACT INFORMATION

Brain Injury and Statewide Specialized Community Services, Massachusetts
Rehabilitation Commission

600 Washington Street, Boston MA 02111

617-204-3852, Toll-Free: 1-800-223-2559, x2

<http://www.mass.gov/eohhs/consumer/disability-services/services-by-type/head-injury/bisscs.html>

HOME BASE PROGRAM

The Home Base Program is a partnership between the Red Sox Foundation and Massachusetts General Hospital (MGH). The program offers OEF/OIF Veterans and their families diagnostic assessments, treatment, and referral services. The program is intended to help participants overcome combat-related stress and/or traumatic brain injury. The services are available regardless of whether treatment has previously been sought and regardless of ability to pay. Discharge status does not affect eligibility for services. OEF/OIF Veterans and their families may contact the Home Base Program at 617-724-5202 for assistance. To learn more about the program, visit www.homebase.org.

ADDITIONAL RESOURCES

National Veterans Foundation offers a toll-free crisis management hotline for Veterans and their families at 1-888-777-4443. The hotline is open seven days a week, from 9:00 a.m. to 9:00 p.m. (Pacific Time). Visit www.nvf.org for more information.

Mental Health America distributes educational materials on such topics as reuniting with a spouse and children, adjusting after war, depression, and post-traumatic stress disorder (PTSD). Visit <http://www.mentalhealthamerica.net/military-mental-health> for more information.

The Coming Home Project is a nonprofit organization devoted to providing compassionate care, support, and stress management tools for Iraq and Afghanistan Veterans and their families. Visit their website at: www.cominghomeproject.net.

Tragedy Assistance Program for Survivors (TAPS) offers compassionate care to all those grieving the death of a loved one serving in the Armed Forces. For more information, contact:

Tragedy Assistance Program for Survivors, Inc.
1777 F Street NW, Suite 600
Washington, DC 20006
Office: (202) 588-TAPS (8277)
Toll-free: 1-800-959-TAPS (8277)
www.taps.org
info@taps.org

Purple Star Veterans and Families is a national nonprofit community service and support organization, founded to honor those active duty Servicemembers and Veterans lost to suicide and other means while helping Veterans and their immediate and extended families navigate the trials of homecoming from combat and transition from military service. www.Veteransandfamilies.org.

SCREENING FOR MENTAL HEALTH

Screening for Mental Health provides free mental health tools including online self-assessments and information on where help is available. Screening for Mental Health also offers Family Resiliency Materials to help families learn how to cope with deployments. Visit www.mentalhealthscreening.org/ for more information.

BURIAL & MEMORIAL BENEFITS

Most Veterans are entitled to state and federal burial benefits and other memorial services. For information about burial sites outside Massachusetts, such as the Arlington National Cemetery, you should contact the cemetery directly. To locate the burial site of a Veteran or Servicemember, use the VA National Gravesite Locator, available online at: http://gravelocator.cem.va.gov/j2ee/servlet/NGL_v1.

VA-OPERATED CEMETERIES

VA burial benefits available at no cost to the Veteran's family include a gravesite in any of 125 national cemeteries with available space (all cemeteries are listed online at: <http://www.cem.va.gov/cem/cems/listcem.asp>), opening and closing of the grave, perpetual care, a Presidential Memorial Certificate, a burial flag, and a government headstone or marker (information online at: http://www.cem.va.gov/cem/hm_hm.asp). Some Veterans may also be eligible for burial allowances (information online at: <http://www.cem.va.gov/cem/bbene/benvba.asp>). Cremated remains are buried or inurned in national cemeteries in the same manner and with the same honors as casketed remains. There are two VA-operated national cemeteries in Massachusetts:

Massachusetts National Cemetery

Connery Avenue

Bourne, MA 02532

Phone: (508) 563-7113

Fax: (508) 564-9946

<http://www2.va.gov/directory/guide/facility.asp?ID=243>

Woodlawn Cemetery Soldiers' Lot

Harvard Street

Ayer, MA 01432

<http://www.cem.va.gov/CEM/cems/lots/woodlawn.asp>

For more information, or to find a VA cemetery outside of Massachusetts, you can also contact the VA's National Cemetery Administration at 1-800-827-1000, or online at: <http://www.cem.va.gov/>.

If you have any questions about the Burial at Sea program, please contact the United States Navy Mortuary Affairs office toll-free at 1-866-787-0081.

MASSACHUSETTS VETERANS' CEMETERIES

There are also two State-run Veterans' cemeteries, in Agawam and Winchendon, that are operated by the Commonwealth and funded in part through VA grants. Eligible Veterans can be buried in these facilities at no cost. For information on eligibility, visit the [Contact Information and Eligibility](#) page of the Department of Veterans' Services website.

A small fee is required for burial of spouses or children of eligible Veterans.

For more information, visit the [State Cemeteries](#) page of the Department of Veterans' Services website, or contact:

Massachusetts Veterans' Memorial
Cemetery
1390 Main Street
Agawam, Massachusetts 01001
Phone: (413) 821-9500
Fax: (413) 821-9838

Massachusetts Veterans' Memorial
Cemetery
111 Glenallen Street
Winchendon, Massachusetts 01475
Phone: (978) 297-9501
Fax: (978) 297-4271

MARKERS OR HEADSTONES IN PRIVATE CEMETERIES

The VA will provide markers or headstones for eligible Veterans buried in private cemeteries at no cost to the Veteran or his or her family. The VA is also currently developing a special emblem that can be affixed to a privately purchased headstone which will indicate the grave belongs to a Veteran. Veterans buried in private facilities on or after November 1, 1990, have the option of having the grave marked with a second stone or marker provided by the government, or having the emblem affixed to an existing stone purchased privately. Spouses and dependents are not eligible for a Government-furnished headstone or marker unless they are buried in a national cemetery, state Veterans' cemetery, or military post/base cemetery. To find out if you or a family member is eligible, visit the Veterans Affairs website at: <http://www.cem.va.gov/cem/hmm/eligibility.asp>.

When burial or memorialization is in a national, post or state Veterans' cemetery, a headstone or marker will be ordered by the cemetery officials based on inscription information provided by the next of kin. To request a Government-provided headstone or marker for a Veteran's grave in a private cemetery, [VA Form 40-1330, Application for Standard Government Headstone or Marker](#), must be submitted by the next of kin or a representative, such as funeral director, cemetery official or Veterans counselor, along with Veterans military discharge documents to:

Memorial Programs Service (41A1)
Department of Veterans Affairs
5109 Russell Road
Quantico, VA 22134-3903

NOTE: Veterans buried in private cemeteries may be charged a fee by the cemetery for placing the marker at the Veterans' grave. The VA does not cover these fees.

For more information, call 1-800-697-6947 or visit the VA website at: http://www.cem.va.gov/CEM/hm_hm.asp.

MILITARY HONORS AT FUNERALS

Some family members like to have a military honor guard at the funeral of a Veteran. The Department of Defense (DOD) "Honoring Those Who Served" program provides dignified military funeral honors to Veterans who have defended our nation. For more information on this program, visit the Honoring Those Who Served website at: <https://www.dmdc.osd.mil/mfh/>. To arrange military funeral honors, contact your local VSO.

SURVIVORS PENSION

The Survivors Pension benefit, which may also be referred to as Death Pension, is a tax-free monetary benefit payable to a low-income, un-remarried surviving spouse and/or unmarried children of a deceased Veteran with wartime service.

ELIGIBILITY

The deceased Veteran must have met the following service requirements:

- For service on or before September 7, 1980, the Veteran must have served at least 90 days of active military service, with at least one day during a war time period.
- If he or she entered active duty after September 7, 1980, generally he or she must have served at least 24 months or the full period for which called or ordered to active duty with at least one day during a war time period.
- Was discharged from service under other than dishonorable conditions.

While an un-remarried spouse is eligible at any age, a child of a deceased wartime Veteran must be:

- Under 18, OR
- Under age 23 if attending a VA-approved school, OR
- Permanently incapable of self-support due to a disability before age 18

Your yearly family income must be less than the amount set by Congress to qualify for the Survivors Pension benefit. Learn more about income and net worth limitation, and see an example of how VA calculates the Survivors Pension benefit.

To apply for a death pension, you must complete [VA Form 21-534, Application for Dependency and Indemnity Compensation, Death Pension and Accrued Benefits by Surviving Spouse or Child](#). If available, attach copies of dependency records (i.e., marriage license and children's birth certificates). Submit the form to your nearest VA regional office.

DEATH GRATUITY PAYMENT

The death gratuity is a payment of up to \$100,000 for the survivors or other individuals identified by the service member prior to his or her death while serving on active duty. Families of Reservists who die while on or en route to active duty, or those in a drill status, are also eligible to receive the death gratuity if designated by the service member. The death gratuity may also be payable if an eligible member or former member dies within 120 days of release or discharge from active duty. More information is available at http://www.va.gov/opa/publications/benefits_book/benefits_chap13.asp.

IV. MILITARY RECORDS

DISCHARGES

The military has many different ways of classifying discharges depending on the circumstances surrounding a Veteran's departure from military service. The type of discharge a Veteran receives can impact his or her eligibility for a variety of state and federal benefits. In order to be eligible for most benefits a Veteran must have been discharged under other than dishonorable conditions. There are some differences in the terminology used by state or federal agencies and the military branches themselves when referring to types of discharges.

The following discharges are generally considered to be "under other than dishonorable conditions":

- Honorable discharge;
- Discharge under honorable conditions; and
- General discharge.

Under 38 C.F.R. § 3.12, some discharges require the VA to make a "character of service determination" on an individual basis to determine if the type of discharge disqualifies a Veteran from receiving VA benefits. Those discharges include:

- Discharge under other than honorable conditions;
- Undesirable discharge;
- Bad conduct discharge; and
- Dishonorable discharge.

Most Veterans who are released from service as a result of a court-martial conviction or resigning to avoid a court martial are ineligible for VA benefits. Servicemembers who are guilty of desertion, treason, or are unjustifiably absent without leave for an extended period of time may also be ineligible.

The character of a Veteran's discharge is listed on his or her discharge papers (separation papers or Form DD-214). For more information about how to obtain a copy of your own or a family member's DD-214, visit the Military and VA Records section of this guide.

If you believe your discharge is listed incorrectly or was characterized inappropriately, you have the right to request that it be reviewed and changed. Each of the military services maintains a discharge review board with authority to change, correct or modify discharges or dismissals that are not issued by a sentence of a General Courts-Martial. These boards have no authority to address medical discharges.

If you want the military to review or change the type of discharge you received, and you were discharged within the past 15 years, complete and submit [DD Form 293: Application for Review of Discharge or Dismissal from the Armed Forces of the United States](#). If your discharge was more than 15 years ago, complete and submit [DD Form 149: Application for Correction of Military Records](#). Instructions and contact information for the review boards of all branches of service are included on both forms.

The Army Review Boards Agency (ARBA) now accepts online applications for the Board for Correction of Military Records and for the Discharge Review Board. This online application process (<http://arba.army.pentagon.mil/>) will expedite applicants' requests for changes to their military records. Customers can check the status of their requests using the Internet. Visit the ARBA website at: <http://actsonline.army.mil>. Your [local Veteran's Agent](#) can help you fill out these forms.

Contact the Veteran service organizations and legal aid programs at the end of the guide for assistance in obtaining a discharge review or appeal.

REPLACEMENT MEDALS, AWARDS & DECORATIONS

Veterans or their families may obtain replacements for lost medals or other decorations awarded to the Veteran by submitting appropriate documentation to the Veterans branch of service. There is generally no charge for replacement medals or other awards.

Requests can be submitted online using the eVetRecs system at: <http://www.archives.gov/Veterans/military-service-records/>. Paper requests can be submitted by completing a [Standard Form 180](#) and mailing it to the address for the Veteran's branch of service indicated at the bottom of page 3 of SF-180. For general information:

National Personnel Records Center
(Military Personnel Records)
1 Archives Drive
St. Louis, MO 63132-5100

Note: Under 18 U.S.C. 704, also known as the Stolen Valor Act, it is a class D felony to wear, purchase, ship, sell, or exchange, or to falsely claim to be the recipient of, a medal, ribbon, or badge, unless the honor was properly earned. The law is not intended to apply to legitimate collectors of these items provided they do not represent that they have earned them through military service.

Veterans can determine which medals they earned by examining their military discharge forms (DD-214, WD 53-35, NAVPERS, etc.). Listed on the form are all the medals the final military unit deemed the Veteran was authorized to possess at the time of discharge.

To apply for a medal not listed on your discharge papers, but that you feel you deserve, complete [Form DD-149](#) and mail the completed form to the appropriate address listed on the back of the form based on your branch of service.

MILITARY AND VA RECORDS

There are many reasons you may need copies of your military records. If you are filing a claim with the VA, any record of traumatic events, injuries, and medical treatment you received during your service can be helpful. If you are applying for Veterans' preference, a tax exemption, or other state and federal benefits you will probably need a copy of your discharge papers (Form DD-214). If you are a spouse or dependents of a Veteran you will probably also need a record of the Veteran's military service and documentation of your relationship to the Veteran such as a marriage or birth certificate.

There are many different types of military records. The following is a list of some of the most common records and how to obtain them. This is not an exhaustive list. If you have a complicated VA claim or issue with trying to upgrade your discharge there may be other records available that can be helpful.

OBTAINING MILITARY RECORDS

Each military branch maintains its own military personnel records for Servicemembers on active duty. Once a Servicemember has been discharged and no longer has any further service obligation, his or her personnel records are sent to a central archiving facility. These facilities vary based on the date of the Servicemember's discharge and branch of service.

Veterans discharged to Massachusetts can contact the Military War Records Office of the Adjutant General in order to obtain their military records. Veterans can also visit their [local Veterans' Agent office](#) or the central office of the Department of Veterans' Services (600 Washington Street, Suite 1100 in Boston) to request a copy of their form DD-214. Local agents and DVS staff will access DD-214 forms online and print them for Veterans who present positive photo ID.

Military War Records Office
P.O. Box 309
Milford, MA 01757
Phone: (508) 422-1993
Fax: (508) 422-1997
Email: military.records@state.ma.us

Note: Records to 1940 (World War I, Spanish American War, Civil War, etc.) are maintained at the

Massachusetts National Guard Military Museum and Archives
91 Everett St
Concord, MA 01742
(978) 369-4807

Veterans living in another state at the time of discharge can obtain their records directly from the federal agency responsible for maintaining the records. Please see the website for a table from the National Personnel Records Center that lists the location of most military personnel records. Most records can be obtained by submitting a completed [Standard Form 180](#) (preferred) or by providing the information listed in the table, to the address listed for the agency in charge of maintaining the records. Veterans who plan to file a claim for medical benefits with the VA do not need to request a copy of their military health record from the National Personnel Records Center, unless the Veteran wants a copy for his or her personal records. The original health records are provided directly to the VA after the Veteran's claim is filed. For more information about obtaining military records visit the NPRC website at: <http://www.archives.gov/st-louis/>.

Note: "Discharged" means a person with no current military status. A person released from active duty based on expiration of terms of service, generally is transferred into the inactive reserve. Most military service obligations are for 8 years. If it is less than 8 years from the date of enlistment, then the person was probably in the reserve.

VA MEDICAL RECORDS

VA facilities maintain records of all treatment received by Veterans from facilities in the VA system. This information is shared electronically between VA facilities so most information created at one VA facility can be accessed from other VA facilities. Most VA medical facilities have a Release of Information Office where Veterans can request a copy of their medical records in person for no charge.

Veterans can also obtain copies of VA medical records by mail. To request your own medical record from one of the VA medical facilities located in Massachusetts, complete a [VA Form 10-5345a, Individuals' Request for a Copy of Their Own Medical Record](#), and mail it to the facility where you received medical treatment. If you are a family member or advocate requesting records on behalf of a Veteran, complete [VA Form 10-5345, Request for and Authorization to Release Medical Records or Health Information](#), and submit it to the VA facility where the Veteran was treated. The forms must be submitted with the Veteran's original signature or the request will not be processed. To obtain information about the facilities visit the Boston VA Healthcare System website at: <http://www.boston.va.gov/patients/roi.asp>.

RECORDS RELATED TO BENEFITS CLAIMS

Any Veteran who has filed a claim for benefits will have a VA claims file containing records of all examinations, claims, treatment, decisions, and other documents relevant to the Veteran's claim. A Veteran's claims file is maintained at the VA Regional Office where the Veteran filed his or her claim for benefits. A Veteran is entitled to review the information contained in his or her claims file and to either make copies at the VA facility or request them by mail. The VA may charge a reasonable fee to provide a copy of the file.

It is generally easiest to review or obtain a copy of your claims file in person at the VA facility. You may wish to contact the VA to determine which regional office in your area has your claims file before traveling to the office itself. To request a copy of a VA claims file by mail, send a completed [VA Form 3288, Request for and Consent to Release of Information from Individual's Records](#), to the nearest VA Regional Office. To find the Regional Office nearest you, call 1-800-827-1000.

FREEDOM OF INFORMATION ACT (FOIA) REQUESTS

The Freedom of Information Act (FOIA) provides that any person has a right of access to Federal agency records, except to the extent that such records are protected from release by a FOIA exemption or a special law enforcement record exclusion. The most commonly requested VA materials are the VA's Physicians' Guide to Disability Evaluation Examinations and information regarding the [2006 Loss of Veterans Identity Information](#) after the theft of a VA employee's laptop. Many VA publications, directives, and other materials accessible via FOIA are already posted on the VA website. For more information on how to request VA records visit: <http://www.oprm.va.gov/foia/>.

CITIZENSHIP FOR MILITARY PERSONNEL AND FAMILY MEMBERS

CITIZENSHIP AND IMMIGRATION SERVICES

Non-U.S. citizens serving in the armed forces and their dependents may be eligible for U.S. citizenship. To obtain information on citizenship or other immigration issues, such as permanent residence ("green cards") visit <http://www.uscis.gov/military>.

Servicemembers and their families may also contact the U.S. Citizenship and Immigration Services' (USCIS) Military Help Line for immigration-related information: 1-877-CIS-4MIL (1-877-247-4645).

V. EDUCATION BENEFITS & SCHOLARSHIPS

STATE EDUCATION BENEFITS

TUITION WAIVERS

Under M.G.L. ch. 15A, § 19, Massachusetts Veterans as defined by M.G.L. ch. 4 § 7 clause 43, who are not in default of any federal student loans and who are legal residents of Massachusetts may be eligible for a tuition waiver at any state-supported course in an undergraduate degree program offered by a public college or university. This waiver does not apply to fees.

Veterans will be eligible on a space-available basis for a waiver of full or partial tuition based on proper documentation of the eligibility of the Veteran. Space availability shall be determined in accordance with normal practices and procedures as published by each institution, i.e., the individual college or university. Contact the Veterans' representative at the college or university for details.

Each institution provides their own policy with regards to tuition waivers for graduate school.

For more information, you may contact the Veterans Representative at the college or university, visit the University of Massachusetts Veterans' website at: www.umass.edu/Veterans or contact the Massachusetts Office of Veteran's Education.

Office of Veterans' Education
Massachusetts Department of Higher Education
1 Ashburton Place, Room 1401
Boston, MA 02108-1696
Phone: (617) 994-6914
Email: veted@bhe.mass.edu
www.mass.edu/Veterans

NATIONAL GUARD TUITION AND FEE WAIVER

Acts of 2005 ch. 130

The Massachusetts National Guard Education Assistance Program provides a 100% tuition and fee waiver for Massachusetts National Guard soldiers attending a state college, university, or community college program. Generally, these state-supported programs are offered during the day as part of a degree program. Your assistance can continue as long as you are in good standing academically and until you have reached 130 semester hours. Please contact the college or university Veterans' representative for details about this program.

PUBLIC SERVICE SCHOLARSHIP PROGRAMS

The Public Service Scholarship Program, under M.G.L. ch. 15A, § 16, as amended by Chapter 141 of the Acts of 2016, is available for:

1. children and widowed spouses of Massachusetts police officers, firefighters and correction officers who were killed or died from injuries received while in the performance of their duties, including authorized training duty;
2. children of prisoners of war or of military or service persons missing in action; and
3. children of Veterans whose service was credited to the Commonwealth and who were killed in action or otherwise died as a result of such service

The scholarships are awarded for undergraduate study at Massachusetts institutions of higher education. For more information contact:

Massachusetts Board of Higher Education
Office of Student Financial Assistance
454 Broadway Street, Suite 200
Revere, MA 02151
Phone: (617) 391-6070
Fax: (617) 727-0067
Email: osfa@osfa.mass.edu
www.osfa.mass.edu

UPWARD BOUND PROGRAM

The Veterans Upward Bound (VUB) Program has two locations in Massachusetts: UMass Boston and Suffolk University. VUB is a pre-college program to help Veterans develop the academic and personal skills necessary for success in a program of post-secondary education. VUB services include workshops, tutorials, and classroom-based instruction on high school diploma equivalency, computer skills, and developing college and career awareness. All Veterans Upward Bound classes and supplies are free for qualified Veterans

For eligibility requirements, contact:

Veterans Upward Bound Program
UMass Boston
McCormack Hall, 3rd floor, Room 704
100 Morrissey Boulevard
Boston, MA 02125
Phone: (617) 287-5870
Fax: (617) 287-5844
Email: Veteransupwardbound@umb.edu
www.Veterans-ub.umb.edu

Veterans Upward Bound Program
Center for Academic Access and Opportunity
Suffolk University
73 Tremont, Suite 7025
Boston, MA 02108
Phone: (617) 725-4100
Email: vub@suffolk.edu
www.suffolk.edu/academics/20556.php

FEDERAL EDUCATION BENEFITS

VOCATIONAL REHABILITATION AND EMPLOYMENT

The Vocational Rehabilitation and Employment Program assists Veterans who have service-connected disabilities with obtaining and maintaining suitable employment. The program will provide Veterans with education, training, assistance with finding employment, and other services which are determined by the Veteran's skills and employment goals. Independent living services are also available for severely disabled Veterans who are not currently ready to seek employment. Additional information is available on VA's website at: <http://www.vba.va.gov/bln/vre/>.

A Veteran must be discharged or released from military service under other than dishonorable conditions and have either a VA service-connected disability rated at least 20 percent with an employment handicap, a 10 percent VA disability rating with a serious employment handicap, or be participating in the Integrated Disability Evaluation System (IDES). Servicemembers awaiting medical separation from active duty may also apply if they have a severe injury or illness that may prevent them from performing their military duties.

MONTGOMERY G.I. BILL

The Montgomery G.I. Bill provides certain education benefits to eligible Veterans for many different education programs, including college, graduate degrees, vocational and apprenticeship training. Most G.I. Bill benefits expire 10 years after the date a Veteran left military service.

To be eligible for the G.I. Bill, Veterans must generally have served on active duty after June 30, 1985, had their military pay reduced by \$100 a month for first 12 months, and meet certain minimum service requirements. For a complete list of eligibility criteria visit the VA website at: www.gibill.va.gov. For more information about how to access your G.I. Bill benefits call 1-888-GI-BILL-1 (1-888-442-4551) to speak to a benefits counselor or visit http://www.benefits.va.gov/gibill/montgomery_bill.asp.

POST-9/11 G.I. BILL

The Post-9/11 G.I. Bill provides education benefits to individuals who served on active duty on or after September 11, 2001. This federal program provides increased benefits for Veterans pursuing an approved education program at an approved degree-granting institution. You may be eligible if you served at least 90 days on active duty and were honorably discharged, released and placed on the retired list or transferred for further service in the Fleet Reserve, Fleet Marine Corps Reserve or other reserve component of the Armed Forces. Benefits under the Post-9/11 G.I. Bill include payment for a percentage of tuition and fees, monthly housing, and books and supplies. This federal benefit has state-specific implications since the cost of tuition and fees varies by state and is based on the highest in-state undergraduate rate. A monthly housing allowance based on the zip code of the college/university and a book stipend of \$41.67 per credit of up to 24 credits or \$1,000 per academic year is also part of the program. For more information, download and view a VA brochure at: http://www.benefits.va.gov/gibill/docs/pamphlets/ch33_pamphlet.pdf, or contact:

VA Regional Office
P.O. Box 4616
Buffalo, NY 14240-4616
Toll-free: 1-888-GI-BILL-1 (1-888-442-4551).

If you qualify for the Post 9/11 GI Bill and your school participates in the VA's Yellow Ribbon Program, you may qualify for additional benefits. For more information visit: http://www.benefits.va.gov/gibill/yellow_ribbon.asp.

JOHN DAVID FRY SCHOLARSHIP

The Marine Gunnery Sergeant John David Fry Scholarship (Fry Scholarship) provides Post-9/11 GI Bill benefits to the children and surviving spouses of Servicemembers who died in the line of duty while on active duty after September 10, 2001. Eligible beneficiaries attending school may receive up to 36 months of benefits at the 100% level.

Children and surviving spouses of an active duty member of the Armed Forces who died in the line of duty on or after September 11, 2001 are eligible for this benefit.

Children are eligible as of their 18th birthday (unless they have already graduated high school). A child may be married or over 23 and still be eligible, although their eligibility ends on their 33rd birthday. A spouse will lose eligibility to this benefit upon remarriage. A spouse has 15 years from the date of death of the Servicemember to use the benefit

FEDERAL SURVIVORS' AND DEPENDENTS' EDUCATIONAL ASSISTANCE PROGRAM

Under the Dependents' Educational Assistance Program, the VA provides up to 45 months of education and training benefits to certain dependents of Veterans between the ages of 18 and 26. Some beneficiaries may be eligible for up to 81 months of GI Bill benefits if they use the Survivors and Dependents Educational Assistance program in conjunction with an entitlement from other VA education programs.

To be eligible a dependent must be the son, daughter, or spouse of:

- A Veteran who died or is permanently and totally disabled as the result of a service-connected disability. The disability must arise out of active service in the Armed Forces.
- A Veteran who died from any cause while such service-connected disability was in existence.
- A Servicemember missing in action or captured in line of duty by a hostile force.
- A Servicemember forcibly detained or interned in line of duty by a foreign government or power.
- A Servicemember who is hospitalized or receiving outpatient treatment for a service connected permanent and total disability and is likely to be discharged for that disability. This change is effective December 23, 2006.

For more information, call 1-888-442-4551 or visit the VA's website at: http://gibill.va.gov/benefits/other_programs/dea.html.

NOTE: If you are eligible for both Fry Scholarship and DEA (Dependents Educational Assistance), you will be required to make an irrevocable election between the two programs when you apply. Dependents are not eligible to receive both DEA and the Fry Scholarship based on the same event (such as a Servicemember dying in the line of duty) unless he or she is a child whose parent died prior to August 1, 2011. A child of a parent who died prior to August 1, 2011 may still be eligible for both benefits but he/she may only use one program at a time and combined benefits are capped at a total of 81 months of full-time training. In this situation the two benefit programs cannot be used concurrently.

EDUCATION RESOURCES FOR DEPENDENTS

The Massachusetts Soldiers Legacy Fund (MSLF) was established to help children of Massachusetts Servicemembers who have died while deployed on operations Enduring and Iraqi Freedom.

Children qualify if their parent in the military died in either Operations Enduring or Iraqi Freedom and whose death was credited to the Commonwealth of Massachusetts. There is no selection process. If the child is a son or daughter of a Serviceman or Woman whose service is credited to Massachusetts and gave his/her life in Operation Enduring or Iraqi Freedom, that child then qualifies for funds. For more information, visit www.msلفund.org.

The American Patriot Freedom Scholarship is an annual essay contest open to military dependent under the age of 21. For more information, visit: www.homefrontamerica.org.

The Army Emergency Relief Fund sponsors the Spouse Education Assistance Program and the MG James Ursano Scholarship Program established to assist spouses and children of Army Soldiers, respectively, in obtaining their first undergraduate degree. For more information, visit: <https://www.aerhq.org/Apply-for-Scholarship>.

Scholarships for Military Children are funded through the suppliers of military commissaries. The organization offers scholarships to dependent unmarried children under age 23 of active duty personnel, reserve/ guard and retired military members, or survivors of deceased members. For more information visit: www.militaryscholar.org.

SERVICEMEMBERS OPPORTUNITY COLLEGES

Servicemembers Opportunity Colleges (SOC) coordinates associate and bachelor's degree programs in a variety of curriculum areas for the Army, Navy, Marine Corps, and Coast Guard. These degree programs are offered by colleges and universities on or accessible to Army, Navy, Marine Corps, and Coast Guard installations worldwide. Within each curriculum or degree network, member colleges agree to accept each other's credits in transfer. Servicemembers and their family members in isolated locations can take courses through such "distance learning" methods as the Internet, correspondence, computer, or video. This allows Servicemembers to continue earning their degrees during frequent transfers. For more information, visit: www.soc.aascu.org.

DISCHARGE OF STUDENT LOANS

If you have a total and permanent disability, you may be eligible to have your federal student loans discharged or cancelled. Visit <http://www.studentloanborrowerassistance.org/loan-cancellation/disability-and-death/> for more information.

SCHOLARSHIP OPPORTUNITIES

The VFW Scholarships offers a variety of scholarships to Veterans and their families. For more information, visit: <http://www.vfw.org/Community/Programs/>.

AMVETS annually awards scholarships to Veterans/active military, and their children or grandchildren. A child or grandchild of a deceased Veteran is also eligible. The scholarship provides assistance to high school seniors, high school JROTC students and Veterans pursuing a higher education on the basis of academic excellence and financial need. For more information, visit: <http://www.amvets.org/programs/scholarships/>.

DISABILITIES AND EDUCATION

If you have a documented disability, your educational institution may be required to provide you with certain accommodations, if you notify them of your situation. Even if you do not have a disability under military or VA standards, you may still have a disability that qualifies for accommodations in an academic setting. Also, not all disabilities as determined by the military or VA will qualify for accommodations in academic settings. The U.S. Department of Education's Office of Civil Rights is responsible for ensuring that postsecondary institutions comply with federal civil rights laws, including those that protect individuals with disabilities. For more information on your rights, visit www2.ed.gov/about/offices/list/ocr/letters/back-to-school-2008.html.

VI. MOTOR VEHICLE-RELATED INFORMATION

FEE EXEMPTIONS & WAIVERS

REGISTRATION FEE

M.G.L. Chapter 90, § 33(29)

Disabled Veterans do not need to pay a registration fee for one passenger vehicle or pick-up truck. It must be owned by the Veteran and used for non-commercial purposes. The Veteran can choose either one set of DV plates or one set of passenger plates. If the Veteran chooses passenger plates with an additional special plate fee (special, vanity, or reserved plates), the special plate fee must be paid. If the Veteran owns additional vehicles, registration fees must be paid for those vehicles.

DRIVER LICENSE FEE

M.G.L. Chapter 90, § 33(29)

Disabled Veterans do not need to pay fees for driver's license transactions. It does not matter if the Veteran has obtained DV plates, but he/she must be approved for them.

EXCISE TAX

M.G.L. Chapter 60A, § 1 as Amended by Chapter 141 of the Acts of 2016

Disabled Veterans do not need to pay excise tax for one passenger vehicle or pick-up truck. It must be owned by the Veteran and used for non-commercial purposes. It does not matter if the Veteran has obtained DV plates, but he/she must be approved for them. Application for the excise tax exemption must be made to the board of assessors of the city or town where the vehicle is registered. If the Veteran owns additional vehicles, excise tax must be paid for those vehicles.

For any Servicemember that is deployed or stationed outside the Commonwealth for a period of at least 180 continuous days, excise tax will not be imposed. If the Servicemember is wounded or killed in an armed conflict, the military member shall not be subject to the 180 continuous day requirement. This exemption only applies to a motor vehicle owned and registered or leased to a military member in the military member's name or jointly with a spouse for a noncommercial purpose. This exemption applies to only one motor vehicle for each calendar year.

SALES TAX

M.G.L. Chapter 64H, Section 6

Disabled Veterans do not need to pay sales tax for one passenger vehicle or pick-up truck. It must be owned by the Veteran and used for non-commercial purposes. To be eligible, the Veteran MUST obtain DV plates for the vehicle. If the Veteran purchases additional vehicles, sales tax must be paid for those vehicles

VETERANS' LICENSE PLATES

A variety of specialty license plates are available to Veterans. Any Veteran is eligible to purchase a Veterans license plate. Other specialty plates are available to Veterans who have earned certain honors such as a purple heart. Generally, standard fees apply which are used to fund the Massachusetts Soldiers Homes. To purchase specialty Veterans license plates contact your [local Registry of Motor Vehicles](#).

Veterans who have a 60 percent or greater physical disability and meet certain eligibility criteria are eligible to obtain disabled Veteran license plates. There is no fee for disabled Veteran license plates, but they must be renewed every two years.

To apply for disabled Veteran license plates complete the RMV's Application for Disabled Parking Placard/Plate, available online at: <http://www.massrmv.com/rmv/forms/20060.pdf>. Submit the application with a photocopy of your DV plate letter from the U.S. Department of Veterans Affairs stating that your disability is at least 60 percent service connected to:

Registry of Motor Vehicles
Attn: Medical Affairs
P.O. Box 55889
Boston, MA 02205-5889

For more information about the different types of Veterans license plates, visit the Registry of Motor Vehicles website at:
<http://www.massrmv.com/Registration/VeteranandMilitaryPlates.aspx>.

TERMINATION OF AUTOMOBILE LEASES

SCRA allows a Servicemember who is called to active duty for at least 90 days to terminate a motor vehicle lease signed before being called to active duty without paying an early termination fee or other penalty. To avoid fees or penalties, the Servicemember must give the lessor, grantee, or agent (i.e., the person or company that leased the vehicle) written notice of the termination and a copy of the Servicemember's military orders. The vehicle must be returned to the lessor or lessor's agent within 15 days of the delivery of the notice.

If the Servicemember signs a motor vehicle lease after being called to active duty, that lease can be terminated if the Servicemember receives orders for a permanent change of station outside the U.S. or to deploy with a military unit for 90 days or more.

VEHICLE ADAPTATIONS FOR DISABLED VETERANS

Financial assistance, in the form of a grant, is available to purchase a new or used automobile (or other conveyance) to accommodate a Veteran or Servicemember with certain disabilities that resulted from an injury or disease incurred or aggravated during active military service. The grant may also be paid if disabilities are a result of medical treatment, examination, vocational rehabilitation, or compensated work therapy provided by the Department of Veterans Affairs (VA).

The grant is paid directly to the seller of the automobile for the total price (up to \$20,114.34) of the automobile. The Veteran or Servicemember may only receive the automobile grant once in his/her lifetime.

A Veteran or Servicemember must have one of the following disabilities to qualify for the automobile grant:

- loss, or permanent loss of use, of one or both feet, or
- loss, or permanent loss of use, of one or both hands, or
- permanent impairment of vision in both eyes to a certain degree, or
- severe burn injury, or
- Amyotrophic Lateral Sclerosis (ALS).

VA ADAPTIVE EQUIPMENT GRANT

Those qualified for the automobile grant, and Veterans or Servicemembers with ankylosis (immobility of the joint) of one or both knees or hips resulting from an injury or disease incurred or aggravated by active military service may also qualify for the adaptive equipment grant.

Adaptive equipment includes, but not limited to, power steering, power windows, power seats, and special equipment necessary to assist the eligible person into and out of the vehicle.

The adaptive equipment grant may be paid more than once and it may be paid to either the seller or the Veteran.

To apply for either VA grant complete [VA Form 21-4502](http://www.benefits.va.gov/compensation/claims-special-auto-allowance.asp) at <http://www.benefits.va.gov/compensation/claims-special-auto-allowance.asp> and send it to the nearest VA facility before you purchase an automobile or arrange for modifications to be made. The VA will return the form to you indicating whether the purchase has been approved. You can then present the original form to seller at the time of purchase.

STATE PARK PARKING FEE WAIVERS

Senior Citizens. Day Use Parking fees shall be waived for all Massachusetts senior citizens displaying a current and valid Massachusetts State Parks and Recreation Senior Citizen Pass. Passes shall be provided for a one-time fee of \$10 per pass. Senior Citizen passes shall be issued at DCR forests, parks, and reservations where parking fees are collected and at DCR regional offices. All Massachusetts residents age 62 and older are eligible to receive the Massachusetts State Parks and Recreation Senior Citizen Pass upon presentation of a duly issued Massachusetts driver's license or other suitable documentation of age and residence.

Handicapped Persons or Disabled Veterans. A disabled Veteran or a handicapped person whose vehicle bears the distinctive type number plate or designated handicapped hang tag authorized by M.G.L. c. 90 shall not be required to pay the day use parking fees

VII. LEGAL ASSISTANCE

STAY OF CIVIL AND ADMINISTRATIVE PROCEEDINGS

Under the SCRA courts have the power to stay (postpone) certain court actions and administrative hearings until a Servicemember can return from active duty or deployment and personally appear in court. If the Servicemember is a defendant in a civil (non-criminal) court proceeding, the court has the option of granting a 90 day stay on its own. If the Servicemember requests a stay, the court must grant a 90 day stay if the Servicemember submits the following to the court:

1. A letter or other communication to the court stating the facts and manner in which current military duty requirements materially affect the Servicemember's ability to appear in court;
2. A statement of a date when the Servicemember will be available to appear; and
3. A letter or other communication from the Servicemember's commanding officer stating that the Servicemember's current military duty prevents him or her from appearing in court, and that military leave is not authorized for the Servicemember at the time of the letter.

The provision applies to civil lawsuits, including suits for paternity, child custody suits, and bankruptcy debtor/creditor meetings, and administrative proceedings. A Servicemember's communication with the court to request a stay does not constitute an appearance for jurisdictional purposes. Requesting a stay also does not waive any of the Servicemember's rights to assert any substantive or procedural defenses, including lack of jurisdiction.

A Servicemember who was already granted a stay by the court may request an additional stay by providing the information listed above. However, the court is only obligated to grant the first stay of 90 days. If the court refuses to grant an additional stay of proceedings, the court must appoint a lawyer to represent the Servicemember in the action or proceeding.

STAY OF EXECUTION OF JUDGMENTS, ATTACHMENTS AND GARNISHMENTS

Under certain circumstances, a court can postpone or stop the execution of court judgments or orders against a Servicemember. The postponement will last for the period of the Servicemember's active service and up to 90 days thereafter. This provision of the SCRA applies to civil actions brought against a Servicemember before or during the period of his or her military service, or within 90 days after such service terminates.

If the court determines that military service materially affects a Servicemember's ability to follow a court judgment or order, the court may voluntarily decide to postpone or stop the execution of the court order or judgment, including garnishment or attachment of wages, property, money, and other assets in the Servicemember's possession. If a Servicemember requests a stay of execution of a judgment or order from the court, the court must grant the stay.

RE-OPENING DEFAULT JUDGMENTS

The SCRA also protects active duty Servicemembers from default judgments, which are judgments issued against a defendant who fails to appear in court. A plaintiff who wants to obtain a judgment against a Servicemember must submit a sworn statement to the court, called an affidavit, indicating whether or not the defendant is a Servicemember. If it appears the defendant is a Servicemember, the court cannot issue a judgment without appointing an attorney to represent the Servicemember. If the attorney cannot locate the Servicemember, the attorney's actions are not binding on the Servicemember.

Under certain circumstances, the court must allow a Servicemember to re-open a civil case that has been decided by a default judgment. In order to re-open a default judgment in a civil action, the judgment must have been issued during the Servicemember's period of military service (or within 60 days after termination of or release from such military service) and the Servicemember, or another person on the Servicemember's behalf, must submit a request to re-open the judgment to the court that issued it. When the court receives the request, the court is required to re-open the judgment to allow the Servicemember to defend him or herself if it appears that:

- Military service materially affected the Servicemember's ability to defend the action; and
- The Servicemember has a meritorious or legal defense to the action or some part of it.

APPEALING A VA BENEFITS DECISION OR DENIAL

Veterans who disagree with a U.S. Department of Veterans Affairs (VA) decision or denial with regard to their benefits have the right to appeal that decision. The VA has an extensive appeals process and it is very important to follow the VA instructions carefully. Veterans must meet strict time limits and other requirements or their appeals may be denied. However, many Veterans whose initial claims are denied succeed in getting their benefits on appeal.

For more detailed information about the appeals process, visit the VA's website on Understanding the Appeals Process at: http://www.bva.va.gov/How_Do_I_APPEAL.asp.

HELP WITH YOUR APPEAL

There are many sources of assistance available to Veterans who wish to file an appeal. Although some Veterans choose to handle their appeals themselves, Veterans who have an advocate that is familiar with the appeals process are more likely to succeed. Don't be afraid to ask for help. The earlier you have the assistance of a professional advocate, the more likely you are to get the benefits you are entitled to.

The AGO does not recommend one type of assistance over another. Each individual Veteran should decide which type of advocate can be most effective in his or her case. The following types of assistance are available.

- Your local Veterans' Service officer or the Massachusetts Department of Veterans' Services can provide you with a variety of levels of assistance filing and appealing a VA claim.
- There are many private attorneys who are trained in helping Veterans with the appeal process and are willing to volunteer their services through their local bar association or other pro bono programs. Low-income Veterans may also be eligible for free legal services from the many legal aid organizations in the Commonwealth.
- There are a number of trained representatives available through various Veterans' service organizations such as the American Legion, Disabled American Veterans, AMVETS, Gold Star Wives, and numerous other dedicated organizations. Many of these organizations are congressionally chartered, which means they are approved by the VA Secretary to provide Veterans with assistance. The VA provides a directory of all Veterans' service organizations where you can find this type of assistance online at: www.va.gov/vso.
- 'Lawyers for Heroes' is a collective effort to provide legal services for active military and Veterans: <http://www.lawyersforheroes.org/>
- Public Counsel Center for Veterans' Advancement (CVA) provides extensive pro bono services. Veterans are required to have an annual household income less than twice the federal poverty guidelines excluding income received for disability, welfare, pension, social security or any other state/local benefits: http://www.publiccounsel.org/practice_areas/center_for_Veterans_advancement 213-385-2977, extension 302
- American Bar Association, ABA Home Front provides pro bono legal services to military families: http://www.americanbar.org/portals/public_resources/aba_home_front.html
- Tips for Lifelong Caregiving, pro bono legal services to Veterans http://www.moaa.org/caregiver_legal

ATTORNEYS' FEES

Some Veterans may choose to hire a private attorney to help them with VA benefits claims. Veterans who make this choice should be aware of what fees an attorney may and may not charge for these services. Attorneys may charge a reasonable fee to represent Veterans for assisting Veterans before they file a VA claim, or for assistance with an appeal after the Veteran has filed a Notice of Disagreement. The lawyer must provide the Veteran with a written fee agreement and the agreement should specify if the VA should pay the fees to the lawyer directly out of past due benefits if the Veteran is successful on appeal. The fee also must be reasonable for the amount of skill required and type of work performed. Under 38 U.S.C. § 5904, if the lawyer is being paid from any past due benefits awarded to the Veteran, the lawyer may not receive more than 20 percent of the past due benefit award. The lawyer may not receive a share of the Veteran's future benefits.

VIII. DISCRIMINATION AND INFORMATION FOR SPECIAL POPULATIONS

DISCRIMINATION AGAINST VETERANS

Under M.G.L. ch. 151B, § 4, it is illegal for any employer to deny initial employment, reemployment, retention in employment, promotion, or any benefit of employment to a person who is a member of, applies to perform, or has an obligation to perform, service in a uniformed military service of the United States, including the National Guard and Reserve.

If you think you have been discriminated against because of your status as a Veteran or Servicemember, you may also file a complaint with the Civil Rights Division of the Office of the Attorney General. For more information, visit:

www.mass.gov/ago/civilrightscomplaint.

You can also file a complaint with the Massachusetts Commission Against Discrimination (MCAD). For more information and instructions on filing a complaint, visit the Frequently Asked Questions section of the MCAD website at: <http://www.mass.gov/mcad/faq-mcad-gen.html>.

DISABILITY RIGHTS

The Attorney General's Office enforces state and federal laws protecting the rights of individuals with disabilities. The AGO enforces the Massachusetts Antidiscrimination Law (M.G.L. c. 151B), the Americans with Disabilities Act, the Massachusetts Public Accommodation Law (M.G.L. c. 272, §§ 92A & 98), the federal Fair Housing Act (42 U.S.C. § 3601, et seq.), and the Massachusetts Equal Rights Act (M.G.L. c. 93, § 103), and focuses on eliminating discriminatory barriers to employment, housing, services, and programs.

An individual with a disability is a person:

- with a mental or physical impairment that substantially limits one or more major life activities;
- who has a history of such an impairment; or
- who is perceived (even if erroneously) as having such an impairment.

Among the many issues the AGO works to address are the following:

- Fair housing rights for individuals with disabilities.
- Access to town and municipal meetings, polling sites, and other governmental programs and services.
- Access to retail establishments, restaurants, stores, transportation, entertainment facilities and other places of public accommodation.

The Attorney General works collaboratively with other state attorneys general and the U.S. Department of Justice, and various state agencies, in addition to working cooperatively with a network of local disability rights advocates, commissions, independent living centers, and others in the disability community.

EMPLOYMENT RIGHTS OF INDIVIDUALS WITH DISABILITIES

MASSACHUSETTS ANTIDISCRIMINATION LAW

The Massachusetts Antidiscrimination Law (M.G.L. c. 151B) is the state law that prohibits discrimination in employment against persons with disabilities. Chapter 151B applies to public and private employers with six or more employees. The ADA and Chapter 151B provide that an employer may not discriminate against a “qualified individual with a disability,” which is defined as a person who can perform the “essential functions of a job, with or without a reasonable accommodation.”

An employer is only required to provide a reasonable accommodation to known disabilities (i.e. if the applicant or employee informs the employer of the disability, or if the disability is obvious).

If an accommodation would cause “undue hardship,” an employer is not legally required to provide it. An accommodation may prove to be an undue hardship when its implementation would result in “significant difficulty or expense” to the employer.

An employer is prohibited from asking an applicant or employee if he/she has a disability, or the extent to which he/she is disabled. An employer may ask whether the applicant is able to perform job-related functions, but not questions intended to determine whether or not the person has a disability. For example, an employer may be permitted to ask an applicant whether he/she can lift a 50 pound bag four times per shift, but not whether or not he/she has a bad back.

Employment criteria and tests which tend to screen out or identify individuals with disabilities are prohibited unless they measure one’s ability to perform an essential job function. Job descriptions should clearly list the qualifications and essential functions of the job. An employer is required to select employment tests that measure an individual’s job-related abilities, not defects in sensory, manual or speaking skills where those skills are not necessary to perform an essential job function. For example, exam accommodations for an applicant with a hearing impairment might include extra time, a written exam, or an interpreter.

THE AMERICANS WITH DISABILITIES ACT

Title I of the Americans with Disabilities Act of 1990 (ADA) prohibits employers from discriminating against qualified individuals with disabilities in job application procedures, hiring, firing, advancement, compensation, job training, and other terms, conditions, and privileges of employment. The ADA covers employers with 15 or more employees, including state and local governments. It also applies to employment agencies and to labor organizations. The ADA's nondiscrimination standards apply to federal sector employees under section 501 of the Rehabilitation Act.

Under the ADA, an employer is required to make a reasonable accommodation to the known disability of a qualified applicant or employee if it would not impose an "undue hardship" on the operation of the employer's business. Undue hardship is defined as an action requiring significant difficulty or expense when considered in light of factors such as an employer's size, financial resources, and the nature and structure of its operation.

Charges of employment discrimination on the basis of disability may be filed at any U.S. Equal Employment Opportunity Commission (EEOC) field office. For the appropriate EEOC field office in your area, contact the EEOC directly at 1-800-669-4000 (TTY: 1-800-669-6820), or visit their website at: <http://www.eeoc.gov/field/index.cfm>.

WOMEN VETERANS

The Department of Veterans' Services, in acknowledging that women Veterans have needs and concerns not experienced by the male population, created the Women Veterans' Network in 1997. Its purpose is to find women who served in the military, some of whom may not be aware that they are Veterans and eligible for benefits. The Network is the central resource for women Veterans in Massachusetts. Its mission is to:

- Provide women Veterans with information on federal, state, and local benefits;
- Expand awareness of the needs of women Veterans and identify available health and human resources to meet those needs; and
- Advocate on behalf of women Veterans in Massachusetts.

Women Veterans receive the same healthcare benefits as all Veterans and the VA provides a full range of healthcare services to both genders. In 1992 the Veterans Healthcare Act expanded the services available to women Veterans at many VA medical facilities. The VA now provides routine and specialty women's health care including preventative screenings, obstetrics and gynecological services, limited infertility treatment, and breast care. For more information about VA healthcare call 1-877-222-8387, or view the VA Health Care section of this guide.

The [Women Veterans' Network](#) of the Massachusetts Department of Veterans' Services is a resource for women Veterans in Massachusetts. It has a database of 12,000 women Veterans who receive a biannual newsletter with information on benefits, programs, and events for women Veterans. To receive the newsletter, please use the contact below:

Women Veterans' Network
600 Washington St., 7th Floor
Boston, MA 02111
Phone: (617) 210-5958
Fax: 617-210-5755
Email: DVSWomen@vet.state.ma.us

HONORING WOMEN VETERANS

The annual Women Veterans' Appreciation Day, sponsored by the Women Veterans' Network, takes place at the State House during the week of Veterans' Day. The ceremony includes a presentation of the Deborah Sampson Outstanding Woman Veteran Award. The Network participates in other informational events throughout the year.

WOMEN VETERANS' NETWORK COMMITTEE

Members of the Women Veterans' Network Committee include women Veterans from all eras, U.S. Department of Veterans Affairs representatives, local Veterans' Service Officers, and representatives of Veterans' services organizations, and active duty military personnel. The Committee meets bimonthly to share information and work on projects.

36 FREQUENTLY ASKED QUESTIONS FROM MASSACHUSETTS WOMEN VETERANS

The Women Veterans' Network Committee compiled a booklet answering the 36 most frequently asked questions of Massachusetts' women Veterans. This publication is an easy-to-use reference tool that points readers to the federal and state programs and resources available to women Veterans. The 36 Frequently Asked Questions books are available at no charge; call or email to request a copy (617-210-5958 or dvswomen@vet.state.ma.us). It can also be accessed online at <http://www.mass.gov/Veterans/about-Veterans-services/publications/36-faq.html>.

SPEAKERS' BUREAU

The Women Veterans' Network has a Speakers' Bureau consisting of women Veterans interested in speaking about their experiences in the military. The Network receives requests from cities and towns, schools, organizations, and private groups looking for speakers at different Veterans' events, especially on Memorial Day and Veterans' Day. To become a member of the Speakers' Bureau or to request a speaker, contact the Women Veterans' Network.

GOVERNOR'S ADVISORY COMMITTEE ON WOMEN VETERANS

M.G.L. ch. 115, § 2

In 1984, a special Advisory Committee on Women Veterans was established and appointed by Governor Michael S. Dukakis, under the direction of the Commissioner of Veterans' Services. The purpose of the Advisory Committee is to foster and promote the interests of women Veterans in Massachusetts. The Advisory Committee hosts a women Veterans' luncheon every fall to recognize women Veterans.

Contact information:

Governor's Advisory Committee on Women Veterans

June E. Newman, President

12 Strathmore Road

Braintree MA 02184

Phone: (781) 849-3226

U.S. DEPARTMENT OF VETERANS AFFAIRS' CENTER FOR WOMEN VETERANS

The U.S. Department of Veterans Affairs (VA) provides the same benefits to male and female Veterans. The VA Center for Women Veterans works to ensure that women Veterans receive benefits and services on a par with male Veterans, encounter no discrimination in their attempt to access these services, and are treated with respect and dignity by VA service providers. The Center for Women Veterans also acts as the primary advisor to the Secretary of Veterans Affairs on all matters related to programs, issues, and initiatives for and affecting women Veterans.

Contact information:

Center for Women Veterans, U.S. Department of Veterans Affairs

810 Vermont Avenue NW

Washington, DC 20240

Phone: (202) 461-6193

www.va.gov/womenvet

ACCESSING VA SERVICES LOCALLY

At the local level, each VA Medical Center has a Women Veterans' Program Manager; in addition the Boston Regional Office has a Women's Coordinator. The role of these representatives is to help women Veterans access their benefit entitlements and counsel women Veterans seeking treatment and benefits.

Contact information:

Bedford VAMC - (781) 687-2000

Boston VAMC - (857) 364-5994

Brockton VAMC - (508) 583-4500

Jamaica Plain VAMC - (617) 232-9500

Northampton VAMC - (413) 584-4040, x2240

West Roxbury VAMC - (617) 323-7700

Regional (Federal) Information
15 New Sudbury Street, 16th Floor
JFK Building
Boston, MA 02203
Phone: (617) 303-1384
Toll-Free: 800-827-1000

VA can provide appropriate and timely medical care to any eligible woman Veteran. In addition to routine medical care, each VA medical facility can provide eligible women Veterans with the following:

- Complete physical exams that include breast and pelvic examinations,
- Gynecology services, and;
- Referral for necessary services that may not be available at that facility.

VA programs in Massachusetts that are specifically for women Veterans are listed following with contact information.

Homeless Women Veterans' Outreach and Case Management Program
150 South Huntington Avenue (116B-3)
Boston, MA 02130
Phone: (857) 364-4027

MILITARY SEXUAL TRAUMA COUNSELING

Boston Vet Center
665 Beacon Street
Boston, MA 02215
Phone: (617) 424-0665

Brockton Vet Center
1041L Pearl Street
Brockton, MA 02301
Phone: (508) 580-2730

National Center for PTSD, Boston VA Medical Center
150 South Huntington Avenue (116B-3)
Boston, MA 02130
Phone: (857) 364-4145
<http://www.ptsd.va.gov/>

Pelvic Floor Dysfunction Clinic
Northampton VA Medical Center
421 North Main St.
Northampton/Leeds, MA 01053-9764
Phone: (413) 584-4040

NON-U.S. CITIZENS

Active duty Servicemembers and certain Veterans of the U.S. Armed Forces are eligible to apply for United States citizenship under special provisions of the Immigration and Nationality Act (INA).

Generally, service in the Army, Navy, Air Force, Marine Corps, Coast Guard, or certain reserve components of the National Guard and the Selected Reserve of the Ready Reserve is required for eligibility. The requirements for applying for citizenship also vary depending on whether the Veteran or active duty military Servicemember served in wartime or peacetime.

PEACETIME SERVICE

Section 328 of the Immigration and Nationality Act applies to all members of the U.S. Armed Forces or those already discharged from service. An individual may qualify for naturalization if he or she has:

- Served honorably for at least one year.
- Obtained lawful permanent resident status.
- Filed an application while still in the service or within six months of separation.

WARTIME SERVICE

All immigrants who have served honorably on active duty in the U.S. Armed Forces or as a member of the Selected Ready Reserve on or after September 11, 2001 are eligible to file for immediate citizenship under the special wartime provisions in Section 329 of the Immigration and Nationality Act. This section also covers Veterans of designated past wars and conflicts.

Every military installation has a designated point-of-contact to handle citizenship applications and to complete a Request for Certification of Military or Naval Service (N-426). Servicemembers should inquire through your chain of command to find the appropriate point-of-contact. For more information call the [USCIS](#) toll-free military help line at 1-877-CIS-4MIL (1-877-247-4645).

LESBIAN, GAY, BISEXUAL, TRANSGENDER VETERANS

If you are an LGBT Veteran or Servicemember, you may find additional resources though the Servicemembers Legal Defense Network for more information:

OutServe (Servicemembers Legal Defense Network)
P.O. Box 65301
Washington, DC 20035-5301
Phone: (800) 538-7418
Email: admin@outserve-sldn.org
<https://www.outserve-sldn.org/>

Outvets
Outvets serves to recognize and honor the contributions and sacrifices of LGBTQ Veterans, active service members, and their families through social interaction, community service, and public awareness.
Phone: (617) 600-8186
<http://www.outvets.com/>

IX. EMPLOYMENT RIGHTS & RESOURCES

UNIFORM SERVICES EMPLOYMENT & REEMPLOYMENT RIGHTS ACT

The most current information is available online at:

<https://www.dol.gov/vets/programs/userra/>

The Uniform Services Employment and Reemployment Rights Act (USERRA) is a law designed to protect Servicemembers from employment discrimination based on past or present military service or National Guard or Reserve status. If a Servicemember leaves a civilian job to perform military service, he or she may be entitled to special protection, including retention, re-employment, promotions, and other benefits.

USERRA requires employers to re-employ returning Servicemembers in the job they would have had if they had never left for military service, including any pay or salary increases, seniority, or other benefits the Servicemember would have received. Employers are required to make reasonable attempts to train returning Servicemembers in any skills required for re-employment, and must make reasonable accommodations to disabled Veterans.

USERRA also protects a Servicemember's right to participate in employer-sponsored health and pension plans. Individuals performing military duty of more than 30 days may elect to continue employer sponsored health care for up to 24 months; however, they may be required to pay up to 102 percent of the full premium. For military service of less than 31 days, health care coverage is provided as if the Servicemember had remained employed. An employer who re-employs a Servicemember must count the period of his or her military service toward the time required to earn benefits under an employee pension and benefit plan.

To be eligible for these benefits the Servicemember must:

- Provide his or her employer with advance written or verbal notice of his or her military service;
- Have five years or less of cumulative military service while with that particular employer. There are important exceptions to the five-year limit, including initial enlistments lasting more than five years, periodic National Guard and Reserve training duty, and involuntary active duty extensions and recalls, especially during a time of national emergency;
- Return to work or apply for reemployment in a timely manner after conclusion of service; and
- Not be separated from service with a disqualifying discharge or under other than honorable conditions.

In particular, the law includes protections for Reserve/Guard and active duty military to include the following provisions:

- Expands the anti-discrimination protection of Reserve and Guard members in hiring, retention, and advancement on the basis of their military obligation;
- Requires employers to make reasonable efforts to retrain or upgrade skills to qualify workers for reemployment;
- Expands healthcare and employee benefit pension plan coverage;
- Extends the number of years an individual may be absent for military duty;
- Improves the protections for disabled Veterans and improves enforcement mechanisms for Servicemembers who believe their reemployment rights have been violated.

RELEASE FOR TRAINING AND ACTIVE SERVICE

M.G.L. ch. 33, §§ 59 and 59A as amended by Chapter 141 of the Acts of 2016

An employee of the Commonwealth in a reserve component of the armed forces of the United States who is ordered to service for more than 30 consecutive days shall be paid the regular base salary as a public employee for each pay period of such military leave of absence, reduced by any amount received either from the United States or the Commonwealth as base pay for military service performed during the same pay period. No such employee shall lose any seniority or accrued vacation leave, sick leave, personal leave, compensation time or earned overtime.

An employee of a county, city or town which, by vote of its county commissioners, city council or inhabitants at a town meeting, has accepted this section or similar provisions of earlier laws, shall be entitled to the benefits and protections of this section or the benefits of the accepted earlier law.

Massachusetts National Guard members who are state employees are entitled to up to 34 paid days for any state fiscal year or 17 paid days for any federal fiscal year with the same leaves of absence or vacation given to others.

PUBLIC EMPLOYEES SERVING IN GLOBAL WAR ON TERRORISM

Ch. 77 of the Acts of 2005

An employee of the state, or a county, city, or town that accepts this law who has been called up from the Reserve or National Guard after September 11, 2001, and until September 11, 2011, is entitled to the difference, if any, between his/her base pay as a public employee and his/her base pay from the military.

The U.S. Department of Labor Veterans Employment and Training Service (VETS) is authorized to investigate and resolve complaints of USERRA violations. For assistance in filing a complaint, or for any other information about USERRA, contact the U.S. Department of Labor VETS at 1-866-4-USA-DOL or visit: www.dol.gov/vets. For online interactive support visit the USERRA Advisor at: <http://www.dol.gov/elaws/userra.htm>.

VETERAN'S TENURE

M.G.L. ch. 30, § 9A

Veterans who hold state non-civil service positions for more than three years cannot be involuntarily separated for lack of work or money when similar offices or positions exist, unless such positions are held by Veterans, in which case separation shall occur in reverse order of their respective original appointments.

CIVIL SERVICE

M.G.L. ch. 31, § 26

Veterans are given preference in the eligibility lists of civil service positions in the following order:

1. Disabled Veterans
 2. Veterans
 3. Widows or widowed mothers of Veterans who were killed in action or died from a service connected disability incurred in wartime service
 4. Spouses or single parents of Veterans who were killed in action or who died from a service-connected disability incurred during wartime service, provided that the spouse or parent has not remarried.
 5. All Others
- A person who has received a congressional medal of honor, distinguished service medal, or silver star medal, may apply to the administrator for appointment to, or employment in, a civil service position without examination.

M.G.L. ch. 31, § 12

Veterans who apply for civil service jobs for which there is no exam, and therefore, no list, receive preference over equally qualified non-Veterans. If more than one Veteran qualifies for a position, it is up to the appointing authority to make the choice between or among them. If an authority wants to bypass this law, it has to get the Human Resources Division's (HRD) approval. HRD's civil service unit also maintains lists of state agencies with vacancies and will notify interested Veterans of openings.

OPEN COMPETITIVE EXAMS

Civil service uses a system of absolute Veteran's preference in which someone qualifying as a Veteran who receives 70 points or above on an open competitive exam (including police and firefighter) is immediately placed at the head of the eligibility list. This does not mean that the Veteran automatically gets the job. S/he is just placed at the head of the list and hired when there is a vacancy. Within the system of absolute Veteran's preference, Veterans are ranked as follows:

1. Disabled Veterans have first preference over all other Veterans
2. All other Veterans have second preference
3. Spouses and single parents of Veterans who died in action or from service-connected wounds receive third preference

Note: Those Guard and Reserve members called for active duty can either take exams overseas or take make-up promotional exams upon their return by contacting the Human Resources Division, 617-878-9757, before deployment.

PROMOTIONAL EXAMS

All types of Veterans have two points added to their scores. They are not placed at the head of the list.

LABOR SERVICE

M.G.L. ch. 31, § 28

There is no exam required for labor service positions. Veterans, whether disabled or not, are placed at the top of the eligibility list. Spouses and single parents of Veterans are placed below Veterans but above all other applicants.

PUBLIC SERVICE

Acts of 1941 ch. 708 (4)

Members of the Guard or Reserve who are called to active service and who have taken a civil service test, passed, and are on a current certified list are eligible for protection on their civil service original appointment exams. They must make a request in writing up to one year following their discharge to be continued on or restored to such list for a period of time equal to the time of military service. If a person is on more than one list s/he must request this protection separately for each list.

FAMILY MEDICAL LEAVE ACT

Under the Family and Medical Leave Act, most employers with 50 or more employees must grant an eligible employee up to a total of 12 workweeks of unpaid leave during any 12-month period for one or more of the following reasons:

- for the birth and care of the newborn child of the employee;
- for placement with the employee of a son or daughter for adoption or foster care;
- to care for an immediate family member (spouse, child, or parent) with a serious health condition; or
- to take medical leave when the employee is unable to work because of a serious health condition.

To be an eligible employee you must:

- Have worked for your employer for at least 12 months;
- Have at least 1250 hours of service with your employer in the 12 months before you take leave; and
- Work at a location where your employer has at least 50 employees within 75 miles of your worksite.

Provisions of the 2008 and 2010 National Defense Authorization Acts (NDAAs) altered the Family and Medical Leave Act (FMLA) to assist family members who need to take unpaid leave to care for a Servicemember or Veteran with a “serious injury or illness.” The law allows spouses, children, parents, and other next-of-kin who provide such care to take as many as 26 workweeks of unpaid leave in a 12-month period.

In separate FMLA provisions, “qualifying exigencies” can entitle the spouse, child, or parent of certain Servicemembers to up to 12 workweeks of unpaid leave during a 12-month period. These provisions apply to the specified family members of Servicemembers on or notified of an impending call to “covered active duty.” Covered active duty includes Servicemembers in the regular Armed Forces who are deployed to a foreign country and Servicemembers in the reserve Armed Forces who are called to federal active duty for a deployment to a foreign country. Qualifying exigencies associated with the Servicemember’s covered active duty may involve short-notice deployment, military events, childcare/school arrangements, financial/legal arrangements, counseling, rest and recuperation, post-deployment activities, and other related activities as agreed upon between the employer and employee.

Employees and other persons may file complaints with the U.S. Department of Labor’s Employment Standards Administration (usually through the nearest office of the [Wage and Hour Division](#)). The Department of Labor may file suit to ensure compliance and recover damages if a complaint cannot be resolved administratively.

Employees also have private rights of action, without involvement of the Department of Labor, to correct violations and recover damages through the courts. For more information, call the Wage-Hour toll-free help line at 1-866-4USWAGE (1-866-487-9243), or visit the FMLA website at: <http://www.dol.gov/whd/fmla>.

NATIONAL GUARD & RESERVISTS

If you are in the Massachusetts National Guard, you receive additional employment protections. No employer (public or private) can discriminate against you under M.G.L. ch. 33, § 13. If you work for the state, you get paid your state salary while you are on certain types of duty in the Commonwealth at the order of the commander-in-chief. This applies to counties and municipalities, if they adopt M.G.L. ch. 33, § 59. These duties include annual training, emergency assistance, repelling invasions or suppressing insurrections, controlling riots or mobs, or protecting persons or property during catastrophes or natural disasters.

FINDING EMPLOYMENT

VETERANS EMPLOYMENT & TRAINING SERVICES PROGRAM

The Veterans Employment & Training Services Program (VETS) is funded by the U.S. Department of Labor and provides employment and training services to Veterans. These services include access to Local Veteran Employment Representatives (LVERs) and the Disabled Veteran's Outreach Program (DVOP) at One-Stop Career Centers across the country. These Career Centers have current information about all the federal, state, and local programs and services available for Veterans. For more information, visit: www.dol.gov/vets.

The Disabled Veteran Outreach Program staff work with One-Stop Career Center staff to provide access to employment and training services for disabled Veterans. DVOP services include:

- Expert assessment of Veteran's needs and current skill levels;
- Career counseling and guidance;
- Assisting in providing supportive services;
- Creating and maintaining relationships with employers in order to develop jobs; and
- Providing referrals for Veterans to job openings and training opportunities.

VA FOR VETS

The VA has developed a dedicated career support program to assist Veterans in finding and maintaining employment with the VA. VA for Vets offers online tools for employment searches and career development. For more information, visit the VA for Vets website: <http://vaforvets.va.gov/>.

TRANSITION ASSISTANCE PROGRAM

The Transition Assistance Program (TAP) is a five-day workshop intended to help military personnel transition into civilian life. The intensive workshops are facilitated by the Department of Defense and Department of Labor staff and are available regularly at your duty station. TAP is a service for transitioning military personnel and their family members who are within 12 months of separating or within 24 months of retiring from the military. TAP workshops include, among others, assessments of employment skills, job search counseling, techniques for stress management, and information related to available Veteran services. For more information, visit www.turbotap.org.

VETERANS' PREFERENCE

Veterans are entitled to several employment benefits. Under M.G.L. ch. 31, §§ 26 and 28, and M.G.L. ch. 41, § 112, Veterans are entitled to preference in civil service appointments and promotions. Veterans in a public retirement system may also buy back their military time up to four years of active service accrued at the rate of one year for every one year of active duty service or four years of active Reserve or National Guard service accrued at the rate of one year for every five years of active Reserve or Guard Service. (see M.G.L. ch. 32, § 4(h)). For more information see Chapter 468 of the Acts of 2002.

PUBLIC WORKS EMPLOYMENT

M.G.L. ch. 149 § 26

Preference is given to qualified Veterans in public works construction by the state, a county, town, authority or district, or by a person contracting with or subcontracting for such work. Each county, town, district, contractor, or subcontractor therefore shall give preference to Veterans and service-connected disabled Veterans who live in their jurisdiction. Eligible Veterans: All Veterans as defined by M.G.L. ch.4, § 7, clause 43.

Contact information:

Veterans' preference in civil service positions:

Human Resource Division, Commonwealth of Massachusetts

One Ashburton Place, 3rd Floor

Boston, MA 02108

Phone: (617) 878-9757

www.mass.gov/hrd

LAY-OFFS

Veterans who meet the Massachusetts definition of "Veteran" under M.G.L. ch. 4, § 7, clause 43 have tenure in their job if they hold a state job that is not a civil service position under M.G.L. ch. 31 and if they have three years in that position. In the event of a lay-off, Veterans have a right to be hired for a similar existing position (unless all positions are held by Veterans). Veterans who are civil service employees also have certain lay-off protections.

ONE-STOP CAREER CENTERS

The Commonwealth of Massachusetts has many resources available to assist Veterans in obtaining employment, including 34 One-Stop Career Centers across the Commonwealth. The Executive Office of Labor and Workforce Development has representatives dedicated to helping Veterans in the transition to civilian work. Representatives can assist with the development of a comprehensive job and training plan. You may access these resources by visiting a One-Stop Career Center near you. To find one in your area, visit www.mass.gov/lwd or <http://www.mass.gov/careercenters>.

JOB TRAINING FOR HOMELESS VETERANS

Homeless Veterans' Reintegration Program (HVRP) grants require that the participating Veteran be homeless or currently residing in a shelter in order to be eligible for the training, job assistance, and housing services.

How to apply

Contact one of the two DVS provider agencies: Father Bills & MainSpring in Quincy, serving homeless Veterans south of Boston, or Veterans, Inc. in Worcester, serving Worcester and south including Fall River and New Bedford.

Father Bills & MainSpring
38 Broad Street
Quincy, MA 02169
Phone: (617) 770-3314, x224
www.fatherbillsmainspring.org

Veterans, Inc.
69 Grove Street
Worcester, MA 01605
Phone: (508) 791-0956, x122
<http://www.Veteransinc.org/>

Also within the Commonwealth, four additional HVRP funding. For eligibility criteria contact the individual program.

Veterans, Inc.
69 Grove Street
Worcester, MA 01605
Phone: (508) 791-0956, x122
<http://www.Veteransinc.org/>

Soldier On
421 North Main Street, Building 6
Leeds, MA 01053
Phone: (413) 582-3059
www.wesoldieron.org

New England Center for
Homeless Veterans
17 Court Street
Boston, MA 02108
Phone: (617) 371-1800
www.nechv.org

Project Place
1145 Washington Street
Boston, MA 02118
Phone: 617-542-3740, x27
www.projectplace.org

VETERANS AND MEMORIAL DAY

An employee who is a Veteran may be entitled to paid or unpaid leave to participate in Veterans Day and Memorial Day events. [G.L. c. 149, § 52A½](#) and [section 21 of chapter 141 of the acts of 2016](#).

All private employers must grant leave to a Veteran employee to participate in a Veterans Day or Memorial Day exercise, parade or service. Employee Veterans are entitled to leave “of sufficient time to participate” in the event. The event must be in the Veteran’s “community of residence.”

Employers with 50 or more employees must grant a paid leave of absence for a Veteran seeking to participate in an event on Veterans Day, so long as the employee Veteran provides reasonable notice to his or her employer. Employers with fewer than 50 employees have the option to provide paid leave.

Leave to participate in a Memorial Day event may be paid or unpaid.

Employers are not required to provide leave where an employee provides services that “are essential and critical to the public health or safety and determined to be essential to the safety and security of each such employer or property thereof.”

X. INFORMATION & RESOURCES FOR FAMILY MEMBERS

VA CAREGIVER SUPPORT

The VA sponsors a variety of Caregiver Support Services and Tools to assist those who are providing care to a Veteran. Services include a toll free Caregiver Support Line at 1-855-260-3274 and a webpage at www.caregiver.va.gov, providing information on caring for your Veteran and for yourself. The website can also connect you with your local Caregiver Support Coordinator.

MILITARY SPOUSE JD NETWORK

The Military Spouse JD Network (MSJDN) was formed in Summer 2011 by two military spouses frustrated with the challenges of maintaining a legal career that seemed incompatible with the military lifestyle. They formed MSJDN to advocate for licensing accommodations for military spouses, including bar membership without additional examination, as well as network with other military spouses with JDs. Massachusetts is one of 18 current states that have licensing accommodations for military spouse attorneys. Find out more at <https://www.msjdn.org/>

MILITARY SPOUSE EMPLOYMENT PARTNERSHIP

The partnership seeks to strengthen the education and career opportunities of military spouses by providing career exploration opportunities to help them understand their skills, interests, and goals; education and training to help them identify academic, licensing, or credentialing requirements that can help them reach their career goals; employment readiness assistance to optimize their self-marketing skills; and employment connections that help them find and maintain a rewarding career. The partnership currently has more than 295 partners, who have hired over 80,000 military spouses. <https://msepjobs.militaryonesource.mil/msep/>

MILITARY INTERSTATE CHILDREN'S COMPACT COMMISSION (MIC3)

The goal of the Compact is to replace the widely varying policies affecting transitioning military students. The Compact leverages consistency: It uses a comprehensive approach that provides a consistent policy in every school district and in every state that chooses to join. The Compact addresses key educational transition issues encountered by military families including enrollment, placement, attendance, eligibility and graduation. Children of active duty members of the uniformed services, National Guard and Reserve on active duty orders, and members or Veterans who are medically discharged or retired for one year are eligible for assistance under the Compact. <http://www.mic3.net/>

NATIONAL MILITARY FAMILY ASSOCIATION

The National Military Family Association (NMFA) serves as a resource to assist family in ongoing military issues such as deployment readiness, adoption, health care programs, and scholarships for dependents. <http://www.militaryfamily.org/>

DEPENDENCY & INDEMNITY COMPENSATION

Dependency and Indemnity Compensation is a tax-free benefit paid to the surviving spouse or dependents of certain Veterans. For a survivor to be eligible for Dependency and Indemnity Compensation (DIC), the Veteran's death must have resulted from one of the following causes:

- A disease or injury incurred or aggravated in the line of duty while on active duty or active duty for training.
- An injury incurred or aggravated in the line of duty while on inactive duty training.
- A service-connected disability or a condition directly related to a service-connected disability. DIC also may be paid to survivors of Veterans who were totally disabled from service-connected conditions at the time of death, even though their service-connected disabilities did not cause their deaths.

The survivor qualifies if the Veteran was discharged under conditions other than dishonorable and:

- Continuously rated totally disabled for a period of 10 years immediately preceding death;
- Continuously rated totally disabled from the date of military discharge and for at least five years immediately preceding death; or
- A former POW who died after September 30, 1999, and who was continuously rated totally disabled for a period of at least one year immediately preceding death.

To apply for Dependency and Indemnity Compensation, complete [VA Form 21-534a, Application for Dependency and Indemnity Compensation by a Surviving Spouse or Child](#), and mail it with a copy of the Veterans DD Form 1300, Report of Casualty, to your local VA regional office.

VA OFFICE OF SURVIVORS ASSISTANCE

The VA's Office of Survivor's Assistance (OSA) provides services to survivors and dependents of deceased Veterans and Servicemembers. The OSA serves as a resource on the benefits available to survivors. Answers to most benefits questions can be found on the OSA's website at www.va.gov/survivors. If you cannot find the answer on the OSA's Frequently Asked Questions (FAQs) page, you may call the VA Benefits Assistance Services at 1-800-827-1000 or send an email to OfficeOfSurvivors@va.gov.

CHILD SUPPORT ENFORCEMENT

Servicemembers on active duty and Veterans may be parents with child support orders enforced by the Child Support Enforcement Division of the Massachusetts Department of Revenue (DOR). It is important for parents to understand how military service can affect their child support cases so that they can work with DOR to ensure that child support remains paid in full and on time.

ACTIVE DUTY SERVICEMEMBERS WITH CHILD SUPPORT ORDERS

Servicemembers, including members of the National Guard and Reserves, who are called to active duty should contact DOR to provide information about their activation.

Contact by phone: (800) 332-2733

(617) 660-1234 (callers from Charlestown, Chelsea, East Boston,
Everett and Revere)

Contact by email: csegen@dor.state.ma.us

INCOME WITHHOLDING

Newly activated Servicemembers who have been paying child support by income withholding should contact DOR as soon as possible after they are called to active duty. DOR can issue an income withholding order to the Defense Finance and Accounting Service (DFAS) so that the child support will be deducted from the Servicemember's military pay.

There may be some delay before the income withholding at DFAS goes into effect. To avoid any accrual of arrears during this time, Servicemembers must make payments on their own using DOR's payment coupons until child support is being deducted from their military pay.

INTEREST AND PENALTIES

DOR assesses interest and penalties on the last day of any month in which past-due support is owed and the total monthly child support obligation was not paid. In some cases, because of limits in the amount that DFAS can withhold from a Servicemember's pay, the amount of the withholding may be insufficient to satisfy the total monthly amount due. If you are paying child support by income

withholding, but the amount withheld is less than the total monthly amount due, you should contact DOR to find out if you are eligible for an exemption from interest and penalty charges.

MODIFICATION

Military activation may mean a sizeable reduction in monthly income. The change in income may justify a change in the amount of the child support order. Under Massachusetts law, only a court can modify a child support order. DOR can assist you in asking the court for a modification and in obtaining the forms and instructions needed to request a modification of the child support order. You should remember, however, that until the court modifies the order, you are responsible for paying the current court order amount on time and in full. DOR has a legal obligation to continue to use all available enforcement remedies to collect any past-due support that accrues.

MEDICAL SUPPORT

If you are ordered to provide health insurance coverage for your children, your call to military duty means your existing insurance coverage with your civilian employer will end. However, you may enroll your children in the military health care coverage TRICARE. You must notify DOR that you will no longer be maintaining your existing health insurance plan and, if needed, request assistance in enrolling your children in the military's TRICARE coverage.

AUTHORIZATION FOR RELEASE OF INFORMATION

DOR's policy prevents discussion about a Servicemember's child support case with anyone other than the Servicemember or the other parent in the case without written permission to do so. Servicemembers may want to designate someone else to speak with DOR on their behalf. To do so, you must provide a completed Authorization for Release of Information, available on DOR's web site at www.mass.gov/cse. Once DOR has the form on file, the designated individual will be authorized to speak with DOR personnel about your child support case.

CITIZENSHIP FOR MILITARY PERSONNEL AND FAMILY MEMBERS

CITIZENSHIP AND IMMIGRATION SERVICES

Non-U.S. citizens serving in the armed forces and their dependents may be eligible for U.S. citizenship. To obtain information on citizenship or other immigration issues, such as permanent residence ("green cards") visit <http://www.uscis.gov/military>.

Servicemembers and their families may also contact the U.S. Citizenship and Immigration Services' (USCIS) Military Help Line for immigration-related information: 1-877-CIS-4MIL (1-877-247-4645).

AMERICAN RED CROSS

EMERGENCY COMMUNICATION SERVICES

During a family emergency, the American Red Cross can provide a link between families and Servicemembers. The Red Cross can provide verified information to a Servicemember when an immediate family member dies or is seriously ill or when a child is born. To contact the Red Cross for assistance, call 1-877-272-7337 (toll free within the continental U.S.). Please note that the Red Cross cannot provide or confirm information about a Servicemember's illness, injury, or death. To learn more about Red Cross services for Servicemembers, Veterans, and their families, visit www.redcross.org.

SERVICES FOR VICTIM OF CRIME

For many people, witnessing violence or being the victim of a crime is life altering. Even those with a strong support system can experience a difficult adjustment period. Military service members and their families have access to a host of military, government, and non-government supports to assist them with crime related needs. The following is a list of agencies and services available to provide resources and assistance.

MILITARY SEXUAL ASSAULT RESPONSE COORDINATORS/DOMESTIC VIOLENCE ADVOCATES/FAMILY ADVOCACY CENTERS

<p>Army</p> <p>Natick Soldiers Systems Center Location: Natick, MA Phone: (508) 233-4249 Sexual Harassment Assault Response & Prevention Hotline: (508) 395-9141</p> <p>Fort Devens Location: Devens, MA Sexual Harassment/Assault Response Team Office: (781) 225-6401 Hotline: (781) 225-7272 Domestic Violence/ Family Advocacy Center Office: (781) 225-6385 Hotline: (877) 785-2020</p>	<p>Air Force</p> <p>Westover Air Force Base Location: Westover, MA Sexual Assault Prevention & Response Program Phone: (413) 557-2623 Hotline: (413) 687-3543 Airman & Family Support Center Phone: (413) 557-3024</p> <p>Hanscom Air Force Base Location: Bedford, MA Sexual Assault Response Coordinator (SARC) Hotline: (781) 225-7272 Office: (781) 225-6401 Family Advocacy Center: (781) 225-6385</p>
<p>Coast Guard</p> <p>US Coast Guard D-1 Location: Boston, MA Sexual Assault Response (617) 223-5012 (duty hours) (617) 894-9603 (after hours) Office of Health, Safety, & Work Life (800) 872-4957 Ext. 301</p>	<p>National Guard</p> <p>Massachusetts National Guard – Joint Force Headquarters Location: Bedford, MA (Hanscom AFB) Phone: (339) 202-3999 Hotline: (508) 889-6644</p>

MASSACHUSETTS CRIME VICTIM'S COMPENSATION

Violent crime; such as rape, sexual assault, child abuse, assault and battery, arson, and homicide, can impact many aspects of a person's life. The financial burden of monetary losses incurred by these crimes should not further victimize or add additional undue stress to those who were affected by violent crimes. The Massachusetts Crime Victim's Compensation Program seeks to provide financial assistance to eligible victims of violent crime in order to assist with related medical and dental care, mental health counseling, funeral and burial costs, crime scene clean up services, and security measures.

Victims of violent crimes that occurred in Massachusetts, regardless of whether the incident happened on a military installation or off, may be eligible to receive compensation. Eligibility requirements include:

- The crime must have been reported to the police within five days unless there is a good cause for delay.
- The victim must cooperate with law enforcement officials in the investigation and prosecution of the crime unless there is a reasonable excuse not to cooperate.
- The victim, or parent/guardian of an underage victim, must apply for compensation within three years of the date of the crime.

A variety of crime related expenses may be covered for an eligible applicant through the Crime Victims' Compensation Fund. The types of expenses include:

- Medical and dental expenses (including equipment, supplies, and medications) not covered by insurance
- Counseling expenses (for victims, for family members of homicide victims, and for children who witness violence against a family member)
- Funeral/burial costs of up to \$8,000, with an additional \$800 for ancillary burial expenses
- Lost wages (for victims only)
- Loss of financial support (for dependents of homicide victims)
- Security measures (including replacement locks and security/alarm systems)
- Replacement bedding/clothing (for those items seized or rendered unusable as a result of a criminal investigation)

Applications for the Victims of Violent Crime Compensation Fund may be accessed online through the Attorney General's website at <http://www.mass.gov/ago/public-safety/resources-for-victims/victims-of-violent-crime/>. You may also contact the Attorney General's Victim Compensation Division at (617) 727-2200 Ext. 2160 with question or to have an application mailed to you.

OTHER RESOURCES

Additional information regarding victim rights and services may be found by contacting the victim witness assistance program at your local District Attorney's Office.

District Attorney Victim Witness Assistance Programs

Location	Number
Berkshire County	(413) 443-5951
Bristol County	(508) 997-0711
Cape & Islands	(508) 362-8113
Essex County	(978) 745-6610
Franklin County	(413) 774-3186
Hampden County	(413) 747-1000
Hampshire County	(413) 586-9225
Middlesex County	(781) 897-8300
Norfolk County	(781) 830-4800
Plymouth County	(508) 584-8120
Suffolk County	(617) 619-4000
Worcester County	(508) 755-8601

For more general information regarding victim services contact:

Massachusetts Office for Victim Assistance

One Ashburton Place, Suite 1101

Boston Massachusetts 02108

(617) 586-1340

<http://www.mass.gov/mova>

XI. SUPPORT GROUPS & SERVICES

MASSACHUSETTS POST DEPLOYMENT COMMISSION

Chapter 141 of the Acts of 2016

The Governor has convened the Massachusetts Post-Deployment Commission to make recommendations regarding the implementation of a program in the state to support service members transitioning to civilian life after deployment. The Commission is led by the Secretary of Veteran Services.

The commission makes recommendations pertaining to how best the state can perform in:

- examining and evaluating the effectiveness of Veterans' suicide prevention policies;
- examining and evaluating the effectiveness of resilience training for Veterans' personnel;
- developing recommendations on ways in which Veterans' support service needs may be promptly assessed upon return from deployment;
- developing recommendations for methods by which the Commonwealth may identify, evaluate and refer service members returning to civilian life post-deployment for assistance with education, employment, healthcare, housing and other services;
- providing recommendations for improving communication between mental health support services and Veterans who may benefit from such services;
- developing recommendations for providing mental health counseling services to combat the effects of post- traumatic stress injuries for post-deployment Veterans; and
- providing recommendations on improving health access assistance, including analyzing:
 - barriers prohibiting Veterans from receiving coverage upon their residency in the Commonwealth;
 - tools to educate active duty members who intend to reside in the Commonwealth on their ability to acquire health care coverage in the Commonwealth;
 - the resources available to military members to help afford coverage upon discharge; and
 - the needs of women Veterans relative to issues including, but not limited to, compensation, rehabilitation, outreach, health care, education and other issues facing women Veterans in the community.

VALOR Act

On May 31, 2012, the Veterans Access, Livelihood, Opportunity and Recognition Act (the VALOR Act) into law ([Chapter 108 of the Acts of 2012](#)). Massachusetts is already a leader on providing outstanding benefits to its Servicemembers and Veterans. The VALOR Act expands upon those benefits by providing additional support for Veterans and their families in areas such as education; small business entrepreneurship; and workforce development. The Act also provides Massachusetts' criminal justice system with additional tools to address some of the underlying issues, such as PTSD, TBI and substance abuse, that many of our Veterans suffer from when they return home and that may result in involvement with law enforcement and the courts.

VALOR Act II

“An Act Relative to Veterans’ Allowances, Labor, Outreach and Recognition,” also known as the “VALOR Act II,” creates increased supports for workforce training for Veterans, continued access to Veterans’ services and increased protections for Servicemembers seeking higher education in the Commonwealth. The VALOR Act II was signed into law April 3, 2014.

VALOR Act II provides \$350,000 for the training and certification of Veterans’ Services Officers (VSO) through the Department of Veterans’ Services (DVS) and will allow DVS to develop training and guidelines to ensure the Commonwealth has trained and qualified Veterans’ advocates at the community level. The Act will also ensure municipal compliance with Chapter 115 so that all Massachusetts Veterans have access to the highest quality assistance regardless of where they live.

The Act also requires the Division of Professional Licensure to waive application fees for members of the armed forces for which the Division will accept education, training or service completed by the applicant toward qualification requirements to receive license or certification. The legislation also protects active military enrolled at public and private colleges and universities from academic or financial penalties by virtue of their service. A student who enrolls, but is unable to complete a course because he or she is called to active duty, can complete the course at a later date, or withdraw with a full refund of fees and tuition.

SUPPORT SERVICES FOR ACTIVE DUTY MILITARY PERSONNEL

The following facilities offer support groups and other services to military families:

Devens RFTA

Army Community Services

61 Quebec Street, Bldg. 683

Devens, MA 01434

Phone: (978) 796-3023

https://www.devens.army.mil/For_the_Family/Support_Services.htm

Hanscom Airman & Family

Readiness Center

20 Kirtland Street, Bldg. 1218

Lexington, MA 02421

Phone: (781) 225-2765

Westover Airman & Family Readiness Center
100 Walker Ave.
Chicopee, MA 01022
Phone: (413) 557-3024

National Guard Family Program of Massachusetts

State Military & Family Members Support Center
14 Minuteman Lane
Wellesley, MA 02481
Phone: (339) 202-4800
Email: MANGFamily@aol.com
<http://www.thenationsfirst.org/family-programs.html>

FAMILY MEMBERS OF POW/MIA SERVICEMEMBERS

Each military branch has a service casualty office to serve family members of POW or MIA Servicemembers. The Department of State also has a casualty office to serve family members of civilian defense employees. Military officials can explain how missing Servicemembers are accounted for and efforts being made to bring Servicemembers home. Casualty assistance officers act as liaisons to family members. If you are the family member of POW or MIA Servicemember visit Defense Prisoner of War/Missing Personnel, <http://www.dpaa.mil/>, for more information, or contact the appropriate casualty assistance officer listed below.

U.S. Air Force Missing Persons Branch
Phone: (800) 531-5501
<http://www.afpc.af.mil/library/airforcepowmias.asp>

U.S. Army Human Resources Command
Human Resources Contact Center
Phone: 1-800-276-9472
<https://www.hrc.army.mil/>

Headquarters U.S. Marine Corps
Morale, Welfare, Recreation and Business Operation Division (MR)
3044 Catlin Ave
Quantico, VA 22134
Phone: (703) 784-3806
https://www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MR

U.S. Navy
Navy POW/MIA Branch
Casualty Assistance Division (OPNAV N135C)
5720 Integrity Drive
Millington, TN 38055-6210
Phone: (800) 443-9298
<http://www.public.navy.mil/bupers-npc/support/casualty/Pages/NavyPOW-MIA.aspx>

OTHER RESOURCES FOR FAMILY MEMBERS

FISHER HOUSE

Military Servicemembers and their families are stationed worldwide and must often travel great distances for specialized medical care. Fisher House provides family members of Veterans and active duty Servicemembers with a place to stay while their loved ones receive medical treatment. The Fisher House™ program is a unique private-public partnership that donates “comfort homes” on or near the grounds of most major military or VA medical centers. These homes are given to the U.S. Government as gifts and are operated by the military service secretaries and the Secretary of Veterans Affairs.

There is no charge for any family to stay at a Fisher House operated by the Department of Veterans Affairs, and the Fisher House Foundation uses donations to reimburse the individual Fisher Houses operated by the Army, Navy, and Air Force.

Fisher House has constructed housing at the VA Medical Center in West Roxbury, MA and currently has comfort homes located at every major military medical facility, including Landstuhl, Germany where many OEF/OIF Veterans are treated.

For more information, including a list of existing locations, visit the Fisher House website at: www.fisherhouse.org.

THE YELLOW RIBBON FUND

The Yellow Ribbon Fund is a nonprofit organization that was created in early 2005 to assist injured Servicemembers and their families while they recuperate at the Walter Reed Army Medical Center and the National Naval Medical Center. The Yellow Ribbon Fund assists Veterans and their families during their stay at these medical centers by providing free car rentals, cab vouchers, hotel rooms, apartments, job mentoring and internship programs and free tickets to cultural and sporting events. For more information, contact:

Yellow Ribbon Fund, Inc.
4905 Del Ray Avenue
Suite 500
Bethesda, MD 20814
Phone: (240) 223-1180
Fax: (301) 654-7674
Email: email@YellowRibbonFund.org
www.yellowribbonfund.org

SEW MUCH COMFORT

Sew Much Comfort provides adaptive clothing free of charge to support the unique needs of injured Servicemembers from all branches of the military and National Guard. The organization will custom design or adapt existing clothing items to accommodate injured Servicemembers with prosthetics and other medical devices. Simple changes such as adding a Velcro closure to the side seam on an ordinary pair of pants may enable injured Servicemembers to be more independent and recover with dignity and comfort. Clothing is distributed at VA and military hospitals. For more information, visit: www.sewmuchcomfort.org.

CANINES FOR COMBAT VETERANS

Canines for Combat Veterans is a project of New England Assistance Dog Services (NEADS) based in Princeton, Massachusetts. NEADS provides extensive training for service dogs to assist Veterans with physical disabilities so that they can maintain their independence. Service dogs are trained to provide support including picking up items from the floor or counter top, turning lights on and off, pushing elevator buttons, pulling a wheelchair a short distance, and getting help for the disabled owner. NEADS dogs are granted public access rights under the Americans with Disabilities Act.

To be eligible to receive a dog, individuals must spend two weeks attending a training course with their dog and pay a fee. NEADS offers fundraising assistance, and flexible payment options. It is NEADS' policy not to deny any application on the basis of the applicant's ability to pay. For more information, contact:

NEADS

Dogs for Deaf and Disabled Americans

P.O. Box 213

West Boylston, MA 01583

Phone: (978) 422-9064

Fax: (978) 422-3255

<http://neads.org/assistance-dogs/service-dogs-Veterans>

VETERANS NORTHEAST OUTREACH CENTER

Veterans Northeast Outreach Center provides a continuum of care to Veterans, their families, from the very basic food and shelter needs to advocacy, information, referral, career, and education services.

Veterans Northeast Outreach Center

10 Reed Street

Haverhill, MA 01832

Phone: (978) 372-3626

<https://www.northeastVeterans.org/>

APPENDIX A: VETERANS' SERVICE ORGANIZATIONS IN MASSACHUSETTS

The following information was compiled by the Massachusetts Department of Veterans Services. Organizations for all Veterans are listed first. Organizations specifically for women Veterans are listed second.

American Legion
State House, Room 546-2
Boston, MA 02133
Phone: (617) 727-2966
www.legion.org

American Legion Auxiliary
State House, Room 546-2
Boston, MA 02133
Phone: (617) 727-2958
www.legion-aux.org

AMVETS
State House, Room 546-3
Boston, MA 02133
Phone: (617) 727-2972
www.amvets-ma.org

Army Nurse Corps Association Region 1
<http://e-anca.org/>

Disabled American Veterans
Department of Massachusetts
State House, Room 546
Boston, MA 02133
Phone: (617) 727-2974
www.davma.org

Gold Star Mothers of Massachusetts
and Rhode Island
PO Box 174
Princeton, MA 01541
<http://massgoldstarmothers.com>

Gold Star Wives of America, Inc.
Greater Boston Chapter
Phone: (888) 751-6350
www.goldstarwives.org

Iraq and Afghanistan Veterans of America
114 West 41st Street, 19th Floor
New York, NY 10036
Phone: (212) 982-9699
<http://iava.org>

Italian American War Veterans
State House, Room 545
Boston, MA 02133
Phone: (617) 727-8397
Call for appointment
(office not staffed daily)
<http://www.itamvets.org/massachusetts.html>

Jewish War Veterans
State House, Room 547
Boston, MA 02133
Phone: (617) 727-2963
Call for appointment
(office not staffed daily)
www.jwv.org

Marine Corps League
State House, Room 545
Boston, MA 02133
Phone: (617) 720-0414
<http://deptofmassmcleague.org/>

Marine Corps Community Services
(Marine for Life)
Contact: Kevin F. Coughlin
Phone: (617) 293-4102
Email: boston@m4l.usmc.mil
www.marineforlife.org

Mass Fallen Heroes
100 Hallet Street
Dorchester, MA 02124
Phone: (617) 326-6042
<https://www.massfallenheroes.org/>

Military Order of the Purple Heart
State House, Room 545
Boston, MA 02133
Phone: (617) 263-4654
www.purpleheart.org

New England Chapter of the
Paralyzed Veterans of America
1600 Providence Highway, Suite 101R
Walpole, MA 02081
Phone: (508) 660-1181
Email: info@nepva.org
www.nepva.org

New England Center for Homeless Veterans
17 Court Street
Boston, MA 02108
Phone: (617) 371-1800
<http://nechv.org>

Nurse Corps Association
PO Box 3289
Newport, RI 02840
Email: nennca@nnca.org
<http://nnca.org/join-annca-2/local-chapters/nennca/>

Paralyzed Veterans of America
New England Chapter
1600 Providence Hwy, Suite 143
Walpole, MA 02081
Phone: (508) 660-1181
Toll-free: 1-800-660-1181
Email: info@nepva.org
<http://www.nepva.org/>

Persian Gulf Era Veterans
State House, Room 545
Boston, MA 02133
Phone: (617) 263-7438
Toll-free: 1-888-891-1117
<http://www.pgev.org/>

Polish American Veterans
State House, Room 545
Boston, MA 02133
Phone: (617) 727-2970
www.plav.org

Veterans of Foreign Wars
MA Department Headquarters
24 Beacon Street
Room 546-1 State House
Boston, Massachusetts 02133
Phone: (617) 727-2613
www.vfwma.org

Veterans Northeast Outreach Center
10 Reed Street
Haverhill, MA 01832
Phone: 978-372-3626
<https://www.northeastVeterans.org>

Vietnam Veterans of America
State House, Room 546-4
Boston, MA 02133
Phone: (617) 303-5687
Toll-free: 1-800-358-4340
www.baystatevet.com

FOR WOMEN VETERANS

Military Women across the Nation

Ginny Hanson

Past State Director

Phone: (401) 294-2434

<http://www.milwomen.org/home.html>

SPARS (U.S. Coast Guard Women's Reserve)

c/o Helen McLaren

Box 281, 292 High St.

Westwood, MA 02090

Women's Army Corps (WAC) Veterans Association

PO Box 663

Weaver AL 63277

Phone: (256) 820-6824

<http://www.armywomen.org/>

Women Air Force Service Pilots (WASP)

Sara Hayden, National Officer

22 Stadium Street

Methuen, MA 01844

Phone: (978)683-3720

Women Marines Association

MA1 Chapter (Eastern Mass.)

Email: ma1@womenmarines.org

MA2 Chapter (Western Mass.)

Email: ladydi125@yahoo.com

Women Military Aviators

Lucy Young

23 Hamilton St.

East Falmouth, MA 02536

Phone: (508) 457-1264

<http://womenmilitaryaviators.org/>

APPENDIX B:

LEGAL ASSISTANCE AGENCIES

ONLINE RESOURCE

Stateside Legal is an online resource for researching legal issues. Their website is www.statesidelegal.org.

OBTAINING LEGAL ASSISTANCE

Please note that while you are free to pay an attorney for assistance, many attorneys are willing to offer assistance to Veterans free of charge. There are also legal services organizations that provide free services to low-income individuals. Some legal services organizations are featured under General Legal Assistance on the next page. Alternatively, you may be able to obtain free legal assistance from a Veterans' service organization.

ASSISTANCE WITH VA BENEFITS CLAIMS APPEALS

Several organizations and private lawyers have experience assisting Veterans with VA benefits claims appeals. If you are selecting a lawyer to assist you, be sure to read Section VII of this guide regarding Attorneys' Fees, which outlines the limits on what fees an attorney can charge to represent you.

The National Association of Veterans Advocates (NOVA)
1425 K Street, NW, Suite 350
Washington, DC 20005
Phone: 1-877-483-8238
<http://www.vetadvocates.com/>

Harvard Veteran Legal Assistance Clinic
122 Boylston Street
Jamaica Plain, MA 02130
Phone: (617) 522-3003
www.legalservicescenter.org

Massachusetts Bar Association
Lawyer Referral Service
20 West Street
Boston, MA 02111-1204
Toll-free in Massachusetts:
1-866-MASS-LRS or 1-866-627-7577
Boston: (617) 654-0500
TTY: (617) 338-0585
<http://www.masslawhelp.com/>

GENERAL LEGAL ASSISTANCE

If you need help with legal matters, contact one of the legal services below, which offer sliding fee and pro bono services. Some services are available to low-income individuals only. Be sure to ask about income restrictions when contacting a legal services organization.

MONTHLY DIAL-A-LAWYER PROGRAM

The Massachusetts Bar Associations offers a monthly dial-a-lawyer program is available the first Wednesday of each month from 5:30 PM to 7:30 PM for members of the public to call for free legal advice: 617-338-0610. The phone lines are frequently busy during this time.

LEGAL SERVICE ORGANIZATIONS

Boston Bar Association Lawyer Referral Service

16 Beacon Street

Boston, MA 02108

Phone: (617) 742-0625

Toll-free: (800) 552-7046

www.bostonbarlawyer.org

Open 8:30 am to 5:30 pm Monday – Thursday; 8:30 am - 5:00 pm Friday.

By phone or email only. NO walk-ins.

Boston College Legal Services LAB

885 Centre Street

Newton, MA 02459

Phone: (617) 552-0248

<http://www.bc.edu/schools/law/center-experiential-learning/legal-services-lab.html>

Community Legal Services and Counseling Center

One West Street

Cambridge, MA 02139

Phone: (617) 661-1010

www.clsacc.org

Greater Boston Legal Services www.gbls.org

Boston Office

197 Friend Street

Boston, MA 02114

Phone: (617) 371-1234

TTY: (617) 371-1228

Toll-free: 1-800-323-3205

Cambridge Office

60 Gore Street, Suite 3

Cambridge, MA 02141

Phone: (617) 603-2700

TTY: (617) 494-1757

Harvard Legal Aid Bureau

23 Everett Street, First Floor

Cambridge, MA 02138-2702

Phone: (617) 495-4408

<http://www.harvardlegallaid.org/>

Community Legal Aid www.laccm.org

Worcester Office
405 Main Street, 4th Floor
Worcester, MA 01608
Phone: (508) 752-3718

Springfield Office
One Monarch Place, Suite 400
Springfield, MA 01144
Phone: (855) 252-5342

Fitchburg Office
(open Wednesdays, 10:00 a.m. to
4:00 p.m.)
Crown Point Building
76 Summer Street
Fitchburg, MA 01420

Greenfield Office (open 1st & 3rd
Wednesday 9:00 a.m. to 1:00 p.m.
and
by appointment)
55 Federal Street
Greenfield, MA 01301
Phone: (855) 252-5342

Milford Office (open 1st and 3rd
Thursday, 10:00 a.m. to 4:00 p.m.)
Milford Senior Center
60 North Bow Street
Milford, MA 01757
Phone: (855) 252-5342

Legal Services for Cape Cod and Islands
460 West Main Street
Hyannis, MA 02601
Phone: (508) 775-7020
Toll-free: 1-800-742-4107
Senior citizens: (508) 771-7458

North Adams Office (Tuesdays from 10:00
a.m. to 4:00 p.m. and by appointment)

61 Main Street
North Adams, MA 01247
Phone: (855) 252-5342

Northampton Office
20 Hampton Avenue, Suite 100
Northampton, MA 01060
Phone: (855) 252-5342

Pittsfield Office
152 North Street, Suite E-155
Pittsfield, MA 01201
Phone: (855) 252-5342

Southbridge Office (open 1st and 3rd
Wednesday of every month, 10:00 a.m. to
4:00 p.m.)

Catholic Charities
79 Elm Street
Southbridge, MA 01550
Phone: (855) 252-5342

Massachusetts Justice Project <http://www.majp.org/>

Hotline hours are between 9:30 a.m. and 4:00 p.m. Monday through Thursday and 9:30 a.m. to 12:30 p.m. on Friday. These hotlines screens cases for five counties: Berkshire, Franklin, Hampden, Hampshire and Worcester.

Phone: (413) 533-2660

Phone: (508) 831-9888

Phone: 1-800-639-1209

Phone: 1-888-427-8989

Merrimack Valley Legal Services www.mvlegal.org

Lowell Office

35 John Street, Suite 302

Lowell, MA 01852-1101

Phone: (978)458-1465

Toll-free (in MA only): 1-800-336-2262

TTY: (978) 452-4740

MetroWest Legal Services

63 Fountain Street, Suite 304

Framingham, MA 01702

Phone and TTY: (508) 620-1830

Toll-free: 1-800-696-1501

Fax: (508) 620-2323

www.mwlegal.org

Shelter Legal Services

885 Centre Street

Newton, MA 02459

Phone: (617) 552-0623

Fax: (617) 552-2615

Email: info@shelterlegalservices.org

www.shelterlegalservices.org

South Coastal Counties Legal Services <http://sccls.org>

Fall River Office

22 Bedford Street, 1st Floor

Fall River, MA 02720

Phone: (508) 676-6265

Toll-free: 1-800-287-3777

Brockton Office

231 Main Street, Suite 201

Brockton, MA 023014342

Phone: (508) 586-2110

Toll-free: 1-800-244-8393

Tri-City Community Action Program, Inc.

The Pro Bono Legal Project

110 Pleasant Street

Malden, MA 02148

Phone: (781) 322-4125

Fax: (781) 397-2339

APPENDIX C: HOMELESS/TRANSITIONAL SHELTERS

24/7 NATIONAL CALL CENTER FOR HOMELESS VETERAN

The VA maintains a 24/7 national call center and online chat service for Veterans and their families who are homeless or at-risk of becoming homeless. To learn more about VA homeless programs and mental health services in your area, call or chat online with a trained VA counselor: 1-877-4AID-VET (1-877-424-3838) or www.va.gov/HOMELESS/NationalCallCenter.asp.

HOMELESS SHELTERS

New England Center for Homeless Veterans
17 Court Street
Boston, MA 02108
Phone: (617) 371-1800
Email: info@nechv.org
www.nechv.org

Veterans Transition House (VTH)
20 Willis Street
New Bedford, MA 02740
Phone: (508) 992-5313
www.vetshouse.org

Soldier On
421 N. Main Street, Buildings 6
Leeds, MA 01053-0481
Phone: (413) 582-3059
360 West Housatonic Street
Pittsfield, MA 01201
Phone: (413) 236-5644
Email: info@wesoldieron.org
www.wesoldieron.org

Veterans Inc.
69 Grove Street
Worcester, MA 01605
24/7 Phone: (800) 482-2565
<http://www.Veteransinc.org/>

TRANSITIONAL/SUPPORTIVE HOUSING WITH SERVICES

Veteran Homestead, Inc.
69 High Street
Fitchburg, MA 01420
Phone: (978) 353-0234
Email: info@Veteranhomestead.org
www.Veteranhomestead.org

Montachusett Veterans
Outreach Center, Inc.
268 Central Street, Suite A
Gardner, MA 01440
Phone: (978) 632-9601
Veterans@Veterans-outreach.com
www.Veterans-outreach.org

Veterans Northeast
Outreach Center Inc.
10 Reed Street
Haverhill, MA 01830
Phone: (978) 372-3626
vneoc@northeastVeterans.org
www.northeastVeterans.org

Cape and Islands Veterans Outreach
Center and Grace Veterans Program
569 Main Street
Hyannis, MA 02601
Phone: (508) 778-1590
<http://www.namvets.net/>

Hero Homestead
25 Grove Avenue
Leominster, MA 01453
Phone: (978) 537-5845
Email: info@Veteranhomestead.org
www.Veteranhomestead.org

Habitat P.L.U.S. Inc.
520 Essex Street
Lynn, MA 01902
Phone: (781) 599-8578
Email: habitat@verizon.net
<http://habitatplus.org/>

Veterans Transition House
20 Willis Street
New Bedford, MA 02740
Phone: (508) 992- 5313
Email: info@vetshouse.org
<http://www.vetshouse.org/>

Bilingual Veterans Outreach Centers
of Massachusetts, Inc.
281 Franklin Street
Springfield, MA 01107
Phone: (413) 731-0194
Email: bvocofmass@yahoo.com
www.bilingualvets.org

The Turner House Living Center
for Veterans
825 Simonds Road
Willamstown, MA 01267
Phone: (413) 458-8234
Email: Turnerhousevets@verizon.net

Veterans Inc.
69 Grove Street
Worcester, MA 01605
24/7 Phone: (800) 482-2565
<http://www.Veteransinc.org/>

APPENDIX D: DEFINITIONS OF MASSACHUSETTS VETERANS

38 U.S. CODE, SECTION 101

Veteran means a person who served in the active military, naval, or air service, and who was discharged or released therefrom under conditions other than dishonorable.

M.G.L. CH.4, § 7, CL. 43

(MASSACHUSETTS GENERAL LAW CHAPTER 4, SECTION 7, CLAUSE 43)

“Veteran” shall mean:

(1) any person, (a) whose last discharge or release from his wartime service as defined herein, was under honorable conditions and who (b) served in the army, navy, marine corps, coast guard, or air force of the United States, or on full time national guard duty under Titles 10 or 32 of the United States Code or under sections 38, 40 and 41 of chapter 33 for not less than 90 days active service, at least 1 day of which was for wartime service; provided, however, than any person who so served in wartime and was awarded a service-connected disability or a Purple Heart, or who died in such service under conditions other than dishonorable, shall be deemed to be a veteran notwithstanding his failure to complete 90 days of active service; OR

(2) a member of the American Merchant Marine who served in armed conflict between December 7, 1941 and December 31, 1946, and who has received honorable discharges from the United States Coast Guard, Army, or Navy; OR

(3) any person (a) whose last discharge from active service was under honorable conditions, and who (b) served in the army, navy, marine corps, coast guard, or air force of the United States for not less than 180 days active service; provided, however, that any person who so served and was awarded a service-connected disability or who died in such service under conditions other than dishonorable, shall be deemed to be a veteran notwithstanding his failure to complete 180 days of active service.

“Wartime service” shall mean service performed by a “Spanish War veteran”, a “World War I veteran”, a “World War II veteran”, a “Korean veteran”, a “Vietnam veteran”, a “Lebanese peace keeping force veteran”, a “Grenada rescue mission veteran”, a “Panamanian intervention force veteran”, a “Persian Gulf veteran”, or a member of the “WAAC” as defined in this clause during any of the periods of time described herein or for which such medals described below are awarded.

“Spanish War veteran” shall mean any veteran who performed such wartime service between February fifteenth, eighteen hundred and ninety-eight and July fourth, nineteen hundred and two.

“World War I veteran” shall mean any veteran who (a) performed such wartime service between April sixth, nineteen hundred and seventeen and November eleventh, nineteen hundred and eighteen, or (b) has been awarded the World War I Victory Medal, or (c) performed such service between March twenty-fifth, nineteen hundred and seventeen and August fifth, nineteen hundred and seventeen, as a Massachusetts National Guardsman.

“World War II veteran” shall mean any veteran who performed such wartime service between September 16, 1940 and July 25, 1947, and was awarded a World War II Victory Medal, except that for the purposes of chapter 31 it shall mean all active service between the dates of September 16, 1940 and June 25, 1950.

“Korean veteran” shall mean any veteran who performed such wartime service between June twenty-fifth, nineteen hundred and fifty and January thirty-first, nineteen hundred and fifty-five, both dates inclusive, and any person who has received the Korea Defense Service Medal as established in the Bob Stump National Defense Authorization Act for fiscal year 2003.

“Korean emergency” shall mean the period between June twenty-fifth, nineteen hundred and fifty and January thirty-first, nineteen hundred and fifty-five, both dates inclusive.

“Vietnam veteran” shall mean (1) any person who performed such wartime service during the period commencing August fifth, nineteen hundred and sixty-four and ending on May seventh, nineteen hundred and seventy-five, both dates inclusive, or (2) any person who served at least one hundred and eighty days of active service in the armed forces of the United States during the period between February first, nineteen hundred and fifty-five and August fourth, nineteen hundred and sixty-four; provided, however, that for the purposes of the application of the provisions of chapter thirty-one, it shall also include all active service between the dates May seventh, nineteen hundred and seventy-five and June fourth, nineteen hundred and seventy-six; and provided, further, that any such person who served in said armed forces during said period and was awarded a service-connected disability or a Purple Heart, or who died in said service under conditions other than dishonorable, shall be deemed to be a veteran notwithstanding his failure to complete one hundred and eighty days of active service.

“Lebanese peace keeping force veteran” shall mean any person who performed such wartime service and received a campaign medal for such service during the period commencing August twenty-fifth, nineteen hundred and eighty-two and ending when the President of the United States shall have withdrawn armed forces from the country of Lebanon.

“Grenada rescue mission veteran” shall mean any person who performed such wartime service and received a campaign medal for such service during the period commencing October twenty-fifth, nineteen hundred and eighty-three to December fifteenth, nineteen hundred and eighty-three, inclusive.

“Panamanian intervention force veteran” shall mean any person who performed such wartime service and received a campaign medal for such service during the period commencing December twentieth, nineteen hundred and eighty-nine and ending January thirty-first, nineteen hundred and ninety.

“Persian Gulf veteran” shall mean any person who performed such wartime service during the period commencing August second, nineteen hundred and ninety and ending on a date to be determined by presidential proclamation or executive order and concurrent resolution of the Congress of the United States.

“WAAC” shall mean any woman who was discharged and so served in any corps or unit of the United States established for the purpose of enabling women to serve with, or as auxiliary to, the armed forces of the United States and such woman shall be deemed to be a veteran.

None of the following shall be deemed to be a “veteran”:

- a) Any person who at the time of entering into the armed forces of the United States had declared his intention to become a subject or citizen of the United States and withdrew his intention under the provisions of the act of Congress approved July ninth, nineteen hundred and eighteen.
- b) Any person who was discharged from the said armed forces on his own application or solicitation by reason of his being an enemy alien.
- c) Any person who has been proved guilty of willful desertion.
- d) Any person whose only service in the armed forces of the United States consists of his service as a member of the coast guard auxiliary or as a temporary member of the coast guard reserve, or both.
- e) Any person whose last discharge or release from the armed forces is dishonorable.

“Armed forces” shall include army, navy, marine corps, air force and coast guard.

“Active service in the armed forces”, as used in this clause shall not include active duty for training in the Army army national guard or Air National Guard air national guard or active duty for training as a Reservist reservist in the armed forces of the United States.

MASSACHUSETTS GENERAL LAW CHAPTER 115, SECTION 1

“Veteran”, any person who (a) is a veteran as defined in clause Forty-third of section seven of chapter four; or (b) meets all the requirements of said clause Forty-third except that instead of performing wartime service as so defined he has served on active duty in the Mexican border service, between June thirteenth, nineteen hundred and sixteen, and February third, nineteen hundred and seventeen; or (c) is entitled to the Civil War, Indian Campaign, Spanish Campaign, or Spanish War Service Medal; or (d) meets all the requirements of said clause Forty-third except that instead of performing ninety days active service, at least one day of which was for wartime service, he has performed active service in the armed forces of the United States at any time between April sixth, nineteen hundred and seventeen and November eleventh, nineteen hundred and eighteen, inclusive; or (e) meets all the requirements of said clause Forty-third, except that instead of performing wartime service as so defined he is entitled to any of the following campaign badges: First Nicaraguan, Haitian, Dominican, Yangtze River, Second Yangtze River, Second Nicaraguan, Vera Cruz, Mexican Service; provided, that in any case the service of such person was credited to Massachusetts, or such person has resided in the Commonwealth for 1 day

MASSACHUSETTS GENERAL LAW CHAPTER 115, SECTION 6A

“Veteran” shall mean a person who has performed service as defined in clause Forty-third of section 7 of chapter 4 and whose last discharge or release from the armed forces of the United States was under other than dishonorable conditions and who is a resident of the Commonwealth.

108 CODE OF MASSACHUSETTS REGULATIONS

Veteran means any person who satisfies the definition of Veteran in M.G.L. c. 4, § 7, clause forty-third, and M.G.L. c. 115, § 1 and § 6A.

CHART OF DEFINITIONS

M.G.L. ch. 4, § 7, cl. 43 as amended by the Acts of 2005, ch. 130

Era of Service	Dates	Requirement for Veteran Status
WWI	April 6, 1917, to November 11, 1918	90 days of active duty service, one (1) day during “wartime” and a last discharge or release under honorable conditions.
PEACETIME	November 12, 1918, to September 15, 1940	180 days of regular active duty service and a last discharge or release under honorable conditions.
WWII	September 16, 1940, to July 25, 1947 (Merchant Marine: December 7, 1941 through December 31, 1946)	90 days of active duty service, one (1) day during “wartime” and a last discharge or release under honorable conditions.
PEACETIME	July 26, 1947 to June 24, 1950	180 days of regular active duty service and a last discharge or release under honorable conditions.
KOREA	June 25, 1950, to January 31, 1955	90 days of active duty service, one (1) day during “wartime” and a last discharge or release under honorable conditions.
Korean Defense Service Medal	July 28, 1954 (to be determined later)	90 days of active duty service, last discharge under honorable conditions and the Korean Defense Service Medal.
VIETNAM I	February 1, 1955, to August 4, 1964	180 days of regular active duty service and a last discharge or release under honorable conditions.
VIETNAM II	August 5, 1964, to May 7, 1975	90 days of active duty service, one (1) day during “wartime” and a last discharge or release under honorable conditions.
PEACETIME	May 8, 1975, to August 1, 1990	180 days of regular active duty service and a last discharge or release under honorable conditions.
Lebanon Campaign*	August 25, 1982 (to be determined later)	90 days of active duty service, one (1) day during “wartime” and a last discharge or release under honorable conditions.
Grenada Campaign*	October 25, 1983, to December 15, 1983	90 days of active duty service, one (1) day during “wartime” and a last discharge or release under honorable conditions.
Panama Campaign*	December 20, 1989, to January 31, 1990	90 days of active duty service, one (1) day during “wartime” and a last discharge or release under honorable conditions.
Persian Gulf	August 2, 1990 (to be determined later)	90 days of active duty service, one (1) day during “wartime” and a last discharge or release under honorable conditions.

* Naval and Marine DD214 must indicate Expeditionary Medal. All DD214’s must specify campaign: Lebanon, Granada, or Panama.

DEPENDENT

MASSACHUSETTS GENERAL LAW CHAPTER 115, SECTION 1

“Dependent” shall mean the wife, husband, widow, widower, child, mother or father of a veteran, as hereinafter defined, including any person who stood in the relationship of a parent to such veteran for the five years next preceding the commencement of his wartime service; provided, that no child of a veteran who is more than eighteen years of age shall be deemed a dependent, unless such child is attending school for the purpose of completing a regulation high school course or its equivalent, or unless he is mentally or physically unable to support himself, and his disability existed before he attained that age, or unless he is under twenty-three years of age, and is a full-time student at an educational institution which maintains a regular faculty and curriculum and has a regularly organized body of students in attendance at the place where its educational activities are carried on.

108 CODE OF MASSACHUSETTS REGULATIONS SECTION 3.05

1. **Categories of Eligible Dependents.** The following categories of persons may qualify as dependents eligible to receive veterans’ benefits:
 - a) Spouse of the veteran.
 - b) Widow or widower of the veteran.
 - c) Dependent parent(c) Parent of the veteran.
 - d) Any person who acted as a parent to the veteran for five years immediately preceding the commencement of the veteran’s wartime service; .
 - e) Child of the veteran until his/ or her 19th birthday;.
 - f) Child of the veteran between 19 years and 2423 years of age while the child is attending high school, an institution of higher learning or some other accredited educational institution; provided that the applicant is in receipt of benefits under the provisions of M.G.L. c. 115.
 - g) Child of the veteran 19 years of age or older who is mentally or physically unable to support him/himself or herself and was affected by the disability prior to his/ or her 18th birthday;
 - h) Legally adopted children of the Veteran.
2. **Effect of Divorce on Eligibility.** The spouse of a veteran shall lose his or her eligibility upon the issuance by the court of a final judgment; the eligibility for benefits of a veteran’s spouse shall not be affected by the issuance of a provisional judgment.
3. **Eligibility of Children of a Divorced Veteran.** The eligibility for benefits of a veteran’s children shall not be affected by any change in the veteran’s marital status. In evaluating an application for benefits by or on behalf of the children of a divorced

veteran, the veterans' agent shall take into account the ability of both parents to support the children. The eligibility for benefits of the children of a divorced veteran shall not be affected by the fact he or she lives with the parent who is not a veteran.

4. Effect of Separation on Eligibility.

- a) The fact that a veteran is legally or consensually separated shall not, by itself, constitute a basis for denying benefits to the applicant. Among the factors which may be considered in deciding whether to grant benefits in such cases are the reasons for the separation, the degree of the applicant's compliance with any court order for support, and the ability of each parent to support himself or herself and any children.
- b) The eligibility of a veteran and spouse legally or consensually separated, living in the same household shall be decided by the Secretary on a case-by-case basis.



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