



RESOURCES FOR VETERANS SEEKING HELP

— MADE POSSIBLE BY A GRANT FROM THE TEXAS BAR FOUNDATION —



RESOURCES FOR
VETERANS
SEEKING HELP



BE AN UNCOMMON LEADER.®

Texas Young Lawyers Association
Community Education and Consumer Affairs Committee
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Produced as a public service by the
Texas Young Lawyers Association.

Please note that this brochure is intended solely to provide general information and is not a substitute for legal counsel. Any laws described in the brochure are subject to change at any time. If you have a specific legal problem, we suggest that you consult an attorney.

INTRODUCTION

Veterans face the same issues that all Texans face: going to school, finding a job, obtaining a loan, and getting health care. Veterans also deal with issues unique to those who have served our country in uniform. This pamphlet, a publication of the Texas Young Lawyers Association and Texas Lawyers for Texas Veterans, is intended to identify and describe resources related to the following areas:

- Legal Assistance
- VA Benefits
- Disabilities
- Education Benefits
- Employment
- Financial Assistance
- Home and Land Loans
- Health Care
- Mental Health Issues

If you are a servicemember, some of these resources listed may prove helpful for you as well. In particular, the enclosed summary of the Servicemembers Civil Relief Act (SCRA) provides an overview of legislation meant to protect your interests.

Texas Lawyers for Texas Veterans is a State Bar of Texas program developed to assist free legal clinics throughout the state for military veterans. You can find links to a number of resources on the State Bar of Texas website: www.texasbar.com/veterans.

Other websites that include good general information and links to resources that are helpful to veterans include:

- *Federal Benefits for Veterans, Dependents & Survivors*: This booklet contains a summary of the federal benefits for which veterans may be eligible.
www1.va.gov/opa/publications/benefits_book.asp
- Texas Veterans Commission: A comprehensive source for all state benefits, plus claims representation and counseling.
www.texas-veterans.com
- Texas C-BAR (Community Building with Attorney Resources)
www.texasbar.org/legal_library/veterans
- Programs for servicemembers Returning from Afghanistan and Iraq
www.oefoif.va.gov
- TexVet: Partners Across Texas
www.texvet.com

WHY YOU NEED AN ATTORNEY

You should seek the advice of an attorney to navigate the sometimes complicated procedures and systems that provide benefits for veterans. An attorney can also assist with various legal issues, including disputes related to housing (such as eviction suits), as well as applications for benefits related to public health, family members, and education.

The legal system contains many complexities and nuances, and assistance from a trained attorney can provide you with a tremendous advantage.

Protecting your rights

The first step in this process is educating yourself about your rights. An attorney or a nonprofit agency focused on veterans' rights can guide you through the process. The laws have changed over the past few years, and Congress passed legislation to make it easier for attorneys to assist you. Prior restrictions against having representation no longer exist, so taking the time to talk with a lawyer may make the difference between obtaining your much-needed benefits and getting denied again. The effort required to obtain documentary evidence that is necessary to succeed on your claim is a detailed process that can be overwhelming. However, with assistance from trained professionals and agencies specifically dedicated to helping veterans, you can take an important first step toward protecting your rights and privileges.

As one example of an area in which it is often helpful to have an attorney assisting you, the laws that govern VA compensation and pension claims are extremely complex and many times difficult to understand. Attorneys can assist you in various ways such as assisting on your appeal of benefits, correcting military records, helping you get your disability rating, and obtaining much needed disability benefits.

There are attorneys who want to help you. You may qualify for *pro bono* services, free of charge, if you meet certain eligibility criteria. Resources are listed below to help with obtaining these services.

Making your case

An advocate who can dedicate the time needed to succeed on your claim can be invaluable. It is common to hear a pro se veteran (one who represents himself or herself) say that they just don't have the time "to put up a fight." Having an advocate on your side can help alleviate this problem and put your best foot forward when protecting your rights.

An attorney will not only make the time to advocate on your behalf, but he or she also has access to countless resources you may otherwise be unfamiliar with. An attorney can help obtain evidence that is critical to your claim, and can be creative in maneuvering through obstacles such as the past destruction of records at the St. Louis records repository, which housed numerous military records that were destroyed in a fire. Counsel can help you find the support you need to prove your case, whether through documentary evidence or witness testimony. An advocate can also help you to look at your claim more objectively, to determine where your strengths (and your weaknesses) are, and assist you in emphasizing those strengths during the process.

So, once you have decided you want to seek assistance, where do you go to find an attorney?

HOW TO FIND AN ATTORNEY

A number of agencies can assist you in finding the representation you need to secure benefits if you have been denied, as well as represent you in other legal issues that may affect you.

Do you qualify for assistance or free services?

If you are unsure whether you qualify for specific services, it is important that you apply for assistance. If the agency you contact is unable to assist you, they may be able to direct you to another resource. Help is out there, but you have to take the important first step in reaching out for assistance.

Free Texas Veterans' Legal Clinics

If you need legal advice for basic civil legal services, check for a Veterans' Legal Clinic in your area. Civil practice areas covered in Veterans' Legal Clinics include bankruptcy, child support, consumer/contracts, divorce or custody/guardianship/probate, landlord/tenant, wills/estate planning, employment, housing, and tax. Assistance in other areas may also be available.

Please note that most clinics require an appointment to attend. Contact the individual clinics for more information or to sign up. For a list of Veterans' Legal Clinics around the state, please visit www.texasbar.com/veterans.

Income guidelines may apply for free legal representation. Income guidelines generally use a percentage of the federal poverty income amount. Please contact each Veterans' Legal Clinic for its policy.

If you do not qualify for free legal services, contact the Lawyer Referral Information Service at **(800) 252-9690**. Through the Lawyer Referral Information Service, a person may have a 30-minute consultation with an attorney for \$20. At the end of the consultation, the attorney and individual may discuss possible representation and price structure. Please understand that the Lawyer Referral Information Service is not a *pro bono* or reduced-fee program. More information is available at www.texasbar.com/LRIS.

RESOURCES FOR VETERANS SEEKING HELP

There are a number of federal, state, and local organizations that provide resources to veterans seeking help. Below is a brief overview of resources designed to provide a starting point to find answers to common questions regarding issues affecting veterans.

Texas Veterans Commission

The Texas Veterans Commission serves veterans, dependents, and survivors in all matters relating to veteran employment and disability benefits and rights, and represents veterans during the claims and appeal process. It is the designated agency of the State of Texas to represent the state and its veterans before the U.S. Department of Veterans Affairs (VA). The agency serves veterans with VA claims from 32 offices located in 29 cities throughout the state. The agency represents veterans in filing VA disability claims and during VA appeals processes, and it assists dependents with survivor benefits. Veterans seeking employment assistance can find help in the 80 employment offices located throughout the state. Eighty percent of the Texas Veterans Commission staff are veterans and all employment staff are veterans. Their comprehensive website provides answers to frequently asked questions about education and employment outreach, compensation, pension, insurance, medical assistance, burial and surviving spouse benefits, special claims, and tax benefits. **(800) 252-VETS (8387)**, www.texas-veterans.com

LEGAL ASSISTANCE

National Veterans Legal Services Program

The National Veterans Legal Services Program is an independent nonprofit organization aimed at providing representation for veterans and active duty personnel seeking entitlement to federal benefits. The organization empowers veterans and their families through informative publications such as the *Veteran's Benefit Manual* and *The American Veterans and Servicemembers Survival Guide*. A free copy of the *Survival Guide* is provided online at www.nvlsp.org/images/Survival%20Guide-102309.pdf. It covers essential topics such as qualification for benefits, explanation of the VA appeals

process, need-based pension for low-income veterans or survivors, educational assistance, housing programs, medical services, employment issues, and more. www.nvlsp.org

Lawyers Serving Warriors

The National Veterans Legal Services Program created a project called Lawyers Serving Warriors. The program networks with volunteer attorneys to provide free legal representation in disability, discharge, and veterans benefits cases to veterans who served in Operation Iraqi Freedom or Operation Enduring Freedom. Veterans and their families can request legal help for free by filling out a brief online questionnaire describing their concerns. www.lawyerservingwarriors.com

Texas RioGrande Legal Aid

Texas RioGrande Legal Aid has a Veteran's Benefits Team, as well as a Housing Team and a Public Benefits Team, all of which can assist any veteran that qualifies financially. (888) 988-9996, www.trla.org

Legal Assistance for Low-Income Veterans

If you meet certain low income guidelines, you may qualify for *pro bono* civil legal assistance. To view contact information of regional organizations offering free legal aid, visit www.usattorneylegalservices.com/Texas-free-legal-aid.html.

Immigration Assistance

Under Presidential order, non-citizen veterans may qualify for U.S. citizenship. The American Immigration Lawyers Association (AILA) Military Assistance Program provides free legal assistance to immigrant soldiers and their families. A client information form available at www.aila.org/content/default.aspx?bc=24109 must be filled out by a veteran and emailed to probono@aila.org. The organization will then match the veteran with a volunteer immigration attorney at no charge. AILA is affiliated with the American Bar Association.

VA BENEFITS

Benefits from the VA include disability benefits, certain education assistance benefits, burial benefits, widow benefits, certain types of pension benefits, certain types of life insurance benefits, and a long list of other miscellaneous benefits. However, the majority of benefit cases denied by the VA and the legal practice surrounding those denials focus on veterans' disability claims. Veterans who suffer from certain service-connected disabilities can, in some instances, be entitled to disability benefit payments.

Three basic elements are necessary for a veteran to be entitled to VA disability benefits. First, the veteran must suffer from a current recognizable disability. Second, the veteran must have suffered from an injury or disease that was “incurred” or “aggravated” during a period of active duty service. Third, there must be a “nexus” connecting the current disability to the event that took place while the veteran was serving in an active duty capacity.

All VA claims start when a veteran files a claim at his or her local VA Regional Office (VARO), where the claim is initially processed by an individual employee of the VA. If the veteran is not successful at this point, the claim can be reviewed by another employee of the VARO called a Decision Review Officer (DRO). In general, if the claim is denied at the VARO level, the veteran has the right to appeal his or her claim to the Board of Veterans Appeals (BVA), and ultimately if not successful there, the Court of Appeals for Veterans Claims (CAVC) in Washington D.C.

VA claims can make their way up and down the different levels of the VA hierarchy a multitude of times. It is not uncommon for a VA claim to make its way up to the BVA and be remanded back to the VARO two or three times. It is also possible for a previously denied claim to be applied for and re-opened by the VA many times. There are few limitations to this right, and it happens on a regular basis many years after a previous VA denial.

You should consider asking an attorney to assist you with VA claims and appeals.

DISABILITIES

Texas provides free driver’s licenses to qualifying disabled veterans, parking privileges for vehicles with disabled veteran license plates, free admission to Texas parks, no cost for obtaining medical records, special hunting and fishing licenses, and certain property tax exemptions.

www.txdps.state.tx.us/driverlicense/VetServices.html

A comprehensive *Wounded Warrior Entitlement Handbook* discussing hardship duty pay, hostile fire pay, combat zone tax exclusion, rehabilitation pay, basic allowance for subsistence, Traumatic Servicemembers’ Group Life Insurance, and other benefits can be found online at www.dfas.mil/militarymembers/woundedwarrior/woundedwarriorpay.html.

EDUCATION BENEFITS

Federal GI Bills

The Post-9/11 GI Bill provides financial support for education and housing to individuals with at least 90 days of aggregate service on or after September 11, 2001, or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill.

Approved training under the Post-9/11 GI Bill includes graduate and undergraduate degrees and vocational/technical training. All training programs must be offered by an institution of higher learning and approved for GI Bill benefits. Additionally, tutorial assistance and licensing and certification test reimbursement are approved under the Post-9/11 GI Bill.

The Post-9/11 GI does not replace the other existing GI Bills. The Montgomery GI Bill for active duty members, Montgomery GI Bill for Reserves, and the Reserve Educational Assistance remain in effect. The benefits of each bill should be compared. Qualified veterans must generally use their 9/11 GI Bill benefits within 10 years of separation for active duty.

For more information, visit www.gibill.va.gov/benefits/post_911_gibill/index.html. To compare benefits under the Post-9/11 GI Bill versus existing GI Bills, visit www.gibill.va.gov/resources/benefits_resources/benefit_comparison_tools.html. General information and eligibility requirements for all GI Bills can be found at www.gibill.va.gov.

The Hazlewood Act

The Hazlewood Act provides financial assistance to Texas veterans who had at least 181 days of active duty (excluding training), and their spouses and children, with an education benefit of up to 150 hours of tuition and fee exemptions at state supported colleges or universities. Specifically, the Act provides an exemption from the payment of any tuition, dues, fees, and charges, including fees for correspondence courses. However, it excludes sums for property deposit fees, student service fees, and any fees or charges for lodging, board, or clothing. Any person claiming this benefit must have exhausted all federal educational benefits and be a legal resident of Texas at the time of application, which should be made through the registrar of the school of attendance. www.tvc.state.tx.gov/Hazlewood-Act.aspx

Survivors' and Dependents' Educational Assistance

The Survivors' and Dependents' Educational Assistance Program provides 45 months of education benefits for the son, daughter, or spouse of a veteran who died or is permanently and totally disabled as a result of a service-connected disability; is missing in action or captured in the line of duty by a hostile force; or is hospitalized or receiving outpatient treatment for a service-connected, permanent, and total disability and is likely to be discharged for that disability. Sons and daughters must be between 18 and 26 years of age, and marriage is not a bar to this benefit. The current monthly benefit is \$987. www.gibill.va.gov/benefits/other_programs/dea.html

EMPLOYMENT

Finding a Job

The Texas Veterans Commission offers employment services to Texas veterans and helps employers find qualified veteran applicants. More than 90 Texas Veterans Commission employment representatives provide a full range of employment services. They are located in more than 75 cities throughout Texas and offer one-on-one assistance to veterans with job applications, resume preparation, job matching, and other intensive services. Additionally, veterans can chat with veterans' employment representatives, post resumes and applications, conduct job searches, and locate information on local job fairs. www.tvc.state.tx.us/Employment.aspx

On-the-Job Training Program

The On-the-Job Training Program offers an alternate way to use GI Bill benefits for military veterans and eligible family members. While training for a new job, you can receive monthly benefits from the VA in addition to your regular salary. To be eligible, your job must be salaried and must require at least six months of training. www.tvc.state.tx.us/on-the-job-training.aspx

Texas Veterans Leadership Program

The Texas Veterans Leadership Program is a Texas Workforce Commission resource and referral network that connects returning veterans of Iraq and Afghanistan with the resources and tools they need to seek employment and educational opportunities. An all-veterans team, called the Veterans Resource and Referral Specialists, works to find ancillary services in local communities. These specialists seek out veterans in need of services; act as a resource for referral agents; coordinate with various programs ranging from employment and training to medical care, mental health counseling,

and benefits to better care for each veteran; and organize volunteers and mentors to assist returning veterans. There are 28 local Texas workforce development offices. www.tvc.state.tx.us/tvlp/tvlp.html

Transition Assistance Program

The Transition Assistance Program helps servicemembers and their spouses make the initial transition from military service to the civilian workplace. The program consists of comprehensive three-day workshops at selected military installations. Attendees focus on job searches, career decisions, and current occupational and labor market conditions. They also receive assistance in resume and cover-letter writing and interview techniques. www.tvc.state.tx.us/calendar

Troops to Teachers

Troops to Teachers assists veterans with transitioning into new careers as public school teachers in “high-needs” schools and districts. Eligible veterans can receive up to \$5,000 in stipends or bonuses of \$10,000 upon agreement to teach for three years in school locations that meet U.S. Department of Education criteria. (800) 810-5484, www.texastroopstoteachers.org

Uniformed Services Employment and Reemployment Rights Act (USERRA)

Under USERRA, servicemembers who give their employer oral or written notice of leave have the right to timely return to the civilian jobs they left when performing their service or training. The cumulative period of service cannot exceed five years. The Act applies to most employers in the United States regardless of size (including the government), except for religious institutions, Indian tribes, embassies and consulates for foreign governments, and international organizations. USERRA protects employee benefits as well. www.esgr.mil/USERRA/What-is-USERRA.aspx

Veterans' Preference

Wartime veterans have preference in employment with Texas agencies or offices, as do widows and orphans of those killed on active duty. Texas agencies must practice veterans' preference until they have reached 40 percent veteran employment. Veterans entitled to preference include honorably discharged veterans, otherwise competent for the position, who served in the military for not less than 90 consecutive days during a national emergency declared in accordance with federal law or those discharged from service for an established service-connected disability. www.tvc.state.tx.us/Veterans-Reference.aspx

FINANCIAL ASSISTANCE

Texas Veterans Commission Funds for Veterans' Assistance

The Texas Veterans Commission Funds for Veterans' Assistance was created to provide aid to veterans and their families in their time of need. Veterans can fill out an application at www.tvc.state.tx.us/Grant-Application.aspx to obtain financial assistance, including funds for mortgage or rent payments, childcare, food, clothing, and prescription medication. Additionally, the fund provides grants to qualified charitable organizations and local government agencies to provide direct assistance to local veterans. To view a complete list of grant recipients visit www.tvc.state.tx.us/Grants-Awarded.aspx

Operation First Response

Operation First Response provides financial assistance to wounded warriors and their families. Applications can be filled out online. www.operationfirstresponse.org/?page_id=3600

Comprehensive Energy Assistance Program

The Texas Department of Housing and Community Affairs created the Comprehensive Energy Assistance Program designed to assist low-income households with their energy needs. Apply by calling (877) 399-8939 after reviewing a list of participating providers located at www.tdhca.state.tx.us/community-afficeap/index.htm.

HOME AND LAND LOANS

Veterans can access home loan programs through the VA (www.valoans.com), as well as through the Texas Veterans Land Board, which administers three veterans' loan programs. The Veterans Housing Assistance Purchase Program provides purchase money financing up to \$325,000 for the purchase of a qualified primary home to qualified Texas veterans. Interest rates are low and are updated frequently on the Texas Veterans Land Board website. Additional interest rate discounts are available for disabled veterans. Qualified homes include single-family homes, townhomes, condominiums, and two-to-four family units that were constructed at least five years prior to the closing date of the loan. Manufactured and modular homes may also be purchased using these funds if they meet certain Texas Veterans Land Board guidelines. The home must remain the primary residence of the veteran for at least three years.

Under the Veterans Home Improvement Program, eligible Texas veterans may be loaned up to \$25,000 for up to 20 years on a fixed-rate note to enable them to make substantial alterations, improvements, or repairs to existing property. No down payments are required, and all loans are FHA-insured. Funds must be used to substantially protect or improve the basic livability or energy efficiency of the property, correct damage resulting from a natural disaster, or correct conditions that are hazardous to health or safety. While the home improvement program will help veterans with carpet, fencing, room additions, patios, driveways, and garages, asking for spas, saunas, pools, and satellite dishes might not bode well. Applications can be requested by calling **(800) 252-VETS**, or by completing an online form at www.glo.state.tx.us/vlb/veterans-benefits/veterans-loans/home-improvement/index.html.

The Land Loan Program provides financing up to \$80,000 for land within Texas that contains at least one acre (excluding portions dedicated to public roadways or navigable waterways), has legal access to a public road, and has not been owned by the veteran or his or her spouse within the past three years. Eligible land cannot be used for commercial purposes. Closing on the loans take approximately 45 days, and a 5 percent down payment is required upon closing. www.glo.state.tx.us/vlb

HEALTH CARE

General VA Health Care

Federal benefits for veterans, their dependents, and survivors are extensive. The VA operates the nation's largest integrated health care system with more than 1,400 sites of care, including more than 60 facilities in Texas. Health care services for veterans include:

- Hospital, outpatient medical, dental, pharmacy, and prosthetic services
- Domiciliary and community-based residential care
- Sexual trauma counseling
- Specialized health care for women veterans
- Health and rehabilitation programs for homeless veterans
- Readjustment counseling
- Alcohol and drug dependency treatment
- Medical evaluation for disorders associated with military service in the Global War on Terrorism

www.va.gov/health

My HealthVet

My HealthVet is the VA's e-health website, which offers veterans, active duty soldiers, their dependents, and caregivers access to VA health care information and services. You can access current health and benefits information, as well as record and store important health and military history information.

www.myhealth.va.gov

Medical Records

Under the Health and Safety Code, Chapter 161, Subchapter M, Texas veterans are eligible for no cost medical or mental health records when they file a claim for a disability against the VA. The health care provider or health care facility is not required to provide more than one complete record for the patient or former patient without charge. Some medical facilities will charge a small administrative fee for obtaining the records.

National Resource Directory

The National Resource Directory is a website for wounded, ill, and injured servicemembers, veterans, and their families. It provides access to services and resources at the national, state, and local levels to support recovery, rehabilitation, and community reintegration. You can find information on a variety of topics including benefits and compensation, education and training, employment, family and caregiver support, health, homeless assistance, housing, transportation and travel, and other services and resources. *www.nationalresourcedirectory.gov*

Women Veterans' Health Care

This website provides information on health care services available to women veterans, including comprehensive primary care as well as specialty care such as reproductive services, rehabilitation, mental health, and treatment for military sexual trauma. You can also find answers to some of the most frequently asked questions about women veterans' health care. *www.publichealth.va.gov/womenshealth*

Nursing Homes

The David A. Gloier Texas State Veterans Home Program offers skilled nursing home care exclusively for Texas veterans, their spouses, and Gold Star Parents (surviving parents of a deceased servicemember) at daily rates well below market average. Most medications are provided at no cost. Occupational, physical, and

speech therapies are available. Certified Alzheimer's disease care beds are available in secured wings with separate facilities located in each home. The homes contain libraries, beauty shops, barbershops, and meditation areas. Currently, the program has homes in Amarillo, Big Spring, Bonham, El Paso, Floresville, McAllen, and Temple. www.glo.state.tx.us/vlb/vethomes/index.html

TexVet

TexVet is a collaborative effort of federal, state, and local organizations that focuses on providing health care resources to veterans. www.texvet.com/about/contact.html

Special Health Issues Helpine

This call center is specifically dedicated to issues related to health care arising from service in the Gulf War, exposure to Agent Orange, and participation in Project 112/Shad. (800) 749-8387

MENTAL HEALTH ISSUES

Many veterans experienced extremely stressful events during their time serving the country. As a result, a significant number of them suffer from various mental health conditions, including depression, addiction, anxiety, and Post-Traumatic Stress Disorder (PTSD). Among troops who served in Iraq between 2005 and 2007, it has been estimated that as many as 20 percent of soldiers and 15 percent of Marines screened positive for a mental health problem. The Rand Corporation found that one-third of Iraq and Afghanistan veterans suffer from PTSD, traumatic brain injury (TBI), or major depression, perhaps due to long deployments and a high rate of exposure to combat. You should know that recent changes in rules have eased the burden of proof for receiving disabilities benefits for PTSD.

The following pages list some of the organizations that offer information and assistance for these and other conditions that affect mental health.

Texas Council of Community MHMR Centers

The Texas Council of Community MHMR Centers supports 39 Community Centers in their public mission to serve as an effective system of care for Texans with mental illness and substance use disorders. The Centers cover all 254 counties in Texas. The Council manages, delivers, and improves services in local communities, coordinating with other systems of care, securing additional resources to meet needs, and ensuring accountability with local, state, and federal partners.

In 2009, the Community Centers touched the lives of more than 275,000 people with mental illness and provided substance use disorder services to more than 30,000 people. With more funds recently allocated to them, the Centers are expanding mental health treatment and support programs by helping veterans find access to treatment, providing trauma therapy services, and promoting peer support for veterans and their families. Contact Joe Lovelace (jlovelace@txcouncil.com) at the Council for more information about the Center that serves your community. (512) 799-6294, www.txcouncil.com

Department of Veterans Affairs

The VA offers a number of mental health services to veterans. Each VA medical center has mental health specialists. The department's website offers a searchable directory of facilities around the country. In addition, the website contains substantive articles that provide basic information about common mental health conditions such as depression and PTSD, as well as information and resources designed to help specific groups of veterans such as women, those who have recently been discharged from active duty, and those who are looking for job training and housing assistance. www.mentalhealth.va.gov

Vet Centers

In addition to the services provided at VA medical centers, Vet Centers provide readjustment counseling and outreach services to veterans who have served in combat zones. The Vet Centers are staffed by small multidisciplinary teams of dedicated providers, many of whom are combat veterans themselves, whose goal is to assist veterans as they transition into civilian life. www.vetcenter.va.gov

National Center for PTSD

The Center aims to help veterans and other trauma survivors through research, education, and training on trauma and PTSD. The site offers comprehensive resources for those who want to learn more about PTSD. www.ptsd.va.gov

Veteran Suicide Prevention Lifeline

The National Suicide Prevention Lifeline at (800) 273-TALK (8255) is a 24-hour confidential suicide prevention hotline available to anyone in suicidal crisis or emotional distress. Calls are routed to the nearest crisis center in a national network of more than 140 crisis centers.

National Council on Alcoholism and Drug Dependence (NCADD) Hope Line

NCADD advocates prevention, intervention, and treatment through a nationwide network of affiliates. It operates a toll-free Hope Line at **(800) NCA-CALL (622-2255)** for information and 24-hour referral.

National Veterans Foundation Chatline Counseling

The National Veterans Foundation (NVF) operates a toll-free helpline for veterans and their families, raises public awareness about veteran issues, and performs outreach to veterans and their families. Call the NVF helpline at **(888) 777-4443** (9 a.m. to 9 p.m. daily).

National Call Center for Homeless Veterans

The National Call Center for Homeless Veterans hotline gives homeless veterans, or veterans at risk for homelessness, free 24-hour access to trained counselors. **(877) 4AID-VET (424-3838)**

2-1-1 Texas

The Texas Information and Referral Network, 2-1-1 Texas, also is a part of the TexVet initiative. 2-1-1 is a non-emergency confidential telephone service linking callers to local services in Texas. Anyone can dial 2-1-1 to speak directly with a person who is trained to help find needed services. ***www.211texas.org***

SERVICEMEMBERS CIVIL RELIEF ACT

The Servicemembers Civil Relief Act (SCRA) protects the legal rights of members of the armed services who cannot sue or defend a lawsuit while they are on active duty. Specifically, the SCRA provides protection in the following areas:

Residential and Commercial Leases

The SCRA prohibits landlords from evicting a servicemember or any of his or her dependents from a residence where the rent does not exceed \$2,400 per month. A servicemember may also choose to terminate a residential lease or a lease for professional, business, or agricultural purposes at any time after he or she enters into military service.

Foreclosure

The SCRA allows foreclosures on servicemembers' mortgages to be postponed while they are on active duty or within 90 days of return from active duty. Courts may adjust mortgage payments to preserve the interest of a servicemember and his or her dependents.

Auto Leases

The SCRA allows servicemembers who have been on active duty for 180 days or who have received permanent change of station orders out of the United States to terminate an automobile lease agreement.

Health Insurance

The SCRA allows servicemembers to have their health insurance policies fully reinstated immediately after they return from a period of active duty and without exclusions.

Voting Rights

The SCRA protects servicemembers' right to vote in their home state elections regardless of their absence from the state due to military duty.

Civil Deadlines

The SCRA helps servicemembers with civil lawsuits by not counting periods of active duty when computing deadlines, by not allowing judgments to be entered against a defendant on active duty, and by allowing judgments entered during periods of military service or within 60 days after military service to be set aside.

Taxes

The SCRA assists servicemembers with taxes. A servicemember's military pay is not income for purposes of taxation at an active duty station if the servicemember is not normally a resident of the state he or she is stationed in. Additionally, payment of income taxes can be deferred up to 180 days after the termination of military service if the servicemember's ability to pay was materially affected by military service and

the servicemember has given notice to the IRS, state, or local taxing authority; no interest or penalties will accrue on unpaid taxes during the period of deferral.

To view the full text of the SCRA visit

www.uscg.mil/legal/la/Legal_Assistance_SCRA.asp

To view a pamphlet published by the Texas Young Lawyers Association that summarizes the SCRA, visit

www.tyla.org/tasks/sites/default/assets/File/08ServicememberCivilReliefActBro.pdf

*The Texas Young Lawyers Association
and Texas Lawyers for Texas Veterans
are proud to provide this publication as a service
to Texas veterans, who have sacrificed much
for our state and our country.
We hope you find it to be a valuable resource.*

Prepared as a Public Service by the
Texas Young Lawyers Association and distributed by the State Bar of Texas

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www.tyla.org

www.texasbar.com/veterans

