

VETERANS SERVICE ORGANIZATIONS

American Legion—Wisconsin: (414) 902-5722 wilegion.org
AMVETS—Wisconsin: (414) 273-5288 amvets-wi.org
Center for Veterans Issues: (888) 393-4878 x286 cvivet.org
Disabled American Veterans: (920) 406-0620 davwi.org
United Service Organization: (414) 271-3133 usowisconsin.org
Veterans of Foreign Wars: (608) 221-5276 vfwofwi.com
Wisconsin Dept. Military Affairs: (800) 335-5147 dma.wi.gov
Wisconsin Dept. Vets Affairs: (800) 947-8387 dva.state.wi.us

*FREE/Low-Cost LEGAL SERVICES

Online legal services search: www.legalhelpmilwaukee.org
Centro Legal (Milwaukee): (414) 384-7900
Low cost legal representation for family law & misdemeanor cases
Community Justice (Madison): (608) 204-9642
Low cost legal representation in civil matters
***Disability Rights Wisconsin:** (888) 758-6049
Advocacy & legal expertise for disabled citizens in WI
Kids Matter Inc.: 414-344-1220
Legal info, referral and/or representation for foster & kinship children
***Legal Action of Wisconsin:** (414) 278-7722
Free legal advice & representation to low-income clients—SouthernWI
***Legal Aid Society of Milwaukee:** (414) 727-5300
Free legal advice & representation to low-income clients—Milwaukee
***Marquette Volunteer Legal Clinic:** marquettelegalclinic.org
Free walk-in legal advice in Milwaukee at VA and 3 other locations.
Milwaukee Bar Assn. Lawyer Referral: (414) 274-6768
Free referral and \$20 1/2 hr. consultation in greater Milwaukee area
National Veterans Legal Services Project: (202) 265-8305
Advocates on behalf of veterans with the US Government
State Bar of Wisconsin Lawyer Referral: (800) 362-9082
Free referral and \$20 1/2 hr. consultation throughout Wisconsin
Wisconsin Child Support: (608) 266-9909
Free child support services http://dcf.wi.gov/bcs/applications.htm
***Wisconsin Court System:** http://wicourts.gov/services/
Wisconsin court resources for the public
***Wisconsin Judicare:** (800) 472-1638
Free legal advice & representation to low-income clients—NorthernWI
***Wis. Nat. Guard Legal Assistance:** (800) 335-5147 x3071
Free legal advice for Wisconsin servicemembers—no representation

HOTLINES & COMMUNITY RESOURCES

IMPACT (All Non-Emergencies)	211 or (414) 773-0211
Red Cross Emergency Contact Hotline (messages to soldiers)	(877) 272-7337
Suicide Prevention Lifeline	(800) 273-8255
Domestic Violence Hotline	(800) 799-SAFE (7233)
Maternal & Child Health Hotline	(800) 722-2295
US Army Wounded Warrior Hotline	(800) 984-8523
USMC Wounded Warrior regiment	(877) 487-6299
USMC Family Distress Hotline	(877) 476-7734
USAF Wounded Warrior program	(800) 581-9437
US Navy Safe Harbor Program	(877) 746-8563
Wisconsin Military OneSource	(800) 342-9647
WNG Servicemember Support Family Assistance Hotline	(800) 292-9464
DOD Inspector General Hotline (non-discrimination reprisals)	(800) 424-9098
GI Rights Hotline (Discharge & UA)	(877) 447-4487
Military Immigration Hotline	(800) 291-2002
Servicemembers Legal Defense Hotline (Don't Ask, Don't Tell)	(202) 328-3244 x100
DCOE Outreach Center (PTSD & Psychological Health)	(866) 966-1020
Special Needs Children Hotline (Wisconsin First Step)	(800) 642-7837
Parenting Network Helpline (Stress line for parents)	(414) 671-0566
DOD RAINN Safe Helpline (Sexual Assault in military)	(877) 995-5247
Homeless Veterans Call Center	(877) 424-3838
US Veterans Benefits Hotline	(800) 827-1000
VA Caregiver Support Line	(855) 260-3274
Wis. Vets Employment Assistance	(888) 258-9966

LEGAL ASSISTANCE FOR SERVICEMEMBERS AND VETERANS INFORMATION CARD

ABA Home Front
www.ABAHomeFront.org

Servicemembers and Veterans Legal Assistance for Wisconsin
www.savlaw.org

Stateside Legal (LSC)
<http://statesidelegal.org>



This pamphlet is for informational purposes only and does not constitute legal advice or create a lawyer-client relationship.

The information in this pamphlet is general in nature. It is not to be used as a substitute for legal advice from an attorney regarding individual situations.

Sponsored by
 The Legal Assistance
 Committee
 (2011)



INCOME, FOOD & JOB SECURITY

INCOME SUPPORT: <https://access.wisconsin.gov/>

- ❑ **W-2 or Wisconsin Works:** (877) 855-7296
Economic support for work program (>115% below FPL)
- ❑ **Wisconsin SHARES:** Contact County Human Services
Child care services for low-income families
- ❑ **Food Share (Food Stamps):** (800) 362-3002
Monthly financial assistance with grocery purchase
- ❑ **BadgerCare (Plus) or Medicaid:** (800) 362-3002
- ❑ **Assistance to Needy Veterans and Family Members**
Health care, emergency & subsistence assistance \$7500 lifetime
<http://www.WisVets.com/EmergencyGrants>

EMPLOYMENT

USERRA: The Uniformed Services Employment and Reemployment Rights Act protects servicemembers' reemployment rights when returning from a period of service in the uniformed services, including the reserves or National Guard, and prohibits employer discrimination.

- ❑ Covers all uniformed services
- ❑ Honorable, medical, or entry level separation
- ❑ Notify employer prior to deployment
- ❑ No > 5-years cumulative service or special circumstances
- ❑ Timely reapplication and report for civilian work

USERRA hotline: (800) 336-4590 www.dol.gov/elaws/vets/userra

Return to Employment: A servicemember who is employed is entitled to the rights and benefits (employer provided & statutorily mandated) that they would have attained if they remained employed.

Veteran's Preference: Veterans who are disabled or who served on active duty are entitled to preference over non-veterans in Wisconsin & federal government hiring and retention during reductions-in-force.

Unemployment Compensation for Ex-Servicemembers (UCX): Members of the military leaving active duty discharged under honorable conditions unable to find employment may be eligible for UCX.
To file a new claim application: Toll-free: (800) 822-5246

Employer Support of the Guard and Reserve (ESGR): Supports employers re: USERRA (608) 608-242-3169 www.esgr.org

Military Spouse Career Advancement Accounts: Assists spouse of lower grade servicemembers w/ Associates degree or licensure.
Military OneSource Spouse Career Center: (800) 342-9647.

Military Spouse Employment Partnership: Employment recruitment and job board for military spouses. www.msejobs.com

United State Dept. of Labor VETS Site: www.dol.gov/vets

Veterans' Employment and Career Transition Advisor
www.dol.gov/elaws/vets/reallifelines/menu.htm

Wisconsin Job Center Veterans Specialist:

Referral to training, jobs, unemployment, disability, childcare, W-2. (888) 258-9966; www.wisconsinjobcenter.org

DISABILITY

VETERAN'S DISABILITY BENEFITS

VA Online Benefits Portal: (800) 827-1000

<https://www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal>

Benefits are paid to veterans who have injuries or diseases that occurred while on active duty, or were made worse by active military service. Benefits are also paid to certain veterans disabled from VA health care. These benefits are tax-free. Voc. Rehab also available.

U.S. Social Security Administration: (800) 772-1213

Social Security, Medicare, Social Security Disability & SSI

PROTECTION IN LAWSUITS

Under Servicemembers Civil Relief Act [SCRA], servicemember [SM] may request a 90 day stay in civil proceedings if:

- ❑ Military service materially affects SM ability to appear
- ❑ Lists date when SM will be available to appear
- ❑ Statement from SM's commanding officer that military duty prevents appearance & leave is not authorized.

CONSUMER PROTECTION (SCRA)

INSURANCE

Commercial Life Insurance: Upon application, a SM may have ins. premiums and interest guaranteed during service & 2yrs thereafter.

Health insurance: Must be reinstated upon application after duty.

Professional liability insurance: Reinstated w/o premium increase.

LEASES, CONTRACTS & MORTGAGES

Automobile leases: May be terminated upon date of military orders. Lease obligation ends last day of month after written notice provided.

Installment Contracts: No repossession without court order. Proceedings may be stayed by court upon motion by the servicemember.

Mortgages: No foreclosure without court order. Proceeding may be stayed by court or obligation adjusted to preserve parties interest.

Storage Liens: No foreclosure without court order. Proceeding may be stayed by court or obligation adjusted to preserve parties interest.

FINANCIAL PROTECTIONS

6% Interest Cap: An interest-bearing obligation or liability incurred by servicemember *before* service shall not bear interest at rate >6%.

- ❑ Servicemember must provide written notice to creditor
- ❑ Effective on date of order to active duty
- ❑ Interest > 6% rate is forgiven up to 6mos. after service
- ❑ Applies to credit cards (open or closed credit)

Credit Report: No adverse impact for invoking financial protections.

Consumer Credit: Military Lending Act caps interest rate for payday, car title & refund anticipation loans (NOT credit cards), for *active* military at 36%, including all fees. No mandatory arbitration or renewals.

HOUSING

Affordable Housing Online in WI: www.wifrontdoorhousing.org

Energy Assistance: (866) 432-8947

Utility payment assistance and weatherization

Home Energy Plus: (866) 432-8947

Crisis heat & electrical assistance to families during winter (<150% FPL)

HUD Veteran Resource Ctr: 800-990-9999 www.hud.gov/hudvet

VA Loan Guarantee hotline: (877) 827-3702

Tenant Resource Center: (877) 238-RENT tenantresourcecenter.org

HOPE NOW Housing Counseling Alliance: (888) 995-4673

HOME LOANS

USVA Home Loan: VA loan guarantee assists SMs, veterans, and un-remarried surviving spouses obtain homes or condos, refinance mortgage, or energy improvements. Need Certificate of Eligibility. VA guaranty 25% of VA loan limit for SM/vet with full entitlement.

WDVA Home Loan: Wisconsin offers a state veterans home loan program (the Primary Mortgage Loan), different from the USVA:

- ❑ Purchase, construction, or improvement of a single family home.
- ❑ Purchase of certain existing 2 to 4-unit owner occupied residence.

WDVA Home Improvement Loan Program: Wisconsin veterans can borrow up to 90% of home equity for home improvements.

RENTAL & LEASE PROTECTIONS

Eviction: Upon motion, court must stay proceedings for 90 days for servicemembers on active duty and their dependents.

Residential Leases may be terminated on date of military orders. Upon written notice, lease ends 30 days after next rental payment.

FAMILY LAW

Affidavit of Military Service: Must be filed in any civil action to alert court of servicemember's military status.

Military Retirement Pay: Uniformed Services Former Spouse Protection Act allows state courts to treat military retired pay as pension in divorce actions. Spouse must be married for 10 years of active duty. Health & commissary benefits continue if married 20yrs.

Family & Child Support: Servicemembers may not use military service to evade family support obligations. Military will honor state court orders or set minimum standards in absence of order.

CITIZENSHIP & NATURALIZATION

USCIS Military Immigration Help Line: (877) 247-4645

During peacetime, active-duty immigrants may apply for US citizenship w/o physical presence in US if served honorably for 1 year, are Legal Permanent Residents, and apply while serving or w/i 6mos.

During hostilities may apply immediately if admitted as a LPR, OR at the time of enlistment or induction were physically present in US.