MILITARY & VETERAN LEGAL RESOURCE GUIDE

Washington State Office of the Attorney General
BOB FERGUSON

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DEAR VETERANS AND MILITARY FAMILIES,

Like many Washingtonians, I come from a family of veterans. My late father was proud of his Navy service, both of my grandfathers served in the military, and many of my uncles fought in World War II. Their experience instilled in me an ethic of respect and appreciation for military service.

The Attorney General's Office is proud to support our military servicemembers, veterans, and their families. These proud Americans have done their part to honor and serve our country—and it's only right to honor and serve them in return.

We owe it to our veterans and servicemembers to stand up for them and work to make sure they receive the benefits and protections they have earned. This guide is intended to help inform veterans, military personnel, and their families about the legal rights and protections that may be available to them because of their service.

Making sure our veterans and military servicemembers receive the assistance they deserve is important. The physical and psychological effects of military service can extend well beyond the tour of duty, and so should our support.

It is an honor to be able to serve Washington's veterans, military personnel, and their families.

Sincerely,

Bob Ferguson
Washington State Attorney General

DEAR VETERANS AND FAMILIES,

On behalf of over 629,000 veterans who call Washington State home, thank you for your service to our state and our nation. Your Washington State Department of Veterans Affairs now stands ready to connect you and your family members to the benefits you earned through your military service.

Washington State is home to many agencies and officials like the Attorney General, who understand how important it is to "Serve Those Who Served."

Whether you are currently transitioning from active duty to civilian life, or whether you transitioned twenty years ago, let us help connect you with the benefits you earned.

You can visit your Washington State Department of Veterans Affairs online at www.dva.wa.gov, email us at benefits@dva.wa.gov or call 1-800-562-2308.

We look forward to hearing from you!

Sincerely,

Lourdes E. Alvarado-Ramos, *Director*
Washington State Department
of Veterans Affairs

INTRODUCTION

A. ABOUT THIS GUIDE

This Guide summarizes in one place some of the many legal rights, protections, and resources available to Washington's military servicemembers, veterans, and their families. Because of their service, there are federal and state laws that extend certain rights and protections to these individuals, such as laws to help avoid credit and foreclosure problems, and laws to protect against discrimination in employment and housing. Veterans and military personnel may also be entitled to healthcare, education and other benefits.

The information provided in this Guide is designed to help inform veterans, military personnel, and their families about the legal rights and protections that may be available to them. Specifically, this Guide is designed to help provide a better understanding of:

- Consumer laws and protections;
- Employment laws and protections;
- Other beneficial legal provisions for veterans and military servicemembers; and
- How to seek legal assistance.

If you have questions about the content of this Guide, please contact the Attorney General's Consumer Resource Center at 1-800-551-4636 or visit our website at www.atg.wa.gov/VeteranMilitaryResources.aspx.

B. ABOUT THE ATTORNEY GENERAL'S OFFICE

The Washington State Attorney General is the chief legal officer for the state, leading a team of attorneys and staff in representing state agency clients and the public interest as directed by state law. The mission of the Office of the Attorney General is to provide excellent, independent, and ethical legal services to the State of Washington and to protect the rights of its people.

However, state law generally prohibits the Attorney General's Office from representing private citizens in court or other legal proceedings, either to bring an action on behalf of an individual or to defend an individual. The Office is not authorized to provide legal advice to private citizens on personal matters.

C. DISCLAIMER

The information in this Guide is provided as a resource for general educational purposes and is not provided for the purpose of giving legal advice of any kind. Nor does this Guide represent a legal opinion of the Attorney General's Office.

The information provided in this Guide may or may not apply to an individual's circumstances. Readers should not rely on information in this Guide without seeking private legal counsel or legal assistance regarding any specific applications of the laws.

This Guide was last updated August 2013. As laws and regulations change, portions may change or become obsolete.

CHAPTER 1

CONSUMER LAWS

A key priority for the Attorney General's Office is to help safeguard all consumers, including veterans and military personnel, from deceptive and unfair business practices. Unfortunately, veterans and military personnel are often specifically targeted by scam artists and unscrupulous businesses.

The information provided in this chapter relates to select consumer laws and protections unique to veterans and military personnel. The Consumer Protection Division of the Attorney General's Office provides additional information on a wide range of general consumer issues, including some not discussed in this Guide. If you have questions or want assistance resolving a consumer problem, please contact the Attorney General's Consumer Resource Center at 1-800-551-4636.

More information is also available online at www.atg.wa.gov/safeguardingconsumers.aspx.

A. FEDERAL SERVICEMEMBERS CIVIL RELIEF ACT

1. Introduction

The Servicemembers Civil Relief Act (SCRA) is a federal law that provides protections for military servicemembers who are active in federal service. The SCRA defines "servicemembers" as those who are on federal active duty in the Armed Forces of the United States. It also includes members of the National Guard and reservists who are called to federal active duty for a period in excess of 30 consecutive days. The law's purpose is to postpone or suspend certain civil obligations so that active duty members of the Armed Forces can focus their full attention on their military responsibilities without adverse consequences for them or their families. This Guide provides general information about some SCRA protections.

You may not be retaliated against for asserting your SCRA rights. If you think your rights under the SCRA may have been violated, you should contact your nearest Armed Forces Legal Assistance Program office. Servicemembers and their dependents may contact or visit local military legal assistance offices where they reside. Office locations may be found at http://legalassistance.law.af.mil/content/locator.php.

2. Interest Rates Capped at 6%

The SCRA allows servicemembers to cap the interest rates on most *preexisting* loans or obligations at 6% per year while on active duty. The 6% interest rate cap applies to mortgages, credit cards, car loans, other installment loans, and some student loans as well. "Interest" includes fees and other charges.
The SCRA does not apply to debts or obligations incurred while on active duty.

To qualify for the 6% interest rate cap:

- The servicemember must currently be on active duty;
- The debt must have been incurred prior to entering active duty; and
- Military service materially affects the servicemember's ability to pay.

To initiate the interest rate reduction, the servicemember must:

- Send a written request to his or her lender;
- Show how military service materially affects the servicemember's ability to pay; and
- Include a copy of his or her military orders.

Notice to the lender may be sent any time during active duty and up to 180 days after release from active duty. All interest in excess of 6% is forgiven during the covered period and cannot accrue or become due after service. Please see the appendices for a sample letter.

3. Automobile Lease Termination

The SCRA allows active duty servicemembers to terminate an automobile lease without having to pay early termination charges if:

- The lease was entered into *prior to* active duty, when the servicemember is called to active duty for 180 days or longer; or
- The lease was entered into *during* active duty, when the servicemember receives a permanent change of station outside the continental United States or will deploy with a military unit for 180 days or longer.

To terminate the lease, the servicemember must:

- Provide written notice of the termination;
- Include a copy of his or her military orders; and
- Return the vehicle within 15 days.

Servicemembers cannot be charged extra fees for the early cancellation of the lease. However, servicemembers can still be charged taxes, title, registration, and other fees, including charges for excessive wear and mileage due or unpaid on the date of the lease termination. Any advance payments made by the servicemember must be refunded within 30 days of the lease termination. Please see the appendices for a sample letter.

4. Cell Phone Contract Termination

The SCRA allows active duty servicemembers to terminate a cell phone contract without having to pay early termination charges if:

- The servicemember receives military orders to relocate to a place where the service provider does not provide the coverage under the contract; and
- The servicemember will be in that location for 90 days or more.

To terminate the contract, the servicemember must:

- Provide written notice of the termination; and
- Include a copy of his or her military orders.

The termination is effective on the date the service provider receives notice. Family plans may be cancelled if the family moves with the servicemember.

5. Housing Provisions

FOR RENTERS

Eviction Protection: The SCRA protects active duty servicemembers and their dependents from being evicted without a court order. To qualify for this protection:

- The home must be occupied or intended as a primary residence; and
- The monthly rent must be below the current rent ceiling ($3,047 in 2012; adjusted annually for inflation).

If an eviction action is filed, the SCRA gives servicemembers or their dependents the right to ask the court for a temporary stay of the proceedings for three months. Alternatively, the court may adjust the amount of the financial obligation to preserve the interests of all parties.

Residential Lease Termination: The SCRA allows active duty servicemembers to terminate a residential lease if one of the following circumstances applies:

- The lease was entered into prior to active duty, when the servicemember is called to active duty for 180 days or more; or
- The lease was entered into during active duty, when the servicemember receives orders for a Permanent Change of Station or to deploy with a military unit for more than 90 days.

Please see the appendices for a sample letter.

FOR HOMEOWNERS

The SCRA requires that, if a servicemember obtained a mortgage prior to active duty, a mortgage lender must get a court order before it can foreclose on that servicemember's home during any period of military service and for one year thereafter. If a lender seeks such a court order, the court may temporarily stay the proceedings or adjust the amount of the servicemember's obligation when it can be shown that military service impacted the servicemember's ability to meet the financial obligation.

NATIONAL MORTGAGE SETTLEMENT

On April 4, 2012, the Washington State Office of the Attorney General joined 48 other state Attorneys General, the U.S. Department of Justice, and the U.S. Department of Housing and Urban Development in filing a consent judgment with Bank of America Corp., J.P. Morgan Chase & Co., Wells Fargo & Co., Citigroup Inc., and Ally Financial Inc. (collectively referred to as "mortgage servicers") to resolve their violations of state and federal consumer protection laws. Those violations include past mortgage loan servicing and foreclosure abuses. In addition to providing financial relief to affected homeowners, the settlement contains a number of provisions to protect the rights of military servicemembers. It also provides significant benefits specific to servicemembers and veterans:

- ***Wrongful Foreclosures:*** The settlement requires the mortgage servicers to provide any servicemember who was a victim of a foreclosure in violation of the SCRA since January 1, 2006, with a payment equal to the servicemember's lost equity, plus interest, and an additional $116,785.
- ***Excess Interest:*** Mortgage servicers that violated the SCRA since January 1, 2008, by charging mortgage interest in excess of 6% following a valid request to lower the rate are required to provide servicemembers with a payment equal to three times the excess interest charged or $500 (whichever is greater).
- ***PCS Orders:*** Under the Department of Defense's Homeowners' Assistance Program (HAP), a servicemember forced to sell his or her home at a specified loss due to a Permanent Change in Station (PCS) may be partially compensated for the loss. HAP's benefits are limited to specified servicemembers. Under the settlement, the mortgage servicers will provide mandatory short sale agreements and deficiency waivers to many servicemembers currently ineligible for HAP.
- ***Veterans' Loans:*** The settlement requires that $10 million be paid into the Veterans Housing Benefit Program Fund, through which the Department of Veterans Affairs (VA) guarantees loans provided on favorable terms to eligible veterans. In addition, many veterans with VA-guaranteed mortgages will be eligible for relief provided through the servicers' $20 billion consumer relief obligations.
- ***Foreclosure While Receiving Hostile Fire/ Imminent Danger Pay:*** The SCRA prohibits mortgage servicers from foreclosing on active duty service members without first securing a court order. The settlement extends this protection to all service members, regardless of when their mortgage was secured, who received Hostile Fire/Imminent Danger Pay and were stationed away from their home within nine months of the foreclosure.

More information about the settlement is available at www.nationalmortgagesettlement.com. Military servicemembers or veterans who are experiencing wrongful treatment from their mortgage servicer are encouraged to report their concerns so the settlement monitor and enforcement agencies can identify a pattern or practice that may be in violation of the settlement.

B. CREDIT & DEBT

Managing credit and debt is important for everyone, including military servicemembers. Not only can poor credit and excessive debt result in having to pay higher interest rates, it can also prevent an individual from obtaining or retaining a security clearance. The Attorney General's Office provides useful consumer information about credit and debt at www.atg.wa.gov/credit.aspx.

1. Military Lending Act

The federal Military Lending Act requires that consumer credit offered to active duty servicememembers and their dependents include certain protections. Under the law:

- Lenders are prohibited from securing the loan by holding a check or car title, or obtaining access to a bank account;
- A clear description of payment obligations and other disclosures must be provided;
- Mandatory arbitration clauses and waivers of legal rights may not be included as loan terms; and
- Interest rates and most fees are capped at an annual percentage rate (APR) of 36%.

The federal Consumer Financial Protection Bureau (CFPB) enforces the Military Lending Act and other federal consumer financial laws. More information about the CFPB is available online at www.consumerfinance.gov.

2. Credit Reports

A credit report includes information on where you live, how you pay your bills, and whether you've been sued or have filed for bankruptcy. Businesses use the information in a credit report to evaluate applications for credit, insurance, employment, and renting or buying a home.

GET A FREE COPY OF YOUR CREDIT REPORT

The federal Fair Credit Reporting Act requires each of the nationwide credit reporting companies – Equifax, Experian, and TransUnion – to provide an individual with a free copy of his or her credit report once every 12 months upon request. The only official site through which to order a free annual credit report is www.annualcreditreport.com.

For security reasons, www.annualcreditreport.com does not work outside the U.S. and its territories. Servicemembers stationed outside the U.S. or deployed overseas can mail a completed request form or call 1-877-322-8228.

ACTIVE DUTY ALERTS

Under federal law, a deploying servicemember can place an "active duty alert" on his or her credit report at no cost. The report helps minimize the risk of identity theft during deployment. An active duty alert on a credit report means businesses must take extra steps before granting credit in the servicemember's name. Active duty alerts last for 1 year and can be renewed to match the period of deployment.

To place an active duty alert, a servicemember should contact any one of the three nationwide credit reporting companies:

- Equifax: 1-800-525-6285, www.equifax.com
- Experian: 1-888-397-3742, www.experian.com
- TransUnion: 1-800-680-7289, www.transunion.com

3. Collection Agencies

Washington's Collection Agency Act (RCW 19.16) and the federal Fair Debt Collections Practices Act govern the practices of "collection agencies," which are businesses that collect debts for other businesses. These laws do not apply to businesses trying to collect on their own accounts that are past-due.

It is important to remember that military servicemembers have the same rights under laws governing debt collection as civilian consumers. For example, a debt collector may contact an individual's supervisor or Commanding Officer, but only to find out where the person lives, his or her phone number, and where the individual works. A debt collector may not tell the individual's supervisor that a debt is owed and typically may only contact the supervisor once.

The Federal Trade Commission has more information about your rights under federal debt collection laws and instructions on how to file a complaint to report violations at www.consumer.ftc.gov.

C. MOTOR VEHICLES

For military personnel and veterans, just like for many consumers, a car – new or used – is one of the most expensive purchases they make. Unfortunately, auto sales and financing scams are among the leading causes of financial problems for military servicemembers.

Whether you are a military servicemember, a veteran, or a civilian, it is always better to be an informed consumer. The Attorney General's Office provides a wealth of information to help consumers understand their rights, and tips and suggestions to keep in mind when buying a car. For additional information, visit www.atg.wa.gov/cars.aspx.

1. Buying or Leasing a Car

Before you begin the process of obtaining a new, used, or leased car, it is important for you to identify your automotive needs and budgeting restrictions. The more you know, the less stressful and confusing the car buying process can be. For example, a persistent myth of consumer law is that auto buyers have a three-day "cooling off" right to cancel a motor vehicle purchase, but there is no three-day right of cancellation in Washington. It is also important to remember that you have the right to shop and compare financing and warranty options.

In addition to general information about the car buying process, the Attorney General's Office maintains a list of common misleading tactics used by unscrupulous car dealers, many of which are Consumer Protection Act violations. When buying a car, knowing what to watch out for will significantly decrease the odds of falling victim to those wishing to take advantage of consumers and their families.

2. Washington Lemon Law

The Washington State Motor Vehicle "Lemon Law" (RCW 19.118) was enacted to help new vehicle owners who have substantial continuing problems with warranty repairs. Your vehicle may qualify as a "lemon" if it has at least one significant defect that has been subject to a reasonable number of attempts

to diagnose or repair the problem covered under the manufacturer's warranty. The law allows the owner to request a free arbitration hearing through the Lemon Law Administration of the Attorney General's Office. An arbitration decision favorable to the consumer may result in the lemon car being replaced.

For more information, you can call Lemon Law Administration toll-free at 1-800-541-8898 or visit www.atg.wa.gov/LemonLaw.aspx.

If you are in the military and assigned to duty or living in Washington, a new vehicle brought with you from another state is also covered by Washington's Lemon Law if it was purchased or leased with a manufacturer's written warranty within the last 30 months and if it meets the other standards and eligibility requirements.

D. GUARDING AGAINST FRAUD & SCAMS

Warning the public about common scams to watch out for is an important part of what the Office of the Attorney General does to help safeguard Washington consumers. More information and the latest news are available at the Office's Scam Alerts website: www.atg.wa.gov/ScamAlerts.aspx.

Unfortunately, there are some unsavory businesses and scammers who try to take advantage of our nation's veterans and servicemembers by targeting them or by treading on their goodwill. Below are some examples of scams involving or targeting veterans and military personnel:

IDENTITY THEFT

Identity theft happens when someone steals your personal information and uses it without your permission. Keeping your personal information secure and knowing what steps to take if your information is compromised can help prevent and minimize the harm from identity theft. More information and links to additional resources are available at www.atg.wa.gov/idprivacy.aspx.

VETERANS' PENSION POACHERS

The Federal Trade Commission recently issued a warning to older veterans about a scam that involves "poaching" veterans' pensions. Unscrupulous "advisers" selling financial or legal products try to convince veterans to transfer assets to a trust or invest in insurance products in order to qualify for federal Department of Veterans Affairs (VA) pension benefits. What these "advisers" don't say is that there are no guaranteed VA benefits, that veterans can get free assistance in filing VA benefit claims, and that such asset restructuring may have serious consequences, including losing Medicaid eligibility. For more information, visit www.consumer.ftc.gov/articles/0349-poaching-veterans-pensions.

CHARGING FOR MILITARY RECORDS

This is a variation on a common scammer trick – fool someone into thinking they have to pay for something they could otherwise get for free or less expensively. Instead of having to pay, most veterans and next-of-kin can receive free military records. The Washington State Department of Veterans Affairs has links for accessing records on their website at www.dva.wa.gov/records.html.

"PHISHING" SCAMS

Be on guard for scammers that send veterans and military spouses unsolicited emails or text messages that appear to be from the military or VA. These types of phony emails mimic official entities in order to solicit money, financial information, or personal data, such as social security numbers or credit card information. The scammers then use that information to commit identity theft.

VETERANS CHARITY SCAMS

Many legitimate charities solicit donations to support the nation's veterans and families of active duty military personnel. However, not all "charities" are legitimate. Some are sham operators whose only purpose is to make money by taking advantage of the goodwill afforded the men and women of our Armed Forces. More information on charitable organizations and fundraisers is available online at www.atg.wa.gov/ConsumerIssues/Charities/default.aspx.

E. CONSUMER COMPLAINTS

Hearing from consumers with complaints and working to resolve them is an important part of how the Office of the Attorney General serves the residents of Washington State. The Attorney General's Office uses complaints filed by consumers in order to help identify unfair and deceptive business practices. Complaints help the Office identify patterns of illegal behavior in the marketplace that could warrant formal investigation and legal action by our office on behalf of the public interest.

The Attorney General's Office also offers a free informal complaint resolution service to help consumers and businesses resolve complaints. The Office is able to help resolve complaints between a customer and a business when either the business or consumer is in Washington State. The subject of the complaint must also implicate the Consumer Protection Act.

More information about consumer issues and the types of complaints the Attorney General's Office can assist in resolving is available by visiting our website at www.atg.wa.gov/safeguardingconsumers.aspx.

HOW TO FILE A CONSUMER COMPLAINT

The Attorney General's Office accepts complaints, filed by mail or online. The Office is unable to accept complaints over the phone because of the need to have the consumer sign the complaint declaration.

If you have any questions about the complaint process, please call the Attorney General's Consumer Resource Center toll-free at 1-800-551-4636.

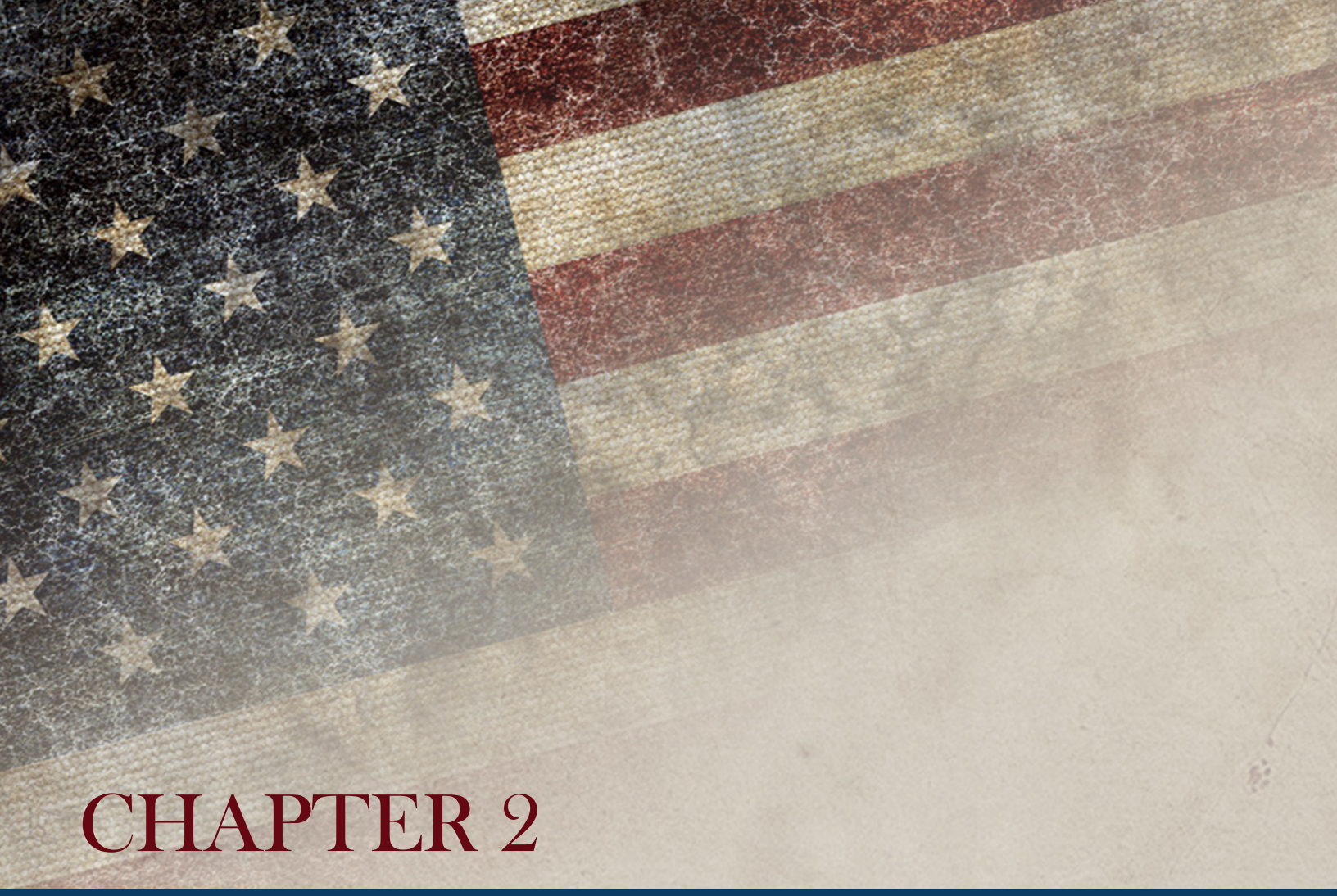
File a Complaint Online: Online complaints are the fastest way to file your complaint. The online complaint form is available at https://fortress.wa.gov/atg/formhandler/ago/ComplaintForm.aspx.

File a Complaint by Mail: To request a paper complaint form to file a complaint by mail, you can call the Attorney General's Consumer Resource Center toll-free at 1-800-551-4636.

THE COMPLAINT PROCESS

Consumer Resource Center staff reviews complaints filed with the Office within 7 business days and determines if issues are appropriate for the informal complaint resolution service. The complaint mediation process typically takes between 40-60 days. Complaints are processed as follows:

- Upon intake, complaints are assigned a complaint number. We will contact you to inform you of the complaint number and the staff person handling the complaint.
- We send a copy of the complaint to the business and ask it to provide a written response to the complaint for the public record.
- If the business does not respond within 30 days, we will send the business a second request for a response to the complaint.
- If the business provides a response at any point, we will send you a copy of the response and close the complaint. In many instances, businesses work to resolve the consumer's complaint. However, the Attorney General's Office cannot compel the business to resolve the issue in your favor.
- If the business does not provide a response, we will close the complaint and notify you, as well as provide you with other possible options to attempt to resolve the complaint.
- The complaint about the business and its business practices will become part of our complaint records, which the Office uses to help identify unfair and deceptive business practices.



CHAPTER 2

EMPLOYMENT LAWS

The men and women who bravely serve our country and put their lives on the line shouldn't have to stand in the unemployment line when they get home. Unfortunately, unemployment can be a struggle and many servicemembers face challenges translating military experience into civilian employment.

The information provided in this chapter relates to select federal and state employment laws and protections specific to veterans, military personnel, and their families. Help is available for veterans and servicemembers seeking enforcement of these laws and contact information for the appropriate agency is listed.

A. PROTECTIONS FOR MILITARY MEMBERS

1. Uniformed Services Employment and Reemployment Rights Act

OVERVIEW

The federal Uniformed Services Employment and Reemployment Rights Act (USERRA) establishes certain rights and responsibilities for uniformed servicemembers and their civilian employers. The law's purposes are to:

1) Encourage uniformed service by minimizing disadvantages to civilian careers;
2) Minimize disruption to servicemembers and their families, employers, and communities; and
3) Prohibit discrimination against individuals because of their service.

USERRA applies to all employers, public and private, and protects the job rights and benefits of individuals who voluntarily or involuntarily leave employment to undertake military service. USERRA assures an employee returning from active duty military service or training the right to be reemployed to the same position they left (or a like position for which they are qualified) with the same benefits.

In order to claim USERRA protection, individuals must:

- Provide advance notice of their military service to their employer;
- Have less than 5 years of cumulative military service during their tenure with that particular employer;
- Have not been separated from service with a disqualifying discharge or under other than honorable conditions; and
- Return to work or apply for reemployment in a timely manner.

EDUCATION & MEDIATION

The Employer Support of the Guard and Reserve (ESGR) is a good resource for information and help related to USERRA. ESGR is a Department of Defense agency established to educate servicemembers and civilian employers about their rights and responsibilities under USERRA. ESGR does not enforce USERRA, but serves as a neutral, free resource for employers and servicemembers.

ESGR's Ombudsman Services Program provides information and mediation on issues related to USERRA. ESGR Ombudsmen are volunteers located throughout the United States. The Washington ESGR office can be reached at 1-253-512-8489 or toll-free at 1-800-336-4590. You can get more information and also submit questions online at www.esgr.mil.

ENFORCEMENT

The U.S. Department of Labor's Veterans' Employment and Training Service (VETS) provides assistance with USERRA claims. VETS is authorized to investigate and resolve complaints of USERRA violations. For more information about USERRA, or for assistance in filing a complaint, contact VETS at 1-866-4-USA-DOL or visit the website at www.dol.gov/vets.

If VETS is unable to successfully resolve a complaint, individuals may request that cases be referred to the U.S. Department of Justice or the Office of Special Counsel, as applicable, for representation. Individuals may also bring a private civil action against an employer for USERRA violations.

2. Washington Employment & Reemployment Laws

OVERVIEW

Mirroring the federal USERRA law, Washington's employment and reemployment statutes found under RCW 73.16 establish certain rights and responsibilities for uniformed servicemembers and their civilian employers. The intent of the law is to ensure protections for state-activated personnel similar to those provided under USERRA for federal-activated personnel.

State law provides that it is illegal to deny employment, reemployment, or any benefit of employment to servicemembers because of their military association and obligations. Under the law, individuals who voluntarily or involuntarily vacate employment in order to serve in the uniformed services are eligible to be reemployed provided that:

- The employer has not experienced a change in circumstances that have made reemployment impossible or unreasonable;
- Reemployment does not impose an undue hardship on the employer; or
- Your prior employment was not temporary.

State law also provides that any employee, once reemployed, will be considered as having been on a leave of absence and generally will not lose seniority, insurance, vacation, or other benefits they had previously earned.

In order to claim protections under state law, individuals must generally:

- Provide advance notice of their military service to their employer;
- Provide documentation of having been discharged under honorable conditions or other proof of satisfactory completion of service; and
- Return to work or apply for reemployment in a timely manner, which depends upon the type and length of service:

LENGTH OF SERVICE	DEADLINE FOR APPLYING FOR REEMPLOYMENT
30 days or less	Must report to the employer and return to work on the next regularly scheduled work day after completion of service and expiration of an 8 hour rest period.
31-180 days	Must apply for reemployment and return to work within 14 days after completion of service
181 days or more	Must apply for reemployment and return to work within 90 days after completion of service.
If hospitalized for illness or injury during service	Must apply for reemployment and return to work after he or she recovers from the illness or injury, so long as the period of recovery does not exceed 2 years.

ENFORCEMENT

If the service was state duty not covered by USERRA and an ESGR ombudsman was unable to help resolve the issue, state law tasks the Attorney General's Office with enforcing the state law employment and reemployment protections for veterans and servicemembers. More information is available online at www.atg.wa.gov/VeteranMilitaryResources.aspx or you can contact the Attorney General's Office at 1-360-753-6200. Individuals may also hire a private attorney to bring an action for enforcement.

B. PROTECTIONS FOR MILITARY FAMILIES

1. Federal Family and Medical Leave Act

In 2008, the federal Family and Medical Leave Act (FMLA) was amended to include Military Family Leave provisions, affording FMLA protections specific to the needs of military families. In order to qualify for FMLA leave, you must work for a covered employer and be an eligible employee. Most private employers with at least 50 employees and public employers are covered by the law. 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.

QUALIFYING EXIGENCY LEAVE

If your spouse, parent, or child of any age is a military member who is deployed or has been notified of an impending deployment to a foreign country, and you work for a covered employer and are an eligible employee, you may be entitled to qualifying exigency leave. Qualifying exigency leave allows you to take up to a total of 12 workweeks of FMLA leave for qualifying exigencies, such as making different day care arrangements for the military member's children or attending official military ceremonies as your family member deploys or returns from deployment.

MILITARY CAREGIVER LEAVE

If you are the spouse, parent, child of any age, or next-of-kin of a covered servicemember, and you work for a covered employer and are an eligible employee, you may be entitled to military caregiver leave. Military caregiver leave allows you to take up to a total of 26 workweeks of unpaid leave during a single 12-month period to take care of your covered servicemember or covered veteran who has a qualifying serious injury or illness.

ENFORCEMENT

Employers are prohibited from interfering with, restraining, or denying the exercise of or the attempted exercise of FMLA rights. The U.S. Department of Labor's Wage and Hour Division is responsible for administering and enforcing the FMLA for most employees.

If you have questions, or you think that your rights under the FMLA have been violated, you can contact the Wage and Hour Division at 1-866-487-9243. More information about the FMLA and its protections for military families is available at www.dol.gov/whd/fmla.

2. Washington Military Family Leave Act

Washington's Military Family Leave Act, RCW 49.77, was enacted in 2008 to support military families and ensure they were able to spend time together before deployment and during a servicemember's leave from deployment. Under state law, the spouse of a military servicemember may take up to 15 days of unpaid leave from work when the servicemember is deployed or called up to active duty during a period of military conflict. The 15 days may be split, but the leave must be used prior to the deployment or when the servicemember is on leave during the deployment.

The spouse of a military servicemember intending to take leave under the act must notify his or her employer within five business days of receiving official notice of the deployment, active duty, or leave from deployment. Also, the employee must work an average of 20 hours or more per week to be eligible for leave under the law. Employers may count leave taken under federal law as leave concurrently taken under state law.

ENFORCEMENT

The Washington State Department of Labor and Industries investigates complaints related to the Military Family Leave Act and other state protected leave laws. You can contact the Department at 1-866-219-7321. More information about Washington's protected leave laws and instructions for filing a Protected Leave Complaint are also available online at www.lni.wa.gov/WorkplaceRights/LeaveBenefits.

C. PREFERENCE IN HIRING & PROMOTION

1. Federal Veterans' Preference

For many jobs with the federal government, veterans' preference laws give eligible veterans preference in appointment over many other applicants. Although preference laws do not guarantee a job, veterans who are disabled or who served on active duty in the Armed Forces during certain specified time periods or military campaigns are entitled to preference over others in hiring and retention. Veterans' preference does not apply to internal agency actions such as promotions, transfers, reassignments, or reinstatements.

There are two designations of preference for eligible veterans:

10-point preference: You qualify if you served at any time and have:

- A service-connected disability of any rating; or
- Received a Purple Heart.

5-point preference: You qualify if your active duty service meets any of the following:

- 180 or more consecutive days, any part of which occurred during the period beginning September 11, 2001 and ending on a future date prescribed by Presidential proclamation or law as the last date of Operation Iraqi Freedom;
- Between August 2, 1990, and January 2, 1992;
- 180 or more consecutive days, any part of which occurred after January 31, 1955 and before October 15, 1976; or
- In a war, campaign or expedition for which a campaign badge has been authorized, or between April 28, 1952, and July 1, 1955.

The U.S. Department of Labor's online "Veterans' Preference Advisor" allows veterans to answer simple questions about their service to examine the preferences for which they may be entitled with regard to federal jobs. For more information, visit www.dol.gov/elaws/vetspref.htm.

2. Washington Veterans' Preference

Recognizing that sacrifices are made by those serving in the Armed Forces, Washington State has enacted laws to assist veterans seeking employment with the state or any of its political subdivisions or municipal corporations. In general, a veteran must first be able to show an honorable discharge or have received a discharge for medical reasons with an honorable record in order to qualify for state veterans' preference. Further requirements must be met depending upon the applicable law or rule. The applicable law depends on whether the employer administers an examination as part of the hiring or promotion process.

WHEN THERE IS AN EXAM

If an employer administers a competitive examination to determine the qualifications of applicants, RCW 41.04.010 provides that the scoring preference is as follows:

- 10% is added for a veteran who served during a period of war or in an armed conflict and is not receiving military retirement. This percentage is not added for promotional exams.
- 5% is added for a veteran who did not serve during a period of war or in an armed conflict or is receiving military retirement. This percentage is not added for promotional exams.
- 5% is added for a veteran who was called to active duty while employed with the state, or any of its political subdivisions or municipal corporations. This percentage is added for promotional exams until the first promotion only.

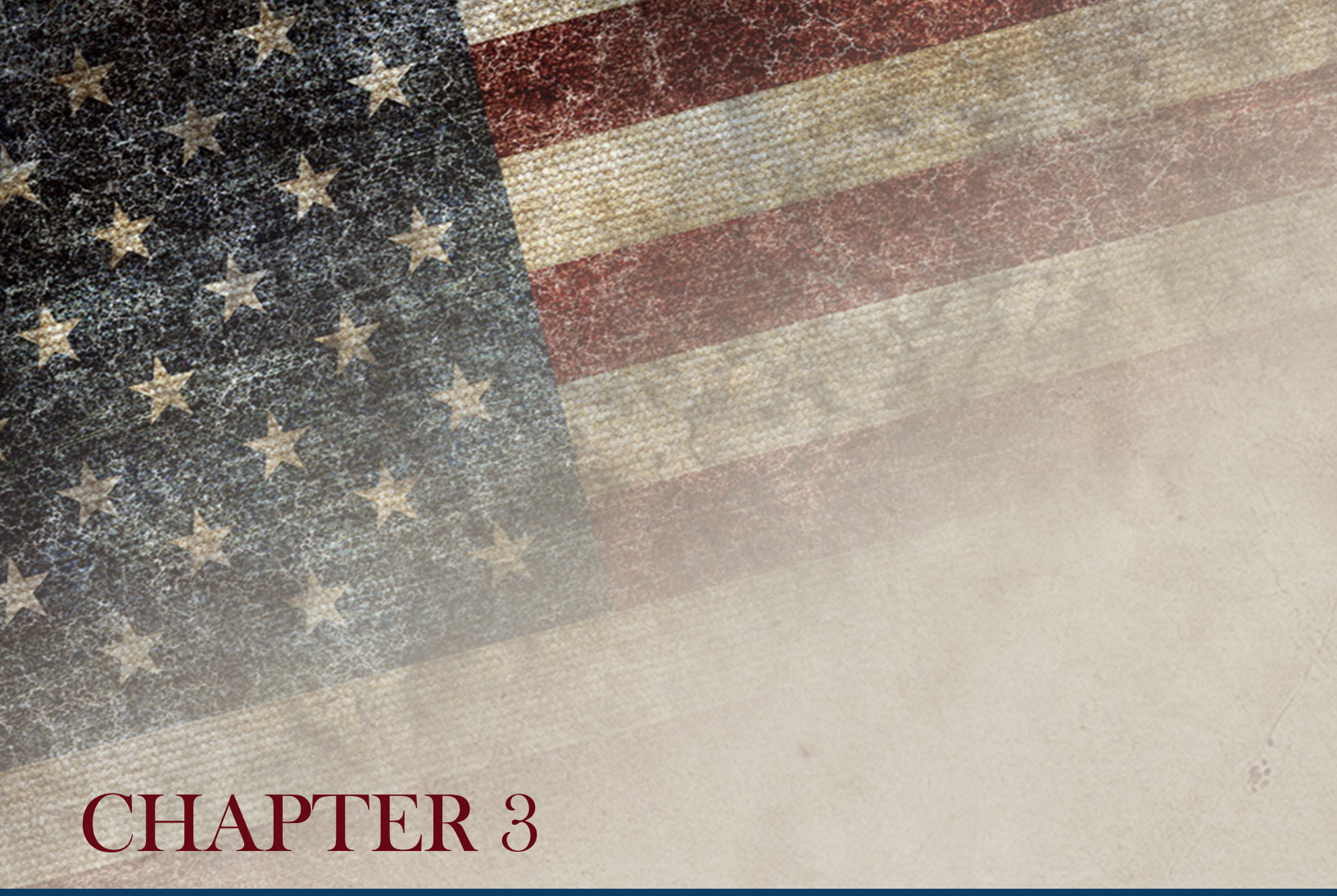
In each instance above, the scoring preference is only added to a passing score, mark or grade up to the veteran's first appointment. All veterans' scoring criteria may be claimed upon release from active military service or upon receipt of a separation order indicating an honorable discharge.

WHEN THERE IS NOT AN EXAM

If an employer does not administer a competitive examination to determine the qualifications of applicants, RCW 73.16.010 provides that honorably discharged veterans, their surviving spouses, and spouses of honorably discharged veterans with a permanent and total service-connected disability shall be preferred for public appointment and employment. As interpreted by the courts, this law is not an absolute preference, but operates as a tie-breaker where two or more candidates have equal qualifications. An individual who believes he or she is entitled to a preference under RCW 73.16.010 can seek to enforce his or her rights by filing a civil action in superior court.

PRIVATE PREFERENCE PERMITTED

In 2011, the State Legislature enacted RCW 73.16.110, which allows private employers to give hiring preferences to honorably discharged veterans. The law makes it clear that such preferences are voluntary, and are not violations of any state or local equal employment opportunity law.



CHAPTER 3

OTHER VETERAN & MILITARY LAWS

The information provided in this chapter addresses select state laws and protections for military personnel, veterans, and their families not related specifically to consumer and employment issues.

A. WASHINGTON LAW AGAINST DISCRIMINATION

In 2007, the State Legislature amended the Washington Law Against Discrimination making it illegal to discriminate on the basis of "honorably discharged veteran or military status." The law applies to any individual who served in any branch of the armed forces, including the National Guard and Reserves, fulfilled his or her service

obligations, and received an honorable discharge or a discharge for medical reasons with an honorable record. It also includes any individual who is currently an active or reserve member in any branch of the armed forces, including the National Guard, Coast Guard, and Reserves.

The Law Against Discrimination prohibits discriminatory practices in the areas of:

- Employment;
- Places of public resort, accommodation, or amusement;
- Housing and real estate transactions; and
- Credit and insurance transactions.

The Washington Human Rights Commission is the state agency charged with enforcing the Law Against Discrimination. Individuals are encouraged to file a complaint with the Human Rights Commission if:

- You are discriminated against or otherwise denied equal treatment or access;
- The discrimination was because of your military status or status as an honorably discharged veteran; and
- The discrimination occurred in one of the covered areas.

Complaints must be filed within 6 months of when the discrimination occurred (or 12 months if the complaint is about housing).

The Human Rights Commission can be contacted at 1-800-233-3247 or online at www.hum.wa.gov.

B. EDUCATION LAWS

TUITION WAIVER

Under Washington State law, RCW 28B.15.621, state community colleges, colleges and universities are authorized to waive all or a portion of tuition and fees for eligible veterans or National Guard members. Tuition waivers may also apply to a child or spouse in certain circumstances. Each institution operates its own waiver program, so contact the specific college or university with questions or to get more information about how to apply for tuition waivers.

RIGHTS OF SERVICEMEMBER STUDENTS

Under Washington State law, RCW 28B.10.270, a servicemember in the National Guard or any other military reserve component who is a student at an institution of higher education, and who is ordered to active duty for more than 30 days has the right to:

- Withdraw from one or more courses for which tuition and fees have been paid;
- Be given a grade of incomplete and be allowed to complete the course upon release from active duty; or
- Continue and complete the course for full credit, with absences due to military service counted as excused and not used to adversely impact the student's grade or class standing.

Under a change enacted in 2013, a servicemember in the National Guard or any other military reserve component who is a student at an institution of higher education, and who is ordered to active duty for 30 days or less is entitled to make up any class, test, examination, laboratory, or other event upon which a course grade or evaluation is based. This opportunity must be scheduled after the servicemember's return from service and after a reasonable time for the student to prepare for the event.

C. LANDLORD-TENANT LAWS

RESIDENTIAL LANDLORD–TENANT ACT

The Washington Residential Landlord-Tenant Act covers most circumstances where a tenant rents a place to live, such as an apartment or a rental house. The law lays out many of the rights and responsibilities of both tenants and landlords. The Attorney General's Office does not have a role in addressing residential landlord–tenant issues because, pursuant to a decision by the State Supreme Court, such matters fall outside of the jurisdiction of the state's consumer protection laws.

Enforcement of the Residential Landlord-Tenant Act is up to private individuals. To help inform individuals, the Attorney General's Office provides information and resources about landlord–tenant issues at www.atg.wa.gov/LandlordTenant/default.aspx.

Under State law, month-to-month rentals may normally be terminated by either a tenant or the landlord upon delivery of written notice at least 20 days before the end of the monthly rental period. Members of the Armed Forces (including members of the National Guard and Reserves), however, may terminate a month-to-month rental agreement with less than 20 days' notice if the servicemember receives reassignment or deployment orders that do not allow for a 20 day notice. (RCW 59.18.200)

For rentals for a specified term, state law provides that any tenant who is a member of the Armed Forces (including members of the National Guard and Reserves) may terminate the lease early if the tenant receives reassignment or deployment orders, and provides notice of the orders no later than 7 days after receipt. (RCW 59.18.220)

MANUFACTURED/MOBILE HOME LANDLORD–TENANT ACT

The Attorney General's Office is responsible for administering the *Manufactured Housing Dispute Resolution Program* and enforcing RCW 59.20, the Manufactured/Mobile Home Landlord-Tenant Act (MHLTA). The MHLTA covers homeowners who are eligible to participate in the dispute resolution program if they own a manufactured home or mobile home and rent a lot for that home in a community or park.

30 days' written notice prior to the expiration of the rental agreement is normally required under the MHLTA for termination. However, Washington State law provides that any tenant of a lot who is a member of the Armed Forces (including members of the National Guard and Reserves, or that tenant's spouse or dependent) may terminate the lease early if the tenant receives reassignment or deployment orders, and provides notice of the orders no later than 7 days after receipt. (RCW 59.20.090)

Under the *Manufactured Housing Dispute Resolution Program*, homeowners and landlords may file a request for dispute resolution if they believe that there may be a violation of their rights under the MHLTA. The Attorney General's Office may negotiate with opposing parties, determine whether further investigation is needed, decide whether a violation has occurred, and issue fines and other penalties when appropriate.

More information is available by calling the program at 1-866-924-6458 or by visiting www.atg.wa.gov/MHDR.aspx.

D. PROPERTY TAX RELIEF

FOR DISABLED VETERANS

Under state law, veterans with a 100 percent service-connected disability rating from the federal Department of Veterans Affairs may qualify for a property tax exemption. In addition to the total disability rating, the veteran must own and occupy the residence and meet certain income requirements. Under the exemption program, the value of a qualifying veteran's residence is frozen for property tax purposes, and the veteran becomes exempt from all excess and special levies – often resulting in a reduction in property taxes.

FOR SURVIVING SPOUSES

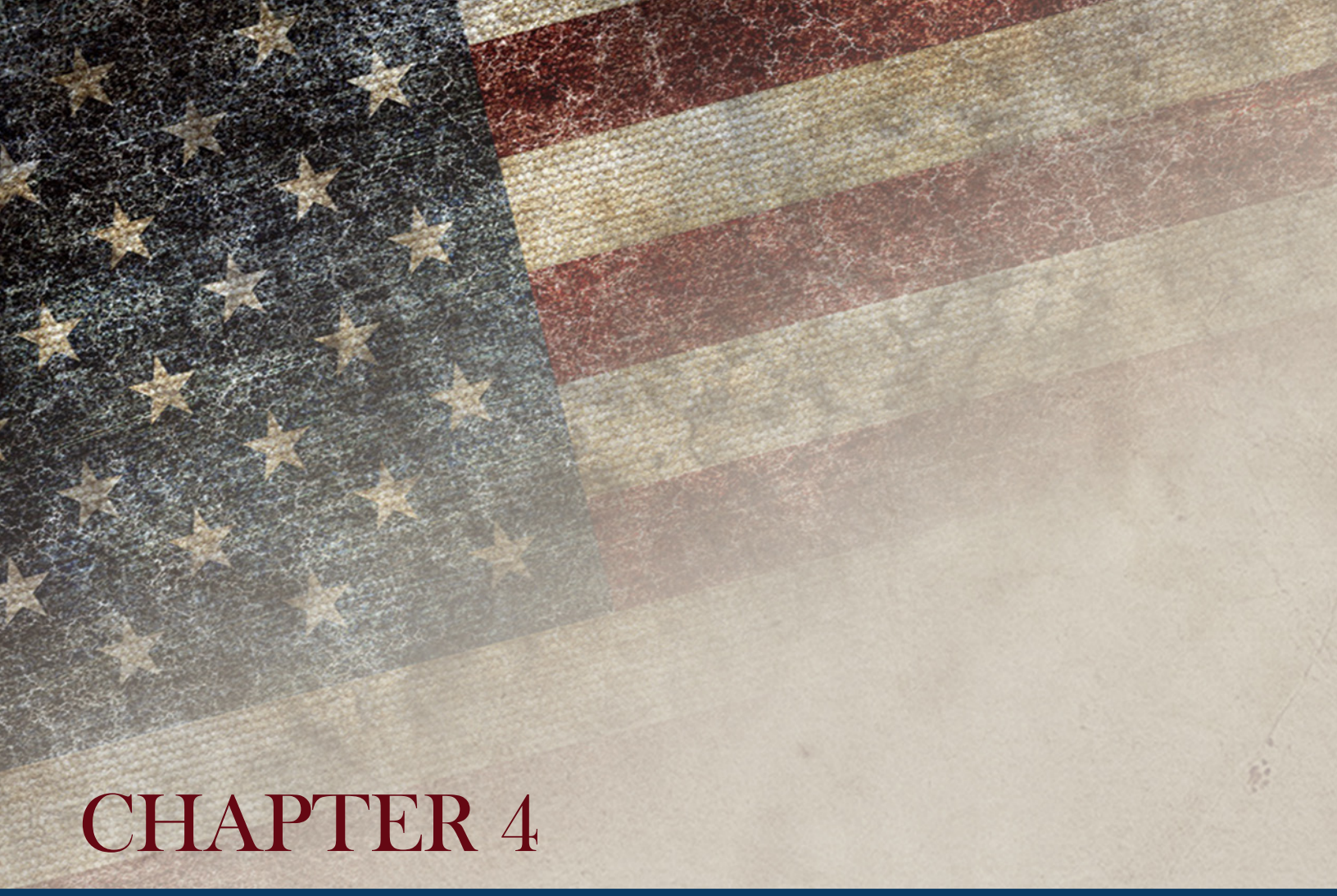
Under state law, surviving spouses of certain veterans may qualify for a property tax assistance grant program. The program helps those who qualify remain in their homes despite rising property taxes. Household income, age or disability, and the deceased spouse's veteran status determine eligibility for the program.

For more information about these and other property tax relief programs, visit www.dor.wa.gov or contact your county assessor's office.

E. COUNTY VETERANS' ASSISTANCE FUNDS

Under state law, each county in Washington State is required to establish a fund to help veterans and their families in financial need. The fund, often referred to as the *Veterans' Assistance Fund* or *Veterans' Relief Fund,* is generally used to help veterans with financial hardships address emergent needs, such as help with utility bills, rent, and food assistance. (RCW 73.08.010)

The fund is administered at the local level, which means the type of assistance available and the process for applying to receive assistance varies from county to county. The Washington State Department of Veterans Affairs maintains a contact list for the administrator of each county's Veterans' Assistance Fund at www.dva.wa.gov/countybenefits.html.



CHAPTER 4

LEGAL PROCEEDINGS & ASSISTANCE

The legal process can be confusing and often intimidating. Unfortunately, the realities of military service and overseas deployments can sometimes create additional barriers to accessing our justice system.

The information provided in this chapter relates to laws designed to protect the rights and interests of military servicemembers in legal proceedings. Information about resources available to veterans and military personnel who might need legal assistance or help navigating the legal process is also provided.

A. PROTECTION AGAINST DEFAULT JUDGMENTS

A "default judgment" is a judgment for the plaintiff without consideration on the merits of the case because the defendant failed to appear or defend against the lawsuit. Under the SCRA, certain servicemembers are protected from default judgments in civil actions, including child custody proceedings, if their active duty status makes it difficult for them to defend their rights in court. Before a court can grant a default judgment, a plaintiff must file an affidavit stating the defendant is not on active duty in military service.

Moreover, if a default judgment is entered against a servicemember, he or she may ask that the court set aside the judgment in certain circumstances. The servicemember must file a motion demonstrating that military service prejudiced his or her ability to defend the case and that there was a meritorious claim or defense.

State law, RCW 38.42.050, also contains protections for certain servicemembers and their dependents against default judgmenets.

B. STAY OF PROCEEDINGS

A "stay of proceedings" postpones a lawsuit. Under the SCRA, a court may order a stay of proceedings in civil litigation, including a child custody proceeding, where the servicemember's ability to participate in the litigation, as either the plaintiff or the defendant, is materially affected by military service. It applies to servicemembers who are in certain military service or within 90 days from release of active duty.

State law, RCW 38.42.060, also allows for a stay of proceedings to protect the legal interests of certain servicemembers.

C. GETTING LEGAL ASSISTANCE

State law prohibits the Attorney General's Office from representing private citizens in court, either to bring an action on behalf of an individual or to defend an individual. Similarly, the Office is not authorized to provide legal advice to private citizens on personal matters. Any private citizen needing legal representation should consult a private attorney.

There are a number of resources available to assist veterans, military personnel, and their families regarding their legal rights.

ARMED FORCES LEGAL ASSISTANCE PROGRAM

For military personnel and their families, the Armed Forces Legal Assistance Program serves as a source of legal information, including free legal services and attorney advice. Each branch of the Armed Forces has specific regulations explaining the legal services they provide. Specific services may vary by installation based on available resources and expertise of the legal assistance attorneys. You can find the nearest military legal assistance office online at http://legalassistance.law.af.mil/content/locator.php.

NORTHWEST JUSTICE PROJECT'S VETERANS PROGRAM

The Northwest Justice Project's Veterans Program provides free legal services to Washington's financially eligible low-income and homeless veterans for civil (not criminal) legal problems that are barriers to housing, employment and self-sufficiency. They can provide legal advice, referrals, and in some cases direct representation on a variety of civil legal issues, including child support, consumer law, and vacating criminal records. You can contact the Veterans Program by calling toll-free at 1-888-201-1012. More information is also available online at www.nwjustice.org.

WASHINGTON STATE BAR ASSOCIATION

Referrals and access to free or reduced-fee legal help for those who are low-income is available on the Washington State Bar Association's website at www.wsba.org/Resources-and-Services/Find-Legal-Help. The website also provides links to local county bar associations, many of which offer local lawyer referral services.

WASHINGTONLAWHELP.ORG

WashingtonLawHelp.org is an online guide to free civil legal services for low-income persons and seniors in Washington. The site provides basic information on a number of legal problems, and in some cases, detailed instructions and forms to help Washington residents represent themselves in court. It includes specific information for veterans and military servicemembers at www.washingtonlawhelp.org/issues/veterans-military.

HOME FRONT: LEGAL RESOURCES FOR MILITARY FAMILIES

The American Bar Association's Home Front is an online resource to help military servicemembers, veterans, and their families find information about a variety of legal issues. It also features a national directory of resources and programs for military families. You can access it online at www.americanbar.org/portals/public_resources/aba_home_front.html.

STATESIDE LEGAL

Stateside Legal provides legal information, including interactive forms and videos, and self-help tools for servicemembers, veterans, and their families. Visit www.statesidelegal.org.

NATIONAL VETERANS LEGAL SERVICES

The National Veterans Legal Services Program (NVLSP) works to ensure that our nation's veterans and military personnel get the benefits to which they are entitled due to disabilities resulting from their military service. NVLSP may be able to provide or connect veterans to free legal help. Visit www.nvlsp.org for information on the programs and services offered.

THE VETERANS CONSORTIUM PRO BONO PROGRAM

The Veterans Consortium Pro Bono Program provides free legal representation to eligible unrepresented veterans on their appeals to the U.S. Court of Appeals for Veterans Claims. You may be eligible for help if you are a veteran who has received an adverse decision from the Board of Veterans' Appeals, you have appealed that decision to the U.S. Court of Appeals for Veterans Claims, you are not represented by an attorney, and you meet the program's financial eligibility guidelines. For more information you can call the Veterans Consortium Pro Bono Program toll-free at 1-888-838-7727 or visit www.vetsprobono.org.

D. VETERANS' TREATMENT COURTS

Veterans' treatment courts are an innovative and effective way to hold veterans involved in the criminal justice system accountable, while at the same time helping them stabilize their lives by connecting them to treatment and services to address mental health conditions or substance addictions. Veterans' treatment courts are a growing national trend – more than 100 have been created across 35 states in the last 5 years – because of their track record in helping control costs and reduce recidivism. Veterans' treatment courts acknowledge the unique circumstances and challenges facing our veterans. Both the veteran and the community are better served by avoiding unnecessary incarceration and by connecting the veteran to needed services available from the federal Department of Veterans Affairs' health network or other service providers.

In 2013, the Washington State Legislature adopted legislation encouraging the establishment of veterans' treatment courts and other effective specialty and therapeutic courts. There are 6 veterans' treatment courts operating in Washington State:

JURISDICTION	CONTACT
Clark County Veterans Therapeutic Court	1-360-397-2431
King County Regional Veterans Court	1-206-296-3502
Kitsap County Veterans Court	1-360-337-7140
Pierce County Veterans Drug Court	1-253-572-4750
Seattle Veterans Treatment Court	1-206-684-5682
Spokane County Veterans Enhanced Treatment Court	1-509-477-6458
Thurston County Veterans Court	1-360-867-2034

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A. SAMPLE SCRA LETTERS

1. 6% INTEREST RATE CAP REQUEST LETTER

(Name and Address of Servicemember)
(Date)

(Name and Address of Institution)

Re: Interest Rate Reduction for Acct # _____

Dear Sir/Ma'am:

I have been placed on active duty with the Armed Forces of the United States effective **(fill in date placed on active duty)** and am requesting that my monthly obligation including payments and interest on my account be reduced pursuant to my rights under the Servicemembers Civil Relief Act, 50 U.S.C. App. § 501 et seq. My entry into military service has materially affected my ability to meet this obligation which I incurred prior to my entry of active duty at the original interest rate or as it exists currently. I have attached a copy of my orders for your file.

The SCRA (50 U.S.C. App. § 527) sets a 6% per annum ceiling on interest charges (including service charges, renewal charges, and fees) during the period of a servicemember's military service for obligations made before entry into active duty when the active duty materially affects the ability to pay. Thus, under the law, the balance of my obligation may not have interest charged at a rate greater than 6% per annum and any interest above 6% must be forgiven and not accrued. Note that compliance with this law is mandatory upon the creditor once the servicemember makes a request. Failure to comply with such a request can subject the creditor to damages.

Please ensure that your records are amended and or corrected to reflect that my obligation has been reduced to no more than the statutory ceiling rate of 6% and that any excess charge is withdrawn. It is my understanding that certain business entities have reduced their original interest rate to less than 6% as a good faith gesture in support of our country's military personnel and the important mission they serve. Finally, please be advised that you may not repossess for non-payment of an installment obligation without first complying with the provisions of the SCRA (including Section 532).

Thank you in advance for your attention and prompt action to this matter. Should there be any questions, please feel free to contact me at the above address.

Sincerely,

_____
(Name of servicemember)

Encl:
Deployment Orders

2. AUTOMOBILE LEASE TERMINATION

(Name and Address of Servicemember)
(Date)

(Name and Address of Institution)

Re: Turning Over Vehicle VIN **(Fill in VIN of vehicle)** Pursuant to the SCRA

Dear Sir/Ma'am:

I have been placed on active duty with the Armed Forces of the United States effective **(fill in date placed on active duty)**. I am the lessee of **(fill in year, make, model, and VIN of leased vehicle)** and I am invoking my rights under the Servicemembers Civil Relief Act, 50 App. U.S.C. § 501 et seq. My deployment has materially affected both my ability to pay for and my need for the vehicle.

Section 535(b)(2) of the SCRA allows a servicemember to terminate an automobile lease if the servicemember receives deployment orders for greater than 180 days. In this case, I will be deployed to **(place deployed to)** for at least **(number of days of ordered deployment)**. I have attached a copy of my orders for your file.

In accordance with 50 App. U.S.C. § 535(c), I have mailed this notice via certified mail, return receipt requested, and I have already left the vehicle with **(lessor and contact person with the lessor)**. The representative with whom I have been working with at **(name of lessor)** is **(name of contact person)**, and **(he/she)** may be reached at **(phone number for contact person with the lessor)**. Therefore, in accordance with 50 App. U.S.C. § 535(d)(2), the effective date of termination is the postmark date of this letter.

Thank you in advance for your cooperation in this matter, and please feel free to contact me at **(your phone number or the number of someone holding a power of attorney to handle this matter)**.

Sincerely,

_____

Encls:
Deployment Orders
Lease Contract

3. RESIDENTIAL LEASE TERMINATION

(Name and Address of Servicemember)
(Date)

(Name and Address of Property Management Company or Landlord)

Re: Termination of Residential Lease

Dear Sir/Ma'am:

I have been placed on active duty with the Armed Forces of the United States effective **(fill in date placed on active duty)**. I am the lessee of **(address of rental residence)** and I am invoking my rights under the Servicemembers Civil Relief Act, 50 App. U.S.C. § 501 et seq. My deployment has materially affected my need for this rental property.

Section 535(b)(1) of the SCRA allows a servicemember to terminate a residential lease if the servicemember receives deployment orders for greater than 90 days. In this case, I will be deployed to **(place deployed to)** for at least **(number of days of ordered deployment)**. I have attached a copy of my orders for your file.

In accordance with 50 App. U.S.C. § 535(c), I have mailed this notice via certified mail, return receipt requested **(notice can also be hand delivered)**. Therefore, in accordance with 50 App. U.S.C. § 535(d)(1), the effective date of termination is 30 days after the first date on which the next rental payment is due and payable after the date on which this notice was delivered (or agreed upon termination date).

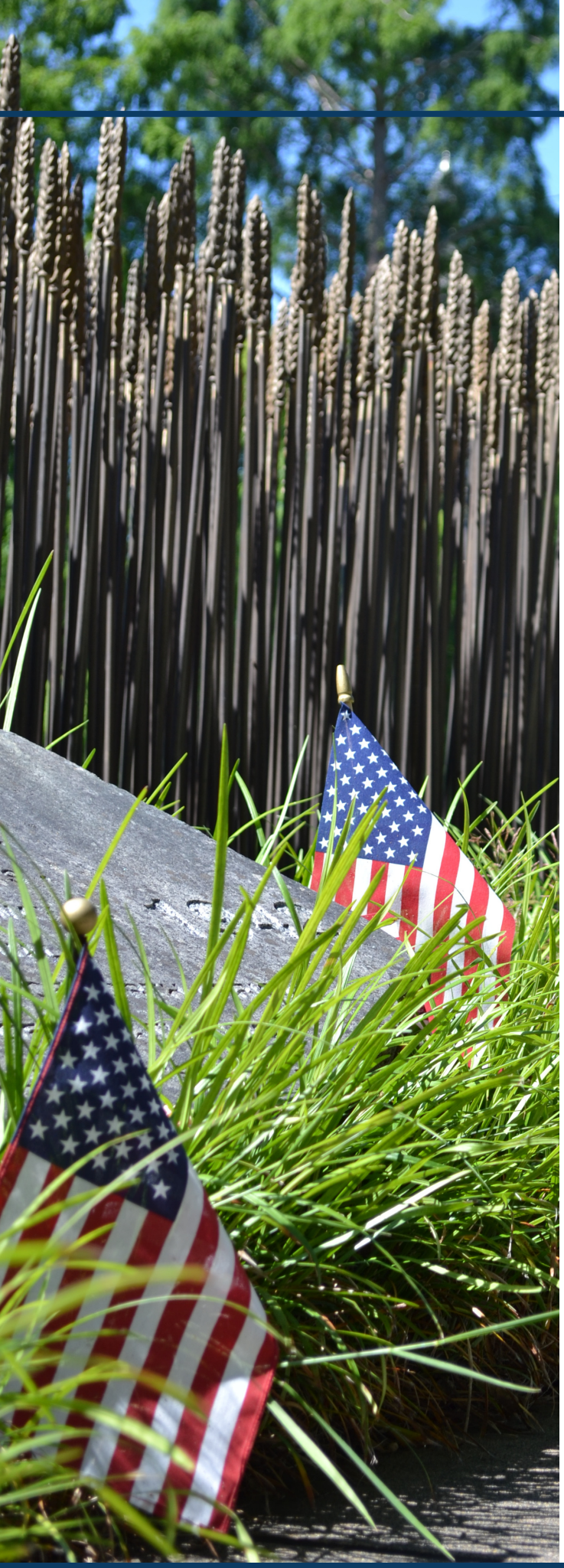
I will (mail/drop off) my keys when I have vacated the rental premises. All security deposits and prorated future rents paid must be returned to me within thirty (30) days of the termination date of this lease. Please mail these monies to: **(address money should be sent to)**.

Thank you in advance for your cooperation in this matter, and please feel free to contact me at **(your phone number or the number of someone holding a power of attorney to handle this matter)**.

Sincerely,

_____

Encls:
Deployment Orders
Lease Contract



B. OTHER RESOURCES

Following, you will find contact information for just a few of the many agencies and organizations that help serve our veterans and military personnel. Inclusion is not equivalent to endorsement.

1. FEDERAL

U.S. Department of Veterans Affairs
www.va.gov
1-800-827-1000

VA Puget Sound Health Care System
www.pugetsound.va.gov
1-800-329-8387
- Seattle Division, 1-206-762-1010
- American Lake Division, 1-253-582-8440

Spokane Mann-Grandstaff VA Medical Center
www.spokane.va.gov
1-800-325-7940
1-509-434-7000

Portland VA Medical Center
(Vancouver Area)
www.portland.va.gov
1-800-949-1004
1-503-220-8262

Jonathan M. Wainwright VA Medical Center
(Walla Walla)
www.wallawalla.va.gov
1-888-687-8863
1-509-525-5200

Veteran/Military Crisis Line
www.veteranscrisisline.net
1-800-273-TALK (8255)

Major Military Installations:
- ***Joint Base Lewis-McChord***
  www.lewis-mcchord.army.mil
- ***Naval Base Kitsap***
  www.cnic.navy.mil/kitsap
- ***Fairchild Air Force Base***
  www.fairchild.af.mil
- ***Naval Air Station Whidbey Island***
  www.cnic.navy.mil/whidbey

Military OneSource
www.militaryonesource.mil
1-800-342-9647

TRICARE, West Region
(includes Washington)
www.uhcmilitarywest.com
1-877-988-WEST (9378)

Veterans' Employment and Training Service (VETS) U.S. Department of Labor
www.dol.gov/vets
1-866-4-USA-DOL (487-2365)

2. STATE

Washington State Department of Veterans Affairs
www.dva.wa.gov
1-800-562-2308

Washington State Veterans Homes
Admissions: 1-877-838-7787
- ***Soldiers Home – Orting***
  1-360-893-4515
- ***Veterans Home – Retsil***
  1-360-895-4700
- ***Spokane Veterans Home***
  1-509-344-5770

Washington National Guard Family Programs
http://washingtonguard.org/familyprograms
1-800-364-7492

Washington State Veterans Cemetery
1-509-299-6280

Washington State Attorney General's Office
1-360-753-6200

3. COMMUNITY

County Veterans Assistance Funds
www.dva.wa.gov/countybenefits.html

American Ex-Prisoners of War
www.axpow.org
1-817-649-2979

AMVETS, Department of Washington
http://amvetswa.org
1-253-472-2552

Gold Star Mothers, Washington Chapter
www.goldstarmoms.com

Military Officers Association of America
www.moaa.org
1-800-234-6622

National Association for Black Veterans
www.nabvets.com
1-877-NABVETS (622-8387)

Veterans of Foreign Wars (VFW) of Washington
www.vfwofwa.org
1-253-922-2114

African American PTSD Association
www.aaptsdassn.org
1-253-589-0766

American Legion, Department of Washington
www.walegion.org
1-360-491-4373

Disabled American Veterans
www.dav.org
1-206-341-8267

Marine Corps League, Department of Washington
http://washigntonmarines.org

Military Order of the Purple Heart
www.purpleheart.org
1-703-354-2140

Paralyzed Veterans of America
www.pva.org
1-800-424-8200

Vietnam Veterans of America
www.vva.org
1-800-882-1316

Washington State Office of
the Attorney General

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