

Resource Guide for
VETERANS
and
**MILITARY
PERSONNEL**



RICHARD CORDRAY
OHIO ATTORNEY GENERAL

www.OhioAttorneyGeneral.gov



Dear Fellow Ohioans,



Many military personnel hail from our state, including Ohio National Guard and Reserve forces on active duty. The Ohio Attorney General's Office appreciates these brave men and women who have answered their country's call to service. In doing so, our service members and their families make many sacrifices.

To assist them, the Ohio Attorney General's Office has established the Patriot Program to provide assistance to Ohioans called to active duty as members of the Reserves or National Guard. This program provides free legal services to military personnel and their families.

While our service members are protecting our rights and freedoms, we in the Attorney General's Office are here to protect their rights under state and federal laws.

Our office aggressively protects Ohio consumers from practices that may violate their rights by enforcing laws, providing education and resolving complaints.

This booklet contains details about that useful information and more for active-duty military personnel, veterans and their families. Thank you for your service to our country.

Sincerely,

A handwritten signature in blue ink that reads "Richard Cordray". The signature is written in a cursive, flowing style.

Richard Cordray
Ohio Attorney General

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Ohio Law

Ohio law provides a number of specific protections and benefits to its military personnel.

Ohio Veterans Package

Substitute House Bill 372, signed into law by Gov. Ted Strickland, became effective March 2008. It provides the following benefits and protections for National Guard members, reservists, active-duty service members and veterans in Ohio:

- **Probate Fees:** Exempts certain fees from the estates of Ohioans who die while in active service as a United States Armed Forces or National Guard member serving in a combat zone.
- **Ohio Income Tax:** Exempts retired military personnel pay for service in the United States Army, Navy, Air Force, Coast Guard, Marine Corps, Reserves or National Guard.
- **Protected Status:** Adds “military status” to classes protected under the Ohio Civil Rights Act, giving members of the military additional legal rights in the areas of employment, housing and real estate acquisition, health care and insurance.
- **Professional License or Certificate Renewal:** State or local licensing agencies must renew an occupational or professional license or certificate if it expired while a member of the National Guard or Reserves was on active duty. A service member must be given more time to fill continuing education requirements. Licensing agencies may consider relevant military experience in determining whether a licensee has fulfilled continuing education requirements.
- **Dedicated Consumer Protection Service:** The Ohio Attorney General’s Office is required to prioritize consumer complaints raised by active-duty military service members or members of their immediate families.
- **Civil Service Exam Credit:** Any member of the National Guard or United States Armed Forces or Reserves who completed more than 180 days of active-duty service is allowed 20 percent additional credit on civil service exams.

Ohio Heroes First-Time Homebuyer Program

The Ohio Heroes program lowers by one-quarter percent the rate available to individuals eligible to participate in the Ohio Housing Finance Agency's First-Time Homebuyer Program. Ohio Heroes are firefighters, police officers, teachers, health-care workers and active-duty members of the Armed Services or Reserves and honorably discharged veterans. For more information, contact your lender or:

Office of Home Ownership
Ohio Housing Finance Agency
57 E. Main St.
Columbus, OH 43215
(888) 362-6432

Real Estate Taxes and the Active Service Extension Act

The Active Service Extension Act gives active-duty military personnel up to five additional years to pay their real estate taxes without penalty or interest. The active-duty member or a spouse or dependent parent should apply at their county treasurer's office. The benefit is applicable while the service member is on active duty and for six months afterward. Find your county treasurer: www.ohiocountytreasurers.org.

The Patriot Program

Attorneys from the Ohio Attorney General's Office volunteer, through its Patriot Program, to help service members and their families exercise their rights under the Servicemembers Civil Relief Act, the Uniformed Services Employment and Reemployment Rights Act and Ohio law. They work with the Judge Advocate General offices of the military branches and Employer Support of the Guard and Reserve.

The Patriot Program offers these services:

Advance directives:

- Prepare a living will.
- Prepare powers of attorney for health-care decisions or other purposes.
- Prepare wills or codicils.

Servicemembers Civil Relief Act:

- Halt administrative or civil court proceedings, including foreclosures and evictions.
- Limit interest rates on pre-service financial obligations, including credit cards and mortgage loans, to 6 percent.
- Terminate leases for homes, offices or automobiles.

Uniformed Services Employment and Reemployment Rights Act:

- Compensation, including paid military leave, for permanent employees.
- Evaluation and referral of employment issues such as loss of seniority leave balances, pension benefits or health benefits.
- Assistance with reinstatement to civilian employment, including health-care coverage, insurance or tax issues.

Ohio law:

- Enroll or transfer a child for school.
- Secure leaves of absence, reinstatements or refunds for college students.
- End an automobile lease or cell phone contract.
- Prevent gas or electricity disconnection.

For more information on the Patriot Program, visit www.OhioAttorneyGeneral.gov or call the Ohio Attorney General's Help Center at (800) 282-0515.

Consumer Issues

The Ohio Attorney General's Office has the authority to prioritize consumer complaints received from active-duty military personnel, including those related to:

- Automobiles
- Cell phones
- Credit repair
- Debt collection
- Deceptive advertising
- Do not call list
- Home improvement
- Internet fraud
- Predatory lending
- Propane

There are three ways to file a consumer complaint with the Ohio Attorney General's Office.

1. Online

Visit www.SpeakOutOhio.gov

2. Telephone

Call (800) 282-0515 between 8 a.m. and 7 p.m.
Monday through Friday.

3. Mail

Download and print the complaint form at www.SpeakOutOhio.gov or call the Ohio Attorney General's Help Center at (800) 282-0515 to request a form by mail.
Mail the completed form to:

Ohio Attorney General
Consumer Protection Section
30 E. Broad St., 14th Floor
Columbus, OH 43215

When filing a complaint with the Ohio Attorney General's Consumer Protection Section:

- Explain the problem in detail and describe what you have done to resolve the issue.
- Include photocopies of all contracts, invoices, correspondence, receipts or other documentation related to the transaction. Your documents will not be returned.
- Name the business and include your contact information. The Ohio Attorney General's Office will contact you within 30 days or refer you to another agency that is better suited to handle your complaint.

Please note:

- Information sent to the Ohio Attorney General's Office is a public record. Remove Social Security numbers and/or bank account numbers from any documents you submit.
- The information in your complaint will likely be shared with the business in order to resolve the complaint.
- The Ohio Attorney General cannot serve as your private attorney. The office represents the state of Ohio, not individuals.



**Photo by Natalia Rivera (Columbus, OH) used under CC license.*

Scams Targeting Military

An extensive investigation by the National Consumer Law Center concluded that “a torrent of consumer-abusing businesses target this country’s military men and women daily—predatory lenders, check cashers, high-cost car dealers, overpriced insurance sales and more.”

If you, a member of your family or neighbors, friends or relatives are military members, please be aware that some of these scams present themselves as legitimate business services, often located near bases or in communities with a substantial military population. They aggressively target members of the military and their families.

Here are some of the more common scams. To report such scams, get more information or file a complaint, contact the Ohio Attorney General’s Office at (800) 282-0515.

- **Identity theft** is a particular hazard for military personnel, who are especially vulnerable when deployed away from their usual duty station. To protect against identity theft, military personnel should place an active-duty alert on their credit reports.

Active-duty alerts require creditors to verify the service member’s identity before issuing credit. Because service members often are deployed to places where they are hard to contact, the law allows any service member to authorize a personal representative to act on his or her behalf.

Active-duty alerts are effective for one year unless the service member requests earlier removal. If duty lasts longer than one year, another alert may be placed on the credit report.

To place an active-duty alert or have one removed, call the toll-free fraud number of one of the three nationwide consumer reporting companies: Equifax, Experian or Trans Union.

- Equifax: (800) 525-6285, www.equifax.com
- Experian: (888) EXPERIAN (397-3742), www.experian.com
- TransUnion: (800) 916-8800, www.transunion.com

- **Affinity marketing scams** use military-sounding names or symbols and may employ ex-military members to offer high-cost goods, insurance, debt management, loans or financial services. Never make a purchase or investment based solely on the advice of an affinity marketer. Ask lots of questions and make financial decisions using only known and trusted advisers.
- **Phishing** is a con that tricks consumers into giving out valuable personal information such as numbers for credit cards, bank accounts, Social Security, passwords or other sensitive information. Scammers engage consumers by getting them to open a spam e-mail or pop-up message. Never click on links sent in unsolicited e-mails. Instead, type in a Web address known to be accurate.

Unfortunately, military families are sometimes targeted in a most reprehensible way: by scammers who contact them by phone and say their family member on duty has been injured. They then claim that, in order for the injured family member to get immediate aid, some kind of paperwork must be completed and personal information must be verified. Identity theft then follows.

The Veterans Administration (VA), other government agencies and legitimate businesses do not contact people by e-mail or telephone to ask them for — or to confirm — Social Security numbers or other personal information. Before divulging any personal information, it is important to ask questions and verify details first. To report scams, contact the Ohio Attorney General's Office at (800) 282-0515 or www.SpeakOutOhio.gov or the Federal Trade Commission at (877) 382-4357 or www.ftc.gov.

- **Prescription scams** are a variation on phishing. Veterans who are beneficiaries of the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) have been contacted by phone or e-mail by individuals who identify themselves as employees of Medical Matrix, a medical claims clearinghouse. They ask veterans to verify their private information. This is a direct path to identity theft. Do not provide any kind of personal information to a stranger over the phone or online. If you are contacted by someone pretending to be affiliated with a military benefit program, please notify the VA Health Administration Center and local authorities as soon as possible.

- **The Veterans Pension Buyout Scam** occurs when a company offers a veteran a lump-sum cash payment in return for several years' worth of his or her veteran's pension or disability payments. These cash payments are rip-offs, providing the veteran only a fraction of what the benefits are actually worth. They are illegal.
- **"Badge" or Phony Charity Scams.** Like affinity scams, some "charities" market themselves using sound-alike names or materials. You may receive an appeal for contributions for disabled veterans or a support-the-troops organization. There are many deserving charities that work for these causes, but you must be very careful to verify the legitimate groups from the phonies that are only out to make a buck for themselves.

Charitable organizations and professional solicitors who raise money in Ohio must register with the Charitable Law Section of the Ohio Attorney General's Office. The office keeps files of annual informational returns or financial reports; these are public records. A list of professional solicitors registered in Ohio can be found at www.OhioAttorneyGeneral.gov/ProfessionalSolicitorReports.

To spot phone solicitation scams, watch for these signs:

- The charity's name is similar to a well-known, nationally recognized charity.
- High-pressure tactics are used to persuade the donor to make a contribution immediately.
- The caller is hesitant or unable to answer a prospective donor's questions about the charity.
- The caller offers to pick up the donation immediately instead of waiting to receive it in the mail.
- The charity's mailing address is not a specific street address but a P.O. box.
- The caller guarantees a donor will win a prize if he or she makes a donation.
- The caller requests that the donor's check be made out to the caller instead of the charity.

Here are some ways you can protect yourself from solicitation scams:

- Before making any donation, check out the organization. Research the charity's track record and history.
- If the charity is using a name, seal or logo that looks or sounds like a legitimate organization, contact the organization that is legitimate and verify the information you have received.
- Ask solicitors if they are paid fundraisers, who they work for and what percentage of the donation will go to the charity. If the solicitor refuses to answer or gives an unclear answer, do not donate.
- Do not mail or give cash donations. Cash can be lost or stolen. It is best to pay by a check made out to the organization itself, not a solicitor.
- Ask if the contribution is tax-deductible.
- If you donate, get a receipt documenting the amount of the donation.
- Be wary of any promises of guaranteed sweepstakes winnings in exchange for a contribution. You never have to give a donation to be eligible to win a sweepstakes.

The Ohio Attorney General can take legal action to end scams and stop the misuse of donations. If you suspect charitable fraud, have questions about a charity or want copies of a charity's registration form or financial reports, contact the Ohio Attorney General's Help Center at (800) 282-0515.

Resources for Avoiding Scams

The Veterans Administration (www.va.gov), the Federal Trade Commission (www.ftc.gov) and the National Consumer Law Center (www.consumerlaw.org) are excellent resources to check periodically for updates on scams that target the military.

Overall, it is wise for any consumer, but particularly active-duty military and veterans, to be extra vigilant by carefully monitoring any financial transaction statements, such as those for bank accounts and credit cards, and immediately reporting any unusual activity.

Suspicious activities include:

1. Inquiries from companies you have not contacted or done business with
2. Purchases or charges you did not make to your accounts
3. New accounts that you did not open or changes to existing accounts that you did not make
4. Denials of credit for no apparent reason
5. Bills that do not arrive as expected

Here are some additional resources:

Military Sentinel

A joint initiative of the Federal Trade Commission and the U.S. Department of Defense, Military Sentinel — maintains a centralized online collection of consumer fraud and identity theft complaints from service members and military civilian employees and their families. The secure online Web site, maintained by the FTC, helps military consumers avoid scams by providing online resources and special alerts on a wide variety of topics. Military Sentinel forwards complaints to more than 550 law enforcement agencies throughout the FTC's Consumer Sentinel Network. Military personnel may file a complaint or receive more information by visiting www.ftc.gov or calling the FTC at (877) 382-4357.

Credit Reports

By law, a consumer is entitled to one free credit report per year from each of the three credit reporting bureaus — Equifax, Experian and TransUnion. You can do this by contacting a central Web site, calling a toll-free telephone number or writing to:

Annual Credit Report Request Service
P.O. Box 105283
Atlanta, GA 30348-5283
www.annualcreditreport.com
(877) 322-8228



Be careful, however. There are many imposter Web sites that offer free credit reports, free credit scores or free credit monitoring. They are not part of the legally mandated free annual credit report program. For example, some of these Web sites require consumers to sign up for credit monitoring to get their “free” credit report.

If you find any errors or inaccuracies in your report, contact the credit bureau that made the mistake and ask them to correct it.

Do Not Call Registry

Ohioans have the power to take control of the number of telemarketing calls they receive through the National Do Not Call Registry. The Federal Trade Commission created the registry to make it easier for consumers to stop unwanted telemarketing calls.

Register for free at www.donotcall.gov or by calling (888) 382-1222. Calls should be made from the telephone number that the consumer wants to register.

Telephone numbers placed on the National Do Not Call Registry will remain on it permanently. Violators of the Do-Not-Call Registry are subject to penalties of up to \$16,000 per violation.

Once the phone number has been on the registry for 31 days, telemarketers should not call that number. Phone calls from political organizations, charities and telephone surveyors are still permitted. Calls from companies that a consumer does business with also are permitted unless the consumer asks to be placed on the company's own do-not-call list.

Ohio consumers should report violations of the Do Not Call Law to the FTC and also file a complaint with the Ohio Attorney General's Office. Consumers can file complaints three ways:

1. Online

Visit www.SpeakOutOhio.gov

2. Telephone

Call (800) 282-0515 between 8 a.m. and 7 p.m.

Monday through Friday

3. Mail

Download and print the complaint form at www.SpeakOutOhio.gov or call the Ohio Attorney General's Help Center at (800) 282-0515 to request a form by mail.

Mail the completed form to:

Ohio Attorney General
Consumer Protection Section
30 E. Broad St., 14th Floor
Columbus, OH 43215

National Do Not Mail Registry

The United States Postal Service delivers cards, letters, bills and junk mail — a lot of junk mail. Not only is junk mail annoying, it also can put you at risk for identity theft. According to the FTC, as many as 400,000 people a year report that stolen junk mail was the entry point for identity thieves to hijack their identities.

- **To opt out of pre-approved credit cards or insurance offers**, visit www.optoutprescreen.com or call (888) 567-8688. This is the official Consumer Credit Reporting Industry Web site to process requests from consumers to opt in or out of offers of credit or insurance.
- **To reduce or eliminate unwanted junk mail**, visit www.DMAchoice.org, the official Web site of the Direct Marketing Association, which is the trade association for businesses and nonprofit organizations that send direct mail.

DMA Choice divides mail into four categories: credit offers, catalogs, magazine offers and other mail offers. Consumers can ask to start or stop receiving mail from individual companies or from an entire category. Call the Direct Marketing Association at (212) 768-7277, ext. 1500.

DMA Choice also offers a way to get off of many e-mail marketing lists. The Email Preference Service is sponsored by the Direct Marketing Association. Consumers can ask for up to three e-mail addresses to be placed in a “delete” file made available to companies. While this will not eliminate all unsolicited e-mails, it will reduce the number. This registration is good for five years.

Health Care Fraud

Every year, Medicaid fraud costs Ohio taxpayers millions of dollars. The Ohio Attorney General's Office battles fraud in the health-care industry through its Medicaid Fraud Control Unit.

Examples of Medicaid fraud include:

- Billing for products and services not delivered
- Billing for a more expensive product or service than was actually delivered
- Billing separately for services that should be billed together
- Billing twice for the same product or service
- Dispensing generic drugs and billing for brand name drugs
- Submitting false information on Medicaid Cost Reports

To prevent fraud patients should:

- Check their Medicaid bill carefully to make sure that Medicaid was billed for medical services or goods that the patient received. Verify that the date of service is correct
- Not let anyone borrow their Medicaid card
- Not sign blank forms
- Be suspicious if they are offered free tests or screenings in exchange for their Medicaid card number
- Not allow a medical provider to bill for services rendered without contacting them first
- Ask for a copy of everything they sign and keep the copy for their records

The Ohio Attorney General's Office also is authorized to investigate and prosecute neglect and abuse of patients in long-term care facilities.

As the number of older Americans grows, elder abuse has become an escalating problem. Examples of elder abuse:

- Physical abuse — Inflicting, or threatening to inflict, physical pain or injury or depriving patients of a basic need
- Emotional abuse — Inflicting mental pain, anguish or distress through verbal or non verbal acts

- Sexual abuse — Non consensual sexual contact of any kind
- Exploitation — Illegal taking, misuse or concealment of funds, property or assets
- Neglect — Refusal or failure by those responsible to provide food, shelter, health care or protection
- Abandonment — The desertion by anyone who has assumed the responsibility for care of that person

Warning signs of elder abuse include:

- Bruises, pressure marks, broken bones, abrasions and burns, bedsores, unattended medical needs, poor hygiene and unusual weight loss
- Unexplained withdrawal from normal activities, a sudden change in alertness or unusual depression
- Inappropriate use of physical or chemical restraints or medication

How to report fraud or abuse:

- Dial 911 or call the police if the vulnerable patient is in immediate danger.
- Call the Attorney General's Help Center at (800) 282-0515. File a report online at www.OhioAttorneyGeneral.gov/Enforcement.
- Write to the Ohio Attorney General's Office, Medicaid Fraud Control Unit or a Patient Abuse/Neglect Intake Officer at 150 E. Gay St., 17th Floor, Columbus, OH 43215.
- The Ohio Department of Aging offers a Long-Term Care Ombudsman Program. Ombudsmen field complaints about long-term care services and voice clients' needs and concerns to nursing homes, home health agencies and other providers of long-term care. There are 12 Long-Term Care Ombudsman Programs in Ohio (one for each Area Agency on Aging Office). To find the Ombudsman for your Area Agency on Aging, visit www.aging.ohio.gov or call (800) 282-1206. They do not "police" nursing homes and home health agencies, but work with the long-term care provider and the patient or their family to resolve problems and concerns.

Foreclosure Assistance for Veterans

The U.S. Department of Veterans Affairs may be able to assist veterans who are having difficulty paying their mortgages. Here are some examples:

- If the veteran's mortgage is a VA-guaranteed home loan, the VA can — depending on a veteran's circumstances — intercede with the servicer on the veteran's behalf to pursue options such as repayment plans, loan modifications or forbearance, a process that gives the borrower time to make overdue payments.
- Although the VA does not have the legal authority to intervene in situations involving any loan type other than a VA-guaranteed home loan, a VA financial counselor may be able to offer guidance.
- Veterans with a conventional or sub-prime loan have more options to refinance their loan into a VA-guaranteed home loan as a result of the Veterans' Benefits Improvement Act of 2008. A VA loan specialist may be able to assist.

To speak with a VA financial counselor or loan specialist, call the VA's Regional Loan Center in Cleveland at (800) 729-5772. More information on VA's Loan Guaranty Home Loan Program is available at www.homeloans.va.gov.

Foreclosure and Military Personnel

Foreclosures in communities where soldiers and their families live have been increasing at almost four times the national rate. The Housing and Economic Recovery Act of 2008 strengthened the Servicemembers Civil Relief Act by adding these protections:

- Protection for families from eviction due to nonpayment of rent while on active duty.
- One year of relief from increases in mortgage interest rates for returning soldiers.
- Assistance for service members who, prior to active duty, entered into an installment contract to purchase property.

If you think you will not be able to make your mortgage payment, take the following steps immediately:

- 1. Contact the office of your Judge Advocate General (JAG).** All military bases have a JAG office that may be able to provide you with help if you are having difficulty paying your mortgage. JAG officers are trained to support military members in a variety of ways. Even if they cannot directly represent you, they will be able to direct you to government and nonprofit foreclosure intervention groups that can provide information on how to save your home.
- 2. Call Save the Dream.** Save the Dream is Ohio's foreclosure prevention initiative to help Ohioans save their dream of homeownership. For assistance, call (888) 404-4674 or visit www.SaveTheDream.ohio.gov.
- 3. Open your mail.** Government and nonprofit agencies may be sending you information to help you keep your home.
- 4. Stay in your home.** Foreclosure moves more quickly through the court system when homes are vacant.
- 5. Beware of scams.** There are companies who say they can help you save your home, take your money and then do nothing. For referral to a HUD-approved housing counseling agency or for legal assistance who will work with you for FREE, call Save the Dream at (888) 404-4674.
- 6. Call your local judge.** Ask the judge assigned to your case to refer your case to foreclosure mediation. Mediation helps borrowers and lenders reach mutual agreement to resolve the foreclosure problem.

Foreclosure Rescue Scams

In exchange for a fee, scam artists promise to save your home from foreclosure through loan modifications, lower interest rates and foreclosure relief. But if you do business with them, you risk losing your money and your home.

Don't trust companies that:

- Charge fees, especially if they ask for money up front
- Promise help that sounds too good to be true
- Promise you "special bailout funds" or hint they work for or are affiliated with the government
- Use high-pressure tactics or say you must act right away
- Say they can help you regardless of your financial situation
- Tell you not to call your lender or the court
- Tell you not to make your mortgage payment
- Promise an attorney will look over your loan, but won't give you a name or phone number
- Give you a lengthy agreement you must sign before they will help
- Brag about how they are faster than nonprofit counseling agencies



Resources

General

- Department of Veterans Affairs
www.va.gov or (800) 827-1000
- Military One Source
www.militaryonesource.com or (800) 342-9647
- Ohio Attorney General's Help Center
www.SpeakOutOhio.gov or (800) 282-0515
- Ohio Department of Veterans Services
www.dvs.ohio.gov or (614) 644-0898
- TRICARE
www.tricare.mil or contact a regional office at:
 - North Region (includes Ohio), (877) 874-2273
 - South Region, (800) 444-5445
 - West Region, (888) 874-9378
 - Overseas, (888) 777-8343
- United Services Organization of Central Ohio
www.usoofcentralohio.com or (614) 692-3929
- United Services Organization of Northern Ohio
www.usocleveland.org or (800) 503-8766

Awards and Decorations

If a veteran wants to request the issuance or replacement of military service medals, decorations and awards free of charge, the request should be directed to the specific branch of the military in which the veteran served. However, for Air Force (including Army Air Corps) and Army personnel, the National Personnel Records Center will verify the awards to which a veteran is entitled and forward the request with the verification to the appropriate service department for issuance of the medals.

Contact information:

- Air Force — National Personnel Records Center
9700 Page Ave., St. Louis, MO 63132-5100
- Army — National Personnel Records Center
9700 Page Ave., St. Louis, MO 63132-5100
- Coast Guard, Marine Corps and Navy — Navy Personnel Command Liaison Office, Room 5409, 9700 Page Ave.
St. Louis, MO 63132-5100

Benefits

- Department of Veterans Affairs
(800) 827-1000
- American Legion, Department of Ohio
www.ohiolegion.com or (740) 362-7478
- AMVETS
www.ohamvets.org or (614) 431-6990
- Disabled American Veterans
www.ohiodav.org or (614) 221-3582
- Cleveland Regional VA Office
(800) 827-1000 or www.vba.va.gov
- Vietnam Veterans of America
www.vva.org or (614) 228-0188
- Veterans of Foreign Wars
www.ohiovfw.org or (614) 224-1838

Discharge

Veterans may safeguard their important discharge papers at no cost. Original documents or certified copies of military discharge certificates and DD-214 forms may be presented for filing at each county's recorder's office. For a list of county recorders, visit the Ohio Recorders' Association at www.ohiorecorders.com.

Discounts

To support the troops and their families, many businesses offer discounts, including amusement parks, automobile dealerships, cell phone companies, computer companies, hotels, museums, restaurants and transportation providers. Most discounts require a military ID.

Education

The Ohio GI Promise allows all veterans of the U.S. Armed Services, their spouses and dependents who choose to attend Ohio colleges and universities to do so at in-state tuition rates. Call (877) VETS-OH-1 or visit www.universitysystem.ohio.gov.

Employment and Re-employment

- Employer Support of the Guard and Reserve
www.esgr.org or (614) 336-7444
- Ohio Department of Job and Family Services — Veterans Services
www.jfs.ohio.gov/veterans or (800) 253-4060
- Troops to Teachers — The Ohio Department of Education
Assists military personnel in making successful transitions to teaching
www.ode.state.oh.us or (800) 852-6064
- Helmets to Hardhats
Assists military personnel in making successful transitions to second careers in the construction industry
www.helmetstohardhats.org or (866) 741-6210
- Troops 2 Truckers
On-base training program to transfer motor transport, heavy equipment and other military logistics training and experience into a civilian career
www.troops2truckers.com or (866) 973-5627
- AMVETS Career Center
www.amvetscareercenter.org or (614) 431-6990
- Ohio Vets CAN
This is a job search Web site that focuses solely on employment opportunities for Ohio veterans and military service members. Only veterans, active-duty service members and members of the National Guard and Reserves may register, post resumes and apply for jobs. Only military employers who have been identified as military-friendly may register, post jobs and view resumes. The service is free for job seekers and employers.
www.ohiovetscan.com or (614) 431-6990

Family Support

- Ohio National Guard Family Readiness Office
www.ong.ohio.gov/family or (800) 589-9914
- Wright-Patterson Air Force Airmen and Family Readiness Centers
www.afcommunity.af.mil or (937) 257-3592
- Army Family Readiness Group
www.armyfrg.org
- Marine Corps Community Services
www.usmc-mccs.org or (703) 784-0296



- **Marine Parents**
www.marineparents.com or (573) 303-5500
- **Military Wives (and Husbands)**
www.militarywives.com or (360) 675-7137
- **Navy Fleet and Family Support Centers**
www.nffsp.org or (847) 688-3603, Ext. 100

Financial

■ **American Legion**

The Temporary Financial Assistance Program provides maintenance grants to assist with basic needs such as shelter, food, clothing and utilities. Contact the nearest American Legion Post or call the American Legion Department of Ohio at (740) 362-7478.

■ **American Red Cross**

The Red Cross provides emergency communications between troops and their families, access to financial assistance in partnership with military aid societies and information and referral and assistance to veterans.

www.redcross.org or (800) 733-2767

- **Cleveland VA Regional Loan Center**

Provides assistance with home loans
(877) 827-3702

- **County Veterans Services Commissions**

These offices provide advice and help for veterans, active-duty members of the armed forces, their surviving spouses, dependent parents and dependents in obtaining benefits from federal, state and local agencies. For a list of Ohio's county veterans services, visit http://dvs.ohio.gov/home/county_veterans_service_officers.aspx.

- **Military Injury Relief Fund (MIRF)**

Grants are available to individuals injured while in active service as a member of the armed forces and while serving under Operation Iraqi Freedom or Operation Enduring Freedom. MIRF money is exempt from state taxes. Contact the nearest county veterans services commission or call the Department of Veterans Services at (614) 644-0898.

- **Unmet Needs**

A foundation of the Veterans of Foreign Wars (VFW) provides assistance to help ease the burdens of military families in need. To apply, download an application at www.unmetneeds.com or call (866) 789-6333.

- **USA Cares**

This organization provides military families with financial support and other critical resources. Service members can download a request for assistance form at www.usacares.org.

Foreclosure

Federal

- **Veterans Administration**

If a veteran has a VA loan and is facing foreclosure, he or she should contact the Cleveland Regional Loan Center (RLC) at (800) 729-5772 or visit www.vba.va.gov (and click on regional offices on the left side of the page). If a veteran does not have a VA loan, he or she may call (877) 827-3702 for mortgage assistance.

- **United States Housing and Urban Development (HUD)**

Call (800) 569-4287 or visit www.hud.gov.

- **Making Home Affordable Program**

Call (888) 995-4673 or visit www.makinghomeaffordable.gov.

Ohio

- **Save the Dream**

Call (888) 404-4674 or visit www.SaveTheDream.ohio.gov.

- **Ohio Home Rescue Fund**

Short-term loans are available to qualified homeowners

Call (888) 362-6432 or visit www.ohiohome.org.

- **Empowering and Strengthening Ohio's People (ESOP)**

Call (877) 731-3767 or visit www.esop-cleveland.org.

- **Dial 211 for local information and referral services. This service is available in many areas of Ohio.**

Relief Societies

All military branches have an aid or emergency relief society to assist their members:

- **Air Force Aid Society**

(800) 769-8951 or www.afas.org

- **Army Emergency Relief**

(866) 878-6378 or www.aerhq.org

- **Navy-Marine Corps Relief Society**

(847) 688-6830 or www.nmcrs.org

- **Coast Guard Mutual Assistance**

(800) 881-2462 or www.cgmahq.org

Health Care

- VA Health Resource Center
(877) 222-8387
- Veterans Center or Outpatient Clinic Ohio
Provides access to health care at 44 facilities around the state. To find the Veterans Center or Outpatient Clinic near you, call the Ohio Department of Veterans Services at (877) 644-6838 or visit www.dvs.ohio.gov.
- The Department of Veterans Affairs
Provides primary care, specialized care and related medical and social support services. Visit www.va.gov or www1.va.gov/health or www.vba.va.gov and click on benefits.
- MyHealthVet
The Veterans Health Administration's online health portal. It allows veterans and their families to access health information, tools and services. To visit this portal, go to www.myhealth.va.gov.

Legal

- The Ohio Attorney General's Office's Senior Project
The Senior Project assists senior veterans or other individuals facing end-of-life issues with the preparation of wills, living wills, durable powers of attorney for health care and general powers of attorney. For more information, contact the Ohio Attorney General's Help Center at (800) 282-0515.
- Ohio Civil Rights Commission
Ohio law protects veterans and military personnel against discrimination in employment, housing, credit and places of public accommodation (restaurants, theaters, stores, etc.) Veterans and military personnel may file a charge of discrimination if they believe the discrimination was due to their military status. To file a claim, contact the Ohio Civil Rights Commission at (888) 278-7101 or at www.crc.ohio.gov.

- Joint Staff Judge Advocate, Ohio National Guard
(614) 336-7022
- 9th Legal Support Organization, U.S. Army Reserve
(614) 693-9500
- 9th U.S. Coast Guard District, Cleveland
(216) 902-6010
- Legal Assistance Office, Wright-Patterson Air Force Base
(937) 257-6142
- Naval Legal Service Office, Great Lakes, Ill.
(847) 688-4753
- General Counsel, Defense Finance and Accounting Services,
Cleveland
(216) 522-5511

Licensing

The Ohio Bureau of Motor Vehicles (OBMV) — Under Ohio law, there are provisions to allow military personnel to renew their driver’s license via mail. For more information, contact the OBMV at (614) 752-7500 or visit www.bmv.ohio.gov.

Records

Veterans know the importance of their military discharge papers and separation documents. The Report of Separation Form, also known as DD Form 214, “Certificate of Release or Discharge from Active Duty,” generally is issued when a service member performs at least 90 consecutive days of active duty or active duty for training. This form contains information normally needed for veterans to verify military service for benefits, retirement, employment and membership in veterans’ organizations.

Unfortunately, these critical papers are sometimes lost due to fires, floods or moving from one place to another. Any veteran or family member (the military considers an unmarried widow or widower, son or daughter, father or mother, brother or sister of the deceased veteran to be next of kin) may obtain duplicate discharge papers or separation documents as needed, free of charge.

For duplicates, contact the National Personnel Records Center, Military Personnel Records, 9700 Page Ave., St. Louis, MO 63132-5100, call the Customer Service Line at (314) 801-0800 or visit www.archives.gov.

The veteran or family member will need to submit a complete copy of Standard Form 180, "Request Pertaining to Military Records," to receive the duplicate information. A copy of this form may be mailed to the above address, submitted online at www.archives.gov or faxed to (314) 801-9195. Requests for military personnel records or information cannot be sent via e-mail at this time.

Once duplicate records have been received, veterans should file these documents (free of charge) at their local county recorder's office. To find the address and contact information of Ohio's county recorders, visit www.ohiorecorders.com or e-mail admin@ohiorecorders.com.





**OHIO ATTORNEY GENERAL
RICHARD CORDRAY**

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