

Supporting our military

This guide outlines some of the resources available to Ohio's military service members, veterans, and their families.



Veterans and Military Resource Guide for Veterans and Military Personnel



MIKE DEWINE
OHIO ATTORNEY GENERAL



MIKE DEWINE

★ OHIO ATTORNEY GENERAL ★

Dear Veterans, Military Personnel, and Families:

Thank you for serving our country and the state of Ohio. As a nation, we are indebted to you for the sacrifice that you and your loved ones have endured. The price of freedom is immeasurable, and we are grateful for heroes such as you who, with your service and sacrifice, have paved the way for us all.

As the Attorney General of Ohio, I am committed to serving your needs. We recognize the unique challenges that face veterans and their loved ones, and that those challenges often extend after military service. My office has a number of programs designed to address these unique issues, and we are always open to new ideas to better help us serve you. My goal as your Attorney General is to support you just as you have supported us.

Thank you for all that you have done, and all that you continue to do for our country and the state of Ohio. It is my honor to serve you.

Very respectfully yours,

Mike DeWine
Ohio Attorney General

Contents

Benefits Established Under Ohio Law	1
Legal Assistance	3
Ohio Veterans Bonus Program.....	4
Consumer Issues	6
Health Care Fraud Awareness	7
Scams Targeting Veterans and Military Personnel	9
Foreclosure Assistance	14
Assistance for Homeless Veterans.....	17
Women Veterans	18
Supplemental Benefits.....	20
Resources	21
Awards and Decorations	28
Records	29

"The nation which forgets its defenders will be itself forgotten." - President Calvin Coolidge, July 4, 1872 - Jan. 5, 1933

Benefits Established Under Ohio Law

Ohio law provides protections and benefits to its military personnel.

Ohio Veterans Package, Substitute House Bill 372

Substitute House Bill 372, which became effective in March 2008, provides the following benefits and protections for National Guard members, reservists, active-duty service members and veterans in Ohio:

- **A break on probate fees:** The law exempts various fees from the estates of Ohioans who die while in active service in a combat zone.
- **An exclusion from Ohio income tax:** It exempts military retirement pay from state income tax.
- **The benefit of protected status:** It 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 public accommodations, health care, and insurance.
- **Streamlined 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 U.S. armed forces or Reserves who completed more than 180 days of active-duty service is allowed 20 percent additional credit on civil service exams.

House Bill 488

Signed into law on in 2014, House Bill 488 eases veterans’ transitions to employment and improves their access to higher education and employment. It also increases penalties for certain theft, deception, and identity fraud offenses. Major provisions of the law include:

- **Job links for veterans:** It connects private employers who want to hire veterans with military men and women looking for jobs through the Ohio Department of Job and Family Services and the Ohio Department of Veterans Services.
- **A fast track to state licenses:** It strengthens opportunities for veterans who work with a professional license board, including ensuring they can use their GI Bill dollars to pay for national or state occupational license and certificate testing fees.
- **Education credit for military experience:** It requires state institutions of higher education to award credit for military training, experience, and coursework. The law creates the Military Transfer Assurance Guide, which provides the standards, procedures, and tools for granting college credit for military experience.

- **Identity theft protections:** It enhances the criminal penalties for felons who commit identity fraud against active duty service members and their spouses. The law creates a private civil right of action for all victims of identity theft.
- **Credit for service as part of the State Teachers Retirement System of Ohio:** The law clarifies membership in the State Teachers Retirement System.

Ohio Heroes First-Time Homebuyer Program

The Ohio Heroes program lowers by up to 25 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 U.S. armed forces 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
Toll free: 888-362-6432; main phone: 614-466-7970
<http://myohiohome.org/ohioheroes.aspx>

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 benefit extends to real estate taxes included as part of the mortgage payment. The active-duty member or a spouse or dependent parent should apply at their county treasurer's office. The benefit is available while the service member is on active duty and for six months afterward. Find your county treasurer:
www.ohiocountytreasurers.org.

Legal Assistance

Free legal assistance is available for Ohioans who are members of the National Guard and Reserve and for those who are called to active duty. 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 (SCRA), the Uniformed Services Employment and Reemployment Rights Act (USERRA), and Ohio law. They work with the Judge Advocate General's Corp offices of the military branches and Employer Support of the Guard and Reserve (ESGR). The Patriot Program offers these services:

Advance Directives

Service members can get help preparing a living will, powers of attorney for health care decisions or other purposes, and wills or codicils.

Servicemembers Civil Relief Act (SCRA)

While mobilized or deployed, volunteer attorneys can protect your rights by:

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

Uniformed Services Employment and Reemployment Rights Act (USERRA)

USERRA prohibits employment discrimination against a person on the basis of past military service, current military obligations, or intent to serve. The U.S. Department of Labor, Veterans Employment and Training Service (VETS) will:

- Review compensation eligibility, including paid military leave.
- Evaluate employment issues such as loss of seniority leave balances, pension benefits or health benefits for referral to the Employer Support of the Guard and Reserve (ESGR).
- Assist with reinstatement to civilian employment.

Ohio law

Ohio law makes provisions for service members, military retirees, and their dependents, for example:

- Dependents who are relocated can maintain their school enrollment or secure a school transfer.
- College students in the military can secure leaves of absence and reinstatements or refunds.
- Those on active duty may terminate a vehicle lease or cellphone contract without penalty.
- A consumer who is on active duty is protected from gas or electricity disconnection.

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

Ohio Veterans Bonus Program

Sparked by an inquiry in 2007 from an Ohio soldier serving in Iraq, the Legislature and Ohio voters approved a bonus payment to veterans in recognition of their service. Voters approved a similar benefit after World War I and World War II, Korea, and Vietnam. Applications for the Ohio Veterans Service Bonus are available at www.veteransbonus.ohio.gov.

Benefits

Eligible veterans who served in the Persian Gulf, Iraq, or Afghanistan wars may receive \$100 for each month of active duty service up to \$1,000. Eligible veterans serving on active duty elsewhere in the world during these wars may receive \$50 a month up to a maximum of \$500. Eligible veterans may combine their service bonuses for a maximum payment of \$1,500.

The deadlines to apply for the Persian Gulf and Iraq bonuses have expired.

Veterans or Active Service Members who have not received a bonus for service after Oct. 7, 2001, (for service in Afghanistan or elsewhere) may still apply.

Eligibility Criteria

To be eligible for the Ohio Veterans Bonus for service in Afghanistan, a person must:

- Have served more than 90 days of active duty service in the U.S. Armed Forces in Afghanistan from Oct. 7, 2001, through a date to be determined by the U.S. president.
- Have been separated from the U.S. armed forces under honorable conditions, or is still serving in active duty, or after serving on active duty, is still serving in any reserve component of the U.S. armed forces or in the Ohio National Guard.
- Have been an Ohio resident at the start of active duty service.
- Be a current Ohio resident.
- Not have received a bonus or compensation of a similar nature from another state.

Family Member Eligibility Criteria

Family member(s) of deceased veterans may be eligible for:

- A benefit of \$5,000, if the service member lost his or her life as a result of injuries or illness sustained while in service in the Persian Gulf, Afghanistan, or Iraq, plus whatever bonus the veteran had earned per month, up to a maximum total bonus of \$6,500.
- The same benefit the deceased veteran would have received if the veteran's death was not the result of injuries or illness sustained in Persian Gulf, Afghanistan, or Iraq service, up to a maximum total bonus of \$1,500.
- Family members of a Veterans Missing in Action (MIA) or a Prisoner of War (POW) are eligible to receive \$5,000 if the veteran was designated Missing in Action or a Prisoner Of War by the U.S. Department of Defense.

Applications

Applications are available at www.veteransbonus.ohio.gov or at any of Ohio's 88 county veterans' services offices. Call 1-877-OHIO VET (1-877-644-6838) to get a paper application. In most cases, applying online is the simplest and fastest option.

- To apply for the bonus veterans can visit www.veteransbonus.ohio.gov, complete the online application, and begin the review process. Applications are not complete until they are printed, signed, and mailed along with required supporting documentation through the U.S. Postal Service. The signed application must be notarized and mailed to:

Ohio Department of Veterans Services
Ohio Veterans Bonus
P.O. Box 373
Sandusky, OH 44871

Notary Service

To have a document notarized, visit:

- An Ohio county clerk of courts office. Some clerk locations may assess a nominal fee. Call in advance for details.
- The Ohio Attorney General's Office. Free notary services are available at Ohio Attorney General's Office locations in Columbus, Bowling Green, Cincinnati, Cleveland, London, Richfield, Toledo, and Youngstown.
- A financial institution.

Payments

Veterans should receive a bonus payment six to eight weeks after they submit an application. Ohio Veterans Bonus payments are 100 percent tax deductible on the veteran's Ohio income tax returns. Veterans should consult a tax expert regarding federal income tax obligations.

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, cellphones, credit repair, debt collection, deceptive advertising, Ohio's Do Not Call law, home improvement, Internet scams, predatory lending, and propane.

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

- Visit www.OhioAttorneyGeneral.gov or www.OhioProtects.org.
- Call 800-282-0515 between 8 a.m. and 7 p.m. weekdays.
- Download and print the complaint form at www.OhioAttorneyGeneral.gov or www.OhioProtects.org or call 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, if anything, you have done to resolve the issue. Name the business and include your contact information.
- Wait for the Ohio Attorney General's Office to contact you within seven days regarding your complaint.

Note

Information sent to the Ohio Attorney General's Office is a public record. Redact 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.

Health Care Fraud Awareness

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 Explanation of Medicaid Benefits carefully to make sure that Medicaid was billed only for medical services or goods that the patient received and 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 is authorized to investigate and prosecute neglect and abuse of patients in long-term care facilities. Examples of elder abuse include:

- Physical abuse, which is inflicting pain or injury by physical contact, by inappropriate use of physical or chemical restraints or medication, or by isolation.
- Sexual abuse, which includes nonconsensual sexual activity.
- Theft, which is illegal taking, misuse, or concealment of funds, property, or assets.
- Neglect, which includes a failure to provide care, goods, or services to maintain a resident's health or safety when that failure results in serious physical harm.

Warning signs of elder abuse include:

- Bruises, pressure sores, broken bones, abrasions, burns, infections, dehydration, poor hygiene, and unusual weight loss.

- Unexplained withdrawal from normal activities, a sudden change in alertness, repeated wandering or elopements, or unusual agitation or depression.

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/Individuals-and-Families/Victims/Submit-a-Tip/Report-Patient-Abuse-or-Neglect. 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.

To resolve complaints about home care, assisted living, or nursing home care:

- Reach out to the Ohio Department of Aging's 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.

Scams Targeting Veterans and Military Personnel

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

Some of these scams seem like legitimate business services, often located near bases or in communities with a substantial military population.

Following are some of the more common rip-offs. 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. Additionally, military personnel tend to be more transient; not living in one place for long. 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

Phishing is a scam that tricks consumers into giving out valuable personal information such as Social Security numbers, credit card numbers, bank account information, passwords, or other sensitive information. Scammers engage consumers by getting them to open a spam email or pop-up message. Email recipients should never click on links in unsolicited emails. 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.

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 email 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, notify the VA Health Administration Center and local authorities. The Veterans Administration (VA), other

government agencies, and legitimate businesses do not contact people by email or phone 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.

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 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 also illegal.

“Badge” or phony charity scams occur when “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 careful to verify the legitimate groups from the phonies that are only out to make a buck for themselves.

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 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.
- 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.

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 provides resources for people trying to make wise giving decisions. The "Research Charities" feature on the Attorney General's website provides information about specific charities that can be typed into the database. The system will indicate whether that organization is properly registered with the office, details on some of the organization's spending, a list of board members, and other information. Additionally, the website provides additional resources for those trying to research charities before making donations. Visit <http://charitableregistration.ohioattorneygeneral.gov/Charities/Research-Charities.aspx>.

The office also publishes a listing of all professional solicitors registered in the state, as well as a listing of active charitable campaigns. The listing also contains information about what percent of each gift given in a certain campaign will be retained by the charity. Visit www.ohioattorneygeneral.gov/Business-and-Non-Profits/Professional-Solicitors-and-Fundraisers and look for the link on the left side of the Web page.

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, call the Ohio Attorney General's Help Center at 800-282-0515.

Resources for Avoiding Scams

The U.S. Department of Veterans Affairs (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 carefully monitor financial transaction statements, such as those for bank accounts and credit cards, and immediately report any unusual activity. Suspicious activities include:

- Inquiries from companies with which you have had no contact nor done business.
- Purchases or charges you did not make.
- New accounts that you did not open or changes to existing accounts that you did not make.
- Denials of credit for no apparent reason.
- Bills that do not arrive as expected.

Military Sentinel

A joint initiative of the Federal Trade Commission (FTC) 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 website, maintained by the FTC, helps military consumers avoid scams by providing online resources and special alerts on a 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 calling 877-382-4357 or visiting www.ftc.gov.

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 website, 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

Avoid imposter websites 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 websites require consumers to sign up for credit monitoring to get their “free” credit report.

If you find any errors or inaccuracies in your credit report, contact the credit bureau that produced the report to make a correction.

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. Once the phone number has been on the registry for 31 days, telemarketers should not call that number. Violators of the Do Not Call Law are subject to penalties of up to \$16,000 per violation. 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 internal 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 by:

- Visiting www.OhioAttorneyGeneral.gov.
- Calling 800-282-0515 between 8 a.m. and 7 p.m. weekdays.
- Downloading, printing, and mailing the complaint form at www.OhioAttorneyGeneral.gov, or calling the Ohio Attorney General’s Help Center, 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 U.S. Postal Service delivers cards, letters, bills and junk mail. Not only is junk mail annoying, but

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 website 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 website of the Direct Marketing Association, which is the trade association for businesses and nonprofit organizations that send direct mail.

DMAchoice 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.

DMAchoice also offers a way to have yourself removed from email marketing lists. The Email Preference Service is sponsored by the Direct Marketing Association. Consumers can ask for up to three email addresses to be placed in a “delete” file made available to companies. While this will not eliminate all unsolicited emails, it will reduce the number. The registration is good for five years.

Foreclosure Assistance

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

- 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 subprime loan have more options to refinance into a VA-guaranteed home loan. 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. For more information on the VA's Loan Guaranty Home Loan Program, visit www.homeloans.va.gov.

Foreclosure and Military Personnel

Foreclosures in communities where soldiers and their families live are higher than 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.
- 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:

- **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.
- **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.
- **Open your mail.** Government and nonprofit agencies may be sending you information to help you keep your home.
- **Stay in your home.** Foreclosure moves more quickly through the court system when homes are vacant. You remain liable for code enforcement and taxes, until your home is sold.
- **Beware of scams.** There are companies who say they can help you save your home, but they take your money and 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.

- **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 that 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.

Military Forbearance Option

If a service member on active duty has been wounded or lost their life in combat, they or their surviving spouse may be eligible for a special military forbearance option through the Federal National Mortgage Association (FNMA), commonly known as Fannie Mae.

According to Fannie Mae, a forbearance is an agreement between you and your mortgage company to temporarily suspend or reduce your monthly mortgage payments for a specific period (usually between 90 and 180 days). This option gives the service member and their family time to get their finances in order and bring their mortgage current.

With a military forbearance, the service member or surviving spouse may qualify for additional benefits such as a longer forbearance period — up to six months — and with no adverse impact to their credit score as all credit reporting related to your mortgage loan is suspended during the forbearance period.

Military forbearance may be an option if:

- You are ineligible or do not want to refinance.

- You are facing a financial hardship due to either an injury or loss of spouse in active duty.
- You are several months behind on your mortgage payments.

A special hotline has been set up for additional guidance about the option and other mortgage assistance programs. Contact the Fannie Mae Military Support Hotline, 877-MIL-4566 (877-645-4566) and tell them you are interested in a Military Forbearance, or visit www.knowyouroptions.com.

Homeowners Assistance Program (HAP)

The Homeowners Assistance Program (HAP) is authorized in Section 1013 of the Demonstration Cities and Metropolitan Development Act of 1966, as amended. The law provides some monetary relief to eligible service members (including Coast Guard) and civilian employees paid from nonappropriated funds who are homeowners and have suffered financial loss on the sale of their primary residences when a base closure or realignment announcement causes a decline in the residential real-estate market, and they are not able to sell their homes under reasonable terms or conditions.

The American Recovery and Reinvestment Act of 2009 (ARRA) and Department of Defense expanded the Homeowners Assistance Program to provide benefits to wounded, ill, or injured members of the armed forces, surviving spouses of fallen warriors, those impacted by the Base Realignment and Closure of 2005, and service members who are experiencing a permanent change of station.

For Ohio, contact:

U.S. Army Engineer District, Savannah, CESAS
Attn: CESAS-RE-HM
P.O. Box 889
Savannah, GA 31402-0889
800-861-8144

You may also visit www.hap.usace.army.mil.

Assistance for Homeless Veterans

VA Services for Homeless Veterans National Hotline: 877-4AID VET (877-424-3838)

Services include: The National Call Center for Homeless Veterans, the Veteran Justice Outreach Program, and the Supportive Services for Veteran Families Program

In Ohio, contact: James Kennelly, LISW, VISN 10 Network Homeless Coordinator, 740-773-1141, ext. 6011, James.kennelly@va.gov

Coordinators for the homeless

- Chillicothe – Amy Combs, 740-773-1141 ext. 6477, amy.combs@va.gov
- Cincinnati – Sally R. Hammitt, 513-977-6807, sally.hammitt@va.gov
- Cleveland – Kathy Penman, 216-391-0264, ext. 2028 or kathleen.penman@va.gov
- Columbus – Carl Landry, 614-257-5855, carl.landry@va.gov
- Dayton – Bobette Hart-Nelms, 937-268-6511, ext. 1364, bobette.hart-nelms@va.gov

Volunteers of America

Volunteers of America of Ohio has been offering targeted veterans programs since 1992 and is currently the leading human services provider to homeless veterans in the Cleveland, Columbus, and Dayton metro areas. Volunteers of America gives veterans a chance to reclaim their lives and overcome barriers such as unemployment or mental illness – the root causes of homelessness for many. Every year 1,000 veterans are empowered to live self-sufficient lives through its programs.

Regional office locations

- Cincinnati – 700 W. Pete Rose Way, Suite 334, Cincinnati, OH 45203, 513-381-1954
- Cleveland – 8225 Brecksville Rd., Suite 206, Cleveland, OH 44141, 440-717-1500
- Columbus – 1776 E. Broad St., Columbus, OH 43203, 614-253-6100
- Dayton – Veterans Affairs Medical Center Campus, 4100 W. Third Street,
Building 400, P.O. Box 28047, Dayton, OH 45428, 937-253-7042
- Mansfield – 280 N. Main St., Mansfield, OH 44902, 419-525-4589
- Sandusky – 1843 Superior St., Sandusky, OH 44870, 419-626-6505
- Toledo – 1401 N. Summit St., Toledo, OH 43604, 419-248-3733

Ohio Valley Goodwill Industries

The Homeless Veterans Reintegration Projects (HVRP) are programs funded by the Department of Labor to provide the support and assistance needed for veterans to obtain employment and economic stability. Goodwill's HVRP Services are available throughout the greater Cincinnati and northern Kentucky areas, as well as in Adams, Brown, and Clermont counties in rural Ohio. Contact Mick Fusco at 513-631-4500 or mfusco@cincigoodwill.org.

Women Veterans

According to the U.S. Department of Veterans Affairs (VA) (www.va.gov) there are more than 60,700 women veterans in Ohio. Currently women make up 8 percent of all veterans and 11.3 percent of veterans of Operations Enduring and Iraqi Freedom (OEF/OIF). Post-traumatic stress disorder (PTSD), hypertension and depression are the top three disorders for women veterans treated by the Veterans Health Administration (VHA) and it is estimated that 1 in 5 women veterans have been victims of Military Sexual Trauma (MST). In 1988, the VA started the Women Veterans Health Program (WVHP). Each VA Medical Center has a Women Veterans Program manager.

VA Medical Centers Contacts

- Bonnie Owen, Chillicothe Women Veterans Program manager, 740-773-1141, ext. 6062
- Shirley May, Acting Cincinnati Women Veterans Program manager, 513-475-6890
- Kristina Jones, Cleveland Women Veterans Program manager, 216-791-3800, ext. 3724
- Maureen Taylor, Columbus Women Veterans Program manager, 614-257-5562
- Maritha Trass, Dayton Women Veterans Program manager, 937-268-6511, ext. 1907
- Tamara Grimm, Women Veterans Program manager, 513-247-4280

Community-Based Outpatient Clinics (CBOC) Women's Health Liaisons

- Julie Horstman, Lima (Allen County), 419-222-5788, ext. 6839
- Patricia Seddon, Georgetown (Brown County), 937-378-3413
- Bethann Kramer, Middletown (Butler County), 513-423-8387, ext. 5615
- Eileen Zude, (Clermont County), 513-943-3680
- Misty Taylor, Springfield (Clark County), 937-328-3385, ext. 5369
- East Liverpool (Columbiana County), 330-386-4303
- Thomas F. McCafferty Health Center (Cuyahoga County), 216-939-0699
- Wade Park Medical Center (Cuyahoga County), 216-231-3425
- Sandusky (Erie County), 419-625-7350
- Hamilton (Hamilton County), 513-870-9444
- Painesville (Lake County), 440-357-6740
- Lorain (Lorain County), 440-244-3833
- Youngstown (Mahoning County), 330-740-9200
- Ravenna (Portage County), 330-296-3641

- Mansfield (Richland County), 419-529-4602
- Canton (Stark County), 330-489-4600
- Akron (Summit County), 330-724-7715
- Warren (Trumbull County), 330-392-0311
- New Philadelphia (Tuscarawas County), 330-602-5339
- Sandra D. Stevens (Richmond), 765-973-6915, ext. 5847

For more information on veterans' issues for women, contact the Ohio Department of Veterans Service Advisory Committee on Women Veterans, Karen Kish, events and women's program coordinator, at 614-752-8947 or karen.kish@dvs.ohio.gov.

Supplemental Benefits

'Aid and Attendance' and 'Housebound'

The "Aid and Attendance" and "Housebound" monthly pensions are provided in addition to a veteran's pension. A veteran could be eligible for up to \$1,632 per month, a surviving spouse up to \$1,055 per month, and a couple up to \$1,949 per month.

Aid and Attendance

According to the U.S. Department of Veteran's Affairs (VA), the following benefits may be available to a veteran, a veteran's spouse, or a surviving spouse, if:

- The veteran or spouse "requires the aid of another person in order to perform personal functions required in everyday living," such as feeding and keeping up with personal hygiene.
- The veteran or spouse "is bedridden, in that his or her disability or disabilities requires that he or she remain in bed apart from any prescribed course of convalescence or treatment."
- The veteran or spouse "is a patient in a nursing home due to mental or physical incapacity."
- The veteran or spouse "is blind, or so nearly blind as to have corrected visual acuity of 5/200 or less, in both eyes, and concentric contraction of the visual field to 5 degrees or less."

Housebound

According to the VA, a veteran, his or her spouse, or his or her surviving spouse, may be eligible for this benefit if:

- The veteran or his or her spouse or widow "has a single permanent disability evaluated as 100 percent disabling," and confined to his or her premises.
- The veteran or his or her spouse or widow "has a single permanent disability evaluated as 100 percent disabling and, another disability or disabilities, evaluated as 60 percent or more disabling."

A veteran, his or her spouse or widow cannot receive both "Aid and Attendance" and "Housebound" benefits at the same time.

How to Apply

To apply for "Aid and Attendance" or "Housebound" benefits, contact:

The Cleveland Regional VA Office
A.J. Celebrezze Federal Building
1240 E. Ninth Street
Cleveland, OH 44199
800-827-1000
www.vba.va.gov

Claimants applying for "Aid and Attendance" or "Housebound" benefits should include copies of any evidence of disabilities, preferably a "report from an attending physician validating the need for 'Aid and Attendance' or 'Housebound-type' care." Under no circumstance should a veteran pay an individual or company to apply for this benefit. This is a free service.

Resources

General

- U.S. Department of Veterans Affairs, 800-827-1000, www.va.gov
- Military One Source, a confidential U.S. Department of Defense-funded program providing free, comprehensive information on every aspect of military life, 800-342-9647, www.militaryonesource.com
- Ohio Attorney General's Help Center, 800-282-0515, www.OhioAttorneyGeneral.gov
- Ohio Department of Veterans Services, 614-644-0898, www.dvs.ohio.gov
- Tricare, a health care program for active duty service members, Guard and Reserve members, retirees, their families, and survivors, www.tricare.mil
 - Tricare regional offices:
 - North (includes Ohio), 877-874-2273
 - South, 800-444-5445
 - West, 877-988-9378
 - Tricare offices overseas:
 - Eurasia-Africa, 877-678-1207
 - Latin America and Canada, 877-451-8659
 - Pacific (Singapore), 877-678-1208
 - Pacific (Sydney), 877-678-1209
- United Service Organizations (USO) is a private, nonprofit organization to support military service members by providing morale, welfare, and recreation-type services. To contact the USO of central and southern Ohio, call 614-317-7906 or visit <https://csohio.uso.org>. To contact the USO of northern Ohio, call 216-265-3680 or visit <https://northernohio.uso.org>.

Benefits

- Department of Veterans Affairs, 800-827-1000, www.va.gov
- American Legion, Department of Ohio, 740-362-7478, www.ohiolegion.com
- AMVETS, 614-274-8961, www.ohamvets.org
- Disabled American Veterans, 614-221-3582, www.ohiodav.org
- Cleveland Regional VA Office, 800-827-1000, www.vba.va.gov
- Vietnam Veterans of America, 614-228-0188, www.vva.org

- Veterans of Foreign Wars, 614-224-1838, www.ohiovfw.org
- Disabled American Veterans (DAV)
 - Ohio Disabled American Veterans National Service Offices:
 - Cleveland: VA Regional Office, Room 1017-B, 1240 E. Ninth St., Cleveland, OH 44199-2002, 216-522-3507
 - Cincinnati: VA Contact Office, URS Center, 36 E. Seventh St., Suite 220, Cincinnati, OH 45202-4439, 513-684-2676
 - DAV Department of Ohio Service Offices:
 - DAV Department of Ohio, Frank Williams, adjutant, 35 E. Chestnut St., Suite 412, P.O. Box 15099, Columbus, OH 43215, 614- 221-3582
 - Chillicothe DAV Service Office, Darlene Maravilla, 17273 State Route 104, Building 30, Room 1A, Chillicothe, OH 45601, 740-773-1141, ext. 7916
 - Cincinnati DAV Service Office, Lisa Wilson and Thomas Kirstein, VA Medical Center, 200 Vine St., Cincinnati OH, 45220-2288, 513-475-6443
 - Cleveland Wade Park DAV Service Office, Walter Dryja, Louis Stokes VA Medical Center, 10701 East Blvd., Room 1B-416, Cleveland, OH 44106-1790, 216-791-3800, ext. 4157
 - Columbus DAV Service Office, Henry Snodgrass and Harold Mitchell, Charles P. Wylie Ambulatory Care Center, 420 James Rd., Room 1A041, Columbus, OH 43219, 614-257-5487
 - Dayton DAV Service Office, Leland Sink, VA Medical Center, 4100 W. Third St., Dayton, OH 45428-0428, 937-268-6511, ext. 2962
 - Parma Service Office, Richard Healy, Parma Outpatient Clinic, 8787 Brookpark Rd., Room 2108, Parma, OH 44129, 216-739-7000, ext. 2405
 - Youngstown DAV Service Office, Paul L. Webber, VA Outpatient Clinic, 2031 Belmont Ave., Room 154, Youngstown, OH 44505-2401, 330-646-9214

Discharge papers

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, www.ohiorecorders.com.

Discounts

To support the troops and their families, many businesses, including amusement parks, automobile dealerships, cellphone companies, computer companies, hotels, museums, restaurants and transportation providers, provide discounts. 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, visit www.ohiohighered.org, or send email to Eli Faes, efaes@regents.state.oh.us.

Employment

Employer Support of the Guard and Reserve, 800-336-4590, option 1; www.esgr.mil; email osd.USERRA@mail.mil

- Ohio Department of Job and Family Services – Veterans Services, 888-296-7541, option 5; www.ifs.ohio.gov/veterans; email Ohiovetsfirst@ifs.ohio.gov
- Troops to Teachers: The Ohio Department of Education Assists military personnel in making successful transitions to teaching. Call 800-852-6064, visit www.troopstoteachers.net, or email troopstoteachers@bresnan.net.
- Helmets to Hardhats: The nonprofit program assists military personnel in making successful transitions to second careers in the construction industry. Call 866-741-6210 or visit www.helmetstohardhats.org.
- Troops 2 Truckers: The training program allows those with motor transport, heavy equipment, and other military logistics training to transfer into a civilian career. Call 866-973-5627 or visit www.troops2truckers.org.
- AMVETS Career Center, 614-431-6990, www.amvets.org/careercenter
- Ohio Vets CAN: The job search website focuses on employment opportunities for Ohio veterans and military service members. 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. Call 614-431-6994 or visit www.ohiovetscan.com.
- AFL-CIO Union Veterans Council: The Ohio AFL-CIO Union Veterans Council brings together union veterans on issues such as family, quality health care, adequate VA funding, and access to good jobs for veterans. Visit www.unionveterans.org, or contact Jeannette Mauk at 614-224-8271, ext., 7144, or by sending an email to jmauk@ohaficio.org.

Family Support

- Ohio National Guard Family Readiness Office, 800-589-9914, www.ong.ohio.gov/frg/FRG_index.html
- Wright-Patterson Air Force Airmen and Family Readiness Centers, 937-257-3592, www.wpafb.af.mil/afrr
- Army Family Readiness Group, www.armyfrg.org
- Marine Corps Community Services, 703-784-3800, www.usmc-mccs.org

- Marine Parents, 573-449-2003, www.marineparents.com
- Military Wives (and Husbands), 360-675-7137, www.militarywives.com
- Navy Fleet and Family Support Centers, 847-688-3603, ext. 100; www.cnic.navy.mil/ffr/family_readiness/fleet_and_family_support_program.html

Financial

- American Legion: The American Legion's 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, call the American Legion Department of Ohio, 740-362-7478, or visit www.ohiolegion.com.
- American Red Cross: The Red Cross provides emergency communication between troops and their families, access to financial assistance in partnership with military-aid societies, and information, referrals, and assistance to veterans. Call 800-733-2767 or visit www.redcross.org.
- Cleveland VA Regional Loan Center: The center provides assistance with home loans. Call 877-827-3702 or visit www.benefits.va.gov/cleveland/regional-loan-center.asp.
- County Veterans Services Commissions: The commissions provide advice and help for veterans, active-duty members of the armed forces, their surviving spouses, dependent parents, and other 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 in Operation Iraqi Freedom or Operation Enduring Freedom. MIRF money is exempt from state taxes. Contact the nearest county veterans services commission, call the Department of Veterans Services, 877-644-6838, or visit <https://dvs.ohio.gov/mirf>.
- Unmet Needs Program: This foundation of the Veterans of Foreign Wars (VFW) provides assistance to help ease the burdens of military families in need. To apply, call 816-756-3390 or visit www.vfw.org/TroopSupport.
- 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 Resources
 - Veterans Administration: If a veteran has a VA loan and is facing foreclosure, he or she should contact the Cleveland Regional Loan Center at 800-729-5772, or visit www.vba.va.gov/ro/cleveland/index1.htm.

If a veteran does not have a VA loan, he or she may call 877-827-3702 for mortgage assistance.

- U.S. Department of Housing and Urban Development (HUD), 800-955-2232, www.hud.gov
- Making Home Affordable Program, 888-995-4673, www.makinghomeaffordable.gov
- Ohio Resources
 - Empowering and Strengthening Ohio's People (ESOP), 877-731-3767, www.esop-cleveland.org
 - Dial 211 for local information and referral services

Health Care

- VA Health Resource Centers: These centers or outpatient clinics provide access to health care at 44 facilities throughout the state. Call 877-222-8387 or visit www.dvs.ohio.gov.
- The Department of Veterans Affairs: The agency provides primary care, specialized care, and related medical- and social-support services. Visit www.va.gov.
- My Healthe Vet: The online health portal allows veterans and their families to access health information, tools, and services. Visit www.myhealth.va.gov.

Legal

- The Ohio Attorney General's Office's Senior Project: The senior project assists those facing end-of-life issues with the preparation of wills, living wills, and durable powers of attorney for health care and general powers of attorney. Call 800-282-0515.
- The Ohio Civil Rights Commission: The commission is an educator and enforcer of Ohio's laws against discrimination. 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 they have been a target of discrimination due to their military status. Call 888-278-7101 or visit 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, 216-902-6000
- Legal Assistance Office, Wright-Patterson Air Force Base, 937-257-6142
- Naval Legal Service Office, Great Lakes, Ill, 847- 688-4753, ext. 111
- General Counsel, Defense Finance and Accounting Services, Cleveland, 216-522-5511

Licensing

The Ohio Bureau of Motor Vehicles: The bureau can help military personnel renew their driver's license via mail. Call 614-752-7500 or visit www.bmv.ohio.gov.

Relief Societies

- Air Force Aid Society, 703-972-2604, www.afas.org
- Wright Patterson Airman and Family Readiness Center, 937-257-3592, www.88thfss.com/afrc.htm
- Army Emergency Relief, 866-878-6378, www.aerhq.org
- Navy-Marine Corps Relief Society, 800-654-8364, www.nmcrs.org
- Coast Guard Mutual Assistance, 800-881-2462, www.cgmahq.org

Veterans Homes

Ohio has three Veterans' homes. To be eligible for admission, an applicant must:

- Have been an Ohio resident for one year.
- Have served on active duty during a time of war or armed conflict or be the recipient of the Purple Heart, Armed Forces Expeditionary Medal, Navy/Marine Corps Expeditionary Medal, Vietnam Service Medal, or Southwest Asia Service Medal.
- Have received their most recent discharge under honorable conditions.
- Be disabled by disease, wounds, or otherwise, and by reason of such disability be incapable of earning a living. Individuals who are current drug and alcohol abusers, psychotics, or who have active tuberculosis are not eligible for immediate admission.

The homes are in Georgetown and Sandusky. For more information, visit http://dvs.ohio.gov/VETERANS_HOMES or contact the homes individually at:

- Georgetown Veterans Nursing Home, Ruth Gelter, Admission Office, 2003 Veterans Blvd., Georgetown, OH 45121, 937-378-2905, steven.cook@dvs.ohio.gov
- Sandusky Veterans Nursing Home, Jane Toll, Admission Office, 3416 Columbus Avenue, Sandusky, OH 44870, 419-625-2454, ext. 1231, jane.toll@dvs.ohio.gov
- Sandusky Veterans Domiciliary Home, Jane Toll, Admission Office, 3416 Columbus Avenue, Sandusky, OH 44870, 419-625-2454, ext. 1231, jane.toll@dvs.ohio.gov

Wounded Warrior Programs

The Wounded Warrior Program provides programs and services to severely injured service members during the time between active duty and the transition to civilian life.

- Air Force Wounded Warrior Program, 800-581-9437, www.woundedwarrior.af.mil; Wright Patterson Air Force Base, 937-257-3592
- Army Wounded Warrior Program, 888-721-2769, [myarmybenefits.us.army.mil/Home/Benefit_Library/Federal_Benefits_Page/Army_Wounded_Warrior_Program_\(AW2\).html](http://myarmybenefits.us.army.mil/Home/Benefit_Library/Federal_Benefits_Page/Army_Wounded_Warrior_Program_(AW2).html)

In Ohio:

- Cincinnati – VA Medical Center, 513-861-3100, www.cincinnati.va.gov
- Cleveland – Louis Stokes Cleveland Department of Veterans Affairs, 216-791-3800, www.cleveland.va.gov
- Columbus – Chalmers P. Wylie Ambulatory Care Center, 614-214-5602, www.columbus.va.gov
- Marine Corp Wounded Warrior Regiment, 877-487-6299, www.woundedwarriorregiment.org
- Navy Safe Harbor Wounded Warrior Program, 855-628-9997, <http://safeharbor.navylive.dodlive.mil>

Awards and Decorations

If a veteran wants to request the free issuance, or replacement, of military service medals, decorations and awards, 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.

Contacts

- 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
- Marine Corps and Navy: Navy Personnel Command Liaison Office, Room 5409, 9700 Page Ave., St. Louis, MO 63132-5100

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," is generally issued when a service member performs at least 90 consecutive days of active duty or active duty for training. This form contains information typically needed for veterans to verify military service for benefits, retirement, employment, and membership in veterans' organizations.

Unfortunately, these critical papers are sometimes lost. Any veteran or family member (the military considers an unmarried widow or widower, son or daughter, father or mother, or 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, 1 Archives Dr., St. Louis, MO 63133, 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 email 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 email lcrecorder@loraincounty.com.



Ohio Attorney General's Office

Resource Guide for Veterans and Military Personnel

For more information on this guide, call **800-282-0515**

or visit www.OhioAttorneyGeneral.gov.



MIKE DEWINE

OHIO ATTORNEY GENERAL

www.OhioAttorneyGeneral.gov