

# VETERANS

## BENEFITS & SERVICES



FOR MICHIGAN VETERANS WHO SERVED IN THE MILITARY



To better assist you, the veterans information listed in this booklet has been organized into 3 levels of available Veterans programs – **FEDERAL, STATE, and LOCAL**. State benefits are shaded gray in each specific category for clarity.

Much of the information contained in this booklet comes from the **Federal Benefits for Veterans and Dependents**, 2011 edition. Visit the U.S. Department of Veterans Affairs web site at **[www.va.gov](http://www.va.gov)**. For more state and local information, visit **[www.michigan.gov](http://www.michigan.gov)**.

This booklet also provides valuable federal, state and local veteran contact information.

Prepared by the Michigan Legislature

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# TABLE OF CONTENTS

|   |    |
|---|----|
| <b>Dear Veteran</b> .....   | 3  |
| <b>Thank You for Your Service</b> .....   | 3  |
| <b>Education and Training</b> .....   | 4  |
| <b>Education and Training – Federal Programs</b> .....                          | 4  |
| <b>Other Federal Education Programs</b> .....                                   | 5  |
| <b>Education and Training – State of Michigan Programs</b> .....                | 6  |
| <b>Educational Benefits for Children of Disabled or Deceased Veterans</b> ..... | 6  |
| <b>Employment</b> .....   | 7  |
| <b>Employment – Federal Programs</b> .....                                      | 7  |
| <b>Other Training Benefits</b> .....  | 8  |
| <b>Apprenticeship Programs for Discharged Veterans</b> .....                    | 9  |
| <b>Employment – State of Michigan Programs</b> .....                            | 10 |
| <b>Health Care</b> .....  | 13 |
| <b>Health Care and Hospital Benefits – Federal Programs</b> .....               | 13 |
| <b>V.A. Disability Compensation</b> .....                                       | 15 |
| <b>Health Care and Hospital Benefits – State of Michigan</b> .....              | 16 |
| <b>Women Veterans Health Care</b> .....   | 17 |
| <b>Homeless Veterans</b> .....  | 19 |
| <b>Michigan V.A. Medical Facilities and Outpatient Clinics</b> .....            | 21 |
| <b>Home Loans and Tax Credits</b> .....   | 22 |
| <b>Federal Benefits – Home Loan Guaranties</b> .....                            | 22 |
| <b>State of Michigan Benefits</b> .....   | 24 |
| <b>Life Insurance</b> .....   | 25 |
| <b>Dependent and Survivor Benefits</b> .....                                    | 27 |
| <b>Burial Benefits</b> .....  | 27 |
| <b>Survivor Benefits for Spouse and Children – Federal Benefits</b> .....       | 28 |
| <b>Financial Emergencies and Veterans Resources</b> .....                       | 30 |
| <b>Programs – State of Michigan</b> .....                                       | 30 |
| <b>Michigan Veterans Trust Fund Representatives</b> .....                       | 33 |
| <b>Michigan Department of Human Services</b> .....                              | 34 |
| <b>Michigan Association of County Veterans Counselors</b> .....                 | 35 |
| <b>Veterans Service Organizations</b> .....                                     | 36 |
| <b>Federal Agencies</b> .....   | 37 |
| <b>State Agencies</b> .....   | 37 |
| <b>Additional Resources</b> .....   | 39 |
| <b>Of Interest to Veterans</b> .....  | 41 |
| <b>Veteran Holidays</b> .....   | 41 |
| <b>Flag Etiquette</b> .....   | 41 |
| <b>Flag Disposal</b> .....  | 43 |
| <b>Michigan Congressional Delegation – 112th Congress</b> .....                 | 44 |
| <b>Michigan Governor and Lieutenant Governor</b> .....                          | 45 |
| <b>Michigan State Senate</b> .....  | 45 |
| <b>Michigan House of Representatives</b> .....                                  | 46 |



# DEAR VETERAN

## Thank You for Your Service . . .

It is indeed a pleasure to serve veterans who gave so much of themselves to preserve the freedoms we enjoy today. Your sacrifices have given us the security of peace in our homeland and abroad, as well as preserved and protected our constitutional right of self-government, for which we are very grateful.

This booklet has been compiled through federal, state, and local agencies especially for *You, Our Veterans and Your Families*, to:

- Provide information about benefits and services
- Provide links to direct sources – computer-based and professional – for answers to specific questions
- Assist in communicating more effectively with your elected representatives
- Educate state, nonprofit, and community providers about benefits and services available through other agencies or service providers

Eligibility for most Veterans Affairs (V.A.) benefits is based upon discharge from active military service under other than dishonorable conditions. Active service means full-time service as a member of the Army, Navy, Air Force, Marine Corps, or Coast Guard, or as a commissioned officer of the Public Health Service, the Environmental Services Administration, or the National Oceanic and Atmospheric Administration. Current and former members of the Selected Reserve may be eligible for benefits.

Any Michigan Veteran, or dependent of a Veteran, can request the assistance of a Veterans Service Officer or a County Counselor. See page 35 for the County Veterans Counselors in Michigan and page 36 for the listing of our Veterans Service Organizations.

The State of Michigan's Veterans Hotline is **1-800-455-5228** or visit the web site at **[www.michigan.gov/veterans](http://www.michigan.gov/veterans)**. The Federal Regional VA. Michigan Office Hotline is **1-800-827-1000**.

This booklet is intended as an introduction to the many programs and services available. Please contact the sources cited to assist you and your family to obtain benefits you have earned.

To Veterans and Your Families, thank you for your service.

INFORMATION ON ELIGIBILITY FOR MILITARY SERVICE BENEFITS IS AVAILABLE FROM THE U.S. DEPARTMENT OF VETERANS AFFAIRS, MICHIGAN DEPARTMENT OF MILITARY AFFAIRS OR YOUR COUNTY VETERANS SERVICE OFFICE.



# EDUCATION AND TRAINING

## Education and Training – U.S. Federal Programs

### *Post-9/11 GI Bill*

Eligibility: The Post-9/11 GI Bill is a new education benefit program for service members and veterans who served on active duty on or after September 11, 2001. Benefits are payable for training pursued on or after August 1, 2009. No payments can be made under this program for training pursued before that date.

To be eligible, the service member or veteran must serve at least 90 aggregate days on active duty after September 10, 2001, and remain on active duty or be honorably:

- Discharged from active duty status;
- Released from active duty and placed on the retired list or temporary disability retired list, the Fleet Reserve or Fleet Marine Corps Reserve, or in a reserve component of the Armed Forces.

Veterans may also be eligible if they were honorably discharged from active duty for a service-connected disability after serving 30 continuous days after September 10, 2001.

Generally, service members or veterans may receive up to 36 months of entitlement under the Post-9/11 GI Bill. Eligibility for benefits lasts for 15 years from the point of eligibility.

If, on August 1, 2009, the service member or veteran is eligible for the Montgomery GI Bill; the Montgomery GI Bill – Selected Reserve; or the Reserve Educational Assistance Program, and qualifies for the Post-9/11 GI Bill, an irrevocable election must be made to receive benefits under the Post-9/11 GI Bill.

In most instances, once the election to receive benefits under the Post-9/11 GI Bill is made, the individual will no longer be eligible

to receive benefits under the relinquished program.

Based on the length of active duty service, eligible participants may be entitled to receive a percentage of the following:

- (1) Cost of tuition and fees, not to exceed the most expensive in-state undergraduate tuition at a public institution of higher education (paid directly to the school);
- (2) Monthly housing allowance equal to the basic allowance for housing payable to a military E-5 with dependents, in the same zip code as the primary school (paid directly to the service member or veteran);
- (3) Yearly books and supplies stipend of up to \$1,000 per year (paid directly to the service member or veteran); and
- (4) A one-time payment of \$500 paid to certain individuals relocating from highly rural areas.

Benefits may be used for any approved program offered by a school in the United States that is authorized to grant an associate (or higher) degree.

Phone **1-888-GI-BILL-1 (1-888-442-4551)** or **[www.gibill.va.gov](http://www.gibill.va.gov)** for information about attending school in a foreign country.

The Department of Defense may offer members of the Armed Forces on or after August 1, 2009, the opportunity to transfer benefits to a spouse or dependent children. DOD and the military services must approve all requests for this benefit. Members of the Armed Forces approved for the Transfer of Entitlement (TOE) may only transfer any unused portion of their Post-9/11 GI Bill benefits while a member of the Armed Forces, subject to their period of eligibility.

## EDUCATION AND TRAINING

### ***Legacy Educational Benefits***

The Montgomery GI Bill (MGIB) provides a program of educational benefits to honorably discharged veterans. The participant generally must have a high school diploma or an equivalency certificate before beginning training. Completing a minimum of 12 credit hours toward a college degree meets this requirement. Credits granted by colleges for life experiences may be used to meet this requirement.

Basic eligibility applies to veterans who entered active duty for the first time after June 30, 1985. Active duty includes certain full-time Reserve and National Guard duty performed after June 30, 1985. To participate in the MGIB, service members have their military pay reduced by \$100 a month for the first 12 months of active duty. This money is not refundable.

Individuals who had remaining entitlement under the Vietnam Era GI Bill when that program ended on December 31, 1989, must have served on active duty for any number of days during the period October 19, 1984, to June 30, 1985; or served on active duty for at least three continuous years beginning on July 1, 1985; or served at least two years active duty beginning after June 30, 1985, followed by a minimum of four years in the Selected Reserve. Those who were not on active duty on October 19, 1984, if they served three continuous years on active duty at any time beginning on or after July 1, 1985, or two continuous years of active duty at any time followed by four continuous years in the Selected Reserve, may also be eligible for MGIB benefits.

Individuals who were participants under the Post-Vietnam Era Veterans Educational Assistance Program (VEAP) may be eligible if they served on active duty on October 9, 1996, participated in VEAP and contributed money to a VEAP account, and elected MGIB by October 9, 1997, and paid \$1,200. Veterans who participated in VEAP on or before October 9, 1996, may also be eligible even

if they did not deposit money in a VEAP account if they served on active duty from October 9, 1996 through April 1, 2000, elected MGIB by October 31, 2001, and contributed \$2,700 to MGIB. Certain National Guard service members may also qualify if they served on full-time active duty in the National Guard between June 30, 1985 and November 29, 1989, elected to have National Guard service count toward establishing eligibility for MGIB during the nine-month window ending on July 9, 1997, and paid \$1,200.

Contact your county veterans service office or call the U.S. Department of Veterans Affairs (VA.) at **1-888-442-4551** for further information, particularly on eligibility. Additional information for school officials, veterans, and dependents can be found on the VA.'s Education Services web site at **[www.gibill.va.gov](http://www.gibill.va.gov)**.

### **Other Federal Education Programs**

#### ***V.A. Work-Study Program***

The V.A. Work-Study Program allows veterans to earn additional income while attending school (usually in the form of a part-time job with a veteran-related organization). Talk to your local veterans affairs representative at any university or community college or call **1-888-GI-BILL-1** for more information. You can also visit the VA. web site at **[www.gibill.va.gov](http://www.gibill.va.gov)**.

#### ***Federal Pell Grant Program***

The federal government is a source for education grants. Applicants must be undergraduate students who have not earned a bachelor's degree. Each applicant must be a U.S. citizen or an eligible noncitizen and needs to have a high school diploma or a GED or demonstrate the ability to benefit from the program.

## EDUCATION AND TRAINING

### ***Pell Grant Eligibility***

The U.S. Department of Education uses a standard formula established by Congress to evaluate the information a student supplies when applying for a Pell Grant. This formula produces an EFC (expected family contribution) number, which will determine if the student is eligible for the grant. The formula relies heavily on families' federal tax returns.

### ***Award Amount***

The amount of the Pell Grant depends on the student's EFC and several other factors, including program funding. For more information, visit [www.studentaid.ed.gov](http://www.studentaid.ed.gov).

### ***How and When to Apply***

Students apply not only for Pell Grants but for all federal, state, and institutional financial aid programs (except scholarships) by completing the **Free Application for Federal Student Aid (FAFSA)**. The FAFSA form is available from high school guidance offices, or the application can be completed online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Be aware of the application deadlines for submission and corrections.

## **Education and Training – State of Michigan Programs**

### ***The Michigan Commission on Disability Concerns, which includes the Division on Deaf and Hard of Hearing***

The Michigan Commission on Disability Concerns responds to and advocates on behalf of Michigan's 1.9 million people with disabilities. This is done through information and technical assistance, disability rights training, working with the Michigan Business Leaders Network on employment for people with disabilities, coordinating the Michigan Youth Leadership Forum, and conducting disability awareness and sensitivity training. The Division on Deaf and

Hard of Hearing deals with issues involving Michigan citizens who are deaf or hard of hearing. The mission of the commission is to provide statewide leadership to empower and integrate people with disabilities into all aspects of society.

For more information, contact:

### **Michigan Commission on Disability Concerns/Division on Deaf and Hard of Hearing**

201 N. Washington Square, Suite 150  
Lansing, MI 48913

Phone: **517-335-6004** T/V

Toll-Free: **1-877-499-6232** T/V

Fax: **517-335-7773**

Commission on Disability Concerns  
**[mcdc@michigan.gov](mailto:mcdc@michigan.gov)**

Division on Deaf and Hard of Hearing  
**[dodhh@michigan.gov](mailto:dodhh@michigan.gov)**

## **Educational Benefits for Children of Disabled or Deceased Veterans**

### ***Tuition Grant Program***

A program administered by the Michigan Higher Education Assistance Authority in the Michigan Department of Treasury provides payment for the education of the children of a veteran who is totally disabled from service-incurred causes, was killed in the line of duty, has died subsequently from a service-related disability, was totally disabled before death from a service-connected illness or injury, or who is listed by the federal government as missing in action in a foreign country. A student may be eligible for a tuition waiver of up to \$2,800 annually for undergraduate study. Recipients must meet certain eligibility requirements. Information on eligibility and application forms are available at:

**[www.michigan.gov/osg](http://www.michigan.gov/osg)**

Toll-Free: **1-888-447-2687**.



# EMPLOYMENT

## **Employment – U.S. Federal Programs**

### ***Transition Assistance Program (TAP)***

The Transition Assistance Program (TAP) is available to service members (and their spouses) who are scheduled for separation from active duty. The program provides employment and training information to service members within 12 months of their separation or 24 months of retirement from the military. Three-day workshops to help begin the transition from military to civilian employment are conducted at military installations. TAP offers information on how to write resumes and prepare for job interviews, as well as information on VA benefits.

For additional information visit:

**[www.dol.gov/vets/programs/](http://www.dol.gov/vets/programs/)**

**The Department of Defense**

**[www.dodtransportal.org](http://www.dodtransportal.org)**

**CareerOneStop**

**[www.acinet.org/acinet/moc](http://www.acinet.org/acinet/moc)**

(to translate military occupations to civilian counterparts)

### ***Verification of Military Experience and Training***

The Verification of Military Experience and Training (VMET) Document, DD Form 2586, helps service members verify previous experience and training to potential employers and negotiate credits at schools, and obtain certificates or licenses. VMET documents are available only through Army, Navy, Air Force,

and Marine Corps Transition Support offices and are intended for separating or retiring service members who have at least six months of active duty service. Service members should obtain VMET documents from their Transition Support office within 12 months of separation or 24 months of retirement.

### ***Federal Jobs for Veterans – Office of Personnel Management (OPM)***

Certain veterans, principally those who are disabled or who served on active duty during specified times, are entitled to preference for federal civil service jobs filled by open, competitive exams. This preference includes five or ten points added to passing scores on examinations.

Preference is also provided for certain widows and widowers of deceased veterans who do not remarry, and for mothers of military personnel who died in service; spouses of service-connected disabled veterans who are no longer able to work in their usual occupations; and mothers of veterans who have permanent and total service-connected disabilities.

Individuals interested in federal information should contact the personnel offices of the federal agencies in which they wish to be employed. Or, contact any **Office of Personnel Management (OPM) Service Center**. The centers are listed in telephone books under U.S. Government, or you can visit the web site at **[www.opm.gov](http://www.opm.gov)**.

Federal job opportunities can be found at **[www.usajobs.opm.gov](http://www.usajobs.opm.gov)**.

## EMPLOYMENT

### Other Training Benefits

#### *V.A. Vocational Rehabilitation and Employment*

Vocational Rehabilitation and Employment is an employment-oriented program that assists veterans with service-connected disabilities by offering them services and assistance to help them prepare for, find, and keep suitable employment. Suitable employment is work that is within the veteran's physical, mental, and emotional capabilities and matches their skills, abilities, and interests.

For veterans whose disabilities make employment unlikely, V.A. helps them attain as much daily living independence as possible.

For more information, visit [www.vetsuccess.gov](http://www.vetsuccess.gov).

#### *Eligibility for the V.A. Vocational Rehabilitation and Employment Program*

A veteran must have a V.A.-established service-connected disability of at least 10 percent with a serious employment handicap, or at least 20 percent with an employment handicap; and be discharged or released from military service under other than dishonorable conditions. A service member pending medical separation from active duty may apply, but the disability rating must be at least 20 percent.

Information and application forms are available from your **County V.A. Office: 1-888-442-4551** or [www.va.gov](http://www.va.gov).

#### *Time Period for a V.A. Rehabilitation and Employment Program*

Generally, veterans must complete a vocational rehabilitation program within 12 years from their separation from military service or within 12 years from the date V.A. notifies them that they have a compensable service-connected disability. Depending on the length of program needed, veterans may be provided up to 48 months of full-time services or their part-time equivalent. These limitations may be extended in certain circumstances.

The MGIB and the V.A. Vocational Rehabilitation and Employment Program have several combinations of eligibility depending on the time, dates of service, and contributions made while in the military service.

Contact your **County Veterans Service Office** or the V.A. at **1-888-442-4551** for further information, particularly on eligibility.

#### *Workforce Investment Act (WIA) – Michigan Works! Agencies (MWAs)*

The 25 local Michigan Works! Agencies (MWAs) operate adult programs on a year-round basis. The funds allocated to the MWAs for adult programs must be used to provide core, intensive, and training services to adults. Core services include, but are not limited to, outreach, intake, and orientation to other services, and initial assessments, job search, and placement assistance. Intensive services include comprehensive and specialized assessment, group counseling, and short-term pre-vocational services. Training services include on-the-job training, skill upgrading, and occupational skills training.



## EMPLOYMENT

### ***Workforce Investment Act (WIA) Dislocated Worker Program***

An individual must be 18 years of age or older to receive core services in the Dislocated Worker Program. An eligible dislocated worker is an individual who:

- Has been terminated or laid off, or has received a notice of termination or layoff; or
- Is eligible for, or has exhausted entitlement to, unemployment compensation; or
- Has been employed for a duration sufficient to demonstrate attachment to the workforce, but is not eligible for unemployment compensation, and is unlikely to return to a previous industry or occupation; or
- Has been terminated or laid off, or has received a notice of termination or layoff from employment as a result of any permanent closure of a plant, facility, or enterprise; or
- Is employed at a facility where the employer has made a general announcement that the facility will close within 180 days; or
- Was self-employed but is unemployed as a result of general economic conditions; or
- Is a displaced homemaker.

Intensive services under the Dislocated Worker Program are available to dislocated workers who are unemployed or employed, have received at least one core service, and are unable to obtain employment or retain employment that leads to self-sufficiency.

Training services may be made available to employed and unemployed dislocated workers who have met the eligibility criteria under intensive services, have received at least one intensive service, and have been determined to be unable to obtain or retain employment through such services.

For more information, contact your local **Michigan Works! Agency**

**1-800-285-WORK**

**[www.michiganworks.org](http://www.michiganworks.org)**

### **Apprenticeship Programs for Discharged Veterans**

#### ***U.S. Department of Labor Office of Apprenticeship***

The web site lists sponsored apprenticeship programs. Apprenticeship programs are sponsored and operated on a voluntary basis by individual employers, employer associations, or partnerships between employers and labor unions. The data is updated on a monthly basis. It is presented by state and county, with occupations in alphabetical order, followed by the employers who have a registered program for that occupation.

Visit **[www.doleta.gov/oa](http://www.doleta.gov/oa)**.

#### ***Helmets to Hardhats***

Helmets to Hardhats is a free program that helps transitioning military, guardsmen, and reservists find great careers. The program, which is partially funded by Congress, works with building and construction trade unions and qualified employers to list construction careers and all other types of careers in the construction industry. Here you can list your skills online to be viewed by potential employers and view employment and training opportunities throughout the U.S. Visit **[www.helmetstohardhats.org](http://www.helmetstohardhats.org)**.

**CONTACT YOUR LOCAL  
EMPLOYMENT SERVICE  
AGENCY OR THE  
VETERANS  
HOTLINE AT  
1-800-455-5228  
TO REACH A VETERANS  
REPRESENTATIVE FOR  
ASSISTANCE IN  
JOB-HUNTING.**

## EMPLOYMENT

### ***Troops to Teachers***

Troops to Teachers is a program that helps veterans in efforts to become certified teachers under state law, and then provides placement assistance to appropriate schools. The program does not alter or circumvent existing teacher certification requirements.

Troops to Teachers is funded by the U.S. Department of Education and managed by the U.S. Department of Defense. An office within the Michigan Department of Education implements this program in Michigan.

For more information, contact the **Troops to Teachers** program at:

Phone: **517-373-9732**

Toll-Free: **1-866-801-0007**

Fax: **517-373-0542**

**[www.michigan.gov/mde](http://www.michigan.gov/mde)**

### ***Re-Employment Rights***

A person who left a civilian job to enter active duty in the armed forces may be entitled to return to the job after discharge or release from active duty. Re-employment rights are provided for those who served in the active duty or reserve components of the armed forces.

To be re-employed, four requirements must be met:

- The person must give advance notice of military service to the employer;
- The cumulative absence from the civilian job shall not exceed five years (with some exceptions);
- The person must submit a timely application for re-employment; and
- The person must not have been released with a dishonorable or other punitive discharge.

The law calls for the returning veteran to be placed in the job as if the veteran had remained continuously employed. This means that the person may be entitled to benefits that are based on seniority, such as pensions, pay increases, and promotions. The law also prohibits discrimination in hiring, promotion, or other advantages of employment on the basis of military service.

Applications for re-employment should be given, verbally or in writing, to a person authorized to represent the company for hiring purposes. A record should be kept of the application. If there are problems gaining re-employment, the employee should contact the **Department of Labor Veterans' Employment and Training Service (VETS)** in the employer's state. This applies to private sector, as well as state, local, and federal government employees, including the Postal Service.

## **Employment – State of Michigan Programs**

### ***Veterans Employment Representatives Located at Michigan Works!***

Michigan Works! Service Centers, in over 100 locations, provide locally designed and operated services to meet local labor market needs. Employers seeking workers can post their job listings on the nation's first Internet-based public labor exchange. Veterans can post their resumes for review by employers who are recruiting workers.



## EMPLOYMENT

The Michigan Works! system is open to everyone for information gathering, local and state labor market information, and self-serve career information, including necessary skill levels for good jobs. Special attention is given to meeting the needs of veterans and people with disabilities. **Each Michigan Works! Service Center has a Veterans Employment Representative or Disabled Veterans Outreach Worker responsible for assisting veterans with their employment needs.**

The labor market exchange component is called the **Michigan Talent Bank**. The Talent Bank can be accessed by calling **1-800-285-WORK (9675)**, online at **www.michworks.org**, or at any of the Michigan Works! Service Centers throughout Michigan.

### ***Opportunities for Veterans Employment***

The Veterans Services Division of the Michigan Department of Career Development promotes a labor exchange system focused on identifying and serving veterans separating to Michigan for employment opportunities that match their qualifications and career interests, while simultaneously meeting the staffing needs of the business community in our state. The division provides returning veterans with detailed information about rights, benefits, and privileges to which veterans are entitled in the state and federal government. Veteran Service Specialists are available to assist with employment, education, and training needs and to help with licensing and credentialing.

Toll-free: **1-800-455-5228**

**www.michigan.gov/veteranjobs**

### ***Unemployment Compensation***

Veterans who do not begin civilian employment immediately after leaving military service may receive weekly unemployment compensation for a limited time.

### ***How to File Your Claim***

**By Internet:** To file your new unemployment claim or to reopen an established claim through the Internet, visit **www.michigan.gov/uia** from 7:00 a.m. Monday to 7:00 p.m. Saturday (Eastern Time).

**By Phone:** To file your new claim or to reopen a claim through a toll-free telephone number, call **1-866-500-0017** using a touch-tone telephone. TTY callers may use **1-866-366-0004**.

Use the call-in schedule (see below) when filing by telephone. The schedule is based on the last two digits of your Social Security number. For example, if your Social Security number ends in 50, you would phone in your application on Tuesday afternoon.

| <b>Time</b>           | <b>M</b> | <b>T</b> | <b>W</b> | <b>Th &amp; F</b> |
|-----------------------|----------|----------|----------|-------------------|
| 8:00 am -<br>12:30 pm | 00-15    | 34-48    | 67-81    | OPEN<br>CALL-IN   |
| 12:30 pm -<br>4:30 pm | 16-33    | 49-66    | 82-99    |                   |

You can also sign up for unemployment benefits by visiting any of the Michigan Works! offices and using one of the computer stations. Michigan Works! Employees or Veterans Employment Representatives are available to give you additional help if you need it.

In many cases, once you have signed up for unemployment benefits, you will also need to register in the Michigan Talent Bank. Here, you will create a resume that is searchable by employers who are registered to use the Michigan Talent Bank.

## EMPLOYMENT

**Information Needed to File a Claim:** To file a claim, you will need your Social Security number, your driver's license number or state identification number or your MARVIN PIN (if you have one), a copy of your DD-214, and the names and addresses of employers you have worked for in the past 18 months, along with your quarterly gross earnings and the last date of employment with each employer. If you are not a U.S. citizen or national, you will need your Alien Registration Number and the expiration date of your work authorization.

If you have general questions about unemployment benefits, or if you have a question about your Claims by Mail application, call the **Telephone File Claim** at **1-866-500-0017** weekdays from 7:00 a.m. to 7:00 p.m.

### ***Rights to Employment Services***

A special phone number for veterans has been established to voice your concerns related to employment and training. Call **1-800-455-5228** if you need more information or feel you are not receiving the employment or training services you are entitled to. Veterans employment specialists are also available throughout the state at **Michigan Works! Service Centers** or visit [www.michigan.gov/veteranjobs](http://www.michigan.gov/veteranjobs).

### ***Re-Employment Rights for Veterans***

In 2002, the Michigan Legislature enacted a law to strengthen the Michigan law regarding re-employment of employees after military service. The act prioritized the employment positions in which a person would be re-employed following active service. The act specifies that the person is entitled to the seniority and the seniority-based rights and benefits he or she would have otherwise been entitled to, as well as other rights provided to employees on a leave of absence. Under certain circumstances, a person may not be entitled to re-employment under the law. State re-employment rights, when superior or in

addition to federal rights, are not superseded or diminished by federal law.

For more information and to speak to a **Veterans Employment Representative**, call **1-877-808-VETS**.

### ***Veterans Preference for State Jobs***

The **Michigan Civil Service Commission** has information on state jobs. The Civil Service Commission provides for a veterans hiring preference through rules adopted by the commission. (Rule 3-8 provides for a preference for an eligible veteran or spouse of a veteran.)

A qualifying veteran, including retirees, and/or spouse must register with the Department of Civil Service using form CS-1791, and include the required documentation.

### ***Michigan Rehabilitation Services***

Veterans with disabilities should also look into the State of Michigan Rehabilitation Services program administered by the Michigan Department of Licensing and Regulatory Affairs. Services may be available to supplement USDVA allowances for vocational rehabilitation in cases of special need or for vocational rehabilitation, guidance, and counseling. Employment services may also be available to veterans whose disabilities are not service-related.

For more information:

Toll-Free: **1-800-605-6722**

TTY: **1-888-605-6722**

[www.michigan.gov/mrs](http://www.michigan.gov/mrs)

### ***Service-Disabled Veteran Business Owners***

Service-disabled veteran business owners may be eligible for a 10% pricing preference when bidding for certain State **Government Purchase Contracts** under MCL 18.1261 and for certain State **construction contracts** under MCL 18.1241.

For more information, contact **517-335-4770** or **517-373-8530**.

# HEALTH CARE

## Health Care and Hospital Benefits – Federal Programs

For most veterans, entry into the V.A. health care system begins by applying for enrollment.

**To apply**, complete V.A. Form 10-10EZ, Application for Health Benefits, which may be obtained from any V.A. health care facility or regional benefits office, and online at:

[www.1010ez.med.va.gov/sec/vha/1010ez/](http://www.1010ez.med.va.gov/sec/vha/1010ez/) or by calling **1-877-222-VETS (8387)**. Once enrolled, veterans can receive health care at V.A. health care facilities anywhere in the country.

If you have questions about your health care eligibility, call your nearest health care facility or the **Health Benefits Service Center** at **1-877-222-8387** to obtain the latest information.

### **Financial Assessment**

Veterans who want to enroll in a priority group based on their inability to defray the cost of their care must provide the V.A. with information on their annual income and net worth to determine whether they are below the annually adjusted “means test” financial threshold. A veteran’s household income and net worth, such as the market value of certain real property, stocks, bonds, notes, individual retirement accounts, bank deposits, savings accounts, and cash, are considered when making this financial assessment.



## **Services Requiring Co-Payments**

Some veterans must make co-payments to receive V.A. health care. These include:

- Inpatient care for veterans may require co-pays depending on their income and service-connected disability status.
- Extended-care service may require co-pays based on each veteran’s financial situation.
- Medication usually requires an \$8 or \$9 co-pay for each 30-day supply or less of medication provided by V.A. for a condition that is not service-connected.
- Outpatient care uses a three-tiered co-pay system. The co-pay is \$15 for a primary care visit and \$50 for some specialized care. Certain services do not require a co-pay.

## **Overseas Benefits**

V.A. will pay for medical services for the treatment of service-connected disabilities and related conditions for veterans living or traveling outside the United States. Before using the program, veterans living in the Philippines should register with the V.A. office in Pasay City, phone **011-632-838-4566** or e-mail at [manlopc.inqry@vba.va.gov](mailto:manlopc.inqry@vba.va.gov). All other veterans living or planning to travel outside the U.S. should register with the **Denver Foreign Medical Program Office** P.O. Box 469061, Denver, CO 80246-9061, USA Phone: **303-331-7590**

## **Nursing Home Care**

Nursing care in V.A., state, or community nursing homes may be provided for veterans who are not acutely ill and not in need of hospital care. Veterans generally must be medically stable, have a condition that requires inpatient nursing home care, and be assessed

## HEALTH CARE

to be in need of nursing home care by an appropriate medical provider. They also must meet the eligibility requirements for the home to which they are applying. For V.A. nursing homes, they may have to pay a co-payment. V.A. social workers at local V.A. medical centers can help interpret eligibility and co-payment requirements.

### ***Aid and Attendance for Housebound Benefits***

A veteran who is determined by V.A. to be in need of the regular aid and attendance of another person, or a veteran who is permanently housebound, may be entitled to additional disability compensation or pension payments. A veteran evaluated at 30 percent or more disabled is entitled to receive an additional payment for a spouse who is in need of the aid and attendance of another person.

For more information on applying for this assistance, visit [www.vba.va.gov/bln/21/Pension/vetpen.htm](http://www.vba.va.gov/bln/21/Pension/vetpen.htm) or call 1-800-827-1000.

### ***Mental Health Residential Rehabilitation Treatment Program***

**Mental Health Residential Rehabilitation Treatment Programs (MH RRTP)** (including Domiciliary RRTPs) provides residential rehabilitative and clinical care to eligible veterans who have a wide range of problems, illnesses, or rehabilitative care needs which can be medical, psychiatric, substance use, homelessness, vocational, educational, or social.

The MH RRTP provides a 24-hour therapeutic setting utilizing a milieu of peer and professional support. The programs provide a strong emphasis on psychosocial rehabilitation and recovery services that instill personal responsibility to achieve optimal levels of independence upon discharge to independent or supportive community living. MH RRTP also provides rehabilitative care for veterans who are homeless. Call your nearest benefits office or health care facility to obtain the latest information.

### ***Medication***

Non-service-connected veterans in Priority Groups 7 and 8 are charged \$9 for each 30-day or less supply of medication provided by V.A. for treatment of non-service-connected conditions. Veterans enrolled in Priority Groups 2 through 6 are charged \$8 for each 30-day or less supply of medication; the maximum co-pay for medications that will be charged in calendar year 2010 is \$960 for non-service-connected medications. The following groups of veterans are not charged medication co-pays: veterans with a service-connected disability of 50 percent or more; veterans receiving medication for service-connected conditions; veterans whose annual income does not exceed the maximum annual rate of the V.A. pension; veterans who are determined to be Catastrophically Disabled; veterans enrolled in Priority Group 6 who receive medication under their special authority; veterans receiving medication for conditions related to sexual trauma related to service on active duty; certain veterans receiving medication for treatment of cancer of the head or neck; veterans receiving medication for a VA-approved research project; and former POWs.



### ***Outpatient Dental Treatment***

Outpatient dental treatment provided by V.A. includes examinations and the full spectrum of diagnostic, surgical, restorative, and preventive procedures. The following veterans may receive care:

- have a service-connected compensable dental disability or condition;
- are a former prisoner of war;



## HEALTH CARE

- have service-connected disabilities rated 100% disabling or are unemployable due to service-connected conditions;
- are participating in a V.A. vocational rehabilitation program;
- have a service-connected and/or noncompensable dental condition or disability that existed at the time of discharge or release from a period of active duty of 90 days or more during the Persian Gulf War era;
- have a service-connected noncompensable dental condition or disability resulting from combat wounds or service trauma;
- have a dental condition clinically determined by V.A. to be currently aggravating a service-connected medical condition;
- are receiving outpatient care or are scheduled for inpatient care and require dental care for a condition complicating a medical condition currently under treatment; and
- certain veterans enrolled in V.A. Homeless Program for 60 consecutive days or more.

For more information, call the **V.A. Health Center** toll-free at **1-877-222-8387**.

### V.A. Disability Compensation

V.A. disability compensation is a monetary benefit paid to veterans who are disabled by injury or disease incurred or aggravated during active military service. The service of the veteran must have been terminated through separation or discharge under conditions that were other than dishonorable. Disability compensation varies with the degree of disability and the number of dependents, and is paid monthly.

Veterans with disability ratings between 30 percent and 100 percent are eligible for allowances for a spouse and for each minor child, child 18-23 years of age attending school, child if disabled before 18 years of age, and dependent parent. The amount depends on the disability rating.

### V.A. Disability Compensation – 2011

| Disability Percentage | Monthly Payment |
|-----------------------|-----------------|
| 10 percent            | \$ 123          |
| 20 percent            | 243             |
| 30 percent            | 376             |
| 40 percent            | 541             |
| 50 percent            | 770             |
| 60 percent            | 974             |
| 70 percent            | 1,228           |
| 80 percent            | 1,427           |
| 90 percent            | 1,604           |
| 100 percent           | 2,673           |

*Figures may be adjusted annually for inflation.*

V.A. offers three methods for receiving disability benefit payments. Most veterans receive their disability benefit payments by direct deposit to a bank, savings and loan or credit union account. Other veterans may still be receiving benefits by paper check. Veterans also have the option of receiving their benefits via a prepaid debit card, even if they do not have a bank account. There is no credit check, no minimum balance required, and basic services are free.

To sign up for the **Debit Card Program**, call **1-888-544-6347**.

### Pensions

Veterans with low incomes who are permanently and totally disabled, or are age 65 and older, may be eligible for monetary support if they have 90 days or more of active military service, at least one day of which was during a period of war. (Veterans who entered active duty on or after September 8, 1980, or officers who entered active duty on or after October 16, 1981, may have to meet a longer minimum period of active duty.) The veteran's discharge must have been under conditions other than dishonorable and their disability must be for reasons other than their own willful misconduct. Payments are

## HEALTH CARE

made to bring the veteran's total income, including other retirement or Social Security income, to a level set by Congress. Unreimbursed medical expenses may reduce countable income for V.A. purposes.

### ***Social Security Benefits for Military Personnel***

Monthly retirement, disability and survivor benefits under Social Security are payable to veterans and dependents if the veteran has earned enough work credits under the program. Upon the veteran's death, a one-time payment of \$255 also may be made to the veteran's spouse or child. In addition, a veteran may qualify at age 65 for Medicare's hospital insurance and medical insurance. Medicare protection is available to people who have received Social Security disability benefits for 24 months, and to insured people and their dependents who need dialysis or kidney transplants, or who have amyotrophic lateral sclerosis (more commonly known as Lou Gehrig's disease).

Those 65 or older and those who are blind or otherwise disabled may be eligible for monthly Supplemental Security Income (SSI) payments if they have little or no income or resources. States may supplement the federal payments to eligible persons and may disregard additional income. For more information, call **1-800-772-1213** or visit **[www.socialsecurity.gov](http://www.socialsecurity.gov)**.

Veterans with disabilities may wish to contact **Disability Network/Michigan** for advice on independent living issues.  
**517-339-0539** or **[www.dnmichigan.org](http://www.dnmichigan.org)**.

### ***Gulf War, Depleted Uranium, Agent Orange, and Ionizing Radiation Registry Programs***

V.A. has developed databases called registries to help analyze the type of health conditions being reported by veterans who served in the

Gulf War and Operation Iraqi Freedom; were exposed to depleted uranium; claim exposure to Agent Orange during the Vietnam War (between 1962 and 1975), while serving in Korea between April 1968 and August 31, 1971, or other exposure while testing, transporting, or spraying herbicides; claim exposure to atomic radiation; or were treated with nasopharyngeal (NP) radium during military service. Veterans wishing to participate should contact the nearest V.A. health care facility for an examination.

### ***Home Improvements and Structural Alterations Program***

The Home Improvements and Structural Alterations Program provides funding for eligible veterans to make home improvements necessary for the continuation of treatment or for disability access to the home and essential lavatory and sanitary facilities. Home improvement benefits up to \$4,100 for service-connected reasons and up to \$1,200 for nonservice-connected reasons may be provided. For application information, contact the prosthetic representative at the nearest V.A. medical center or outpatient clinic (see page 21).

## **Health Care and Hospital Benefits – State of Michigan**

### ***Michigan Veterans Homes***

A unit of the Michigan Department of Military and Veterans Affairs, the **Grand Rapids Home for Veterans** provides physician care; skilled nursing care services; social work care; nutritional care; physical, occupational, speech, and rehabilitation therapy programs; and programs for Alzheimer's and special needs care for qualified disabled veterans.

A second veterans home, the **D.J. Jacobetti Home for Veterans**, is located in Marquette. This Upper Peninsula home provides physician coverage for a variety of services as well as additional services on a fee-for-service basis.

## HEALTH CARE

The home has a domiciliary unit, skilled nursing care, basic nursing care, and a special needs unit for qualified disabled veterans. For more information, you may wish to contact the **Grand Rapids Home for Veterans** directly at **1-800-642-4838** or the **D.J. Jacobetti Home for Veterans** at **1-800-433-6760**.

You may also contact the **Veterans Affairs Directorate** of the **Michigan Department of Military and Veterans Affairs** or visit [www.michigan.gov/veterans](http://www.michigan.gov/veterans).

### Women Veterans Health Care

At each VA Medical Center nationwide, a Women Veterans Program Manager is designated to advise and advocate for women veterans. She can help coordinate all the services you may need, from primary care to specialized care for chronic conditions or reproductive health.

Woman veterans who are interested in receiving care at VA should contact the nearest VA Medical Center and ask for the Women Veterans Program Manager.

VA health care for women veterans includes Primary Care including general health care, such as disease prevention, smoking cessation, substance abuse, and gender-specific primary care; mental health care; and military sexual trauma counseling.

Specialty care includes screening for chronic conditions, reproductive health care, and rehabilitation, homebound and long-term care. For more information: [www.womenshealth.va.gov/](http://www.womenshealth.va.gov/).

### Counseling

Veterans may need help after they return home from war. Friends and family who have not shared similar experiences may be unable to understand how they can help. There are resources that veterans have available to help cope with the impact of war once back home. Families who have lost loved ones in the military

may also experience grief beyond their ability to cope with alone. Help is available for these family members as well.

The Department of Veterans Affairs provides readjustment counseling services through community-based Vet Centers. This counseling is designed to help combat veterans readjust to civilian life. Programs are available addressing military sexual trauma, post-traumatic stress disorder, or help with any other military-related issue that affects functioning within the family, work, school, or other areas of everyday life, among other programs.

If you are a veteran of Operation Iraqi Freedom (OIF) or Operation Enduring Freedom (OEF), you may wish to contact the OIF/OEF Program Team at a nearby VA Medical Center to assist you in navigating the transition to VA care.

Veterans who served on active duty in a combat theater during World War II, the Korean War, the Vietnam War, the Persian Gulf War, or other specific campaigns including current campaigns in Iraq, Afghanistan and the Global War on Terror may be eligible.

Veterans may wish to contact the nearest **Vet Center** or visit [www.vetcenter.va.gov](http://www.vetcenter.va.gov).

Veterans eligible for VA medical care may apply for substance abuse treatment. Contact the nearest VA medical facility to apply (see page 21).

Veterans experiencing an emotional crisis or who need to talk to a trained mental health professional may call the **National Suicide** toll-free **HOTLINE** number, **1-800-273-TALK (8255)**. The hotline is available 24 hours a day, seven days a week. Callers are immediately connected with a qualified and caring provider who can help.

**Bereavement Counseling** is available to all family members including spouses, children, parents, and siblings of service members who died while on active duty. Information is available by calling **(202) 461-6530**.

## HEALTH CARE

### ***Post-Traumatic Stress Disorder***

According to the National Center for Post-Traumatic Stress Disorder, the condition known as Post-Traumatic Stress Disorder, or PTSD, is an anxiety disorder that can occur following the experience or witnessing of life-threatening events such as military combat, natural disasters, terrorist incidents, serious accidents, or violent personal assaults like rape. Most survivors of trauma return to normal given a little time. However, some people will have stress reactions that do not go away on their own, or may even get worse over time. These individuals may develop PTSD. People who suffer from PTSD often relive the experience through nightmares and flashbacks, have difficulty sleeping, and feel detached or estranged, and these symptoms can be severe enough and last long enough to significantly impair the person's daily life.

PTSD is marked by clear biological changes as well as psychological symptoms. PTSD is complicated by the fact that it frequently occurs in conjunction with related disorders such as depression, substance abuse, problems of memory and cognition, and other problems of physical and mental health. The disorder is also associated with impairment of the person's ability to function in social or family life, including occupational instability, marital problems and divorces, family discord, and difficulties in parenting.

About 30 percent of the men and women who have spent time in war zones experience PTSD. An additional 20 to 25 percent have had partial PTSD at some point in their lives. More than half of all male Vietnam veterans and almost half of all female Vietnam veterans have experienced "clinically serious stress reaction symptoms." PTSD has also been detected among veterans of the Gulf War, with some estimates running as high as 8 percent.

**The National Center for Post-Traumatic Stress Disorder** web site is [www.ptsd.va.gov](http://www.ptsd.va.gov).

If you are a veteran or a spouse of a veteran who wants to learn more about Post-Traumatic Stress, you may call your nearest VA medical facility (see page 21) or contact one of the **Michigan Vet Centers** listed below:

#### **Dearborn Vet Center**

2881 Monroe Street, Suite 100  
Dearborn, MI 48124  
**313-277-1428**

#### **Detroit Vet Center**

4161 Cass Avenue  
Detroit, MI 48201  
**313-831-6509**

#### **Escanaba Vet Center**

3500 Ludington Street, Suite 110  
Escanaba, MI 49829  
**906-233-0244**

#### **Grand Rapids Vet Center**

2050 Breton Road, SE, Suite 100  
Grand Rapids, MI 49546  
**616-285-5795**

#### **Pontiac Vet Center**

44200 Woodward Avenue  
Pontiac, MI 48341  
**248-874-1015**

#### **Saginaw Vet Center**

4048 Bay Road  
Saginaw, MI 48603  
**989-321-4650**

### ***Traumatic Brain Injury***

Traumatic Brain Injury (TBI) is a wound caused by direct or indirect involvement with an improvised explosive device (IED), attacks by mortars, grenades, bullets, car accidents, or falls. It is sometimes called the invisible wound because the injury can be sustained without visible external wounds. The extent of damage from TBI might not be realized until after the soldier, Marine, airman, or sailor is back home. Further, the symptoms may not be recognized as TBI and may even be confused with PTSD.

## HEALTH CARE

**The Brain Injury Association of Michigan (BIAMI)** works to improve the lives of those affected by brain injury through education, advocacy, research, and local support groups. In 2007, BIAMI created a Veteran's Program to specifically help veterans returning from Iraq and Afghanistan with TBI. Contact **1-800-772-4323** or **www.biami.org**.

The Michigan TBI web site is **www.michigan.gov/tbi**

### Homeless Veterans

VA. provides comprehensive medical, psychological and rehabilitation treatment for eligible homeless veterans and conducts homeless outreach such as community-based "stand downs" to help homeless veterans.

The **V.A. Health Care for Homeless Veterans (HCHV) Program** provides a gateway to VA. and community supportive services for eligible veterans.

The **National Call Center for Homeless Veterans (NCCHV)** assists homeless veterans, at-risk veterans, their families and other interested parties with linkages to appropriate VA. and community-based resources. The call center provides trained VA. staff members 24 hours a day, seven days a week that assess a caller's needs and connect them to appropriate resources. The call center can be accessed by dialing **1-877-4AID VET (1-877-424-3838)**.

The **Housing and Urban Development - Veterans Affairs Supported Housing (HUD-VASH) Program** provides permanent housing and ongoing case management for eligible homeless veterans who would not be able to live independently without the support of case management.

Through the **Supportive Services for Low-Income Veterans Program**, VA. aims to improve very low-income veteran families' housing stability by providing supportive services to very low-income veteran families in or

transitioning to permanent housing. VA. funds community-based organizations to provide eligible veteran families with outreach, case management and assistance in obtaining VA. and other benefits.

In **V.A.'s Compensated Work Therapy/Transitional Residence (CWT/TR) Program**, disadvantaged, at-risk, and homeless veterans live in CWT/TR community-based supervised group homes while working for pay in VA.'s CWT Program, to learn new job skills, relearn successful work habits, and regain a sense of self-esteem and self-worth.

The **Healthcare for Re-Entry Veterans (HCRV) Program** offers outreach, referrals and short-term case management assistance for incarcerated veterans who may be at risk for homelessness upon their release. For assistance, contact the nearest VA. medical facility, call **1-800-827-1000**, or visit **www.va.gov/homeless** to find contact information on VA. homeless veteran coordinators in each state.

If you are in immediate need of shelter, please call the **Department of Human Services Hotline** at **1-800-A-SHELTER (1-800-274-3583)**. They will arrange for a temporary emergency shelter or motel stay.

### ***Veterans Housing Program – Volunteers of America***

Volunteers of America Michigan is the largest contract provider of veterans services in the Lansing region. Volunteers of America Michigan operates three programs for homeless veterans: the Veterans Dormitory Program (VDP), the Veterans Housing Program (VHP), and the Veterans Reintegration Program (VRP). Nearly one in three homeless men are armed services veterans. These programs provide needed, life-changing opportunities for homeless veterans. Eighty-three percent of the veterans that complete the programs return to independent living.

## HEALTH CARE

The **Veterans Housing Program (VHP)** is an 18-month program that offers housing and complete clinical services including case management; individual and group counseling; substance abuse treatment; medical care; budgeting assistance; job interviewing and placement; anger management; and recreational opportunities in a therapeutic community setting for 40 homeless veterans.

For more information about the **Veterans Housing Program**, please contact:

***Michigan Coalition Against Homelessness***

15851 S. Old US-27

Building 30, Suite 315

Lansing, MI 48906

Phone: **517-485-6536**

Fax: **517-485-6682**

E-mail: **[mcah@mihomeless.org](mailto:mcah@mihomeless.org)**

**[www.mihomeless.org](http://www.mihomeless.org)**

***Lansing Shelter System***

Program Coordinator

430 N. Larch Street

Lansing, MI 48912

Phone: **517-484-4414**

Toll-Free: **1-877-509-8387**

***Michigan Volunteers of America  
Housing Department***

21415 Civic Center Drive, Suite 210

Southfield, MI 48076

Phone: **248-945-0101**



## HEALTH CARE

### Michigan V.A. Medical Facilities and Outpatient Clinics

Various U.S. Department of Veterans Affairs medical facilities operate in Michigan. They are listed below by the city in which they are located.

**Alpena**

180 N. State Avenue 49707  
**1-800-649-4812**

**Ann Arbor**

2215 Fuller Road 48105  
**1-800-361-8387**

**Battle Creek**

5500 Armstrong Road 49037  
**1-888-214-1247**

**Benton Harbor**

115 Main Street 49022  
**269-934-9123**

**Clare**

11775 N. Isabella Road 48617  
**1-800-649-4812**

**Detroit**

4646 John R Street 48201  
**1-800-511-8056**

**Flint**

G-2360 S. Linden Road 48532  
**810-720-2913**

**Gaylord**

806 South Otsego 49735  
**1-800-649-4812**

**Grand Rapids**

3019 Coit Street, N.E. 49505  
**616-365-9575**

**Hancock**

787 Market Street  
Quincy Center,  
Suite 9 49930-1495  
**906-482-7762**

**Iron Mountain**

325 East H Street 49801  
**1-800-215-8262**

**Ironwood**

629 W. Cloverland Drive  
Suite 1 49938  
**906-932-0032**

**Lansing**

2025 S. Washington 48910  
**517-267-3925**

**Manistique**

813 E. Lakeshore Drive 49854  
**906-341-3420**

**Marquette**

1414 W. Fair Avenue  
Suite 285 49855  
**906-226-4618**

**Menominee**

1101 10th Avenue  
Suite 101 49858  
**906-863-1286**

**Michigan Center (Jackson)**

4328 Page Avenue 49254  
**517-764-3609**

**Muskegon**

165 E. Apple Avenue  
Suite 201 49442  
**231-725-4105**

**Oscoda**

5671 Skeel Avenue  
Suite 4 48750  
**1-800-649-4812**

**Pontiac**

44200 Woodward Avenue  
Suite 208 48341  
**248-332-4540**

**Saginaw**

1500 Weiss Street 48602  
**1-800-406-5143**

**Sault Ste. Marie**

509 Osborn Boulevard  
Suite 306 49783  
**906-253-9383**

**Traverse City**

3271 Racquet Club Drive 49684  
**1-800-649-4812**

**Yale**

7470 Brockway Drive 48097  
**810-387-3211**

**The State of Michigan operates two veterans homes at the following locations:**

**Grand Rapids Home for Veterans**

3000 Monroe Avenue, N.W.  
Grand Rapids, MI 49505  
**616-364-5300 • 1-800-642-4838**

**D.J. Jacobetti Home for Veterans**

425 Fisher  
Marquette, MI 49855  
**906-226-3576 • 1-800-433-6760**

# HOME LOANS AND TAX CREDITS

## Federal Benefits – Home Loan Guaranties

Veterans Affairs loan guaranties may be made to eligible service members, veterans, reservists, and unmarried surviving spouses for the purchase of homes, condominiums, and manufactured homes and for refinancing loans. Applicants must have a good credit rating, have an income sufficient to support mortgage payments, and agree to live in the property.

**A V.A. loan guaranty** can be used to:

- Buy or build a home;
- Buy a residential condominium;
- Buy a residential cooperative housing unit;
- Repair, alter, or improve a home;
- Refinance an existing home loan;
- Buy a manufactured home with or without a lot;
- Install a solar heating or cooling system or other energy-efficient improvements.

## *Service Eligibility*

Applications involving other than honorable discharges will usually require further development by VA.

### **Service during:**

|                  |   |
|------------------|---|
| WWII             | 09/16/40 to 07/25/47  |
| Post WWII        | 07/26/47 to 06/26/50  |
| Korean           | 06/27/50 to 01/31/55  |
| Post Korean      | 02/01/55 to 08/04/64  |
| Vietnam          | 08/05/64 to 05/07/75;<br>or beginning<br>02/28/61 for veterans who<br>served in Republic of Vietnam |
| Post Vietnam     | 05/8/75 to 08/1/90  |
| Persian Gulf Era | 08/02/90 to date to be<br>determined  |

If service was between September 8, 1980 (October 16, 1981, for officers) and August 1, 1990, veterans must generally complete 24 months of continuous active duty service or the full period (at least 181 days) for which they were called or ordered to active duty, and be discharged under conditions other than dishonorable (“24-month rule”).

Veterans who served fewer than 181 days may be eligible if discharged for a service-connected disability.

Veterans of the Gulf War era must generally complete 24 months of continuous active duty or the full period (at least 90 days) for which they were called to active duty, and be discharged under conditions other than dishonorable.





## HOME LOANS AND TAX CREDITS

Exceptions are allowed if the veteran completed at least 90 days of active duty but was discharged earlier than 24 months for:

- hardship;
- the convenience of the government;
- reduction-in-force;
- certain medical conditions; or
- service-connected disability.

Reservists and National Guard members are eligible if they were activated after August 1, 1990, served at least 90 days, and received an honorable discharge.

Until the Gulf War era is ended, persons on active duty are eligible after serving 90 continuous days.

A funding fee must be paid to VA. unless the veteran is exempt from such a fee because he or she receives VA. disability compensation. The fee may be paid in cash or included in the loan. Closing costs such as VA. appraisal, credit report, loan processing fee, title search, title insurance, recording fees, transfer taxes, survey charges, or hazard insurance may not be included in the loan.

### **VA. Assistance to Veterans in Default:**

VA. urges all veterans who are encountering problems making their mortgage payments to speak with their servicers as soon as possible to explore options to avoid foreclosure. Contrary to popular opinion, servicers do not want to foreclose because foreclosure costs a lot of money. Depending on a veteran's specific situation, servicers may offer any of the following options to avoid foreclosure:

- Repayment Plan
- Special Forbearance
- Loan Modification
- Short Sale
- Deed-in-Lieu of Foreclosure

If the loan servicer is unable to help, the VA. has loan technicians in eight Regional Loan Centers and two special servicing centers who take an active role exploring all options to avoid foreclosure. Veterans with **V.A.-guaranteed home loans** can call **1-877-827-3702** to reach the nearest VA. office where loan specialists are prepared to discuss potential ways to help save the loan. Veterans with non-V.A.-guaranteed loans may also call this number. However, VA. does not have the legal authority to intervene on a non-V.A.-guaranteed borrower's behalf.

Veteran borrowers may also be able to request relief pursuant to the Servicemembers Civil Relief Act (SCRA).

### ***Specially Adapted Homes***

Certain veterans with service-connected disabilities may be entitled to a grant from VA. to assist in either building a new specially adapted home, adapting a home they already own, or in purchasing an existing home to modify and remodel to meet their disability-related requirements (a "702 Housing Grant").

VA. may approve a grant of not more than 50 percent of the cost of building, buying, or adapting existing homes or paying to reduce indebtedness on a previously owned home that is being adapted, up to a maximum of \$63,780. In certain instances, the full grant may be applied toward remodeling costs.

CONTACT THE  
MICHIGAN DEPARTMENT  
OF TREASURY FOR  
FURTHER INFORMATION  
ON THE  
HOMESTEAD  
PROPERTY TAX CREDIT.

# HOME LOANS AND TAX CREDITS

## State of Michigan Benefits

### Tax Benefits

The **Home Heating Credit** is designed to assist low-income families and seniors in paying their home heating costs. Homesteads can be a rented apartment or a mobile home on a lot in a mobile home park. The final date to file for a Home Heating Credit is September 30.

The **Michigan Homestead Property Tax Credit** is available if the homestead is located in Michigan, the owner was a Michigan resident at least six months in the prior year, and the owner pays property taxes or rents a Michigan homestead. People may not claim a property tax credit if their household income is more than \$82,650. The final date to file for a Homestead Property Tax Credit is April 16 (MI1040-CR2 tax form). For property tax matters, call **517-373-0500** or **517-373-3200**.

The **Disabled Veteran Homestead Exemption** provides that certain honorably discharged veterans with a service-connected disability (or their surviving unremarried

spouses) who received monetary assistance from the federal government for specially adapted homes (a "702 Housing Grant") may apply for an exemption for their homestead from property taxation. A qualified veteran must submit an affidavit and a certificate from the V.A. confirming the monetary assistance for specially adapted housing. Contact your township supervisor or other assessing officer for further information and deadlines.

### Principal Residence Exemption

There is a 24-mill statewide property tax levy used for K-12 education funding. Principal residences are exempt from 18 mills of this tax levy. Each individual or married couple may claim only one (principal) residence in the state as their principal residence, thus they may claim only one exemption.

Annual property assessment increases are capped at 5 percent or the rate of inflation, whichever is less. These assessments are "uncapped" after the property is sold, then taxed at the property's fair market value.

Department of Treasury (Rev. 11-10), Page 1

### MICHIGAN Homestead Property Tax Credit for Veterans and Blind People MI-1040CR-2

Numbers like this: 0123456789 - NOT like this: 0147

2. Filer's First Name M.I. Last Name

3. Joint Return, Spouse's First Name M.I. Last Name

4. Home Address (No., Street, P.O. Box or Rural Route) State ZIP Code

City or Town

5. Residency Status in 2010:

a.  Resident

b.  Nonresident

c.  Part-Year Resident\*

FROM: \_\_\_\_\_

TO: \_\_\_\_\_

6. Check one of the following that applies to you:

a.  Blind and own your homestead

b.  Veteran with service-connected disability or veteran's surviving spouse.

Enter percent of disability:  %

c.  Surviving spouse

\* d.  Active military

\* e.  Surviving spouse of a veteran

\* If you checked "d" or "e" above and your household income (line 29) is more than \_\_\_\_\_

7. Taxable value allowance from Table 2, p.10

8. Taxable value of homestead

9. Property taxes levied on your home in 2010 (see p. 4)

10. Percent of tax relief. Divide line 7 by line 8 (not to exceed 100%)

11. Multiply line 9 by line 10. Enter the result (maximum \$1,200)

12. **TOTAL HOME INCOME** Include income from both spouses. (Include SUB pay, etc. interest)

# LIFE INSURANCE

## ***Veterans' Group Life Insurance (VGLI)***

Active duty members and reservists of uniformed services are automatically insured for \$400,000 under the Servicemembers' Group Life Insurance (SGLI). Also available is traumatic injury group life insurance and family coverage.

SGLI may be converted to Veterans' Group Life Insurance in certain cases:

- Full-time SGLI coverage upon release from active duty or the reserves.
- Part-time SGLI coverage for veterans who incur a disability or aggravate a pre-existing disability during a period of active duty or a period of inactive duty for less than 31 days that renders them uninsurable at standard premium rates.
- Members of the Individual Ready Reserve and Inactive National Guard.

Individuals entitled to SGLI coverage can convert to VGLI by submitting the premium within 120 days of separating from active duty or the reserves. After 121 days, the individual may be granted VGLI provided initial premium and evidence of insurability are submitted within one year after termination of the veteran's SGLI coverage.

Beginning on October 1, 2011, current VGLI policyholders who are under the age of 60 and are not insured by the maximum amount of VGLI as prescribed by law will have an opportunity to increase their VGLI coverage by \$25,000, once every 5 years.

Service members who are totally disabled at the time of separation are eligible for free SGLI Disability Extension of up to two years. They must apply to the Office of Servicemembers' Group Life Insurance (OSGLI).

Those covered under the SGLI Disability Extension are automatically converted to VGLI at the end of their extension period. VGLI is convertible at any time to a permanent plan policy with any participating commercial insurance company.

VGLI policyholders who are terminally ill (prognosis of nine months or less to live) have a one-time option of requesting up to 50 percent of their coverage amount (in increments of \$5,000) paid in advance.

Spousal and dependent coverage cannot at present be carried over into the Veterans' Group Life Insurance program; however, spouses have the option of converting their coverage to a private life insurance policy with a participating company within 120 days of the service member leaving active duty or if the service member drops the primary SGLI coverage.

## ***Service-Disabled Veterans' Insurance (S-DVI)***

Individuals with service-connected disabilities but who are otherwise in good health may apply to VA. for up to \$10,000 in life insurance coverage at standard insurance rates within two years from the date of being notified of an original service-connected status (increases of pre-existing ratings alone do not qualify).

This coverage is limited to veterans who left service after April 24, 1951.

## LIFE INSURANCE

Veterans who are totally disabled may apply for a waiver of premiums and additional supplemental insurance coverage of up to \$30,000. However, premiums cannot be waived on the additional supplemental insurance. To be eligible for this type of supplemental insurance, veterans must be under age 65, be eligible for a waiver of premiums due to total disability, and apply for additional insurance within one year from the date of notification of waiver approval on the S-DVI policy.

### ***Veterans' Mortgage Life Insurance (VMLI)***

The maximum amount of mortgage life insurance available for those granted a specially adapted housing grant is \$150,000. The maximum coverage will increase on January 1, 2012 to \$200,000. Protection is automatic, unless the veteran declines.

Premiums are automatically deducted from VA benefit payments or paid direct, if the veteran does not draw compensation and will continue until the mortgage has been liquidated, or the home is sold.

If a mortgage is disposed of, VMLI may be obtained on the mortgage of another home.

Payment is to the current mortgage lender.

### ***Assistance With Government Life Insurance Programs***

Call the **V.A. Insurance Center** in Philadelphia toll-free, **1-800-669-8477** or visit **[www.insurance.va.gov](http://www.insurance.va.gov)**. Specialists are available between the hours of 8:30 a.m. and 6 p.m., Eastern Time, to discuss premium payments, insurance dividends, changes of address, policy loans, naming beneficiaries and reporting the death of the insured. After hours, a caller may leave a recorded message, to be answered on the next workday.

If the policy number is unknown, send the veteran's VA file number, date of birth, Social Security number, military serial number or military service branch and dates of service to:

Department of Veterans Affairs  
Regional Office and Insurance Center  
P.O. Box 42954  
Philadelphia, PA 19101

Information can also be obtained regarding:

- Family Servicemembers' Group Life Insurance (FSGLI)
- Increasing Insurance
- Reinstating Lapsed Insurance
- Converting Term Policies
- Modified Life Policy
- Disability Provisions
- Borrowing on Policies
- Insurance Dividends
  - Those insurance programs that pay dividends pay on the policy anniversary date.
  - The Internal Revenue Service has announced that the interest on insurance dividends left on deposit with VA is not taxable. For details on this ruling, contact the IRS.

# DEPENDENT AND SURVIVOR BENEFITS

## Burial Benefits

### *Headstones and Markers*

Upon request, VA. furnishes headstones or markers (including “In Memory Of” markers) at no charge for graves in cemeteries around the world for service members who die while on active duty and for eligible veterans. VA. also provides headstones or markers for spouses and dependents buried in state or national veterans cemeteries, but not for those buried in private cemeteries.

To apply and to obtain specific information on available styles, contact the cemetery where the headstone or marker is to be placed. When burial occurs in a private cemetery, an application for a government-furnished headstone or marker must be made to VA. The government will ship the headstone or marker free of charge, but will not pay for its placement.

To apply, mail a completed VA. Form 40-1330, along with a copy of the veteran’s military service discharge document and death certificate to:

### **Memorial Programs Service (41A1)**

Department of Veterans Affairs  
5109 Russell Road  
Quantico, VA 22134-3903  
or fax documents to **1-800-455-7143**.

[Do not send original discharge documents, as they will not be returned.]

For more information and instructions, visit [www.cem.va.gov](http://www.cem.va.gov).

### ***Presidential Memorial Certificates***

Certificates signed by the President are issued upon request to recognize the military service of honorably discharged deceased

veterans. Next of kin, relatives, and friends may request Presidential Memorial Certificates in person at any VA. regional office or by mailing a completed VA. Form 40-0247 to:

### **Presidential Memorial Certificates (41A1C)**

Department of Veterans Affairs  
5109 Russell Road  
Quantico, VA 22134-3903  
or fax documents to **1-800-455-7143**.

There is no time limit for requesting these certificates, but requests should include a copy, not the original, of the deceased veteran’s discharge document and clearly indicate to what address the certificate should be sent.

Additional information can be found at [www.cem.va.gov](http://www.cem.va.gov).

### ***Burial Flags***

VA. will furnish a United States burial flag for memorialization of:

- Veterans who served during wartime or after 1/31/55.
- Veterans who were entitled to retired pay for service in the reserves, or would have been entitled if over age 60.
- Members or former members of the Selected Reserve who served their initial obligation, or were discharged for a disability incurred or aggravated in the line of duty, or died while a member of the Selected Reserve.

Additional information and VA. Form 21-2008 can be found at [www.cem.va.gov/cem/bbene/bflags.asp](http://www.cem.va.gov/cem/bbene/bflags.asp).



## DEPENDENT AND SURVIVOR BENEFITS

### ***Military Funeral Honors***

Upon request, the Department of Defense (DOD) will provide military funeral honors consisting of folding and presentation of the United States flag and the playing of "Taps."

Family members should inform their funeral directors if they want military funeral honors. DOD maintains a toll-free number (**1-877-MIL-HONR**) for use by funeral directors only to request honors. For more information, visit **www.militaryfuneralhonors.osd.mil**.

### ***Reimbursement of Burial Expenses***

V.A. will pay a burial allowance up to \$2,000 if the veteran's death is service-connected. In such cases, the person who bore the veteran's burial expenses may claim reimbursement from V.A. In some instances, V.A. also will pay the cost of transporting the remains of a veteran whose death was service-connected to the national cemetery nearest the home of the deceased that has available gravesites. There is no time limit for filing reimbursement claims in service-connected death cases.

V.A. will pay a burial and funeral expense allowance for veterans who, at the time of death, were entitled to receive a pension or compensation or would have been entitled to compensation if they weren't receiving military retirement pay. There is a 2-year time limit.

V.A. will pay a plot allowance when a veteran is buried in a cemetery not under U.S. government jurisdiction if the veteran was discharged from active duty because of disability incurred or aggravated in the line of duty; the veteran was receiving compensation or pension or would have been if the veteran was not receiving military retired pay; or the veteran died in a V.A. facility.

For information on monetary benefits, call **1-800-827-1000**. Additional information about burial and memorial benefits may be obtained at

any **V.A. National Cemetery**, regional office, or at **www.cem.va.gov**. To check on the status of an application for a headstone or marker, call **1-800-697-6947**.

### ***National Cemeteries in Michigan***

The U.S. Department of Veterans Affairs currently has two national cemeteries in Michigan:

#### **Fort Custer National Cemetery**

15501 Dickman Road  
Augusta, MI 49012  
Phone: **269-731-4164**  
Fax: **269-731-2428**

#### **Great Lakes National Cemetery**

4200 Belford Road  
Holly, MI 48442  
Phone: **248-328-0386** or **1-866-348-8603**  
Fax: **248-328-0612**

### ***State Veterans' Burial Expenses***

Under Michigan law, eligible veterans (or the wife or widow of a qualified veteran) who meet residency and asset limits may qualify for \$300 for burial expenses paid by the County Board of Commissioners or the Board of County Auditors. The Soldiers Relief Commission of each county has the responsibility for investigating each claim.

## **Survivor Benefits for Spouse and Children – Federal Benefits**

### ***Death Pension***

V.A. provides pensions to low-income surviving spouses and unmarried children of deceased veterans with wartime service.

Spouses must not have remarried and children must be under age 18, or under age 23 if attending a V.A.-approved school, or have become permanently incapable of self-support because of disability before age 18.

## DEPENDENT AND SURVIVOR BENEFITS

The veteran must have been discharged under conditions other than dishonorable and must have had 90 days or more of active military service, at least one day of which was during a period of war, or a service-connected disability justifying discharge. Longer periods of service may be required for veterans who entered active duty on or after September 8, 1980, or if an officer October 16, 1981. If the veteran died in service, but not in the line of duty, death pension may be payable if the veteran had completed at least two years of honorable service.

Children who become incapable of self-support because of a disability before age 18 may be eligible for a death pension as long as the condition exists, unless the child marries or the child's income exceeds the applicable limit.

A surviving spouse may be entitled to a higher income limit if living in a nursing home, in need of the aid and attendance of another person, or is permanently housebound.

For more information, call **1-800-827-1000** or visit **www.va.gov**.

### ***Dependency and Indemnity Compensation (DIC)***

For a survivor to be eligible for **Dependency and Indemnity Compensation (DIC)**, the veteran's death must have resulted from one of the following causes:

- A disease or injury incurred or aggravated in the line of duty while on active duty or active duty for training.
- An injury, heart attack, cardiac arrest, or stroke incurred or aggravated in the line of duty or while on inactive duty training.
- A service-connected disability or a condition directly related to a service-connected disability.

DIC may also be paid to survivors of veterans who were totally disabled from service-connected conditions at the time of death, even though their service-connected disabilities did not cause their deaths.

The survivor qualifies if the veteran was:

- Continuously rated totally disabled for a period of 10 years immediately preceding death;
- Continuously rated totally disabled from the date of military discharge and for at least five years immediately preceding death; or
- A former POW who died after September 30, 1999, and who was continuously rated totally disabled for a period of at least one year immediately preceding death.

Payments will be offset by any amount received from judicial proceedings brought on by the veteran's death. The discharge must have been under conditions other than dishonorable.

Surviving spouses of veterans who died on or after January 1, 1993, receive a basic rate, plus additional payments for dependent children, for the aid and attendance of another person if they are patients in a nursing home or require the regular assistance of another person, or if they are permanently housebound.

Add \$233 if the veteran was totally disabled for eight continuous years prior to death. Add \$250 to the additional allowance for dependent children under age 18 for the initial two years of entitlement for DIC awards commencing on or after January 1, 2005.

Surviving spouses of veterans who died prior to January 1, 1993, receive an amount based on the deceased's military pay grade.

# FINANCIAL EMERGENCIES AND VETERANS RESOURCES

## **Programs – State of Michigan** ***Michigan Veterans Trust Fund*** ***Emergency Grant Program***

Financial assistance may be available to certain Michigan veterans serving at least 180 days of active duty in a wartime period who were discharged under honorable conditions. The program assists with an unforeseen situation that causes a temporary or short-term financial emergency or hardship that a grant will resolve. Examples of such needs include delay in unemployment benefits or other income or unexpected hospitalizations that cause reductions in income to meet household needs. The grants may assist with housing, utilities, car payments or insurance or medical assistive devices. Coordination is made with other agencies that may also assist with these types of needs.

Contact your **County Veterans Affairs Office** (see page 33) at **517-373-3130** or visit the web site at **[www.michigan.gov/veterans](http://www.michigan.gov/veterans)**.

## ***Military Family Relief Fund***

The **Military Family Relief Fund** provides financial assistance to Reserve Component and National Guard service personnel and their families while deployed for 30 days or more in support of Operation Enduring Freedom or Operation Iraqi Freedom. The fund, established in law (PA 363 of 2004), receives donations from Michigan citizens completing their state income tax return.

The assistance provides help in meeting the expenses of daily living including food, clothing, housing, home repairs, appliances, utilities, medical services, prescriptions, car payments/repairs and insurance payments.

Grants are typically limited to no more than \$2,000 per year. The Adjutant General may waive the limit for emergent cases.

Eligible military families may request an application by calling **1-866-271-4404**.

Submit completed applications to:

Department of Military and Veterans Affairs  
Office of Financial Services  
ATTN: Military Family Relief Fund  
3423 N. Martin Luther King Jr. Blvd.  
Lansing, MI 48906.

## ***State of Michigan –*** ***Department of Human Services***

The Department of Human Services (see county contacts on page 34) provides cash assistance to families with children and pregnant women to help them pay for living expenses such as rent, heat, utilities, clothing, food, and personal care items. Assistance in finding a job or developing needed job skills, help with transportation, child care, and other needs related to employment and training may also be provided.

## ***Soldiers Relief Commission***

In some counties, emergency relief grants are available to Michigan veterans who do not meet Michigan Veterans Trust Fund criteria. Funds are limited, so the commission makes an effort to refer veterans who are eligible to other sources of financial assistance. Contact your county V.A. office.

Contact a **County Veterans Counselor** at **[www.macvc.net](http://www.macvc.net)** for assistance. See page 35 for phone numbers of county counselors.

You may also consult your local phonebook for county government. Usually this is handled by the office of Veteran Affairs.



## FINANCIAL EMERGENCIES AND VETERANS RESOURCES

### ***Michigan National Guard and Michigan-Based Active Military***

Many veterans continue to serve in the Michigan National Guard. If you are a member of the National Guard, there are resources and information focused on your unique needs.

You may call the **National Guard Family Program** office at **517-481-8361** for information on available assistance if you are a member of the Michigan National Guard.

The National Guard has established Family Assistance Centers and Wing Coordinators across the state to provide National Guard members or active duty military members stationed in Michigan, and their families, a point of contact when the family's soldier, sailor, Marine or Airman is deployed.

#### **Sault Ste. Marie Armory FAC**

1170 E. Portage Road, Sault Ste. Marie, MI 49783  
Phone: **906-632-7861**  
Fax: **906-632-4753**

#### **Camp Grayling Armory FAC**

Building #3, Grayling, MI 49739  
Phone: **989-344-6144**  
Fax: **989-344-6421**

#### **Grand Ledge/Flint Armory FAC**

10600 Eaton Highway, Grand Ledge, MI 48837  
Phone: **517-481-8850**  
Fax: **517-481-8822**

#### **Jackson Armory FAC**

4850 Cooper Road, Jackson, MI 49201  
Phone: **517-990-1186**  
Fax: **517-990-1108**

#### **Grand Valley Armory FAC**

1200 44th Street SW, Wyoming, MI 49509  
Phone: **616-249-2741**  
Fax: **616-249-2671**

#### **Taylor Armory FAC**

12450 Beech Daly, Taylor, MI 48180  
Phone: **734-946-2553**  
Fax: **734-946-2540**

#### **110th Airlift Wing**

3545 Mustang Avenue, Building 6905, Room 127  
Battle Creek, MI 49015  
Phone: **269-969-3493**  
Fax: **269-969-3554**

#### **127th Family Support Center**

29868 George Avenue, Building 168  
Selfridge ANGB, MI 48045  
Phone: **586-307-5583**  
Toll-Free: **800-645-9416**  
Fax: **586-307-5786**

#### **Alpena CRTC WC**

5884 A Street, Alpena, MI 49707  
Phone: **989-354-6557**

#### **Michigan National Guard**

**[www.mi.ngb.army.mil/home.asp](http://www.mi.ngb.army.mil/home.asp)**

#### **Family Assistance Centers**

Toll-Free: **877-394-1042**  
**[www.michguard.com/family/fac/default.asp](http://www.michguard.com/family/fac/default.asp)**

Each FAC or WC will act as a call center for military families for a large scope of issues. Some personal issues may require counseling and referral to an area Chaplain, legal matters may require reference to a military Judge Advocate General, and military pay problems require help from the military pay section at the State HQ.

These call centers may also receive a variety of family calls and questions that relate to insurance, financial debt, or a variety of maintenance issues.

For further information and to identify the FAC or WC closest to you, contact:

#### **JFHQ - Family Program Office**

3411 N. Martin Luther King Jr. Blvd.  
Lansing, MI 48906  
Phone: **(517) 481-8362**  
Toll-Free: **1-877-394-1042**  
Fax: **(517) 481-8150**  
**[www.mi.ngb.army.mil/family/fac/default.asp](http://www.mi.ngb.army.mil/family/fac/default.asp)**

## FINANCIAL EMERGENCIES AND VETERANS RESOURCES

Michigan National Guard Family Fund was created to assist Air and Army National Guard families who experience financial difficulties with temporary emergency financial assistance, and to fund programs and training to maintain and improve the quality of life of our Michigan National Guard families. The fund provides a grant up to \$500 to soldiers and airmen and their family members who encounter financial hardships.

What constitutes a need? Emergency loss of income through activation for military duty; inability to maintain employment due to injury, sudden illness, or job loss; unexpected medical expenses; pay problems; or the accumulation of legitimate bills (e.g., rent, mortgage, electric, oil, gas, etc.). Also included is the inability to pay for basic needs such as food, shelter, utilities, clothing, medical bills, and transportation due to unforeseen circumstances.

An application must be submitted with the necessary documentation. For an application form, visit [www.michguard.com](http://www.michguard.com).

### ***Other Programs:***

#### ***Energy Assistance Programs***

The **Low-Income Home Energy Assistance Program (LIHEAP)** is federal money given to each state to assist low-income families with energy costs. In Michigan, the LIHEAP block grant is used for the following programs:

- Home Heating Credit
- State Emergency Relief (SER)
- Weatherization Assistance Program (WAP)

For more information, visit the **Department of Human Services** at [www.michigan.gov/heatingassistance](http://www.michigan.gov/heatingassistance).

### ***Additional Resources:***

- **Army Emergency Relief**  
[www.aerhq.org](http://www.aerhq.org)
- **Air Force Aid Society**  
[www.afas.org](http://www.afas.org)
- **Navy-Marine Corps Relief Society**  
[www.nmcrs.org](http://www.nmcrs.org)
- **Coast Guard Mutual Assistance**  
[www.cgmahg.org](http://www.cgmahg.org)

### ***Within Local Communities:***

- **American Red Cross**  
[www.redcross.org](http://www.redcross.org)
- **Veterans of Foreign Wars**  
(see page 36 for list)
- **American Legions**  
(see page 36 for list)

Each organization has its own set of procedures to follow. Please contact them directly for their requirements.

The **Michigan Association of County Veterans Counselors (MACVC)** may be able to assist veterans and their families in obtaining county, state, and federal benefits to which they are entitled. See page 35 for phone numbers of County Counselors. Visit the MACVC web site at [www.macvc.net](http://www.macvc.net) which contains links to the county counselors and other information.

## FINANCIAL EMERGENCIES AND VETERANS RESOURCES

### Michigan Veterans Trust Fund Representatives

#### Contact Information by County

|    |                |                         |    |              |                        |
|----|----------------|-------------------------|----|--------------|------------------------|
| 1  | Alcona         | 989-354-9671            | 42 | Keweenaw     | 906-482-0102           |
| 2  | Alger          | 906-387-2837            | 43 | Lake         | 231-745-2397           |
| 3  | Allegan        | 269-673-0501            | 44 | Lapeer       | 810-667-0256           |
| 4  | Alpena         | 989-354-9671            | 45 | Leelanau     | 231-995-6070           |
| 5  | Antrim         | 231-533-8499            | 46 | Lenawee      | 517-264-5335           |
| 6  | Arenac         | 989-846-4442            | 47 | Livingston   | 517-546-6338           |
| 7  | Baraga         | 906-355-2209            | 48 | Mackinac     | 906-643-9411           |
| 8  | Barry          | 269-948-4881            | 49 | Macomb       | 586-469-5315           |
| 9  | Bay            | 989-895-4189            | 50 | Manistee     | 231-723-4620           |
| 10 | Benzie         | 231-882-0011            | 51 | Marquette    | 906-225-8433           |
| 11 | Berrien        | 269-983-7111, ext. 8510 | 52 | Mason        | 231-843-1966           |
| 12 | Branch         | 517-279-4322            | 53 | Mecosta      | 231-592-0124           |
| 13 | Calhoun        | 269-969-6734            | 54 | Menominee    | 906-863-5691           |
| 14 | Cass           | 269-445-4472, ext. 3311 | 55 | Midland      | 989-832-6843           |
| 15 | Charlevoix     | 231-547-7220            | 56 | Missaukee    | 231-839-4752           |
| 16 | Cheboygan      | 231-627-8833/8803       | 57 | Monroe       | 734-240-7362           |
| 17 | Chippewa       | 906-635-6370            | 58 | Montcalm     | 989-831-9387           |
| 18 | Clare          | 989-539-3273            | 59 | Montmorency  | 989-785-8043           |
| 19 | Clinton        | 517-887-4331            | 60 | Muskegon     | 231-724-7143           |
| 20 | Crawford       | 989-348-5645            | 61 | Newaygo      | 231-689-7030           |
| 21 | Delta          | 906-786-7228            | 62 | Oakland      | 248-655-1265           |
| 22 | Dickinson      | 906-774-2820            | 63 | Oceana       | 231-873-8694           |
| 23 | Eaton          | 517-543-5616            | 64 | Ogemaw       | 989-345-5170           |
| 24 | Emmet          | 231-348-1780            | 65 | Ontonagon    | 906-884-2887           |
| 25 | Genesee        | 810-257-3068            | 66 | Osceola      | 231-832-9458           |
| 26 | Gladwin        | 989-426-4891            | 67 | Oscoda       | 989-826-6060           |
| 27 | Gogebic        | 906-932-3630            | 68 | Otsego       | 989-731-7576           |
| 28 | Grand Traverse | 231-995-6070            | 69 | Ottawa       | 616-399-1023           |
| 29 | Gratiot        | 989-875-5259            | 70 | Presque Isle | 989-734-0302           |
| 30 | Hillsdale      | 517-437-3630            | 71 | Roscommon    | 989-275-6047           |
| 31 | Houghton       | 906-482-0102            | 72 | Saginaw      | 989-793-9560           |
| 32 | Huron          | 989-269-8911            | 73 | Sanilac      | 810-648-0212           |
| 33 | Ingham         | 517-887-4331            | 74 | Schoolcraft  | 906-341-3669           |
| 34 | Ionia          | 616-527-5379            | 75 | Shiawassee   | 989-743-2231           |
| 35 | Iosco          | 989-362-8728            | 76 | St. Clair    | 810-989-6945           |
| 36 | Iron           | 906-265-3819            | 77 | St. Joseph   | 269-467-5557           |
| 37 | Isabella       | 989-772-0911, ext. 235  | 78 | Tuscola      | 989-673-8114, ext. 128 |
| 38 | Jackson        | 517-788-4424            | 79 | Van Buren    | 269-657-7376           |
| 39 | Kalamazoo      | 269-373-5284            | 80 | Washtenaw    | 734-971-2195           |
| 40 | Kalkaska       | 231-258-3370            | 81 | Wayne        | 313-224-5045           |
| 41 | Kent           | 616-365-3899            | 82 | Wexford      | 231-775-6654           |

Visit [www.michigan.gov](http://www.michigan.gov) for more information.

## FINANCIAL EMERGENCIES AND VETERANS RESOURCES

### Michigan Department of Human Services

#### Contact Information by County

|    |                |              |    |              |              |
|----|----------------|--------------|----|--------------|--------------|
| 1  | Alcona         | 989-362-0300 | 43 | Lake         | 231-745-8106 |
| 2  | Alger          | 906-387-4440 | 44 | Lapeer       | 810-667-0800 |
| 3  | Allegan        | 269-673-7700 | 45 | Leelanau     | 231-941-3900 |
| 4  | Alpena         | 989-354-7200 | 46 | Lenawee      | 517-264-6300 |
| 5  | Antrim         | 231-533-8664 | 47 | Livingston   | 517-548-0200 |
| 6  | Arenac         | 989-846-5500 | 48 | Luce         | 906-293-5144 |
| 7  | Baraga         | 906-353-4700 | 49 | Mackinac     | 906-643-9550 |
| 8  | Barry          | 269-948-3200 | 50 | Macomb       | 586-412-6100 |
| 9  | Bay            | 989-895-2100 | 51 | Manistee     | 231-723-8375 |
| 10 | Benzie         | 231-882-1330 | 52 | Marquette    | 906-228-9691 |
| 11 | Berrien        | 269-934-2000 | 53 | Mason        | 231-845-7391 |
| 12 | Branch         | 517-279-4200 | 54 | Mecosta      | 231-796-4300 |
| 13 | Calhoun        | 269-966-1284 | 55 | Menominee    | 906-863-9965 |
| 14 | Cass           | 269-445-0200 | 56 | Midland      | 989-835-7040 |
| 15 | Charlevoix     | 231-348-1600 | 57 | Missaukee    | 231-779-4500 |
| 16 | Cheboygan      | 231-627-8500 | 58 | Monroe       | 734-243-7200 |
| 17 | Chippewa       | 906-635-4100 | 59 | Montcalm     | 989-831-8400 |
| 18 | Clare          | 989-539-4260 | 60 | Montmorency  | 989-785-4218 |
| 19 | Clinton        | 989-224-5500 | 61 | Muskegon     | 231-733-3700 |
| 20 | Crawford       | 989-348-7691 | 62 | Newaygo      | 231-689-5500 |
| 21 | Delta          | 906-786-5394 | 63 | Oakland      | 248-975-4800 |
| 22 | Dickinson      | 906-779-4100 | 64 | Oceana       | 231-873-7251 |
| 23 | Eaton          | 517-543-0860 | 65 | Ogemaw       | 989-345-5135 |
| 24 | Emmet          | 231-348-1600 | 66 | Ontonagon    | 906-884-4951 |
| 25 | Genesee        | 810-760-2200 | 67 | Osceola      | 231-796-4300 |
| 26 | Gladwin        | 989-426-3300 | 68 | Oscoda       | 989-826-4000 |
| 27 | Gogebic        | 906-663-6200 | 69 | Otsego       | 989-732-1702 |
| 28 | Grand Traverse | 231-941-3900 | 70 | Ottawa       | 616-394-7200 |
| 29 | Gratiot        | 989-875-5181 | 71 | Presque Isle | 989-734-2108 |
| 30 | Hillsdale      | 517-439-2200 | 72 | Roscommon    | 989-275-5107 |
| 31 | Houghton       | 906-482-0500 | 73 | Saginaw      | 989-758-1100 |
| 32 | Huron          | 989-269-9201 | 74 | Sanilac      | 810-648-4420 |
| 33 | Ingham         | 517-887-9400 | 75 | Schoolcraft  | 906-341-2114 |
| 34 | Ionia          | 616-527-5200 | 76 | Shiawassee   | 989-725-3200 |
| 35 | Iosco          | 989-362-0300 | 77 | St. Clair    | 810-966-2000 |
| 36 | Iron           | 906-265-9958 | 78 | St. Joseph   | 269-467-1200 |
| 37 | Isabella       | 989-772-8400 | 79 | Tuscola      | 989-673-9100 |
| 38 | Jackson        | 517-780-7400 | 80 | Van Buren    | 269-621-2800 |
| 39 | Kalamazoo      | 269-337-4900 | 81 | Washtenaw    | 734-481-2000 |
| 40 | Kalkaska       | 231-258-1200 | 82 | Wayne        | 313-456-1000 |
| 41 | Kent           | 616-248-1000 | 83 | Wexford      | 231-779-4500 |
| 42 | Keweenaw       | 906-337-3302 |    |              |              |

Visit [www.michigan.gov/dhs](http://www.michigan.gov/dhs) for more information.

## FINANCIAL EMERGENCIES AND VETERANS RESOURCES

### Michigan Association of County Veterans Counselors

#### Contact Information by County

|    |                |                         |    |              |                        |
|----|----------------|-------------------------|----|--------------|------------------------|
| 1  | Alcona         | 989-724-9510            | 36 | Kalamazoo    | 269-373-5304           |
| 2  | Alger          | 906-387-1635            | 37 | Kalkaska     | 231-258-3370           |
| 3  | Allegan        | 269-673-0501            | 38 | Kent         | 616-336-3492           |
| 4  | Alpena         | 989-354-9671            | 39 | Lapeer       | 810-667-0256           |
| 5  | Antrim         | 231-533-8499            | 40 | Leelanau     | 231-995-6070           |
| 6  | Baraga         | 906-524-5454            | 41 | Lenawee      | 517-264-5335           |
| 7  | Barry          | 269-948-4881            | 42 | Livingston   | 517-546-6338           |
| 8  | Benzie         | 231-882-0011            | 43 | Mackinac     | 906-643-9411           |
| 9  | Berrien        | 269-983-7111, ext. 8118 | 44 | Macomb       | 586-469-5315           |
| 10 | Branch         | 517-279-4322            | 45 | Manistee     | 231-398-3587           |
| 11 | Calhoun        | 269-969-6737            | 46 | Marquette    | 906-226-3576, ext. 318 |
| 12 | Cass           | 269-445-4472            | 47 | Mecosta      | 231-592-0124           |
| 13 | Charlevoix     | 231-547-7220            | 48 | Menominee    | 906-863-5691           |
| 14 | Cheboygan      | 231-627-8833/8803       | 49 | Midland      | 989-832-6843           |
| 15 | Chippewa       | 906-635-6370            | 50 | Monroe       | 734-240-7362           |
| 16 | Clare          | 989-539-3273            | 51 | Montmorency  | 989-785-8043           |
| 17 | Clinton        | 517-887-4331            | 52 | Muskegon     | 231-724-7143           |
| 18 | Crawford       | 989-348-5645            | 53 | Newaygo      | 231-689-7030           |
| 19 | Delta          | 906-786-7228            | 54 | Oakland      | 248-858-0785           |
| 20 | Dickinson      | 906-774-2820            | 55 | Ogemaw       | 989-345-5170           |
| 21 | Eaton          | 517-887-4331            | 56 | Ontonagon    | 906-884-2887           |
| 22 | Emmet          | 231-348-1780            | 57 | Otsego       | 989-731-7570           |
| 23 | Genesee        | 810-257-3068            | 58 | Presque Isle | 989-734-0302           |
| 24 | Gladwin        | 989-426-4891            | 59 | Roscommon    | 989-275-6047           |
| 25 | Gogebic        | 906-932-3630            | 60 | Sanilac      | 810-648-0212           |
| 26 | Grand Traverse | 231-995-6070            | 61 | Schoolcraft  | 906-341-3669           |
| 27 | Gratiot        | 989-875-5258            | 62 | Shiawassee   | 989-743-2231           |
| 28 | Hillsdale      | 517-437-3630            | 63 | St. Clair    | 810-989-6945           |
| 29 | Huron          | 989-269-8911            | 64 | St. Joseph   | 269-467-5557           |
| 30 | Ingham         | 517-887-4331            | 65 | Tuscola      | 989-673-8114, ext. 128 |
| 31 | Ionia          | 616-794-2573            | 66 | Van Buren    | 269-657-7376           |
| 32 | Iosco          | 989-362-8728            | 67 | Washtenaw    | 734-971-2195           |
| 33 | Iron           | 906-265-3819            | 68 | Wayne        | 313-224-5045           |
| 34 | Isabella       | 989-772-0911, ext. 235  | 69 | Wexford      | 231-775-6654           |
| 35 | Jackson        | 517-788-4425            |    |              |                        |

Visit [www.macvc.net](http://www.macvc.net) for more information.

## FINANCIAL EMERGENCIES AND VETERANS RESOURCES

### Veterans Service Organizations

#### ***American Legion***

1210 McNamara Building  
477 Michigan Avenue  
Detroit, MI 48226-2584  
Phone: **313-964-6640**

#### ***AMVETS***

1227 McNamara Building  
477 Michigan Avenue  
Detroit, MI 48226-2584  
Phone: **313-964-6920**

#### ***Disabled American Veterans***

1200 McNamara Building  
477 Michigan Avenue  
Detroit, MI 48226-2584  
Phone: **313-964-6595**

#### ***Marine Corps League***

1232 McNamara Building  
477 Michigan Avenue  
Detroit, MI 48226-2584  
Phone: **313-964-6830**

#### ***Military Order of the Purple Heart***

1226 McNamara Building  
477 Michigan Avenue  
Detroit, MI 48226-2584  
Phone: **313-964-6888**

#### ***Non-Commissioned Officer Association of America***

John D. Dingell VA Medical  
Center  
4646 John R Street  
Room A-1010  
Detroit, MI 48201  
Phone: **313-576-3382**

#### ***Paralyzed Veterans of America***

1233 McNamara Building  
477 Michigan Avenue  
Detroit, MI 48226-2584  
Phone: **313-471-3996**

#### ***Veterans of Foreign Wars***

1215 McNamara Building  
477 Michigan Avenue  
Detroit, MI 48226-2584  
Phone: **313-964-6510**

#### ***Vietnam Veterans of America***

1231 McNamara Building  
477 Michigan Avenue  
Detroit, MI 48226-2584  
Phone: **313-961-9568**

NOTE: Local veterans organizations may have a service officer who can help fill out forms or advise on benefits.

## FINANCIAL EMERGENCIES AND VETERANS RESOURCES

### Federal Agencies

#### *Department of Justice*

##### **Civil Rights Division**

950 Pennsylvania Avenue, NW  
Disability Rights Section - NYA  
Washington, DC 20530  
Toll-Free: **1-800-514-0301 (voice)**  
TTY: **1-800-514-0383**

#### *U.S. Department of Labor - Veterans Employment and Training (USDOL/VET)*

Victor Office Center, 1st Floor  
201 N. Washington Square  
Lansing, MI 48913  
Phone: **517-373-7094**

#### *U.S. Department of Veterans Affairs (USDVA)*

McNamara Building, 12th Floor  
477 Michigan Avenue  
Detroit, MI 48226  
Toll-Free: **1-800-827-1000**

### State Agencies

Visit [www.michigan.gov](http://www.michigan.gov).

#### *Michigan Department of Civil Rights*

##### **Detroit Executive Office**

Cadillac Place, Suite 3-600  
3054 W. Grand Boulevard  
Detroit, MI 48202  
Phone: **313-456-3700**  
Toll-Free: **1-877-932-6424**  
Fax: **313-456-3701**

##### **Lansing Office**

Capitol Tower Building  
Suite 800  
Lansing, MI 48933  
Phone: **517-241-6300**  
Fax: **517-335-3882**  
TTY: **517-241-1965**

##### **Michigan Commission on Disability Concerns**

201 N. Washington Square, Suite 150  
Lansing, MI 48913  
Phone: **517-335-6004** T/V  
Toll-Free: **1-877-499-6232** T/V  
Fax: **517-335-7773**  
E-mail: [mcdc@michigan.gov](mailto:mcdc@michigan.gov)

##### **Division on Deaf and Hard of Hearing**

E-mail: [dodhh@michigan.gov](mailto:dodhh@michigan.gov)

#### *Michigan Civil Service Commission*

Capitol Commons  
400 S. Pine Street  
Lansing, MI 48913  
Phone: **517-373-3030**  
Toll-Free: **1-800-649-3777**  
TDD: **1-800-788-1766**

## FINANCIAL EMERGENCIES AND VETERANS RESOURCES

### State Agencies (continued)

#### ***Michigan Department of Community Health***

Capitol View Building  
201 Townsend Street  
Lansing, MI 48913  
Phone: **517-373-3740**  
Michigan Relay Center at **711**  
or **1-800-649-3777** and ask for  
**517-373-3740**.

#### **Michigan Developmental Disabilities Council**

1033 S. Washington Avenue  
Lansing, MI 48910  
Phone: **517-334-6123**  
Fax: **517-334-7353**  
TDD: **517-334-7354**

#### ***Michigan Department of Human Services***

235 S. Grand Avenue  
P.O. Box 30037  
Lansing, MI 48909  
Phone: **517-373-2035**  
TTY: **517-373-8071**

#### ***Michigan Department of Licensing and Regulation***

##### **Michigan Commission for the Blind**

201 N. Washington Square, 2nd Floor  
P.O. Box 30652  
Lansing, MI 48909  
Phone: **517-373-2062**  
Fax: **517-335-5140**  
TTY: **517-373-4025**  
Toll-Free: **1-800-292-4200**  
TTY Toll-Free: **1-888-864-1212**

#### **Michigan Rehabilitation Services**

201 N. Washington Square, 4th Floor  
P.O. Box 30010  
Lansing, MI 48909  
Toll-Free: **1-800-605-6722**  
TTY Toll-Free: **1-888-605-6722**  
E-mail: **MRS-CustomerAssistance@**  
**michigan.gov**

#### ***Michigan Department of Military and Veterans Affairs***

3411 N. Martin Luther King Jr. Blvd.  
Lansing, MI 48906  
Phone: **517-335-6523**

#### ***Michigan Department of Treasury***

Treasury Building  
430 W. Allegan Street  
Lansing, MI 48922  
Phone: **517-373-3200**  
TTY: **517-636-4999**



## FINANCIAL EMERGENCIES AND VETERANS RESOURCES

### Additional Resources

#### *Federal Benefits for Veterans and Dependents*

If you would like more detailed information on veteran benefits and services, contact:

#### **United States Department of Veterans Affairs**

810 Vermont Ave., NW

Washington, DC 20420

Phone: **1-800-827-1000**

TDD: **1-800-829-4833**

**www.va.gov**

Visit **www.va.gov/opa/publications** for additional printed resources. (Fees may apply.)

#### **GPO Federal Digital System**

Monday - Friday (except for holidays)

8:00 a.m. - 5:30 p.m. (EST)

Toll-Free: **1-866-512-1800**

DC area: **1-202-512-1800**

E-mail: **contactcenter@gpo.gov**

**www.va.gov/opa/publications/benefits\_book/federal\_benefits.pdf**

#### *Helpful Phone Numbers:*

Bereavement Counseling . . . . . 1-202-461-6530

Education . . . . . 1-888-442-4551

Headstones and Markers. . . . . 1-800-697-6947

Health Care . . . . . 1-877-222-8387

Homeless Veterans . . . . . 1-877-222-8387

Home Loans . . . . . 1-877-827-3702

Life Insurance. . . . . 1-800-669-8477

National Suicide

Prevention Lifeline. . . . . 1-800-273-8255

Pension Management Center . . 1-877-294-6380

Special Health Issues. . . . . 1-800-749-8387

Telecommunication Device

for the Deaf (TDD) . . . . . 1-800-829-4833

VA. Benefits . . . . . 1-800-827-1000

Women Benefits. . . . . 1-202-461-1070

#### *Helpful Links:*

#### **Transition Assistance**

[www.turbotap.org](http://www.turbotap.org)

#### **Military OneSource**

[www.militaryonesource.com](http://www.militaryonesource.com)

#### **Arlington National Cemetery**

[www.arlingtoncemetery.org](http://www.arlingtoncemetery.org)

#### **Department of Defense**

[www.defense.gov](http://www.defense.gov)

#### **Military Funeral Honors**

[www.militaryfuneralhonors.osd.mil](http://www.militaryfuneralhonors.osd.mil)

#### **National Resource Directory**

[www.nationalresourcedirectory.gov](http://www.nationalresourcedirectory.gov)

#### **TRICARE**

[www.tricare.osd.mil](http://www.tricare.osd.mil)

#### *Helpful Benefits and Health Care Information:*

#### **VA Home Page**

[www.va.gov](http://www.va.gov)

#### **Education Benefits**

[www.gibill.va.gov](http://www.gibill.va.gov)

#### **Health Care Eligibility**

[www.va.gov/healtheligibility](http://www.va.gov/healtheligibility)

#### **Burial and Memorial Benefits**

[www.cem.va.gov](http://www.cem.va.gov)

#### **Returning Service Members**

[www.oefoif.va.gov](http://www.oefoif.va.gov)

#### **Home Loan Guaranty**

[www.homeloans.va.gov](http://www.homeloans.va.gov)

#### **Records**

[www.archives.gov/st-louis/military-personnel](http://www.archives.gov/st-louis/military-personnel)

#### **VA Benefit Payment Rates**

[www.vba.va.gov/bln/21/rates](http://www.vba.va.gov/bln/21/rates)

#### **Mental Health**

[www.mentalhealth.va.gov](http://www.mentalhealth.va.gov)

#### **Life Insurance**

[www.insurance.va.gov](http://www.insurance.va.gov)

#### **Suicide Prevention**

[www.suicidepreventionlifeline.org](http://www.suicidepreventionlifeline.org)

#### **Michigan Veterans Benefits Site**

[www.michigan.gov/veterans](http://www.michigan.gov/veterans)

#### **Women Veterans Health Care**

[www.publichealth.va.gov/womenshealth](http://www.publichealth.va.gov/womenshealth)

## FINANCIAL EMERGENCIES AND VETERANS RESOURCES

### ***Forms, Documents:***

V.A. Forms

[www.va.gov/vaforms](http://www.va.gov/vaforms)

U.S. Government Forms

[www.forms.gov](http://www.forms.gov)

### ***DD-214 Lost Documents:***

A veteran who received Michigan's WW II, Korean, or Vietnam bonus may request by mailing a letter copy of the discharge from military service to:

#### **Michigan Veterans Trust Fund**

##### **Attn: Discharge**

3423 N. Martin Luther King Jr. Blvd.

Lansing, MI 48906

Fax: 517-335-1631

The **Veterans Affairs Directorate** also has the DD Form 214 for veterans discharged since 1980 who requested their branch of military service provide the State of Michigan a copy of their discharge record. Call **1-517-335-1623**.

### ***Employment Assistance Web Addresses:***

#### **Veteran Employment Services**

[michigan.gov/veteranjobs](http://michigan.gov/veteranjobs)

#### **Veterans' Preference**

[www.fedshirevets.gov](http://www.fedshirevets.gov)

#### **Federal Government Job Openings**

[www.usajobs.opm.gov](http://www.usajobs.opm.gov)

#### **Department of Labor Employment and Training**

[www.dol.gov/vets](http://www.dol.gov/vets)

#### **Returning Service Members**

[www.oefoif.va.gov](http://www.oefoif.va.gov)

#### **Vocational Rehabilitation and Employment**

[www.vetsuccess.gov](http://www.vetsuccess.gov)

### ***Business Assistance:***

U.S. Department of Veterans Affairs

The Center for Veterans Enterprise (CVE)

810 Vermont Avenue, NW

Washington, D.C. 20420

Phone: **(202) 303-3260** or **1-866-584-2344**

E-mail: [vip@mail.va.gov](mailto:vip@mail.va.gov) or

[verificationfollowup@va.gov](mailto:verificationfollowup@va.gov)

[www.vetbiz.gov](http://www.vetbiz.gov)

#### **Michigan Small Business and Technology Development Center**

[www.gvsu.edu/misbtdc](http://www.gvsu.edu/misbtdc)

#### **Small Business Administration**

[www.sba.gov](http://www.sba.gov)

#### **Small and Disadvantaged Businesses**

[www4.va.gov/OSDBU](http://www4.va.gov/OSDBU)

# OF INTEREST TO VETERANS

## **Veteran Holidays**

### ***Veterans Day***

Veterans Day is an opportunity to publicly commemorate the contributions of living veterans. Armistice Day officially received its name in America in 1926 through a congressional resolution. It became a national holiday 12 years later by similar congressional action.

If World War I had indeed been “the war to end all wars,” November 11 might still be called Armistice Day. Realizing that peace was equally preserved by veterans of World War II and Korea, Congress decided to make the day an occasion to honor all those who have served America. In 1954, President Dwight D. Eisenhower signed a bill proclaiming November 11 as Veterans Day. (Historically, the first Veterans Day parade was held in 1953 in Emporia, Kansas.)

A law passed in 1968 changed the national commemoration of Veterans Day to the fourth Monday in October. It soon became apparent, however, that November 11 was a date of historic significance to many Americans. Therefore, in 1978 Congress returned the observance to its traditional date.

### ***Memorial Day***

Memorial Day was officially proclaimed on May 5, 1868 by General John Logan, national commander of the Grand Army of the Republic and was first observed on May 30, 1868, when flowers were placed on the graves of Union and Confederate soldiers at Arlington National Cemetery. The first state to officially recognize the holiday was New York in 1873.

By 1890 it was recognized by all of the northern states. The South refused to acknowledge the day, honoring their dead on separate days until after World War I (when the holiday changed from honoring just those who died fighting in the Civil War to honoring Americans who died fighting in any war). It is now celebrated in almost every state on the last Monday in May (passed by Congress with the National Holiday Act of 1971 (P.L. 90-363) to ensure a three-day weekend for Federal holidays), though several southern states have an additional separate day for honoring the Confederate war dead: January 19 in Texas; April 26 in Alabama, Florida, Georgia, and Mississippi; May 10 in South Carolina; and June 3 (Jefferson Davis’ birthday) in Louisiana and Tennessee.

## **Flag Etiquette**

Federal law stipulates many aspects of flag etiquette. The section of law dealing with American Flag etiquette is generally referred to as the Flag Code. Some general guidelines from the Flag Code answer many of the most common questions.

### ***Flag Displayed Outdoors***

#### ***Over the Middle of the Street***

The flag should be suspended vertically with the union or blue field to the north on an east and west street or to the east on a north and south street.

## OF INTEREST TO VETERANS

### ***Flown at Half-Staff***

The flag should be first hoisted to the peak for an instant and then lowered to the half-staff position. The flag should again be raised to the peak before it is lowered for the day. "Half-staff" means the flag has been lowered to one-half the distance between the top and bottom of the staff. Crepe streamers may be affixed to spear heads or flagstaves in a parade only by order of the President of the United States.

### ***Flown on the Same Halyard***

#### ***With Non-National Flags***

The American flag should always be at the peak. When flags are flown from adjacent staffs, the flag of the United States should be hoisted first and lowered last. No flag or pennant may be placed above or to the right of the flag of the United States.

### ***Suspended Over a Sidewalk***

The flag may be suspended from a rope extending from a house to a pole at the edge of the sidewalk. The flag should be hoisted out, union first, from the building.

### ***From a Staff Projecting Horizontally or at an Angle***

The flag may be projected from a window sill, balcony, or front of a building, with the union of the flag placed at the peak of the staff unless the flag is at half-staff.

### ***In a Parade With Other Flags***

The flag, when carried in a procession with another flag, or flags, should be either on the marching right (that is, the flag's own right), or, if there is a line of other flags, in front of the center of that line.

### ***With Non-National Flags***

The flag of the United States should be at the center and at the highest point of the group when a number of flags of states or localities or pennants of societies are grouped and displayed from staffs.

### ***With Other National Flags***

When flags of two or more nations are displayed, they are to be flown from separate staffs of the same height. The flags should be of approximately equal size. International usage forbids the display of the flag of one nation above that of another nation in time of peace.

### ***With Another Flag Against a Wall From Crossed Staffs***

The American flag should be on the right (the flag's own right which is the viewer's left) and its staff should be in front of the staff of the other flag.

### ***Flag Displayed Indoors***

#### ***From a Staff in a Church or Public Auditorium on a Podium***

The flag of the United States should hold the position of superior prominence, in advance of the audience, and in the position of honor at the clergyman's or speaker's right as he/she faces the audience. Any other flag so displayed should be placed on the left of the clergyman or speaker (to the right of the audience).

#### ***From a Staff in a Church or Public Auditorium off the Podium***

Custom – not the Flag Code – holds that the flag of the United States should hold the position of superior prominence, as part of the audience, in the position of honor at the audience's right.

### ***Used to Cover a Casket***

The American flag should be so placed on a casket that the union is at the head and over the left shoulder of the deceased. The flag should not be lowered into the grave or allowed to touch the ground.

## OF INTEREST TO VETERANS

### ***Other Than Being Flown From a Staff***

The flag should be displayed flat, whether indoors or out. When displayed either horizontally or vertically against a wall, the union should be uppermost and to the flag's own right (that is, to the observer's left). When displayed in a window, it should be displayed in the same way (that is, with the union to the left of the observer in the street). When festoons, rosettes, or drapings are desired, bunting of blue, white, and red should be used, but never the flag itself.

Read a more comprehensive set of Flag Code etiquette rules for display of the American Flag at the "Americanism" link at the **American Legion** web site [www.legion.org](http://www.legion.org).

PL. 110-181 amended section 9, title 4, USC, to allow veterans to render the hand salute to the United States flag. The section reads: "During the ceremony of hoisting or lowering the flag or when the flag is passing in a parade or in review, all persons present in uniform should render the military salute. Members of the Armed Forces and veterans who are present but not in uniform may render the military salute. All other persons present should face the flag and stand at attention with their right hand over the heart or if applicable, remove their headdress with their right hand and hold it at the left shoulder, the hand being over the heart. Citizens of other countries present should stand at attention. All such conduct toward the flag in a moving column should be rendered at the moment the flag passes."

### ***State Policy for Flying American Flags at Half-Staff***

State policy for displaying the United States flag at half-staff as a mark of respect for the memory of military personnel who are killed in the line of duty is found in Executive Order No. 2006-10.

As recognized under Proclamation 2003-4, the flag of the United States shall be displayed at half-staff throughout the State of Michigan on a day designated by the Governor when a member of the Michigan National Guard or a Michigan resident servicing as a member of the United States Armed Forces is killed in the line of duty.

When an order providing for the flag to be displayed at half-staff on a statewide basis is issued, Michigan residents, businesses, schools, local governments, and other organizations also are urged to display the flag at half-staff.

### **Flag Disposal**

The **United States Flag Code** provides:

*"The flag, when it is in such condition that it is no longer a fitting emblem for display, should be destroyed in a dignified way, preferably by burning."*

Many veterans service organizations conduct ceremonies for the destruction of unserviceable flags by burning. Such ceremonies may be done on June 14, Flag Day, to mark the dignity and solemnity of the occasion. Some local governments may also conduct these ceremonies.

In practice, for individuals who wish to destroy a flag in poor condition, this should be done discreetly so the act of destruction is not perceived as a protest or desecration.



## OF INTEREST TO VETERANS

### Michigan Congressional Delegation – 112th Congress

#### *United States Senate*

Michigan, like every state, has two Senators in the United States Senate:

**Carl Levin** and **Debbie Stabenow**

You may obtain more contact information about our two United States Senators at the Senate web site:

**[www.senate.gov/general](http://www.senate.gov/general)**

Select “Michigan” from the “Choose a State” drop-down box and you will get the phone number and address for the Senator as well as a link to contact the Senator via the web.

My United States Senators contact information:

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#### *United States*

#### *House of Representatives*

Michigan currently has 15 Representatives in the United States House of Representatives.

This number is determined by our population and may be adjusted following each decennial census.

You may obtain contact information about our 15 United States Representatives at the House of Representatives web site:

**[www.house.gov/writerep](http://www.house.gov/writerep)**

By selecting “Michigan” from the drop-down list, entering your zip code, and clicking the “Contact my Representative” button, you will get a form to contact your Representative via the web site. This page also provides links to get the address and phone numbers of your Representative in Congress.

My United States Representative:

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*United States Capitol*

## OF INTEREST TO VETERANS

### Michigan Governor and Lieutenant Governor

#### **Governor Rick D. Snyder**

Contact information for the Governor may be found at:

[www.michigan.gov/gov](http://www.michigan.gov/gov)

#### **Lt. Gov. Brian N. Calley**

Contact information for the Lieutenant Governor may be found at:

[www.michigan.gov/ltgov](http://www.michigan.gov/ltgov)

### Michigan State Senate

The Michigan State Senate is composed of 38 State Senators whose districts are apportioned by population.

You may obtain contact information for your State Senator at the State Senate web site:  
[www.senate.michigan.gov](http://www.senate.michigan.gov)

Simply click the “Find Your Senator” link to obtain the phone number, address, and e-mail of your State Senator.

My State Senator: \_\_\_\_\_

#### **Letters to any of the Senators may be addressed:**

The Honorable (name of senator)  
State Senator  
State Capitol  
P.O. Box 30036  
Lansing, MI 48909-7536

#### **Senate Committee:**

You may wish to contact State Senators on the committee that is designated to review proposed legislation regarding veterans affairs. The name of this committee may change over time. You may find the current name of the committee and the members of the committee at the State Senate committee page at:

[www.senate.michigan.gov/committees](http://www.senate.michigan.gov/committees)



*Michigan Senate Chamber*

## OF INTEREST TO VETERANS

### Michigan House of Representatives

The Michigan House of Representatives is composed of 110 State Representatives whose districts are apportioned by population.

You may obtain contact information for your State Representative at the State House of Representatives web site: [www.house.mi.gov](http://www.house.mi.gov)

By using the “Find a Representative” feature or the clickable map, you will obtain the phone number, address, and e-mail of your State Representative.

My State Representative: \_\_\_\_\_

#### Letters to any of the Representatives may be addressed:

The Honorable (name of representative)  
State Representative  
State Capitol  
P.O. Box 30014  
Lansing, MI 48909-7514

#### House Committee:

You may wish to contact State Representatives on the committee that is designated to review proposed legislation regarding veterans affairs. The name of this committee may change over time. You may find the current name of the committee and the members of the committee at the State House of Representatives committee page at:

[www.house.michigan.gov/committees](http://www.house.michigan.gov/committees)



*Michigan House of Representatives Chamber floor*



*cut out and fold for handy reference*

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*We are confident we can be of service to you.  
Thanks again for your service.*

*1.800.455.5228*

*Or contact a veteran service representative at:*

*www.michigan.gov/veterans*

*Please visit our website at:*

# **WELCOME HOME MICHIGAN VETERAN**

## **THANK YOU FOR YOUR SERVICE**

On behalf of the citizens of this great state,  
*the Joint Veterans Council of Michigan*  
extends a heartfelt appreciation to you  
for your Honorable Service to Our Country.  
You served us well and with dignity when you were needed.  
We want you to know, "We are here for you **NOW**."



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*The information in this publication is available,  
upon request, in an alternative, accessible format.*

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For more information regarding the Michigan Legislature,  
scan this QR code with your smartphone.