

About Veterans and Military Legal Issues

This information provides a comprehensive overview of benefits and protections available to veterans and military personnel, covering key areas like housing, consumer issues, public benefits, jobs and employment, and estate planning. It highlights essential protections under the Servicemembers Civil Relief Act (SCRA), such as foreclosure, eviction, and repossession protections, reduced interest rates on loans, and termination of residential and vehicle leases for active-duty members.

This also covers VA health and disability benefits, employment support for veterans with disabilities, educational programs for dependents, and resources for veteran-owned small businesses. Estate planning considerations, including drafting wills, powers of attorney, and VA life insurance, are detailed, along with burial benefits and survivor compensation for family members.

When to See a Lawyer

Veterans and military legal issues can be complicated

Veterans and military personnel seeking legal assistance should contact a lawyer or their military legal assistance office for more information on accessing benefits and protections.

Louisiana has several free or reduced-cost options for people who can't afford a lawyer. Use the QR code below to find out more.

Scan with your smartphone's camera to see what legal help programs may be available.



Veterans and Military Legal Issues

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Veterans and Military

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Key Concepts and Definitions

Veterans Affairs (VA) Home Loans

VA loans help veterans, active-duty members, and eligible survivors purchase homes. These loans are backed by the VA, providing favorable terms from lenders. Eligibility requires meeting service and lender requirements.

Servicemembers Civil Relief Act (SCRA)

The SCRA provides legal protections for active-duty servicemembers including:

Lease Termination: Servicemembers can terminate leases without penalties if deployed for 90+ days or if they receive permanent change of station orders.

Foreclosure Protection: Foreclosures on homes purchased before active duty require a court order.

Interest Rate Cap: Limits interest on loans taken before military service to 6%.

Disability Benefits

The VA provides disability compensation to veterans for injuries or conditions connected to their service. Spouses and dependents may also qualify for benefits after a service member's death.

Dependent and Survivor Benefits

Spouses, dependent children, and survivors of veterans may qualify for various VA benefits, such as survivors pension or VA burial benefits.

What you Need to Know

Housing

VA Home Loans: Veterans can access favorable mortgage terms through private lenders backed by the VA.

Foreclosure Protections: Active-duty servicemembers are protected from foreclosure without a court order while on active duty and up to one year afterward.

Lease Termination: Servicemembers can terminate residential leases without penalty when receiving permanent station orders or deployment for 90 days or more.

Consumer Protections

Interest Rate Reduction: Active-duty members can cap interest rates on pre-service loans at 6%.

Automobile Lease Termination: Leases can be terminated early if the servicemember is deployed for 180 days or more, without penalty.

Property Repossession: Property cannot be repossessed without a court order if the loan was taken out before active duty.

Consumer Protections

VA Health Benefits: Veterans may qualify for healthcare services based on service length, disability status, and other factors.

Disability Benefits: Veterans with service-related injuries or conditions are eligible for compensation, with benefits extending to surviving dependents.

Other Issues to Consider

Jobs and Employment

Veteran Readiness and Employment (VR&E): This program offers employment support for veterans with service-related disabilities, helping them to live independently and find meaningful work.

Family Member Support: The VA offers career and educational counseling for dependents of veterans with service-connected disabilities.

Estate Planning

VA Life Insurance: Options include life insurance policies specifically for veterans, such as Service-Disabled Veterans Life Insurance (S-DVI) and Veterans' Group Life Insurance (VGLI).

Powers of Attorney (POA): A POA allows military members and veterans to designate someone to manage their affairs, including financial, healthcare, and legal decisions during deployment or incapacitation.

Wills and Burials: Veterans are encouraged to create wills that incorporate their military benefits. VA burial benefits also assist with the costs and planning of final arrangements.

Scan with your smartphone's camera to learn more.



Visit www.LouisianaLegalNavigator.org to learn more.