

More SCRA Benefits

- **Protection against Repossession of Personal Property, including cars:** property cannot be repossessed for nonpayment or a contract terminated for any payment gaps prior to or during military service without a court order
- **Life Insurance Coverage Protection:** servicemember may request deferment of certain commercial life insurance premiums and other payments for the period of military service and two years after
- **Protection against Home Foreclosure:** during military service and for 1 year after a period of military service, a creditor must get a court order prior to foreclosing
- **Suspension of Professional Liability Insurance:** professionals in health care, legal services, or another profession determined by the Secretary of Defense, that are called to active duty may suspend their professional liability insurance policy by written request to the insurance carrier
- **State Taxation:** nonresident servicemember's military income and personal property are not subject to state taxation if the servicemember is present in the state only due to military orders. State is prohibited from using military pay of nonresident servicemember to increase the state income tax of the spouse. Servicemember and spouse for any taxable year of marriage may elect to use for the purpose of taxation: (1) residence or domicile of the servicemember, (2) the residence or domicile of the spouse, or (3) the permanent duty station of the servicemember



Airmen, Guardians, and their families with SCRA questions should contact their local Legal Office

**Los Angeles Air Force Base - SSC/JA
Legal Office
483 N. Aviation Blvd., Bldg 271
El Segundo, CA 90245**

HOURS

Monday - Friday 8AM - 4PM

*exception on Wednesday office closes at 12PM
Closed every day for lunch 12PM-1PM

Call (310) 653-3084 to make an appointment



Servicemembers Civil Relief Act (SCRA)

a law aimed at **legally** and **financially** protecting members of the military and their families during the time they're serving their country



WHEN does SCRA apply?

- Date when servicemember enters active duty OR
- Date when reservist receives certain military orders

WHO does SCRA protect?

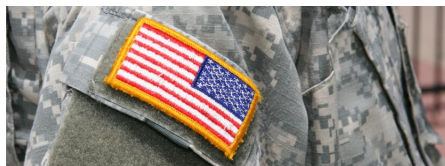
- Full-time active duty members
- Reservists on federal active duty
- National Guard members on federal orders for 30+ days



HOW does SCRA benefit?

- **Six Percent Rule:** servicemember may reduce interest rates on pre-service loans and mortgage debts to 6%
- **Termination of Residential Lease:** servicemember can terminate lease for PCS, 90+ days deployment, retirement, or separation orders. Must provide written notice of termination and a copy of military orders to the property owner
- **Eviction Protection:** landlord may not evict a servicemember or his/her dependents from a residential home during a period of military service without a court order

- **Termination of Automobile Lease:** servicemember can terminate car lease if PCSing outside the continental US, PCSing from Alaska/Hawaii to the continental US, or for a 180+ days deployment
- **Termination of Consumer Contracts:** servicemember can terminate cell phone service, Internet service, gym membership, and home security service for PCS or 90+ days deployment. Service provider may not impose early termination charges
- **Protection against Default Judgments:** if a default judgment is entered against a servicemember during their active-duty service or within 60 days thereafter, the servicemember can reopen that default judgment and set it aside if certain conditions are met
- **Protection for Small-Business Owners:** servicemember's nonbusiness assets and military pay are protected from creditors while on active duty. This applies to business debts or obligations
- **Portability of Professional Licenses of Servicemembers and their Spouses:** servicemembers and their spouses who possess a covered license and relocate because of military orders have the right to have said license considered valid at a similar scope of practice in the new location



Special Family Law Protections

- **Postponed civil court matters:** servicemember can request a 90-day delay or stay in a civil court action or administrative proceeding. This includes actions for **divorce, child paternity, support cases, and foreclosure**. Judge, magistrate, or hearing officer can grant an additional 90-day stay

Child Custody Protections

- No permanent orders altering existing custody arrangements are to be entered while the custodial parent is unavailable due to military service
- Neither past nor possible future absences due to military service should serve as the sole basis for altering a custody order in place before the absence
- Reinstatement of the custody order in place before the absence of a military parent within a set time upon the return of the military parent without proof that it undermines the best interests of the child
- Allowing a member with visitation rights to petition the court to allow those visitation rights to be delegated to a third person, such as grandparents or new spouse, during the servicemember's absence due to military service
- Allow for (a) expedited hearings upon the request of a servicemember and (b) the use of electronic testimony when the servicemember is unavailable