



Gloucester County

Board of Chosen Freeholders

Veterans Guide

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BOARD OF
CHOSEN FREEHOLDERS

COUNTY OF GLOUCESTER
STATE OF NEW JERSEY

FREEHOLDER DIRECTOR
Robert M. Damminger

FREEHOLDER DEPUTY
DIRECTOR/LIAISON
Giuseppe (Joe) Chila



Dear Veteran:

On behalf of the Gloucester County Board of Chosen Freeholders we want to say 'Thank You' for your service to our nation and the world. We have prepared this Guide to Veterans Benefits so that you and your family are aware of all the benefits that you are entitled.

Gloucester County is committed to our Veterans and we demonstrate this commitment through our full time Veterans Affairs Office, the full-time Gloucester County VA Health Clinic, which was expanded in size and scope in 2008, the Gloucester County Veterans Memorial Cemetery, transportation, the Gloucester County Wall of Heroes and many other services such as our Veterans Homecoming and Legislative Seminar.

The county offers these services to our veterans because we believe it is our duty to provide for the men and women who answered the call of protecting Democracy, the United States and her citizens. We look forward to continuing to serve you and your family and we look forward again to expanding services whenever possible.

Please feel free to call upon our Office of Veterans Affairs if you have any questions or concerns regarding your benefits or the benefits of your family members. And again, our sincere thanks for your service to the United States of America.

Respectfully,

Robert M. Damminger
Freeholder Director

Giuseppe (Joe) Chila
Freeholder Deputy
Director/ Liaison to
Veterans Affairs

OFFICE OF VETERANS
AFFAIRS
COUNTY OF GLOUCESTER

DIRECTOR
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PO Box 337
Woodbury, NJ 08096

Phone 856.401.7660
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www.gloucestercounty.nj.gov

VETERANS BENEFITS ELIGIBILITY

Eligibility for most Veterans Administration (VA) benefits is based on discharge from active military duty under "other than dishonorable" conditions for a minimum period specified by law.

The Department of Defense (DOD) issues each veteran a military discharge form DD-214 or in the case of World War II Veterans form WD 53-55 or Nav Form 553, identifying the veteran's condition of discharge Honorable and general discharges qualify a veteran for most VA benefits; however, educational benefits under the Montgomery GI Bill require an honorable discharge.

Dishonorable and some bad conduct discharges issued by general court martial bar VA benefits. Eligibility of veterans with "bad conduct" or "other than dishonorable" discharges must be determined by the VA. After reviewing the facts of each case, the VA decides whether separation from service was under "dishonorable" or "other than dishonorable" conditions.

Those who enlisted in the military after September 7, 1980 and officers commissioned or who entered active military service after October 16, 1981 must have completed two years active duty for the full period of their initial service obligation to be eligible for most VA benefits. Veterans with service connected disabilities, those discharged for disabilities or hardship near the end of their obligation, are not held to this provision. Also, this provision does not apply to participation in veterans insurance programs. Veterans in prison and parolees may still be eligible for certain VA benefits. For further information write or call the nearest VA Regional Office, State or County Veterans Affairs Office listed in this booklet.

Service in 19 groups during periods including World Wars I and II, have been certified as active military service by the DOD for purposes of laws governing VA. Depending on their periods of service, members of these groups are eligible for certain VA benefits. Individuals must document their service to the DOD and obtain a discharge under honorable conditions.

Wartime Service Recognized by the US Department of Veterans Affairs

In some instances it is noted the dates the State of NJ recognizes as War time service.

World War I - April 6, 1917 through November 11, 1918; extended through July 1, 1921 for veterans who had one day of service between April 6, 1917 and November 11, 1918

World War II – December 7, 1941 through December 31, 1946
(New Jersey) - September 16, 1940 through December 31, 1946

Korean Conflict - June 23, 1950 through January 31, 1955

Vietnam – August 5, 1964 (Feb 28, 1961, for veterans who served "in country" before Aug 5, 1964.) through May 7, 1975
(New Jersey) - December 31, 1960 through May 7, 1975

Lebanon Crisis – July 1, 1958 through November 1, 1958* (New Jersey Only)

Lebanon – September 26, 1982 through December 1, 1987* (New Jersey Only)

Grenada – October 23, 1983 through November 21, 1983* (New Jersey Only)

Panama – December 20, 1989 through January 31, 1990* (New Jersey Only)
Persian Gulf - August 2, 1990 through a date to be set by law or by Presidential Proclamation*
(New Jersey) – August 2, 1990 – February 28, 1991*
Somalia (Operation Restore Hope) December 5, 1992 – March 31, 1994* (New Jersey Only)
Bosnia (Operation Joint Endeavor – November 20, 1995 – June 20, 1998* (New Jersey Only)
Afghanistan (Enduring Freedom)- On or after September 11, 2001 to Present* (New Jersey Only)
Iraq (Iraqi Freedom) - March 19, 2003- to Present* (New Jersey Only)
* Must have served 14 days in the combat zone.

APPLYING FOR SERVICE CONNECTION DISABILITY AND PENSION

If you are a veteran that was injured during active duty and the injury is still aggravated due to your military service or you have developed a disease or condition incurred by your military service (IE: Agent Orange, Gulf War Illness etc.) you may be entitled to VA disability and or pension.

If you are a veteran that is home bound and in need of assistance or is living in a nursing home and in need financial assistance you may qualify for VA Aid and Attendance Benefits. The Gloucester County Office of Veteran Affairs has accredited and certified Service Officers to assist veterans and their families complete the paperwork necessary for Disability and Pension and for Aid and Attendance. Please call 856-401-7660 to make an appointment.

EDUCATION, TRAINING AND EMPLOYMENT PROGRAMS

Employment in the Federal Government

The Vietnam Era Veterans Readjustment Assistance Act of 1974, as amended, provides for the United States policy of promoting maximum job opportunities within the Federal Government for qualified disabled veterans.

Under this law all Federal agencies are required to establish affirmative action plans to facilitate employment and advancement of disabled veterans. This is known as the Disabled Veterans Affirmative Action Program or DVAAP which is administered by the Office of Personnel Management (OPM). Eligible veterans may receive veteran's preference in Federal employment which provides additional points to passing test scores in examinations and first consideration for certain jobs and preference for retention in layoffs.

Similar benefits are provided for: (1) unmarried widows or widowers and mothers of certain deceased veterans or military personnel; (2) spouses of total service-connected disabled veterans; and (3) mothers of permanently and totally service-connected disabled veterans.

The Veterans Readjustment Appointment (VRA) Authority provides noncompetitive appointments to certain Vietnam Era and post-Vietnam veterans. Under the non-competitive appointment authority, qualified disabled veterans with a compensable service-connected disability of 30% or more may be given a noncompetitive appointment by a Federal agency. This appointment may lead to conversion to career-conditional employment.

Individuals interested in specific information concerning these benefits and other Federal employment opportunities may contact the Personnel Offices of the Federal Agencies in which they wish to be employed. Information may also be obtained by contacting the Federal Job Information Centers of the U.S. Office of Personnel Management.

U.S. Office of Personnel Management
Federal Job Information Center
6th & Arch Streets
Philadelphia, PA 19141

VETERANS PREFERENCE FOR HIRING IN NEW JERSEY CIVIL SERVICE

War period veterans who pass NJ State Civil Service examinations are given absolute preference over nonveterans when competing for state, county and municipal employment. Absolute preference is not extended to promotions, but if a veteran ranks highest on a promotional certification, a non-veteran cannot be offered the appointment before the veteran.

Veterans with service-connected disabilities (at least 10%) who pass civil service examinations are given preference over other veterans and non-veterans for state, county and municipal employment.

Spouses, widows, widowers and the parents of disabled or deceased veterans are eligible under specific circumstances.

For information call Veterans Benefits Bureau at 609-530-6954 or visit any state Veterans Service or the One-Stop Career Centers.

Job Search Assistance

Assistance in finding jobs is provided to veterans through State Employment Services local offices throughout the country. These offices have Veterans Employment Representatives who can explain the various programs available to veterans in the area of employment and training. Priority is given to veterans when referrals are made to various job openings, with preferential treatment given to disabled veterans. In addition, Employment Services can provide information about job fairs, on-the-job and apprenticeship training opportunities, etc. in cooperation with the VA Regional offices and Vet Centers.

Disabled Veterans Outreach Program (DVOP) provides funds for use by states to locate and help disabled veterans, especially those of the Vietnam Era and Persian Gulf, find

employment and, if necessary, training. The DVOP staff has developed a network of employer contacts, community groups and veterans organizations to find jobs for their clients. The DVOP staff is located in the State Employment/Job Service.

Interested veterans should contact one of the following Employment/Job Services offices:

Gloucester County One Stop Career Center
215 Crown Point Road
Thorofare, NJ 08086
(856) 384-3700

Cherry Hill Employment Services Office
1873 Rt. 70 East, Suite 304
Cherry Hill, NJ 08003
Phone (856) 751-8550

Salem Employment Service Office
174 East Broadway
Salem, NJ 08079
Phone (856) 935-7007

Unemployment Compensation for former Service Members

To collect Unemployment Insurance, a former service member should apply at the nearest state unemployment office. You must present a copy of your form DD-214 to determine your eligibility.

DO NOT APPLY TO THE VA FOR THESE BENEFITS.

These offices can be found in conjunction with the State Employment Service Offices.

Reemployment Rights

Under the Veteran's Reemployment Rights (VRR) law, a person who left a civilian job in order to enter active duty in the Armed Forces, either voluntarily or involuntarily, may be entitled to return to his/her civilian job after discharge or release from active duty. This law covers reemployment rights under certain conditions for those who rendered active duty service, initial active duty for training, active duty for training, and inactive duty for training. There are four basic eligibility criteria for the VRR Law:

1. The person must have been employed in an "other than temporary" civilian job.
2. The person must have left the civilian job for the purpose of entering military service.
3. The person must not remain on active duty longer than four years, unless the period beyond four years (up to an additional year) is "at the request and for the convenience of the Federal Government" and the Form DD-214 carries this statement.
4. The person must be discharged or released from active duty "under honorable conditions."

The law also protects a veteran from discharge without just cause for one year from the date of reemployment and a Reservist or National Guard member for six months after

returning from initial active duty for training. In addition, the law also prohibits discrimination in hiring, promotion or advantage of employment because of one's obligation as a member of a Reserve component of the Armed Forces, including the National Guard.

A veteran must apply to his/her preservice employer within 90 days of separation from active duty or release from hospitalization that has continued for not more than a year immediately after active duty. For Reservists and National Guard members returning from initial active duty for training, the application period is 31 days.

Workforce Investment Act of 1998

The Gloucester County Division of Workforce Development (formerly known as Employment & Training Administration/JTPA) is now governed by the Workforce Investment Act of 1998. This Act places emphasis on "work first" and individuals must be assessed extensively for job readiness prior to being found eligible for occupational training.

All Gloucester County residents seeking employment or desiring to enhance their career are eligible for employment guidance either through a self-directed job search or with the assistance of an Employment Counselor.

Eligible veterans may be suitable to receive WIA services, such as vocational and educational assessments, classroom and on-the-job vocational skills training, work experience, basic/remedial education (including GED and English-as-a-second Language), job development and job search assistance. Career counseling, childcare travel expenses and other supportive services are also available.

For additional information regarding services offered through the Division of Workforce Development please contact:

Department of Economic Development
Division of Workforce Development
215 Crown Point Road
Thorofare, New Jersey 08086
(856) 384-3700

Division of Vocational Rehabilitation

The State agency provides counseling and vocational training to those individuals who are in need of rehabilitative services. These include physical restoration, prosthetic and orthotic devices, vocational guidance and counseling. This agency also offers vocational training, on-the-job training, job seeking skills training and job placement services.

Division of Vocational Rehabilitation Services
215 Crown Point Road
Thorofare, New Jersey 08086
(856) 384-3700

EDUCATION BENEFITS

The VA administers a number of education and training programs for veterans, service persons and eligible dependents. The following sections detail specific eligibility requirements and benefit information.

Montgomery GI Bill (Active Duty)

Eligibility:

The Montgomery GI Bill (Active Duty), also known as Chapter 30, is a program of education benefits for individuals who enter active duty for the first time after June 30, 1985. Active Duty for Chapter 30 purposes now include full-time National Guard duty that is performed after November 29, 1989.

Entitlement:

The participant must, with certain exceptions, serve continuously on active duty for three years of a three year or greater enlistment or, for a lesser benefit, two years of an initial active duty obligation of less than three years. An individual also may qualify for the full benefit by initially serving two continuous years on active duty, followed by four years of Selected Reserve service. In the latter case, the participant must enter the Selected Reserve within one year of release from active duty.

The participant must meet the requirements for a high school diploma or an equivalency certificate before the first period of active duty ends. Completing 12 credit hours towards a college degree meets this requirement.

Participation Requirements:

Participation in the Montgomery GI Bill requires that the service person have his or her military pay reduced by \$100.00 a month for the first 12 months of active duty. This money is not refundable. If the service person does not join immediately, there is no option to join later in his/her period of service.

Period of Eligibility:

For the most part, benefits under Chapter 30 end 10 years from the date of the veteran's last discharge or release from active duty. VA can extend this 10-year period if the veteran was prevented from training during this period because of a disability or because he/she was held by a foreign government or power. The 10 year period can also be extended if an individual reenters active duty for 90 days or more after becoming eligible. Under certain circumstances, periods of active duty of less than 90 days can qualify for extensions. If the veteran's discharge is upgraded by the military, the 10 year period begins on the date of the upgrade.

If eligibility is based on two years of active duty and four years of Selected Reserve (the 2 by 4 program), the veteran's eligibility will end the later of:

- a. 10 years from release from active duty, or
- b. 10 years from completion of the four year Selected Reserve obligation.

Montgomery GI Bill (Selected Reserve)

Eligibility:

The Montgomery GI Bill (Selected Reserve) is a program of education benefits for members of the Reserve elements of the Armed Forces including the National Guard and the Coast Guard. This program is known as Chapter 106.

To be eligible for this program a reservist must:

- a. Have a six year obligation to serve in the Selected Reserve signed after June 30, 1985 or, if an officer, agree to serve six years in addition to the original obligation.
- b. Complete Initial Active Duty for Training (IADT).
- c. Meet the requirements for a high school diploma or equivalent certificate before completing IADT.
- d. Remain in good standing in a drilling Selected Reserve Unit.

Period Eligibility:

If a reservist stays in the Selected Reserve, benefits end 10 years from the date he/she became eligible for the program. VA may extend the 10 year period if the individual could not train due to a disability caused by Selected Reserve service. If a reservist leaves the Selected Reserve because of disability that was not his/her fault, the individual can use the full 10 years.

Montgomery GI Bill- Selected Reserves-Chapter 1607

Chapter 1607 of the Montgomery GI Bill-selected Reserve is available for members of the Guard and Reserves activated since Sept. 11, 2001.

For eligible vets who become full-time students, Chapter 1607 provides a monthly benefit of: \$413 for those who served on active duty for at least 90 consecutive days. *\$620 for those who were activated for at least a year. *\$827 for those serving at least two years.

Part-time students receive less. Active-duty GIs can receive up to \$1,034 a month.

Post 9/11 GI Bill

Post 9/11 GI Bill benefits, payable for training pursued on or after August 1, 2009, will provide education benefits for service members who have served on active duty for 90 or more days since September 10, 2011. These benefit are tiered based on the number of days served on active duty, creating a benefit package that gives current and previously activated National Guard and Reserve members the same benefits as active duty service members.

Once the VA has received your application they will determine your eligibility for Post 9/11 GI Bill and issue a Certificate of Eligibility. You can apply using VA Form 22-1990. The form includes the instructions needed to begin the process.

The Post 9/11 GI Bill offers a new set of benefits for service members and veterans attending education ant training programs taken at an accredited college or university.

The Post 9/11 GI Bill will pay eligible individuals:

* Tuition and fees directly to the school not to exceed the maximum in-state tuition and fees at a public institution.

- * A monthly housing allowance based on the Basic Allowance for Housing for an E-5 with dependents at the location of the school.
- * An annual books and supplies stipend of \$1,000 paid proportionately based on enrollment.
- * A one time rural benefit payment for eligible individuals.

This benefit is payable only for training at an Institution of Higher Learning (IHL). If you are enrolled exclusively in online training you will not receive the housing allowance. If you are on active duty you will not receive the housing allowance or books & supplies stipend. This benefit provides up to 36 months of education benefits, generally benefits are payable for 15 years following your release from active duty.

Vocational Rehabilitation

Eligibility:

Veterans who served in the Armed Forces on or after September 16, 1940 are eligible for vocational rehabilitation if all of the following conditions are met:

- a. They suffer a service-connected disability in active service which entitles them to at least 20% compensation or would do so but for the receipt of military retirement pay. (Veterans may also be eligible if the compensable rating of less than 20% and first applied for vocational rehabilitation before November 1, 1990).
- b. They were discharged under other than dishonorable conditions or are hospitalized awaiting separation for disability.
- c. VA determines that they need vocational rehabilitation to overcome an impairment to their ability to prepare for, obtain or retain employment consistent with their abilities, aptitudes and interests. Their service-connected disabilities must materially contribute to this employment handicap.

Generally, the veteran must complete a rehabilitation program within 12 years from the date VA notifies him/her of entitlement to compensation. This period may be deferred or extended if a medical condition prevented the veteran from training for a period or if the veteran has a serious employment handicap.

For more information about these and other programs contact:

Gloucester County Office of Veteran Affairs

P.O. Box 337

Woodbury, NJ 08096

Phone: (856) 401-7660

EDUCATIONAL ASSISTANCE FOR NEW JERSEY VETERANS AND THEIR DEPENDENTS

Veterans Tuition Credit Program

New Jersey veterans who served in the U.S. Armed Forces between December 31, 1960 and May 7, 1975 enrolled in an Approving Agency course of study at any eligible academic, profession or vocational institution in the U.S. are eligible for this program. The veteran must have been a legal resident of the state at the time of induction into the

military; at the time of discharge; or for a period of not less than 1 year prior to making application to the program.

POW/MIA Program

This is available to the dependents of military service personnel who were officially declared Prisoners of War or Missing in Action after January 1, 1960. The student must attend either a public or private institution of higher education in New Jersey as an undergraduate on at least a half-time basis.

War Orphans Tuition Programs

Established by the Legislature in 1930, the program provides assistance to the children of those military personnel who were either killed in action or died as a result of a disease or disability resulting from their military service. The student must attend an institution approved by the State Board of Education and must be located in New Jersey, unless the desired course of study is not offered by any school or college within the state.

Applications for these programs are available at campus Veterans Affairs Offices, New Jersey Department of Military and Veterans' Affairs services or call (609) 530-6961.

HEALTH CARE BENEFITS

Veterans Health Clinic

The Gloucester County Board of Chosen Freeholders and the Philadelphia VA Medical Center have opened a Veterans Health Clinic which is located at 211 County House Road in Sewell. It is open Monday through Friday, except Holidays, from 8am until 4pm. Clients are seen by appointment only, and registered veterans may call 1-877-823-5230 to request an appointment.

Hospital and Outpatient Care

Eligibility for VA hospital and outpatient care currently is divided into two categories: In the first category of veterans, VA shall provide hospital and outpatient care to the extent and in the amount that Congress appropriates funds. In the second category of veterans, VA may furnish hospital and outpatient care if resources and facilities are available if the veteran makes a copayment.

Category 1 is composed of the following: veterans in need of care for a service-connected condition; veterans who have a compensable service-connected disability; veterans whose discharge or release from active military service was for a compensable disability that was incurred or aggravated in line of duty; veterans who are former prisoners of war and veterans whose annual income and net worth are below the "means test" threshold. The threshold is adjusted annually and published in January.

Category 2 is composed of all other veterans, including nonservice-connected veterans with incomes and net worth above the "means test" threshold and zero percent service-connected veterans needing care for any nonservice-connected disability. These veterans must agree to make copayments. In addition, if you are a recently discharged veteran with service in a theater of combat operations, VA can provide you free medical care for

five years from your discharge from active duty for conditions possibly related to your service, regardless of your income status.

Outpatient Pharmacy Services

Pharmacy services are provided free to: (1) veterans receiving medication for treatment of service-connected conditions; (2) veterans rated with 50 percent or more service-connected disability; and (3) veterans whose annual income does not exceed the maximum VA pension.

Outpatient Dental Treatment

Outpatient dental treatment provided by VA included examinations and the full spectrum of diagnostic, surgical, restorative and preventive techniques. Nonservice-connected veterans receiving dental care may be billed the applicable copayment if their income exceeds the maximum threshold. The following may receive care:

1. Dental conditions or disabilities that are service connected.
2. Service-connected dental conditions or disabilities that are not compensable may receive one-time treatment if the conditions can be shown to have existed at discharge or within 180 days of release from active service. Veterans who served on active duty for 90 days or more during the Gulf War are included in this category. Veterans must apply to VA for dental care within 90 days following separation.
3. Veterans may receive treatment for service-connected, non-compensable dental conditions resulting from combat wounds or service injuries.
4. Veterans who were prisoners of war for 90 days or more may receive complete dental care.
5. Veterans may receive complete dental care if receiving disability compensation at the 100-percent rate or if eligible to receive it by reason of unemployability.

Gulf War Registry Programs.

Veterans who served in the Gulf War are provided with free, comprehensive medical examinations, including laboratory and other diagnostic tests deemed by an examining physician necessary to determine health status VA operates a toll-free hotline at 800-749-8387 to inform Gulf War veterans about VA programs, their benefits and the latest information on Gulf benefits. VA presumes certain chronic, unexplained symptoms existing for 6 months or more are related to Gulf War service without regard to cause. These "presumptive" illnesses must have appeared during active duty in the Southwest Asia theater of military operations or by December 31, 2011, and be at least 10 percent disabling. These illnesses include: Chronic Fatigue Syndrome, Fibromyalgia, Irritable Bowel Syndrome and Undiagnosed Illnesses with symptoms that may include but are not limited to: abnormal weight loss, fatigue, cardiovascular disease, muscle and joint pain, headache, menstrual disorders, neurological and psychological problems, skin conditions, respiratory disorders, and sleep disturbances.

Agent Orange and Other Herbicides

Twelve diseases are presumed by VA to be service-related for compensation purposes for veterans exposed to Agent Orange and other herbicides. The diseases presumed are chloracne, porphyria cutanea tarda, soft-tissue sarcoma, Hodgkin's disease, multiple myeloma, respiratory cancers (lung, bronchus, larynx, trachea), non-Hodgkin's

lymphoma, prostate cancer, acute or subacute peripheral neuropathy, Type II diabetes, chronic lymphocytic leukemia (CLL), Amyloidosis (AL), Ischemic Heart Disease and spina bifida – recognized as a condition that appears in children of Vietnam Veterans. Military personnel who served in Vietnam between January 9, 1962, and May 5, 1975, are presumed to have been exposed to herbicides.

Treatment

VA provides treatment to any Gulf War veteran who may have been exposed to a toxic substance or environmental hazard during the Gulf War, for any disability related to such exposure. VA also provides medical treatment to any Vietnam-Era veteran who, while serving in Vietnam, may have been exposed to dioxin or to a toxic substance in a herbicide or defoliant used for military purposes, for conditions related to such exposure. Health-care services also are available for medical conditions possibly related to any veteran's exposure to ionizing radiation from the detonation of a nuclear device in connection with nuclear tests, or with the American occupation of Hiroshima and Nagasaki, Japan, during the period beginning September 11, 1945 and ending July 1, 1946.

Returning Combat Veterans Programs

Establishing combat veteran eligibility. The Department of Veterans Affairs has promoted new eligibility rules that provide Active Component and Reserve Component personnel who served in designated combat zones (since November 11, 1998) with 5 years of free care from the date of separation from active duty. This includes Reservists or National Guard members who have been activated for federal duty and now have "veteran status".

Note: Free care refers to all services related to the veteran's combat experience, even if there is insufficient medical evidence to conclude that such a condition is attributable to such service. Co-payments may be charged for the treatment on non-combat related conditions.

Dental Care

If a veteran did not receive a pre-separation dental exam from the military, then the veteran is eligible to receive a dental exam from the VA within 90 days of their discharge from active duty.

VA FACILITIES

Department of Veterans Affairs
Regional Office
20 Washington Place
Newark, NJ 07102
Toll Free: 1-800-827-1000

Veterans Affairs Medical Center
University and Woodland Avenues
Philadelphia, PA 19104
(215) 823-5800
Toll Free: 1-800-949-1001

Department of Veterans Affairs
Regional Office and Insurance Center
PO Box 8079
5000 Wissahickon Avenue
Philadelphia, PA 19101
(215) 438-5225

Veterans Affairs Medical Center
1601 Kirkwood Highway
Wilmington, DE 19805
(302) 994-2511
Toll free: 1-800-461-8262

VETS CENTERS (READJUSTMENT COUNSELING SERVICES)

Veterans who served during the Vietnam Era may be provided counseling to assist them in readjusting to civilian life. Application may be made at any time. These services include a general assessment of any identifiable social or psychological problems stemming from military service during the Vietnam Era, counseling, group counseling and community outreach and education.

Vets centers are community based sites and the nearest location usually can be found in the U.S. Government section of the phone book.

Veterans Administration Vets Centers

Vet Center
801 Arch Street – Suite 102
Philadelphia, PA 19107-2445
(215) 627-0238

Ventnor Professional Campus
Suite 401
6601 Ventnor Avenue
Ventnor, NJ 08406
(609) 487-8387

BENEFIT PROGRAMS FOR SURVIVORS

Dependency and Indemnity Compensation (DIC)

Death Due to Service-Connected Disability - DIC payments are authorized for surviving spouses, unmarried children under 18 as well as certain helpless children between 18 and 23 who are attending a VA approved school and certain parents of service personnel or veterans. The death must be a result of an injury or disease incurred while on active duty.

Death Due to Nonservice-Connected Cause - DIC payments are authorized for the individuals listed above. This applies to certain veterans who were totally disabled at the time of their death, but did not die as a result of their disability.

Non-service Connected Death Pension

Surviving Spouses and unmarried children under 18 (or until 23 if attending a VA approved school) of deceased veterans with wartime service may be eligible for a pension based on need if they meet the income standards.

The veteran must have 90 days wartime service unless discharged or retired for a service-connected disability and discharged under conditions other than dishonorable.

FOR DETAILED INFORMATION ABOUT ELIGIBILITY REQUIREMENTS FOR THESE PROGRAMS, PLEASE CONTACT THE GLOUCESTER COUNTY OFFICE OF VETERANS AFFAIRS

BURIAL BENEFITS

Burial in a National Cemetery

Burial in a VA cemetery is available to any deceased eligible veteran and to certain dependents or survivors. Internment is also available at Brigadier General William C. Doyle Veterans Memorial Cemetery, which is a state facility. Details about the burial are available through the Gloucester County Office of Veterans Affairs or a funeral director.

Gloucester County Memorial Cemetery

Another benefit available to our veterans is the Gloucester County Veterans Memorial Cemetery. It was consecrated on July 10, 2004. The first interment took place on October 6, 2004. The cemetery is located at 240 S. Tuckahoe Road (Route 555) between Clayton-Williamstown Road [County Route 610] and Franklinville-Williamstown Road (County Route 612). Plots, perpetual care, and headstones are provided free of charge to qualified veterans and their eligible dependents. Pre-registration can be done by visiting the Gloucester County Office of Veterans Affairs at 211 County House Road in Washington Township or by calling [856] 401-7688 between the hours of 8:30 am-4pm Monday through Friday.

Headstones and Markers

VA provides headstones and markers for the graves of veterans and eligible dependents. When burial occurs in a cemetery other than a national one, the headstone or marker must be applied for separately. It is shipped at government expense to the consignee designated on the application. The VA, however, does not pay the cost of placing the headstone or marker. Applications are available through any national cemetery or through the Gloucester County Veterans Affairs Office.

Burial Flags

An American flag is available to drape the casket of a veteran who was discharged under conditions other than dishonorable. After the funeral service, the flag may be given to the next of kin or a close associate of the deceased. VA will also issue a flag on the behalf of a service member who was missing in action and later presumed dead. Flags are issued at any VA Regional Office and VA national cemetery. The funeral director can make these arrangements.

FINANCIAL ASSISTANCE (GI LOANS)

Eligible veterans and surviving spouses may obtain GI loans for homes, condominium and manufactured homes. Eligibility requirements are available through your local Veterans Affairs Office.

The VA guarantees part of a loan that helps the home-buying veteran obtain a mortgage featuring:

- A. An interest rate usually lower than conventional mortgage rates
- B. No down payment (unless required by lender, the purchase price exceeds the reasonable value of the property as determined by the VA or the loan has a graduated payment feature)

- C. A long amortization or repayment period. VA appraises the security for the mortgage to determine its reasonable value in the appropriate market prevailing at the time the appraisal is made

VA requires inspection(s) in most cases involving proposed new homes or accepts the findings of HUD to verify that the house conforms to the plans and specifications on which VA's appraisal is based.

Eligibility

Veterans may secure their Certificates of Eligibility by sending VA form 26-1880, "Request for Determination of Eligibility and Available Loan Guaranty Entitlement," along with required supporting documents to the nearest VA regional office.

World War II Eligibility

- (1) active duty service after September 15, 1940, and prior to July 26, 1947;
- (2) discharge under other than dishonorable conditions; and
- (3) at least 90 days service, unless discharged early for a service-connected disability.

Post World War II Eligibility

- a. Active duty service which occurred after July 25, 1947 and prior to June 27, 1950.
- b. A discharge or separation under other than dishonorable conditions.
- c. At least 181 days continuous active duty service, unless discharged earlier for a service connected disability.

Korean Conflict Eligibility

Eligibility requirements for Veterans of the Korean Conflict period are:

- a. Active duty at any time on or after June 27, 1950 and prior to February 1, 1955.
- b. Discharge or separation under other than dishonorable conditions.
- c. At least 90 days total service, unless discharged earlier for a service connected disability.

Post Korean Eligibility

Eligibility requirements for Post Korean Veterans are:

- a. Active duty for 181 continuous days or more, any part of which occurred after January 31, 1955 and prior to August 5, 1964.
- b. Discharge or separation under other than dishonorable conditions.
- c. Discharge or release from active duty after such date for a service connected disability.

Vietnam Eligibility

Eligibility requirements for Vietnam Era Veterans are:

- a. Active duty for a total of 90 days or more, any part of which occurred after August 4, 1964 and prior to May 8, 1975.
- b. Discharge or release from active duty under conditions other than dishonorable.

Post Vietnam Eligibility

Eligibility requirements for Post Vietnam Era Veterans or enlisted service which began before September 8, 1980, or whose service as an officer began before October 17, 1981 are:

- a. Active duty for 181 continuous days or more all of which occurred after May 7, 1985.
- b. Discharge or release from active duty under conditions other than dishonorable.
- c. Earlier release from such active duty for service-connected disability.

Gulf War Eligibility

- a. Completion of 24 months of continuous active duty or the full period and at least 90 days for which the person was called to active duty, and discharge from active duty under conditions other than dishonorable; or
- b. Discharge after at least 90 days with a hardship discharge, discharge at the convenience of the government, reduction in force or certain medical conditions, or discharge for service-connected disability. Reservists and National Guard members are eligible if they were activated after August 1, 1990, served at least 90 days, and were discharged honorably.

Active Duty Personnel

Service personnel who have served at least 181 continuous days in active duty status are eligible if not discharged, while their service continues without a break.

Six-month enlistees with active duty for training only are not eligible since their service does not constitute "active duty" as defined by law, although they may be eligible for FHA Home Mortgages insurance for veterans.

Purposes of GI Loans:

1. To buy a home.
2. To buy a residential unit in certain new or proposed, existing or converted condominium projects.
3. To build a home.
4. To repair, alter or improve a home.
5. To refinance an existing home loan.
6. To buy a manufactured home lot on which to place a unit owned and occupied by the veteran.
7. To improve a home through installation of a solar heating or cooling systems or other weatherization improvements.
8. To purchase and improve simultaneously a home with energy conserving measures.
9. To refinance an existing VA loan to reduce the interest rate.
10. To refinance a manufacture home in order to acquire a lot.
11. To simultaneously purchase and improve a home.

VA loan entitlement is no longer subject to an expiration date. Contact the nearest VA Regional Office for more information or call 1-800-827-1000.

TAX BENEFIT

A New Jersey Veteran may be entitled to a tax deduction of \$250 off property taxes, or certain disabled veterans may receive total exemption of property taxes. Contact the Gloucester County Office of Veteran Affairs for more information

TRANSPORTATION SERVICES

The Gloucester County Division of Transportation provides transportation for veterans to the Philadelphia VA Medical Center, the Elsmere, Delaware, VA Medical Center, and the Gloucester VA Clinic in Sewell. This service is provided to eligible veterans on an advanced reservation basis. For more information and to make a reservation please call 856-686-8350.

SMALL BUSINESS ADMINISTRATION

The SBA has a number of programs designed to help foster and encourage small businesses, including businesses owned and/or operated by veterans. Help available from the SBA includes business training, conferences, one-on-one counseling, advocacy, surety bonding, government procurement, and financial management assistance. Most SBA loans are made under its Loan Guaranty Program. The loan amount is advanced by the bank or other lending institution, with SBA guaranteeing up to 90% of the total amount of the loan.

Since 1983, the SBA has administered a direct loan program for Vietnam Era disabled veterans. A Vietnam Era or disabled veteran who meets SBA credit criteria, may qualify for a direct loan if they are unable to obtain financing from commercial or other lenders. In each SBA field office there is a Veterans Affairs Officer who is designated as the contact person for veterans to assist them in dealing with the SBA. Information on any of the SBA's programs is available without charge from any of its approximately 100 field offices. Veterans should check the U.S. Government section of their local phone book for the address of the nearest SBA office. The SBA maintains a national toll free number: 1-800-827-5722.

New Jersey Regional Office
Small Business Administration
973-645-2434

CORRECTION OF MILITARY RECORDS

The secretary of a military department, acting through a Board of Correction of Military Records, has the authority to correct any military record when necessary to correct an error or to remove an injustice. Applications for correction of a military record, including review of discharges issued by court martial, may be considered by a correction board.

Generally, a request for correction must be filed by the veteran, survivor, or legal representative within 3 years after the discovery of the alleged error of injustice. However, the board may excuse failure to file within the prescribed time if it finds it

would be in the interest of justice for the board to consider the application in spite of the delay.

In order to justify any correction, it is necessary to show the satisfaction of the board that the alleged entry or omission in the records was in error or was unjust. Applications should include all evidence which may be available, such as signed statements or witnesses or a brief of arguments supporting the requested correction. Application must be made on DD Form 149, which may be obtained from the Gloucester County Office of Veterans Affairs.

MILITARY MEDALS

The US Government will furnish all veterans with one free set of all medals, ribbons and awards the veteran received while in active duty. The Gloucester County Office of Veterans Affairs will assist the veteran or family member in completing this request. For more information call 856-401-7660

GLOUCESTER COUNTY MILITARY SERVICE MEDAL

By wanting to extend a special tribute and give recognition to those Veterans who have served our Country honorably and faithfully, the Gloucester County Board of Chosen Freeholders created the Gloucester County Military Service Medal in gratitude for their services.

Protocol for receiving the Gloucester County Military Service Medal

1. All requests must be coordinated through the Veterans Affairs Office call 856-401-7660
2. The recipient must be a resident of Gloucester County, or those that are to receive a posthumous medal, must have proof the veteran was a resident at the time he or she passed away, or applicant was a resident of Gloucester County at the time of entering the service.
3. Applicants must have separation papers (WD 53-55, NAVFORM 553 or DD-214) which show their character of service as "Honorable".
Under honorable conditions, general, ordinary, or any other terminology will not be accepted.
4. Medals will not be mailed to recipients.
5. Medals will be presented by a Commissioned Officer with a Freeholder present. The only exception would be in an emergency situation when a Veteran is gravely ill and would like the presentation at home, in a hospital or in any type of care facility.

New Jersey State Medals

Anyone wishing to apply for one of the medals issued by the New Jersey Department of Military and Veterans Affairs may do so by calling the State Service Officer located at the National Guard Armory in Woodbury. The phone number is (856) 251-6893. You may also apply through the Gloucester County Office of Veterans Affairs.

GLOUCESTER COUNTY WALL OF HEROES

The Gloucester County Board of Freeholders has commissioned *The Wall of Heroes* as part of the Justice Complex expansion project. The Wall of Heroes honors the men and women who were killed in action or missing in action while serving in the US Military protecting our freedoms and rights. The Wall represents all branches of the military and they will be arranged by era (i.e. American Revolution, Civil War, Spanish American War, WWI, WWII, Korea, Vietnam, Persian Gulf, Iraq, and Afghanistan.) The Wall of Heroes is located in hallway near the main entrance to the Justice Complex in Woodbury NJ. Everyone is welcome to view the Wall of Heroes.

If you know of any Gloucester County veterans from your community who never made it home, please help us to include them in the Wall of Heroes. There are at least 350 Gloucester County residents who never made it home. With your help you can bring to life those who lost theirs by providing photographs of eligible men and women. Our eligibility guidelines and application can be obtained through our Gloucester County Office of Veterans Affairs at 401-7660. The application is the first step to being included on the Wall.

Because The Wall of Heroes will feature an artistic rendering of those who made the ultimate sacrifice, photographs are of particular importance. If there is no photograph that can be found of the person to be honored, only the name and other key information of the military personnel will be framed on the wall.

GLOUCESTER COUNTY VETERANS ADVISORY COUNCIL

There are a number of organizations dedicated to protect the benefits of the veteran and their dependents and survivors. The Gloucester County Veterans Advisory Council consists of representatives from 17 different veteran organizations located in Gloucester County. The council has its own elected officers and bylaws. They work closely with the Gloucester County Office of Veterans Affairs and offer input to the Gloucester County Board of Chosen Freeholders on Veteran Issues. The organizations listed below belong to the Gloucester County Veterans Advisory Council:

American Legion
American Merchant Marines
Amvets
Army/Navy Union Garrison
Disabled American Veterans
South Jersey Fleet Reserve Association
Gold Star Wives
Harrison Twp Veterans Commission
Korean War Veterans Association

Marine Corp League
Military Order of the Purple Heart
Nam Knights M/C South Jersey
POW/MIA Awareness Committee
St Matthews Veterans Center
82nd Airborne Association
South Jersey Vietnam Veterans
Veterans of Foreign Wars

GLOUCESTER COUNTY VETERANS HELPING VETERANS

In October 2010 Gloucester County Veterans Advisory Council launched a new program to help Veterans in need of home furnishings and major appliances. Anyone can donate their home furnishings or appliances, just contact the Gloucester County Veterans Affairs Office (856) 401- 7660. They will schedule a pick up for your items. They currently are not taking any large TV's or large entertainment centers. Furniture, books, glassware, gas/electric ranges and dishes etc. are accepted. Your donations are tax deductible.

Any Veteran due to unfortunate circumstances that is in need of household furnishings can contact Gloucester County Veterans Affairs Office also by showing their DD214 or equivalent. The veteran will be responsible for the delivery of these items. This has been a successful program and since the inception in October 2010 we have helped over 50 veterans with specific household needs. Through everyone's generosity with donations of furniture and household goods this program works and is a win win for everyone.

The County of Gloucester complies with all state and federal rules and regulations and does not discriminate on the basis of race, religion, color, national or ethnic origin, sexual orientation, age, marital status or disability in admission to, access to, or operations of its programs, services, or activities. In addition, Gloucester County encourages the participation of people with disabilities in its programs and activities and offers special services to all County residents 60 years of age and older. Inquiries regarding compliance may be directed to the Division of Disability Services at (856) 384-6842/New Jersey Relay Service 711 or the EEO office at (856)384-6903.