A Message from the Secretary of the Commonwealth

Dear Massachusetts Veteran,

The Office of the Secretary of the Commonwealth is pleased to present this publication, our ninth edition of *Veterans' Laws and Benefits*, a compilation of resources regarding major state benefits in the areas of education, employment, housing, motor vehicles, property taxes, and medical assistance. Information regarding recent amendments to federal and state legislation on employment rights and federal burial benefits is also offered.

I am particularly pleased to include information specifically for members of the Guard and Reserve.

This guide provides references to appropriate agencies for information on eligibility and the application process as well as the responsibilities of local veterans' agents who assist veterans with referral and emergency assistance.

I would like to express my appreciation to the state Department of Veterans' Services for their continued assistance in helping us keep this guide up-to-date.

I hope veterans and their families find this booklet a useful source of information.

Sincerely,

William Francis Galvin

William Francis Galvin
Secretary of the Commonwealth

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Definitions of Massachusetts Veterans

M.G.L. ch.4, s.7, cl. 43 (Massachusetts General Law Chapter 4, Section 7, Clause 43)

To be a "veteran" under Massachusetts law a person is required to have either:

- **180 days** of regular active duty service and a last discharge or release under honorable conditions –OR–
- **90 days** of active duty service, one day of which is during "wartime" per the chart which follows, and a last discharge or release under honorable conditions, except for Vietnam I, which requires 180 days of active duty service (see chart on page 2).

Guard members

For Guard Members to qualify they must have either:

- **180 days** and have been activated under Title 10 of the U.S. Code and a last discharge or release under honorable conditions –OR–
- Members who were activated under Title 10 or Tile 32 of the U.S. Code of Massachusetts General Laws, Chapter 33, sections 38, 40, and 41 must have 90 days, at least one of which was during "wartime," per the chart on page 3. The members' last discharge or release must be under honorable conditions.

Reservists

For Reservists to qualify, they must have been called to regular active duty, at which point their eligibility can be determined by the chart on page 3.

Minimum service exception (for death or disability)

It is not necessary that an applicant have completed the minimum service for wartime or peacetime campaign if s/he served some time in the campaign and was awarded the Purple Heart, or suffered a service-connected disability per the Discharge Certificate, or died in the service under honorable conditions (see chart on page 3).

Training duty exception

Active service in the armed forces, as used in this clause shall not include active duty for training in the Army or Air National Guard or active duty for training as a Reservist in the armed forces of the United States (see chart on page 3).

Merchant Marine

Any Merchant Marine who served for a period of 90 days in armed conflict between December 7, 1941 and December 31, 1946, and who received an honorable discharge from the Army, Navy, or Coast Guard of the United States.

Eligible dependents

The following categories of persons may qualify as dependents eligible to receive veterans' benefits:

- Spouse of the veteran;
- Widow or widower of the veteran;
- Dependent parent of the veteran;
- Any person who acted as a parent to the veteran for five years immediately preceding the commencement of the veteran's wartime service;
- Child of the veteran until his/her 19th birthday;
- Child of the veteran between 19 years and 24 years of age while the child is attending high school, an institution of higher learning or some other accredited educational institution;
- Child of the veteran 19 years of age or older who is mentally or physically unable to support him/herself and was affected by the disability prior to his/her 18th birthday;
- Legally adopted children of the veteran.

Who is not eligible?

None of the following shall be deemed to be a veteran:

- Any person, who at the time of entering into the armed forces of the United States, had as his/her intention to become a subject or citizen of the United States and withdrew his/her intention under the provisions of the Act of Congress approved July 9, 1918;
- Any person who was discharged from the said armed forces on his/her own application or solicitation by reason of his/her being an enemy alien;
- Any person who has been proved guilty of willful desertion;
- Any person whose only service in the armed forces of the United States consists of his/her service as a member of the Coast Guard Auxiliary or as a temporary member of the Coast Guard Reserve, or both;
- Any person whose last discharge or release from the armed forces is dishonorable or other than honorable.

Chart of definitions

M.G.L. ch. 4, sec.7, cl. 43 as amended by the Acts of 2005, ch. 130

Era of Service	Dates	Requirement for Veteran Status
PEACETIME	12-Nov-1918 15-Sep-1940	180 days of regular active duty service and a last discharge or release under honorable conditions.
WWII (Merchant Marine: 7-Dec-1941 through 31-Dec-1946)	16-Sep-1940 25-Jul-1947	90 days of active duty service, one (1) day during "wartime" and a last discharge or release under honorable conditions.
PEACETIME	26-Jul-1947 24-Jun-1950	180 days of regular active duty service and a last discharge or release under honorable conditions.
KOREA	25-Jun-1950 31-Jan-1955	90 days of active duty service, one (1) day during "wartime" and a last discharge or release under honorable conditions.
Korean Defense Service Medal	28-Jul-1954 (to be determined later)	90 days of active duty service, last discharge under honorable conditions and the Korean Defense Service Medal.
VIETNAM I	1-Feb-1955 4-Aug-1964	180 days of regular active duty service and a last discharge or release under honorable conditions.
VIETNAM II	5-Aug-1964 7-May-1975	90 days of active duty service, one (1) day during "wartime" and a last discharge or release under honorable conditions.
PEACETIME	8-May-1975 1-Aug-1990	180 days of regular active duty service and a last discharge or release under honorable conditions.
Lebanon Campaign *	25-Aug-1982 (to be determined later)	90 days of active duty service, one (1) day during "wartime" and a last discharge or release under honorable conditions.
Grenada Campaign *	25-Oct-1983 15-Dec-1983	90 days of active duty service, one (1) day during "wartime" and a last discharge or release under honorable conditions.
Panama Campaign *	20-Dec-1989 31-Jan-1990	90 days of active duty service, one (1) day during "wartime" and a last discharge or release under honorable conditions.

PERSIAN GULF	2-Aug-1990 (to be determined later)	90 days of active duty service, one (1) day during "wartime" and a last discharge or release under honorable conditions.

* Naval and Marine DD214 must indicate Expeditionary Medal. All DD214's must specify campaign: Lebanon, Granada, or Panama.

For **GUARD MEMBERS** to qualify they must have 180 days and have been activated under Title 10 of the U.S. Code **-OR-** Members who were activated under Title 10 or Title 32 of the U.S. Code or Massachusetts General Laws, chapter 33, sections 38, 40, and 41 must have 90 days, at least one of which was during "wartime," per the above chart.

For **RESERVISTS** to qualify, they must have been called to regular active duty, at which point their eligibility can be determined by the above chart.

Minimum Service Exception (for Death or Disability): It is not necessary that an applicant have completed the minimum service for wartime or peacetime campaign if s/he served some time in the campaign and was awarded the Purple Heart, or suffered a service-connected disability per the Discharge Certificate, or died in the service under honorable conditions.

Training Duty Exception: Active duty service in the armed forces shall not include active duty for training in the Army or Air National Guard or active duty for training as a Reservist in the Armed Forces of the United States.

Veterans' Bill of Rights

M.G.L. ch. 115 and 108 CMR (Code of Massachusetts Regulations)

You have a right to:

- File a written application for veterans' benefits at any time. You can insist upon this right, even if told that you are not eligible. [108 CMR 4:02 (1)];
- Receive assistance from your local Veterans' Service Officer (VSO) in completing your application (M.G.L. ch. 115, s. 3);
- Receive a full explanation of the services and benefits available under M.G.L. ch. 115, as well as other available benefits;
- Receive a written notice and explanation of the approval or denial of your application for benefits (108 CMR 8.02);
- Be treated with dignity and respect and to receive accurate, courteous, and timely service;
- Appeal and request a hearing if you disagree with any action taken in your case [108 CMR 8.07 (1)];
- Expect confidentiality: personal information will not be collected or used except for the purpose of determining your eligibility for benefits (M.G.L. ch. 40, s.51);
- Receive fair and equal treatment without regard to sex, race, religion, handicap, ethnicity, or national origin (M.G.L. ch. 151B, s.3);
- Preference in public employment (M.G.L. ch.31, s.12, 26, 28 and ch. 41, s.112).

For additional information on your rights, speak to your local city/town VSO, or call the Massachusetts Department of Veterans' Services (617-210-5480) or visit www.mass.gov/veterans.

Governor's Advisory Council on Veterans' Services

Executive Order No. 483

The Governor's Advisory Council on Veterans' Services was established in April 2007. The Council advises the Governor and the Secretaries of Health and Human Services and Veterans' Services on issues relating to veterans of the Commonwealth. The Council reviews and assesses state and federal statutes and programs that

relate to veterans, and the delivery of services to veterans, including healthcare, education, housing, outreach, training, and retraining. The Council serves as an educational resource for citizens and elected and appointed officials on veterans' issues. The Lieutenant Governor serves as the chair of the Council.

Public Assistance

Chapter 115

Under Chapter 115 of Massachusetts General Laws (M.G.L. ch. 115), the Commonwealth provides a needs-based means tested program of financial and medical assistance for indigent veterans and their dependents. Qualifying veterans and their dependents receive necessary financial assistance for food, shelter, clothing, fuel, and medical care in accordance with a formula which takes into account the number of dependents and income from all sources. Eligible dependents of deceased veterans are provided with the same benefits as if the veteran were still living.

How to apply

For applications, contact the local Veterans' Service Officer (VSO) in the city or town where the veteran lives. To find a VSO:

- Call the local City or Town Hall and ask for Veterans' Services;
- Call the Massachusetts Department of Veterans' Services, (617) 210-5480, and ask for the VSO name and contact information;
- Visit the DVS website at www.mass.gov/veterans to search by municipality;
- See page ___ of this publication for a complete listing.

History of veterans' benefits in Massachusetts

In the 18th century, towns in the Massachusetts Bay Colony provided assistance to needy veterans of the French and Indian War (1754-1763) between France and Great Britain, fought in North America. The Commonwealth of Massachusetts began providing for its veterans immediately following the Revolutionary War. At the start of the Civil War in 1861, the state legislature formalized the assistance provided to veterans by establishing M.G.L. Chapter 115 and the Department of Veterans' Services. Offices of Director of Veterans' Services, Burial Agent, and Graves Officer opened in every city and town in the Commonwealth.

State and local government leaders wanted to recognize service in the armed forces by providing certain essential benefits to men and women (both living and deceased) who had borne the burden of military duty—and to their families. Chapter 115 enables every eligible Massachusetts veteran to receive certain financial, medical, educational, employment, and other benefits earned by military service. Veterans, their dependents, and surviving spouses have been singled out to receive counsel and assistance dispensed through the 351 municipal Veterans' Services offices.

Today M.G.L. Chapter 115 requires every city and town to maintain a Department of Veterans' Services through which the municipality makes available to its residents the part-time or full-time services of either an exclusive or district Veterans' Service Officer (VSO). It is the job of the VSO to provide the veterans (living and deceased) and their dependents access to every federal, state, and local benefit and service to which they are entitled—including assisting in their funerals and honoring them on Memorial Day and Veterans' Day.

Mission

The mission of the Department of Veterans' Services (DVS) is to be the chief advocate for the nearly half-million veterans of the Commonwealth and their families. DVS establishes policy, proposes legislation, ensures that adequate funding for veterans' programs is included in the Governor's budget, and represents the interests of veterans in matters coming before the General Court. In addition, DVS represents all state agencies and individual veterans before the federal Department of Veterans Affairs in securing federal compensation and other benefits that might be available.

Contact information

Massachusetts Department of Veterans' Services
600 Washington Street, Suite 1100
Boston, MA 02111
(617) 210-5480
www.mass.gov/veterans
Email: mdvs@vet.state.ma.us

Massachusetts health insurance law and VA healthcare

Under Chapter 58 of the Acts of 2006, frequently referred to as the Massachusetts Healthcare Reform Law, as of July 2007 all adult Massachusetts residents are required to have health insurance. Residents are asked to verify their health insurance coverage on their tax return and residents who do not have insurance face financial penalties. There are a variety of health insurance options available that veterans can access.

Under Administrative Bulletin 04-07 enrollment in the VA healthcare system (U.S. Department of Veterans Affairs) qualifies as creditable insurance coverage under the law. Because many veterans have earned this healthcare through their service and it is available at very low or no out-of-pocket cost, veterans may apply for VA healthcare prior to signing up for Commonwealth Care, Medicare, or MassHealth which may charge premiums, fees, and co-pays.

Education Benefits

Tuition waiver for all Massachusetts veterans to all state colleges and universities

M.G.L. ch. 15A, s.19

Veterans of Massachusetts, as defined by M.G.L. ch. 4, s.7, clause 43, may be eligible for any state-supported course in an undergraduate degree program or certificate program offered by a public college or university. To be eligible, a veteran must also be a legal resident of Massachusetts and s/he must not be in default of any federal student loans.

Veterans will be eligible on a space-available basis for a waiver of full or partial tuition based on proper documentation of the eligibility of the veteran. Space availability shall be determined in accordance with normal practices and procedures as published by each institution, i.e., the individual college or university. Contact the veterans' representative at the college or university for details.

National Guard tuition and fee waiver

Acts of 2005 ch. 130

Members of the National Guard are eligible for a waiver of both fees and tuition at all state colleges and universities. Please contact the college or university veterans' representative for details about this program.

Public service scholarship programs

M.G.L. ch. 15A, s.16

Scholarships will be awarded to:

- Children of prisoners of war or military or service persons missing in action in Southeast Asia whose service was between February 1, 1955 and the termination of the Vietnam campaign; and
- Children of veterans (as defined by M.G.L. ch. 4, s.7) whose service was credited to the Commonwealth and who were killed in action or otherwise died as a result of such service.

Scholarships will be for undergraduate studies at an institution of higher education in the Commonwealth.

Contact information

Massachusetts Department of Higher Education
Office of Student Financial Assistance
454 Broadway, Suite 200
Revere, MA 02151
(617) 727-9420
www.osfa.mass.edu/
Email: osfa@osfa.mass.edu

Post 9/11 GI Bill

Veterans who served for a minimum of 90 days active duty on or after September 11, 2001, may qualify for the Post 9/11 GI Bill (Chapter 33). This new federal program provides increased benefits for veterans pursuing an approved education program at an approved degree-granting institution.

To be eligible for the Post 9/11 GI Bill, veterans must have received an honorable discharge; and served at least 90 aggregate days on or after September 11, 2001; or discharged with a service-connected disability after 30 continuous days.

This federal benefit has state-specific implications since the cost of tuition and fees varies by state and is based on the highest in-state undergraduate rate. A monthly housing allowance based on the zip code of the college/university and a book stipend of $41.67 per credit of up to 24 credits or $1,000 per academic year is also part of the program.

For information and to apply, call (888) 442-4551 or go to www.gibill.va.gov.

Veterans Upward Bound Program

The Veterans Upward Bound (VUB) Program has two locations in Massachusetts: UMass Boston and Suffolk University. VUB is a free pre-college program to help veterans develop the academic and personal skills necessary for success in a program of post-secondary education.

Eligibility

In order to qualify, an applicant must:

- be a U.S. citizen or permanent resident
- have served over 180 days on active military duty or have a service-connected disability (Reservists serving on or after September 11, 2001, shorter terms of service may provide eligibility)
- have a military discharge other than dishonorable
- have academic need
- And, applicants must qualify in one of the following two ways:
- They must be a potential first-generation college graduate (their primary caregiver had not graduated from a four-year higher education institution before the applicant turned 18), OR
- They must meet income guidelines for the program. These are based on federal taxable income and family size. Please call for detailed guidelines.

Contact information

Veterans Upward Bound
UMass Boston, McCormack Hall, 3rd Floor, Room 704 (inside the Ryan Lounge)
100 Morrissey Boulevard, Boston, MA 02125
(617) 287-5870
veteransupwardbound@umb.edu
www.veterans-ub.umb.edu

Veterans Upward Bound
Suffolk University, 73 Tremont, Suite 7025
Boston, MA 02108
(617) 725-4100
vub@suffolk.edu
www.suffolk.edu/offices/39470.html

Massachusetts Soldiers Legacy Fund

The Massachusetts Soldiers Legacy Fund provides funds for current and future college/university students whose parents were killed on deployment during Operations Enduring or Iraqi Freedom.

Contact information

Massachusetts Soldiers Legacy Fund
(866) 856-5533
www.mslfund.org
E-mail: info@mslfund.org

Motor Vehicle Benefits

Registration exemption for disabled veterans

M.G.L. ch. 90, s.2

Disabled veterans who by reason of service in the U.S. armed forces have suffered the loss of, or permanent loss of use of, one or both hands or feet, or who have permanent impairment of vision in both eyes, or any other disability or handicap of such veterans that may be determined by the Medical Affairs Branch of the Registry of Motor Vehicles (M.G.L. ch. 90, s.8c), are eligible to receive, free of charge, disabled veterans' motor vehicle registration plates and are exempt from the biannual registration renewal fee.

Where to apply

NOTE: Registry of Motor Vehicle information is subject to change without notice.

Registry of Motor Vehicles, Medical Affairs Branch (MAB)
25 Newport Avenue Extension (at Neponset Bridge)
North Quincy, MA 02171
(617) 351-9222
Toll-Free: 1-800-RMV-TTDD (1-800-768-8833)
www.mass.gov/rmv

Registration exemption for former prisoners of war

M.G.L. ch. 90, s.2

All veterans of any war or military action who, in the course of duty, have been captured and incarcerated by an enemy of the U.S. during an armed conflict are eligible to receive, free of charge, Ex-POW motor vehicle registration plates and are exempt from the biannual registration renewal fee, and their surviving spouse may elect to retain the plates until s/he remarries, or fails to renew or cancel such registration.

Where to apply

NOTE: Registry of Motor Vehicle information is subject to change without notice.

Registry of Motor Vehicles, Special Plates (Vanity) Section
Mailing Address:
P.O. Box 55889
Boston, MA 02205
(617) 351-9322

Veterans' series license plates

M.G.L. ch. 90, s.2

- **Veteran plate**: Any veteran, as defined by M.G.L. ch. 4, s.7, clause 43 (see Definitions section), is eligible for this plate for an automobile or motorcycle. The Registry of Motor Vehicles charges a fee for all veterans' plates (in addition to the standard registration fee), unless the veteran falls under one of the following exemptions listed below. A Veteran Plate can be retained (or obtained) by the spouse of a deceased Veteral who had the plate (or even if the Veteran did not have the plate) at the time of his/her death. The surviving spouse of the Veteran who elects to retain the Veteran plate for personal use must pay the established registration fee and an additional annual twenty dollar fee until the spouse remarries or fails to renew or cancels such registration. Proceeds from the veteran plate fee benefit the Soldiers' Homes in Chelsea and Holyoke.

- **Ex-POW plate:** One Ex-POW license plate may be issued (without charge) to former prisoners of war, defined as any regularly appointed, enrolled, enlisted, or inducted member of the military forces of the United States who was captured and incarcerated by an enemy of the United States during an armed conflict. Presentation of satisfactory evidence of such prisoner of war status is required. A surviving spouse will be able to keep this plate until s/he remarries, or fails to renew or cancels such registration, but an annual fee would then be required.
- **Medal of Honor plate:** One Congressional Medal of Honor plate, bearing the recipient's initials followed by the letters "CMH" may be issued for an automobile or motorcycle free of charge to those veterans who have been awarded the congressional Medal of Honor. A surviving spouse will be able to keep this plate until s/he remarries, or fails to renew or cancels such registration. The surviving spouse will be subject to an annual fee for the plate.
- **Legion of Valor plate:** One Legion of Valor license plate may be issued for an automobile or motorcycle free of charge to those veterans who provide satisfactory evidence of membership in the Legion of Valor of the United States of America, Inc. A surviving spouse will be able to keep this plate until s/he remarries, or fails to renew or cancels such registration. The surviving spouse will be subject to an annual fee for the plate
- **Purple Heart plate:** One Purple Heart license plate may be issued for an automobile or motorcycle free of charge to those veterans who have been awarded the "Purple Heart" medal. A surviving spouse will be able to keep this plate until s/he remarries, or fails to renew or cancels such registration. The surviving spouse will be subject to an annual fee for the plate.
- **Pearl Harbor Survivor plate:** All military personnel on active duty at Pearl Harbor on December 7, 1941, as verified by the Department of Defense, are eligible for this automobile or motorcycle plate free of charge. A surviving spouse will be able to keep this plate until s/he remarries, or fails to renew or cancels such registration. The surviving spouse will be subject to an annual fee for the plate.
- **Silver Star, Bronze Star, or Distinguished Flying Cross plate:** One Silver Star, Bronze Star, or Distinguished Flying Cross license plate may be issued (without charge) to those veterans who have been awarded the Silver Star medal, Bronze Star medal, or Distinguished Flying Cross. In addition, a surviving spouse will be able to keep this plate until s/he remarries, or fails to renew or cancels such registration, but an annual fee would then be required.
- **Gold Star Family plate:** One Gold Star Family license plate may be issued free of charge to the parents, children, or spouse of a member of the U.S. armed forces killed in action.

Where to apply

Registry of Motor Vehicles, Special Plates (Vanity) Section
Mailing Address:
P.O. Box 55889
Boston, MA 02205
(617) 351-9322

Distinctive military emblems

A veteran who has been issued a "Veteran" (Flag) plate will be furnished (upon request) a distinctive emblem which identifies the branch of the armed services in which the owner served or the wartime service in which such owner served. There is no preferential treatment implied in the issuance of the veterans' series plates as there is for the disabled veterans' plates. There is an additional cost for the veterans' series plates, and they cannot be used for a vehicle requiring a commercial registration under Massachusetts law. See above for information on obtaining a Veteran series plate.

Motor vehicle excise tax exemption for disabled veterans and former prisoners of war

M.G.L. ch. 60A, s.1,

Veterans as defined in section 7 of chapter 4 of the Massachusetts General Laws who by reason of service in the armed forces of the United States have suffered the loss, or permanent loss of the use of one or both feet or one of both arms or has permanent visual impairments as determined by the VA or has been determined by the medical advisory board within the Registry of Motor Vehicles to be permanently disabled is eligible for motor vehicle excise exemption (applicable for only one motor vehicle owned and registered for personal, non-commercial use).

*For former prisoners of war, and their surviving spouse, the law allowing the exemption for the motor vehicle excise must be accepted by the city or town to be applicable.

Where to apply

For applications of excise tax exemptions for disabled veterans and former prisoners of war contact your local board of assessor's office.

For information on excise tax exemptions for disabled veterans and former prisoners of war, contact

Department of Revenue, Division of Local Services
100 Cambridge Street (no walk-in service)
Boston, MA 02210
(617) 626-2300
www.mass.gov/dor

Sales tax exemption for disabled veterans

M.G.L. ch. 64H, s.6(u)

Disabled veterans who by reason of service in the U.S. armed forces have suffered the loss of, or permanent loss of the use of, both legs or both arms or one leg and one arm are eligible for a motor vehicle sales tax exemption (applicable only to one motor vehicle owned and registered for personal, non-commercial use).

Department of Revenue
19 Staniford Street, 4th Floor
Boston, MA 02114
(617) 887-6367
www.mass.gov/dor
Mailing Address: P.O. Box 9655, Boston, MA 02114-9655

Property Tax Exemptions

Eligible veterans, spouses, and parents

To qualify, all veterans (and spouses where applicable) must:

- be legal residents of Massachusetts;
- be occupying the property as his/her domicile on July 1 in the year of application;
- have lived in Massachusetts for at least six months prior to entering the service (spouses exempted) or;
- have lived in Massachusetts for five consecutive years immediately prior to filing for a property tax exemption.

In most cases a surviving spouse receives the exemption if s/he was receiving it before the veteran passed away. However, surviving spouses receiving exemption under Clauses 22 and 22D lose the exemption upon remarriage.

M.G.L. ch. 59, s.5, clause 22

Clause 22 allows for a $400.00 tax exemption for the following persons:

- 10% (or more) service-connected disabled veteran;
- Purple Heart recipient;
- Gold Star mothers and fathers;
- Spouse of veteran entitled under Clause 22;
- Surviving spouses who do not remarry.

M.G.L. ch. 59, s.5, clause 22A

Clause 22A allows for a tax exemption of $750.00 if the veteran meets the following:

- Loss or loss of use of one hand above the wrist, or one foot above the ankle or one eye.
- Congressional Medal of Honor
- Distinguished Service Cross
- Navy Cross or Air Force Cross

M.G.L. ch. 59, s.5, clause 22B

Clause 22B allows for tax exemption of $1,250.00 if the veteran meets the following:

- Loss or loss of use of both hands or both feet
- Loss or loss of use of one hand and one foot as described above
- Loss or loss of use of both eyes (blind)

M.G.L. ch. 59, s.5, clause 22C

Clause 22C allows for tax exemption of $1,500.00 if the veteran:

- Is rated by the VA to be permanent and totally disabled and has specially adapted housing.

M.G.L. ch. 59, s.5, clause 22D

Clause 22D is for surviving spouses (who do not remarry) of soldiers, sailors, or members of the Guard whose death occurred as a proximate result of an injury sustained or disease contracted in a combat zone, or who are missing in action with a presumptive finding of death, as a result of combat as members of the armed forces of the United States.

- Total exemption for five years after the death.
- After the five years, exemption may not exceed $2,500.00.

M.G.L. ch. 59, s.5, clause 22E

Clause 22nd E allows for $1,000.00 for veterans that are 100% disabled by the VA.

M.G.L. ch. 58, s.8A

Paraplegic veterans, those with service-related injuries as determined by the VA, or their surviving spouses are eligible for total exemption on their property taxes.

How to apply

To apply, contact the assessor's office in your community. Application must be made annually. For property tax exemptions for disabled veterans, contact your local assessor's office or:

Department of Revenue, Division of Local Services Bureau of Municipal Finance Laws
100 Cambridge Street (no walk in service)
Boston, MA 02210
(617) 626-2300
www.mass.gov/dor

Housing

State-aided public housing

Preference in Tenant Selection; M.G.L. ch. 200, Acts of 1948; M.G.L. ch. 121B, s.1 and s.32; 760 CMR 7.04

Veterans (see Definitions section) applying for state-aided public housing through a local housing authority, who are to be displaced by any low-rent housing project or by a public slum clearance or urban renewal project or who were displaced within three years prior to applying for low-rent housing, when equally in need and eligible for occupancy as other applicants, shall be given preference in tenant selection in the following order:

1. Families of disabled veterans whose disability has been determined by the U.S. Department of Veterans Affairs to be service-connected.
2. Families of deceased veterans whose death has been determined by the U.S. Department of Veterans Affairs to be service-connected.
3. Families of all other veterans.
4. The word "veteran" shall also include the spouse, surviving spouse, dependent parent or child of a veteran, and the divorced spouse of a veteran who is a legal guardian of a child of a veteran.

Gross income calculation

760 CMR 6.05(3)(C) and M.G.L. ch. 121B, s.32

Any amounts received by the veteran for use in paying tuition, fees, or the cost of books cannot be included in the calculation of the veteran's gross income for purposes of state-aided public housing. Housing authorities are authorized to exclude disability compensation paid by the U.S. Department of Veterans Affairs to totally unemployable disabled veterans in excess of $1,800. However, it is dependant on the individual housing authority to allow such exclusion.

Continued occupancy

M.G.L. ch. 121B, s. 32

State-aided low-rent housing projects cannot deny continued occupancy to veterans, widows or widowers of veterans, or a Gold Star Mother who has lived there for the last eight consecutive years, provided that the unit is two bedrooms or less and the rent is not more than three months in arrears.

Homeless shelters, transitional housing, and supportive housing with services

The Department of Veterans' Services provides some funding to select non-profit organizations, which provide housing services to eligible veterans. Housing services range from emergency homeless shelters, group residences, to single occupancy (SRO) quarters. All require that residents maintain a sober and drug-free environment. Services are available to both male and female veterans.

Homeless shelters (short stay)

Shelter	Address	Telephone	Website
Massachusetts Veterans Inc.	69 Grove Street Worcester, MA 01605	(508) 791-1213	www.massveterans.org
New England Center for Homeless Veterans	17 Court Street Boston, MA 02108	(617) 371-1800	www.nechv.org
Southeastern Mass Veterans Housing Program, Inc.	20 Willis Street New Bedford, MA 02740	(508) 992-5313	
Soldier On	421 N. Main Street, Buildings 6 and 26 Leeds, MA 01053-0481	(413) 584-4040 x2288	www.wesoldieron.org

Transitional (longer stay) and supportive housing with services

Shelter	Address	Telephone	Website
Bedford Veterans Quarters (SRO)	200 Springs Road Bedford, MA 01730	(781) 538-6125	www.caritascommunities.org
Berkshire Veterans' Residence	360 West Housatonic Street Pittsfield, MA 01201	(413) 584-4040 x2288	
Habitat P.L.U.S., Inc. (Services: veterans with head injuries/psychiatric veterans)	516-520 Essex Street Lynn, MA 01902	(781) 599-8578	Email: habitatp@aol.com
Hero Homestead	25 Grove Avenue Leominster, MA 01453	(978) 353-0234	www.vethospice.com
Veterans' Inc.	Cambridge/Canterbury Street Worcester, MA 01603	(508) 791-5348	www.massveterans.org
Montachusett Veterans Outreach Center, Inc.	268 Central Street Gardner, MA 01440	(978) 632-9601	www.veterans-outreach.org
Nam Vets Association of the Cape and Islands, Inc.	565 Main Street Hyannis, MA 02601	(508) 778-1590	Email: namvets@capecod.net
Pine Street Inn	444 Harrison Avenue Boston, MA 02110	(617) 892-9116	www.pinestreetinn.org
Springfield Bilingual Veterans Outreach Center	P.O. Box 70185 Springfield, MA 01107	(413) 731-0194	www.bilingualvets.org
Veterans Transition House	20 Willis Street New Bedford, MA 02740	(508) 992-5313	
Turner House Center for Veterans, Inc.	825 Simonds Road Williamstown, MA 01267	(413) 458-8234	Email: turnerhousevets@aol.com
Veteran Hospice Homestead (Services: veterans who are terminally ill)	69 High Street Fitchburg, MA 01420	(978) 353-0234	www.vethospice.com
Veterans Northeast Outreach Center, Inc.	65 Cedar Street Haverhill, MA 01830	(978) 521-9668	www.northeastveterans.org

Other programs not supported by DVS funding

Consumer Education Center (MassHousing)
(800) 224-5124
www.masshousinginfo.org

Home Modification Loan Program
(Massachusetts Rehabilitation Commission)
(617) 204-3739
www.mass.gov/mrc/hmlp

Homeless Women Veterans' Outreach and Case Management Program, VA Boston Healthcare System
150 S. Huntington Avenue (116B-3), Boston, MA 02130
(857) 364-4027

MassHousing's Home for the Brave loan program
(617) 854-1000
www.masshousing.com

Metropolitan Boston Housing Partnership
(800) 272-0990
www.mbhp.org

Northeast Veteran Training and Rehabilitation Center
Kelton Street, Gardner, MA (slated to open 10/2009)
al@veteranhomestead.org

Soldiers' Homes

Massachusetts Soldiers' Homes provide a variety of services to veterans such as acute hospital care, domiciliary care, long-term care, physical and occupational therapy, laboratory and radiology services, an outpatient department, and a social services department. There are two state Soldiers' Homes, one in Chelsea, the other in Holyoke. For information on eligibility and admission, contact either:

Chelsea Soldiers' Home
91 Crest Avenue
Chelsea, MA 02150
(617) 884-5660

–OR–

Holyoke Soldiers' Home
Adjutant's Office
110 Cherry Street
Holyoke, MA 01041
(413) 532-9475, x136

RAFT (Residential Assistance to Families in Transition)

RAFT (Residential Assistance to Families in Transition) is a state-funded homelessness prevention program. RAFT gives short-term financial assistance to low-income families who are homeless or at-risk of becoming homeless.

RAFT helps families who are behind on rent, mortgage payments, or utility bills. RAFT also helps families who have to move but do not have enough money to pay a security deposit, utility start-up costs, or first/last month's rent. Families can get up to $3,000.

Regional non-profit housing agencies (RNPs) are in charge of the RAFT program at the local level. To apply for RAFT, you should contact the RNP or Housing Consumer Education Center (HCEC) that serves your city or town. To find your RNP or HCEC, call (800) 224-5124.

Tenancy Preservation Program

Through the Tenancy Preservation Program (TPP), MassHousing works to prevent homelessness among people with disabilities. TPP acts as a neutral party between landlord and tenant, and provides clinical consultation services to the Housing Court.

For more information, call (617) 854-1089 or www.masshousing.com.

VA Supported Housing Program

The VA Supported Housing (VASH) Program is a joint project of the Department of Veterans Affairs and the Department of Housing and Urban Development (HUD). VASH provides section 8 vouchers to chronically homeless veterans with substance abuse and/or mental health issues.

The voucher provides a rent subsidy that generally covers rental costs in excess of 30% of the veterans' income. The goal of the program is to transition veterans from homelessness to independent subsidized housing by providing supportive, community-based case management services.

Eligibility requirements

- A veteran must not be a lifetime sexual offender
- Be homeless or at-risk for homelessness
- Have a substance abuse or mental illness history
- Be clinically stabilized
- Have a need and willingness to accept case management services over a period of time to be determined by the case manager
- Be within income guidelines
- Have a savings

Contact information

For more information, contact the VASH Program Assistant at a VA Medical Center near you.

Bedford: (781) 687-2374
Boston: (857) 364-4444
Northampton: (413) 584-4040, x2135 or x2612

Outreach, Counseling, and Trauma Resources

Outreach Centers

Outreach Centers are non-profit organizations that receive state money through DVS to assist veterans and their families with a range of services. These vary by location and can include:

- Assistance and referrals to obtain federal and state veterans' benefits
- Food pantry and clothing closets
- Transportation services
- Community activities
- Peer counseling
- Professional counseling
- Substance abuse counseling
- Anger management
- Post-traumatic stress counseling

Eligibility

For Outreach Center services, veterans do NOT need to meet the state's "veteran" definition under M.G.L. ch. 4, s. 7, cl. 43.

Contact information

Outreach Center	Address	Telephone	Website
Boston Metro	719 Tremont Street Boston, MA 02110	(617) 778-1310	
Cape Cod Free Clinic	40 Steeple Street Mashpee, MA 02649	(508) 477-7090	www.chcofcapecod.org
North Shore Veterans' Counseling Services, Inc.	100 Cummings Center, Suite 220E Beverly, MA 01915	(978) 921-4851	www.northshoreveterans.com
Veterans' Association of Bristol County	755 Pine Street Fall River, MA 02720	(508) 679-9277	

Cape Cod Free Clinic	65 C Town Hall Square Falmouth, MA 02541	(508) 477-7090	www.chcofcapecod.org
Pine Street Inn	444 Harrison Avenue Boston, MA 02118	(617) 892-9116	www.pinestreetinn.org
Mason Square Veterans Association	827 State Street Springfield, MA 01107	(413) 886-0480	
Nathan Hale Foundation (transportation only)	6 Main Street Plymouth, MA 02360	(508) 747-2003	www. thenathanhalefoundation. org
Middleboro Veterans Outreach Center	61 Summer Street Middleboro, MA 02346	(508) 947-9109	
Montachusett Veterans' Outreach Center, Inc.	26 Lake Street Gardner, MA 01440	(978) 632-9601	www.veterans-outreach.org
Veterans' Northeast Outreach Center, Inc.	65 Cedar Street Haverhill, MA 01830	(978) 521-9668	www.northeastveterans.org
Nam Vets Association of the Cape and Islands, Inc.	565 Main Street Hyannis, MA 02601	(508) 778-1590	
Veterans' Outreach Center - Metrowest	255 Main Street, Suite 213 Marlborough, MA 01752	(508) 460-9993	www.vetsoutreach.org
Puerto Rican Bilingual Veterans' Association of MA, Inc.	P.O. Box 70185 Springfield, MA 01107	(413) 731-0194	
Veterans Inc.	69 Grove Street Worcester, MA 01605	(508) 791-1213	www.massveterans.org
Solider On	421 N. Main Street Northampton, MA 01053	(413) 582-3059	www.wesoldieron.org

Vet Centers

Vet Centers welcome home the war veteran by providing readjustment services in a caring manner, and assisting him/her and his/her family members toward a successful post-war adjustment in or near their respective communities. Vet Center counselors provide bereavement counseling to parents, spouses, and children of armed forces personnel (including Reservists/National Guard members) who died in the service of their country. Vet Center services include individual readjustment counseling, referral for benefits assistance, group readjustment counseling, liaison with community agencies, marital and family counseling, substance abuse information and referral, job counseling and placement, sexual trauma and PTSD counseling, and community education.

All services are free-of-charge to eligible veterans, their families, and significant others. Vet Center staff protects the privacy of all clients. All records related to treatment are strictly confidential and will not be shared with the VA.

Boston Vet Center
665 Beacon Street, Boston, MA 02215
(617) 424-0665

Brockton Vet Center
1041L Pearl Street, Brockton, MA 02301
(508) 580-2730

Hyannis Vet Center
474 West Main Street, Barnstable, MA 02601
(508) 778-0124

Lowell Vet Center
73 East Merrimack Street, Lowell, MA 08152
(978) 453-1151

New Bedford Vet Center
468 North Street, New Bedford, MA 02740
(508) 999-6920

Springfield Vet Center
1985 Main Street, Springfield, MA 01103
(413) 737-5167

Worcester Vet Center
691 Grafton Street, Worcester, MA 01604
(508)753-7902

SAVE Program

The Department of Veterans' Services in collaboration with the Department of Public Health, has a Statewide Advocacy for Veterans' Empowerment (SAVE) program that assists veterans in need of referral services and seeks to prevent suicide and advocate on behalf of Massachusetts' veterans. SAVE acts as a liaison between veterans (and their families) and the various agencies within the federal and state government. SAVE Outreach Coordinators focus on community advocacy, suicide prevention, mental health awareness, and referrals as well as respond to the needs of veterans and their families. The SAVE team is staffed by veterans from the current conflict and family members of veterans. The SAVE team meets with veterans and their families out in the community, bringing the resources directly to the veteran.

Contact information

SAVE Team, Department of Veterans' Services
(888) 844-2838
www.mass.gov/veterans
Email: save@massmail.state.ma.us

Suicide Prevention Lifeline

The National Suicide Prevention Lifeline provides service for veterans in crisis. Call (800) 273-TALK (8255) and press 1 to be connected immediately to VA suicide prevention and mental health service professionals.

Post-Traumatic Stress Disorder (PTSD)

Post-Traumatic Stress Disorder, or PTSD, is a psychiatric disorder than 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. People who suffer from PTSD often relive the experience through nightmares and flashbacks, have difficulty sleeping, and feel detached or estranged. 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.

Contact information

National Center for PTSD, VA Boston Healthcare System
150 South Huntington Avenue (116B-2), Boston, MA 02130
(857) 364-4145
www.ncptsd.org

or Vet Centers (see above for a complete listing)

Military Sexual Trauma (MST)

A number of veterans, both women and men, may have experienced sexual trauma while they served on active military duty. The law defines sexual trauma as: sexual harassment, sexual assault, rape, and other acts of violence. It further defines sexual harassment as repeated unsolicited, verbal or physical contact of a sexual nature, which is threatening. Many veterans have never discussed the incident or their medical or psychological condition with anyone. Yet, these women and men know that they have "not felt the same" since the trauma occurred.

Note: Those veterans with a history of sexual trauma suffered while in the military MAY be eligible for VA treatment without charge for conditions related to that trauma, whether or not they are service-connected for that trauma.

For MST counseling, contact the nearest VA medical center, Vet Center, or the National Center for PTSD (see above for a complete listing).

Traumatic Brain Injury (TBI)

Traumatic Brain Injury, or TBI, is an injury that occurs when damage is done to the brain from an external physical force. The head may be hit or may strike a stationary object or be shaken violently. This may occur in a car accident, serious fall or by an act of violence. Servicemembers may sustain a TBI from a blast injury or shockwave. These kinds of events may result in significant cognitive, behavioral, or social challenges.

Statewide Head Injury Program grant

The Statewide Head Injury Program (SHIP) of the Massachusetts Rehabilitation Commission (MRC) provides services to individuals with TBI regardless of military discharge rating. SHIP received a $1 million competitive federal grant to strengthen services for individuals who have sustained a traumatic brain injury. The four-year grant, awarded by the U.S. Department of Health and Human Services' Health Resources and Services Administration, builds on a 2006 grant to continue to improve systems of care to better serve veterans (and their families) of the Iraq and Afghanistan wars who sustained a TBI. This effort will include piloting an integrated case management model in partnership with the Massachusetts National Guard and Reserve.

Brain Injury and Statewide Specialized Community Services (BI&SSCS)

The Brain Injury and Statewide Specialized Community Services (BI&SSCS) is a department of the MRC. This program provides a range of community-based services to persons who have sustained a TBI, including: case management, social/recreational programs, skills training via regionally-based head injury centers, respite, residential services/programs, and family support services.

Eligibility criteria

In order to be determined eligible for BI&SSCS services, an individual must:

- Be a Massachusetts resident
- Have sustained a documented TBI
- Exhibit impairments (physical, cognitive, and/or behavioral) primarily caused by a TBI
- Be able to participate in community-based services

BI&SSCS also offers screening exams for TBI and neuropsychological assessment for Operation Enduring Freedom and Operation Iraqi Freedom (OEF/OIF) veterans who have not been previously diagnosed with, or treated for TBI, for eligibility determination purposes.

Contact information

Brain Injury and Statewide Specialized Community Services, Massachusetts Rehabilitation Commission
27 Wormwood Street Suite 600 Boston, MA 02210-1616
(617) 204-3852, (800) 223-2559, x2 (toll-free)
www.mass.gov/mrc/ship
Email: shipu@mrc.state.ma.us

Employment

Veteran's tenure

M.G.L. ch. 30, s.9A

Veterans who hold state non-civil service positions for more than three years cannot be involuntarily separated for lack of work or money when similar offices or positions exist, unless such positions are held by veterans, in which case separation shall occur in reverse order of their respective original appointments.

Civil service

M.G.L. ch. 31, s.26

Veterans are given preference in the eligibility lists of civil service positions in the following order:

1. Disabled veterans
2. Veterans
3. Spouses or single parents of veterans who were killed in action or who died from a service-connected disability incurred during wartime service, provided that the spouse or parent has not remarried.

M.G.L. ch. 31, s. 12

Veterans who apply for civil service jobs for which there is no exam, and therefore, no list, receive preference over equally qualified non-veterans. If more than one veteran qualifies for a position, it is up to the appointing authority to make the choice between or among them. If an authority wants to bypass this law, it has to get the Human Resources Division's (HRD) approval. HRD's civil service unit also maintains lists of state agencies with vacancies and will notify interested veterans of openings.

Open competitive exams

Civil service uses a system of absolute veteran's preference in which someone qualifying as a veteran who receives 70 points or above on an open competitive exam (including police and firefighter) is immediately placed at the head of the eligibility list. **This does not mean that the veteran automatically gets the job.** S/he is just placed at the head of the list and hired when there is a vacancy. Within the system of absolute veteran's preference, veterans are ranked as follows:

1. Disabled veterans have first preference over all other veterans
2. All other veterans have second preference
3. Spouses and single parents of veterans who died in action or from service-connected wounds receive third preference

Note: Those Guard and Reserve members called for active duty can either take exams overseas or take make-up promotional exams upon their return by contacting the Human Resources Division (617-878-9757) before deployment.

Promotional exams

All types of veterans have two points added to their scores. They are not placed at the head of the list.

Labor service

M.G.L. ch. 31, s. 28

There is no exam required for labor service positions. Veterans, whether disabled or not, are placed at the top of the eligibility list. Spouses and single parents of veterans are placed below veterans but above all other applicants.

Public service
Acts of 1941 c.708 (4)

Members of the Guard or Reserve who are called to active service and who have taken a civil service test, passed, and are on a current certified list are eligible for protection on their civil service original appointment exams. They must make a request in writing up to one year following their discharge to be continued on or restored to such list for a period of time equal to the time of military service. If a person is on more than one list s/he must request this protection separately for each list.

Retirement: Pension buy-back
M.G.L. ch. 32, s.4 (h)

Veterans who are employed by state government and certain other governmental units are eligible to buy back up to four years of active service accrued at the rate of one year for every one year of active duty service or four years of active Reserve or National Guard service accrued at the rate of one year for every five years of active Reserve or Guard Service.

Public works employment
M.G.L. ch. 149 s. 26

Preference is given to qualified veterans in public works construction by the state, a county, town, authority or district, or by a person contracting with or subcontracting for such work. Each county, town, district, contractor, or subcontractor therefore shall give preference to veterans and service-connected disabled veterans who live in their jurisdiction. Eligible veterans

All veterans as defined by M.G.L. ch.4, s.7, cl. 43.

Contact information
Veterans' preference in civil service positions:

Human Resource Division, Commonwealth of Massachusetts
One Ashburton Place, 3rd Floor
Boston, MA 02108
(617) 878-9757
www.mass.gov/hrd

Protections for Reserve/Guard and active duty military
Uniformed Services Employment and Reemployment Rights Act (USERRA)
Under federal legislation (Chapter 43 of Title 38, U.S. Code) enforced by the U.S. Department of Labor's Veterans Employment and Training Service (VETS), servicemembers are entitled to return to their civilian public or private employment with the seniority, status, and pay they would have attained had they been continuously employed if they meet certain criteria. In particular, the law:

- Expands the anti-discrimination protection of Reserve and Guard members in hiring, retention, and advancement on the basis of their military obligation;
- Requires employers to make reasonable efforts to retrain or upgrade skills to qualify workers for reemployment;
- Expands healthcare and employee benefit pension plan coverage;
- Extends the number of years an individual may be absent for military duty;
- Improves the protections for disabled veterans and improves enforcement mechanisms for servicemembers who believe their reemployment rights have been violated.

Servicemembers are required to give advance notice of their service obligation to employers unless military necessity makes this impossible. Notice must be given to employers of intent to return to employment under a set of guidelines based on the length of time absent from the job. Employers and servicemembers with specific

questions about their rights and obligations under the USERRA should contact a veterans' representative at the U.S. Department of Labor, (617) 626-6699 or visit the website at www.dol.gov/vets.

Release for training
M.G.L. ch. 33, s. 59 and 59A

Massachusetts National Guard members who are state employees or county, city, or town employees whose elected authority has accepted this provision are entitled to:

- Up to 34 paid days for any state fiscal year or 17 paid days for any federal fiscal year with the same leaves of absence or vacation given to others;

No member shall be required to use vacation or other time for training drills requiring release from his/her normal scheduled work hours. Such release from work shall not affect his/her leaves of absence or vacation with pay given to others.

M.G.L. ch. 149, s. 52A

Ready Reserve members employed in the public or private sector are protected from loss of their positions, including normal vacation, sick leave, bonuses, and advancements during the annual training so long as they do not exceed 17 days in any calendar year, give notice of return and departure, and with the discretion of the employer the leave may be with or without pay.

Public employees serving in Global War on Terrorism
Ch. 77 of the Acts of 2005

An employee of the state, or a county, city, or town that accepts this law who has been called up from the Reserve or National Guard after September 11, 2001, and until September 11, 2011, is entitled to the difference, if any, between his/her base pay as a public employee and his/her base pay from the military.

Veterans' Employment and Training Services (VETS)

The Veterans' Employment and Training Services (VETS) program is provided with grant funding from the U.S. Department of Labor. The grant allows the Division of Career Services to provide Disabled Veteran's Outreach Program (DVOP) specialists and Local Veteran Employment Representatives (LVER) at One-Stop Career Centers throughout the Commonwealth.

One-Stop Career Centers
There are 32 One-Stop Career Centers located across the state in every major city, with branch offices in additional communities. While centers design services to meet local needs, there are core services that are similar across the statewide network. There is no charge for these services for veterans. DVOPs and LVERs (who work at Career Centers) give priority service to veterans. For a complete listing of One-Stop Career Centers, go to www.servicelocator.org/nearest_onestop.asp or call (877) US2-JOBS.

Transition Assistance Program (TAP)
The Transitional Assistance Program (TAP) is an intensive five-day course designed to ease the transition of military personnel into civilian life. TAP workshops are facilitated regularly by DVOP and LVER staff at Hanscom Air Force Base in Bedford, Fort Devens in Acton, and the U.S. Coast Guard Base in Boston. TAP is available to transitioning military personnel and their family members who are within 12 months of separating or 24 months of separating if retiring from the military.

Contact information
Division of Career Services
19 Staniford Street
Boston, MA 02114
(617) 626-5337
www.mass.gov/dcs

Anti-discrimination protection

M.G.L. ch. 151B, s. 4

It is illegal for any employer to deny initial employment, reemployment, retention in employment, promotion, or any benefit of employment to a person who is a member of, applies to perform, or has an obligation to perform, service in a uniformed military service of the United States, including the National Guard.

Veterans believing they were discriminated on the basis of their status as veterans should report any complaints to the Massachusetts Commission Against Discrimination (MCAD). See also USERRA above.

Contact information

Massachusetts Commission Against Discrimination (MCAD)
One Ashburton Place, Room 601
Boston, MA 02108-1518
(617) 994-6000
TTY: (617) 994-6196
www.mass.gov/mcad/

Green jobs and training grants

The Veterans' Workforce Investment Program (VWIP) grant, called The Green TEAM (Training and Employment Access for MA) veterans' initiative assists eligible Massachusetts veterans residing in the I-495/ Boston Metro area, especially those recently discharged, disabled veterans, and those most in need, in accessing information leading to green training, certification and licensure, and employment opportunities. Green training and green jobs are a priority; however, traditional training and career paths are also included within the VWIP program opportunities.

This program is administered through Veterans Northeast Outreach Center, with staff in Haverhill, Wellesley, South Shore, and Boston.

Contact information

Green Jobs for Vets
204 Springs Road, Building 5Suite 200
Bedford, MA 021730-1163
Chan Suong (978) 476-9144 or Steve Cho at (781) 330-9289
www.greenjobs4vets.us

Additional VWIP services

Another program received DOL/VWIP funding and serves the geographic area beyond I-495 by providing training and employment services for green jobs.

Contact information

Veterans, Inc.
69 Grove Street,
Worcester, MA 01605
(508) 791-0956, x122
www.massveterans.org

Job training for homeless veterans

Homeless Veterans' Reintegration Program (HVRP) grants require that the participating veteran be homeless or currently residing in a shelter in order to be eligible for the training, job assistance, and housing services.

How to apply

Contact one of the two DVS provider agencies: Father Bills & MainSpring in Quincy, serving homeless veterans south of Boston, or Veterans, Inc. in Worcester, serving Worcester and south including Fall River and New Bedford.

Father Bills & MainSpring
38 Broad Street,
Quincy, MA 02169
(617) 770-3314, x224 to apply for services
www.fatherbillsmainspring.org

Veterans, Inc.
69 Grove Street,
Worcester, MA 01605
(508) 791-0956, x122 to apply for services
www.massveterans.org

Also within the Commonwealth, four additional HVRP funding. For eligibility criteria contact the individual program.

Veterans, Inc.
69 Grove Street
Worcester, MA 01605
(508) 791-0956, x122 to apply for services
www.massveterans.org

Soldier On
413 North Main Street
Northampton, MA 01053
(413) 582-3059
www.wesoldieron.org

New England Center for Homeless Veterans
17 Court Street
Boston, MA 02108
(617) 371-1785
www.nechv.org

Project Place
1145 Washington Street
Boston, MA 02118
(617) 542-3740, x27
www.projectplace.org

Work Opportunity Tax Credit for hiring veterans

For-profit employers in Massachusetts may be eligible for a federal tax credit through the Work Opportunity Tax Credit (WOTC) program if they hire a qualifying unemployed veteran. An unemployed veteran is a person discharged or released from the military during the five years preceding the hiring date who received unemployment benefits for a least four weeks during the one-year period ending on the hiring date. Individuals must be identified as members of one of these targeted groups before a job offer is made.

The WOTC program has two purposes: to help individuals who qualify as members of a target group to get a job; and to help employers who hire qualified individuals by giving them a credit on their federal taxes. The person hired must be employed for at least 120 hours.

For more information on this federal program, ask a DVOP/LVER at a Career Center or call (877) US2-JOBS for the Career Center locations near you.

Women Veterans

Women Veterans' Network

The Department of Veterans' Services, in acknowledging that women veterans have needs and concerns not experienced by the male population, created the Women Veterans' Network in 1997. Its purpose is to find women who served in the military, some of whom may not be aware that they are veterans and eligible for benefits. The Network is the central resource for women veterans in Massachusetts. Its mission is to:

- Provide women veterans with information on federal, state, and local benefits;
- Expand awareness of the needs of women veterans and identify available health and human resources to meet those needs; and
- Advocate on behalf of women veterans in Massachusetts.

Database of women veterans

Census and population surveys indicate that 26,818 women veterans live in the Commonwealth. The Women Veterans' Network maintains a confidential database of women veterans in Massachusetts. The database is used as a mailing list for the Network's biannual newsletter, which contains information on benefits, programs, and events for women veterans.

To add your name to the Database of Women Veterans, please call, write, or email the Women Veterans' Network and request that your name be added. Information needed for addition:

- full name;
- mailing address;
- branch of service and years of service (optional).

Honoring women veterans

The annual Women Are Veterans Too! event, sponsored by the Women Veterans' Network, takes place at the State House during the week of Veterans' Day. The ceremony includes a presentation of the Outstanding Woman Veteran Award. The Network participates in other informational events throughout the year.

Women Veterans' Network Committee

Members of the Women Veterans' Network Committee include women veterans from all eras, U.S. Department of Veterans Affairs representatives, local Veterans' Service Officers, and representatives of veterans' services organizations, and active duty military personnel. The Committee meets bimonthly to share information and work on projects.

36 Frequently Asked Questions from Massachusetts Women Veterans

The Women Veterans' Network Committee compiled a booklet answering the 36 most frequently asked questions of Massachusetts' women veterans. This publication is an easy-to-use reference tool that points readers to the federal and state programs and resources available to women veterans. The *36 Frequently Asked Questions* books are available at no charge; call or email to request a copy (617-210-5778 or dvswomen@vet.state.ma.us).

Speakers' Bureau

The Women Veterans' Network has a Speakers' Bureau consisting of women veterans interested in speaking about their experiences in the military. The Network receives requests from cities and towns, schools, organizations, and private groups looking for speakers at different veterans' events, especially on Memorial Day and Veterans' Day. To become a member of the Speakers' Bureau or to request a speaker, contact the Women Veterans' Network.

Contact information

Women Veterans' Network, Department of Veterans' Services
600 Washington Street, Suite 1100
(617) 210-5781
www.mass.gov/veterans
Email: dvswomen@vet.state.ma.us

Governor's Advisory Committee on Women Veterans

M.G.L. ch. 115, s. 2

In 1984, a special Advisory Committee on Women Veterans was established and appointed by Governor Michael S. Dukakis, under the direction of the Commissioner of Veterans' Services. The purpose of the Advisory Committee is to foster and promote the interests of women veterans in Massachusetts. The Advisory Committee hosts a women veterans' luncheon every fall to recognize women veterans.

Contact information

Governor's Advisory Committee on Women Veterans
Lillian J. Eaton, President
3 Lonvale Lane #63
Amesbury, MA 01913-0021
(978) 388-1778

U.S. Department of Veterans Affairs' Center for Women Veterans

The U.S. Department of Veterans Affairs (VA) provides the same benefits to male and female veterans. The VA Center for Women Veterans works to ensure that women veterans receive benefits and services on a par with male veterans, encounter no discrimination in their attempt to access these services, and are treated with respect and dignity by VA service providers. The Center for Women Veterans also acts as the primary advisor to the Secretary of Veterans Affairs on all matters related to programs, issues, and initiatives for and affecting women veterans.

Contact information

Center for Women Veterans, U.S. Department of Veterans Affairs
810 Vermont Avenue NW
Washington, DC 20240
(202) 273-6193
www.va.gov/womenvet

Accessing VA services locally

At the local level, each VA Medical Center has a Women Veterans' Program Manager; in addition the Boston Regional Office has a Women's Coordinator.The role of these representatives is to help women veterans access their benefit entitlements and counsel women veterans seeking treatment and benefits.

Contact information

Bedford VAMC (781) 687-3283
Boston VAMC (857) 364-5994
Northampton VAMC (413) 584-4040, x2240
Boston Regional Office (617) 303-4980

VA can provide appropriate and timely medical care to any eligible woman veteran. In addition to routine medical care, each VA medical facility can provide eligible women veterans with the following:

- Complete physical exams that include breast and pelvic examinations,
- Gynecology services, and;
- Referral for necessary services that may not be available at that facility.

VA programs in Massachusetts that are specifically for women veterans are listed below with contact information.

Homeless Women Veterans' Outreach and Case Management Program
150 South Huntington Avenue (116B-3)
Boston, MA 02130
(857) 364-4027

Military Sexual Trauma Counseling
Boston Vet Center
665 Beacon Street
Boston, MA 02215
(617) 424-0665

Brockton Vet Center
1041L Pearl Street
Brockton, MA 02301
(508) 580-2730

National Center for PTSD, Boston VA Medical Center
150 South Huntington Avenue (116B-3)
Boston, MA 02130
(857) 364-4145
www.ncptsd.org

Pelvic Floor Dysfunction Clinic
Northampton VA Medical Center
421 North Main St.
Leeds, MA 01053-9764
(413) 584-4040

Women veterans' organizations in Massachusetts

There are service organizations specifically for women veterans that have chapters in Massachusetts (for example WAVES National, WAC Veterans' Association, Women Marines, and all-women's posts of the American Legion). For a complete, up-to-date listing contact the Women Veterans' Network at (617) 210-5781.

Veterans' Bonuses and Annuities

Bonuses

The Commonwealth of Massachusetts provides a bonus to veterans of certain designated campaigns who were domiciled in Massachusetts immediately prior to entry in the armed forces. In case of the death of a veteran, the spouse and children, mother or father, brother or sister or other dependents of the deceased veteran (in that order) are eligible for a bonus.

Ch. 731 of the Acts of 1945

World War II veterans (see Definitions section) are eligible for a bonus according to the following stipulations:

- Those veterans who performed one day to six months' active service are eligible for a $100 bonus;
- Those veterans who performed six months' or more stateside service are eligible for a $200 bonus;
- Those veterans who performed foreign service are eligible for a $300 bonus.

Ch. 440 of the Acts of 1953

Korean veterans (see Definitions section) are eligible for a bonus according to the following stipulations:

- Those veterans who performed 90 days stateside duty are eligible for a $100 bonus.
- Those veterans who performed six months' or more duty are eligible for a $200 bonus.
- Those veterans who served one or more days outside of the continental limits of the United States or performed foreign service are eligible for a $300 bonus.

Ch. 646 of the Acts of 1968

Vietnam veterans who performed six months' active duty from July 1, 1958, and prior to May 17, 1975, are eligible for a bonus according to the following stipulations:

- Those veterans who served six months' or more active duty are eligible for a $200 bonus;
- Those veterans who served on duty in Vietnam are eligible for a $300 bonus.

Ch. 153 of the Acts of 1992
Persian Gulf veterans who performed 30 days or more during the period of August 2, 1990 to April 10, 1991, and whose service was under honorable conditions are eligible for a bonus according to the following stipulations:

- Those veterans who performed active service in the Persian Gulf area (war zone or contiguous waters) and who are in receipt of the Southwest Asia Service Medal established by executive order of the President on March 13, 1991, are eligible for a $500 bonus;
- Those veterans who were called to active service in support of said war including as members of the Army National Guard or Air National Guard or as Reservists in the armed forces of the United States in an area other than the Persian Gulf are eligible for a $300 bonus.

Ch. 132 of the Acts of 2009, s. 14
Amends Ch. 153 of the Acts of 1992 to allow active duty personnel to apply.

Ch. 130 of the Acts of 2005
Operation Enduring Freedom, Operation Iraqi Freedom, and Operation Noble Eagle veterans who were discharged under honorable conditions are eligible for a bonus. The applicant must have lived in the Commonwealth for six months prior to entry into such military service.

- Those veterans who performed active service outside the continental limits of the United States in the Afghanistan or Iraq area as those areas as described by the proper federal authority are eligible for a $1,000 bonus.
- Those veterans who performed active duty within the continental limits of the United States or outside the continental limits of the United States other than in the Afghanistan or Iraq areas for a period of six months or more are eligible for a $500 bonus.

Ch. 132 of the Acts of 2009, s. 11
Notwithstanding any general or special law to the contrary, a resident of the Commonwealth who is sent overseas as a member of the Armed Forces and is eligible to receive Ch. 130 of the Acts of 2005 above may receive such benefits each time he/she is deployed; provided, however, that an eligible resident shall receive the full bonus allowed upon return after his/her first deployment and 50 percent of the bonus after each subsequent deployment, provided that appropriated funding is available and the state treasurer certifies that the relevant account has sufficient funds to maintain such an initiative.

Contact information
For Persian Gulf veterans only:
Veterans' Bonus Division, Department of Veterans' Services
600 Washington Street, Suite 1100
Boston, MA 02111
(617) 210-5927
www.mass.gov/veterans
Email: mdvs@vet.state.ma.us

For all other wartime veterans
Office of the Treasurer
One Ashburton Place 12th Floor
Boston, MA 02108
(617) 367-3900, x543
(617) 367-9333, x539 (OEF/OIF/ONE veterans only)
www.mass.gov/treasury
Email: veteransbonus@tre.state.ma.us

Annuities

M.G.L. ch. 115, s.6, 6B, 6C and 108 CMR 9.01, Acts of 2005, ch. 130

The Commonwealth of Massachusetts and the Department of Veterans' Services provide an annuity in the amount of $2000 to 100% service-connected disabled veterans. This annuity is payable biannually on August 1st and February 1st in two installments of $1000 each. It is granted to 100% service-connected disabled veterans, to the surviving parents (Gold Star Parents) and the un-remarried spouses (Gold Star Wives or Husbands) of certain deceased veterans who gave their lives in the service of their country during wartime. Each has a separate application form.

Eligibility for annuity benefit by veteran

An applicant veteran who satisfies the following prerequisites shall be eligible to receive a special benefit payment of $2000 in the form of an annuity:

- Meets one of the service time requirements set forth in M.G.L. ch. 115, s.6A, 6B, and 6C;
- Has received an honorable discharge from military service;
- Any person who served on active duty in the armed forces of the United States for a period of at least 180 days and whose last discharge was under honorable conditions and continues to be a resident of the Commonwealth;
- Meets the requirements for blindness, paraplegia, double amputation or other disability set forth in M.G.L. ch. 115, s.6B and is so certified by the Department of Veterans Affairs. Proof of service and disability shall be furnished to the Secretary of DVS as per M.G.L. ch. 115, s.6CH.

Application procedure for annuity benefit by surviving parents or un-remarried spouse

The annuity applicant must be a resident of the Commonwealth at the time of filing and also continue to reside in Massachusetts. Payments shall be due and payable from the date of the application. To receive the annuity, the applicant must complete the application, submit a copy of discharge (DD Form 214), a recent VA award letter, and a W-9 form (for address verification). An optional Direct Deposit Authorization may also be submitted. An application may also be obtained by regular mail by calling the Veterans' Service Officer at the local City/Town Hall, or from the Department of Veterans' Services either by phone or online.

Contact information

Department of Veterans' Services
600 Washington Street, Suite 1100
Boston, MA 02111
(617) 210-5927
www.mass.gov/veterans
Email: mdvs@vet.state.ma.us

Burial Benefits

Burial in state veterans' cemeteries

Massachusetts has state Veterans' Memorial Cemeteries located in Agawam and in Winchendon.
There is no fee for a veteran's burial in a state veterans' memorial cemetery. A nominal fee will be charged for the burial of spouses, widows/widowers, and qualified dependents.

Eligibility for veterans

With the exception of a residency requirement, the Massachusetts Veterans' Memorial Cemeteries follow the military eligibility requirements set forth by the National Cemetery Administration.

Military Service

- The veteran was discharged or released from active duty service under honorable conditions, *
  –OR–
- The veteran served at least 20 years in the National Guard or United States Reserve and is in receipt of a military pension or has documentation verifying s/he will receive retirement pay at age 60, in accordance with Title 10, Chapter 1223, of the United States Code

–OR–

- Any member of the armed forces of the United States who dies on active duty and whose home of record is Massachusetts.

* With certain exceptions, service beginning after September 7, 1980, as an enlisted person, and service after October 16, 1981, as an officer, must be for a minimum of 24 months –OR– the full period for which the person was called to active duty (examples include those serving less than 24 months in the Gulf War or Reservists who were federalized by Presidential Recall).

Residency

- The veteran's home of record on his/her DD Form 214 or other discharge form indicates that s/he was a resident of Massachusetts at the time s/he entered into active military service –OR–
- The veteran resided in a state other than Massachusetts when s/he entered military service and resided in Massachusetts at least one day after discharge from active duty –OR–
- The veteran was a resident of Massachusetts at the time of his/her death.

Those not eligible for burial

- A former spouse of an eligible veteran whose marriage to that individual has been terminated by annulment or divorce, if not otherwise eligible.
- Those excluded from eligibility according to Title 38, United States Code, Section 2411 and other applicable federal laws which prohibit burial in a national or state cemetery of anyone convicted of a federal or state capital crime and sentenced to death or life imprisonment.
- Those who served only on active duty for training.
- Those whose only separation from the armed forces was under dishonorable conditions or whose character of service results in a bar to veterans' benefits.

Eligibility for family of veterans

The spouses, widows, and widowers of veterans are eligible for burial in the state veteran's cemeteries if they were legally married at the time of death. The spouse or surviving spouse of an eligible veteran is eligible for interment even if that veteran is not buried or memorialized in a state veterans' cemetery. In addition, the spouse or surviving spouse of a member of the armed forces of the United States whose remains are unavailable for burial is also eligible for burial.

The surviving spouse of an eligible veteran who had a subsequent remarriage to a non-veteran and whose death occurred on or after January 1, 2000, is eligible for burial in a state veterans' cemetery based on his or her marriage to the eligible veteran.

For purposes of burial in a state veterans' cemetery, the minor child of an eligible veteran must be unmarried and:
(a) under 21 years of age; or,
(b) under 24 years of age and pursuing a full-time course of instruction at an approved educational institution.

For purposes of burial in a state veterans' cemetery, the unmarried child of an eligible veteran is one of any age but permanently physically or mentally disabled and incapable of self-support before reaching 21 years of age, or before reaching 24 years of age if pursuing a full-time course of education at an approved educational institution. Proper supporting documentation must be provided.

How to apply

To simplify the process for the veteran's next-of-kin, the following documents should be set aside to be available at the time of need:

- An application by either the veteran or next-of-kin;
- All discharge papers;
- Birth certificate;

- Proof of residency (required if discharge papers do not show "home of record" as a Massachusetts resident.)

At the time of need, these documents should be forwarded to one of the Massachusetts veterans' cemeteries for approval (see addresses next page).

Contact information

Massachusetts Veterans' Memorial Cemetery at Agawam
1390 Main Street,
Agawam, MA 01001
(413) 821-9500
www.mass.gov/veterans

Massachusetts Veterans' Memorial Cemetery at Winchendon
111 Glenallen Street,
Winchendon, MA 01475
(978) 297-9501
www.mass.gov/veterans

Burial in national veterans' cemeteries

The Department of Veterans Affairs National Cemetery Administration maintains 130 national cemeteries in 39 states (and Puerto Rico) as well as 33 soldier's lots and monument sites. The Massachusetts national cemetery is located in Bourne.

VA burial benefits include a gravesite in a national cemetery, opening and closing of the grave, perpetual grave, a government headstone or marker, a burial flag, and a Presidential Memorial Certificate, at no cost to the family. Cremated remains are buried or inurned in national cemeteries in the same manner and with the same honors as casketed remains.

Eligibility and how to apply

For eligibility criteria or application, visit the National Cemetery Administration website at www.cem.va.gov or call (800) 827-1000 to talk to a VA Veterans Benefits Coordinator.

Contact information

Massachusetts National Cemetery
Connery Avenue
Bourne, MA 02532
(508) 563-7113

U.S. Department of Veterans Affairs, National Cemetery Administration
(800) 827-1000
www.cem.va.gov

Military honors at funeral

To arrange for funeral honors, contact your local funeral home. Direct access via phone and/or fax number is necessary for people who are doing the arrangements without the benefit of a funeral director. Contact the branch of service directly.

Air Force (781) 377-4850; Fax: (781) 377-3153
Army (774) 286-1702; Fax: (508) 233-6781
Coast Guard (617) 990-6249; Fax: (617) 223-3490
Marine Corps (866) 826-3628; Fax: (703) 784-9827
Navy (860) 694-3475; Fax: (860) 694-3699

Military Records and State Memorials

War records in Massachusetts

Veterans discharged to Massachusetts can obtain a copy of their military records by contacting the Military War Records Office of the Adjutant General. The Military War Records Office has converted all records to electronic format for easier access. Restricted online access to military records is available for authorized users, such as Veterans' Service Officers and funeral directors. Users are required to have a user ID and password in order to access military records. Visit the website to request a user ID and password.

Contact information
Military War Records Office, Office of the Adjutant General
50 Maple Street
Milford, MA 01757
(508) 233-7780
http://170.63.159.77/NgWeb

National Personnel Records Center

The National Personnel Records Center, Military Personnel Records (NPRC-MPR), is the repository of millions of military personnel, health, and medical records of discharged and deceased veterans of all services since 1900. NPRC also stores medical treatment records of retirees from all services, as well as records for dependent and other persons treated at naval medical facilities. Information from the records is available upon written request (with signature and date) to the extent allowed by law.

To obtain military records
Visit the National Personnel Records Center website at: www.archives.gov/facilities/mo/st_louis/military_personnel_records.html.

Veterans or next-of-kin of a deceased veteran may now use vetrecs.archives.gov to order a copy of military records. For all others, your request is best made using a Standard Form 180. To obtain this form visit the NPRC website (see above for URL) or call DVS and request a copy: (617) 210-5480.

All requests must be in writing, signed, and mailed to the address shown below.

National Personnel Records Center, Military Personnel Records
9700 Page Avenue
St. Louis, MO 63132-5100

Requests for military personnel records or information from them cannot be accepted by email at this time. The Privacy Act of 1974 (5 U.S. ch. 552a) and Department of Defense directives require a written request, signed and dated, to access information from military personnel records.

To obtain clinical and medical treatment records
Clinical and medical treatment records are filed at the National Personnel Records Center by the name of the facility that last had responsibility for the records. Therefore, in order to request information from medical records, you must provide the following information:

- Name of the last facility that had responsibility for the treatment record. Usually this is the last facility at which treatment was provided;
- The year and the type of treatment (inpatient, outpatient, dental, mental health, etc.). If you need copies of specific records, please be sure to state the type of illness, injury, or treatment involved;
- The patient's full name used during treatment;
- The patient's Social Security number and status during treatment (military, retiree, dependent of military, federal employee, dependent, or other [specify]);
- Branch of service and sponsor's service number or Social Security number (if the former patient is/was a dependent);

- Please provide as much information as possible, it may not be possible to locate a record if important identifying information is missing.

For medical records of separated/retired military personnel and Navy/Marine Corps dependents, send request to:

National Personnel Records Center, Military Personnel Records
9700 Page Avenue,
St. Louis, MO 63132-5100

For medical records of Air Force, Coast Guard, or Army dependents, send request to:

National Personnel Records Center, Civilian Personnel Records
111 Winnebago Street,
St. Louis, MO 63118-4126

Note: Veterans who plan to file a claim for medical benefits with the VA do not need to request a copy of their military health record from the NPRC. When you file a VA claim, the VA will request the records automatically, as part of the claims process.

Contact information

National Personnel Records Center, Military Personnel Records
9700 Page Avenue,
St. Louis, MO 63132-5100
www.archives.gov/facilities/mo/st-louis/military_personnel_records.html
Email: MPR.center@nara.gov

How can I change my military records and discharge rating?

Each of the military services maintains a discharge review board with authority to change, correct, or modify discharges or dismissals that are not issued by a sentence of a general courts-martial. The board has no authority to address medical discharges.

If you were discharged within the past 15 years, fill out and submit "DD Form 293: Application for Review of Discharge or Dismissal from the Armed Forces of the United States." If your discharge was more than 15 years ago, fill out "DD Form 149: Application for Correction of Military Records" and submit it to the review board agency of your branch of service. The contact information for the review boards of all branches of service is listed on both forms.

Your local Veterans' Service Officer or the nearest Vet Center has copies of these forms and can help you fill them out.

Getting authorization for medals you earned

Veterans can quickly determine which medals they earned by examining their military discharge forms (DD-214, WD 53-35, NAVPERS, etc). Listed on the forms are all the medals the final military unit deemed the veteran was authorized to possess at the time of discharge.

Veterans may request replacement of medals which have been lost, stolen, destroyed or rendered unfit through no fault of the recipient. Requests may also be filed for awards that were earned but, for any reason, were never issued to the service member. The next-of-kin of deceased veterans may also make the request.

Use "Standard Form 180: Request Pertaining to Military Records" when applying.

For more information or assistance, contact your local Veterans' Service Officer at City/Town Hall.

State Memorials

World War II

Battleship Cove is home to the Massachusetts' official memorial to all Bay Staters killed in service to their nation during World War II. Located on board the USS *Massachusetts*, this memorial symbolizes the eternal gratitude of a proud Commonwealth and nation.

Battleship Cove
Five Water Street, P.O. Box 111
Fall River, MA 02722-0111
(508) 678-1100
1-800-533-3194 (Within New England)
www.battleshipcove.com

Korean War Memorial
The Massachusetts Korean War Memorial is in the Charlestown Navy Yard. The memorial honors the over 1,200 Massachusetts veterans who died in Korea.

Vietnam Veterans' Memorial
The Massachusetts Vietnam Veterans' Memorial, in Green Hill Park, Worcester, was given and dedicated by a grateful Commonwealth to the honor and sacrifice of all its citizens who served in the armed forces of the United States of America from1955-75. The memorial was dedicated in 2002 at a ceremony that paid special tribute to those whose names are inscribed on the memorial, as well as honored all Vietnam veterans.

Massachusetts Vietnam Veterans' Memorial
Green Hill Park
50 Skyline Drive
Worcester, MA 01605
(508) 799-1041
www.massvvm.org

Rights of Guard and Reserve Members Called-Up

If you are a National Guard or Reserve member called up for active duty, you need to know about the entire array of federal and state benefits available. These laws can help you avoid legal problems, retain your job, and possibly save money. Recognizing the disruption that call-ups cause to your life, and intending to free you from harassment and injury in connection with your civil affairs so that you can devote full attention to duty, Congress and the Massachusetts Legislature have provided protection by way of a number of rights and benefits. You are entitled to protection by the following laws which are highlighted below.

Protections under the federal Servicemembers Civil Relief Act (formerly the Soldiers and Sailors Civil Relief Act)

What follows is summary of the protections you are entitled to under the federal Soldiers and Sailors Civil Relief Act of 1940 (SSCRA), 50 United States Code, Appendix s. 510 (amended by Public Law 108-189, December 19, 2003). Under this law, your protection begins on the date you enter active duty and generally terminates within 30 to 90 days after the date of your discharge.

Maximum rate of interest:
If, prior to entering service, you incur a loan or obligation (including credit cards) with an interest rate in excess of 6%, you will, upon written application to the lender, not be obligated to pay interest in excess of 6% per annum during any part of the period of military service and such excess payments will be forgiven, unless the court finds your ability to pay has not been materially affected.

Rent and eviction:
If your rent is under $2,615.16 per month, your landlord cannot evict your dependents from your primary residence unless the landlord obtains a court order. (This monthly rent maximum was adjusted for inflation in January 2006.) Should the landlord seek a court order, the court may stay the proceedings for 90 days.

Termination of residential leases:
If you entered into a residential lease before you started active duty, or you are on active duty and receive orders for a permanent change of station, or deploy with a unit for 90 days or more, and the leased premises have been occupied by you or your dependents, you can terminate it. To terminate the lease, you must deliver written notice to the landlord along with a copy of your military orders. The effective date of termination

for month-to-month rentals is 30 days after the date of the next rental payment due. (i.e. If your landlord received your notice of termination on June 10, you would still be responsible for the July 1 rent payment, and your lease would terminate on July 31.) For all other leases, termination becomes effective on the last day of the month following the month in which proper notice is delivered. You are required to pay rent for only those months before the lease is terminated. If you paid rent in advance, the landlord must prorate and refund the unearned portion. If you paid a security deposit, it must be returned upon termination of the lease.

Motor vehicle leases:
If you leased a motor vehicle for personal or business use by you or your dependants, you may terminate the lease provided that the lease began before you started active duty, and you were called to serve active duty for 180 days or more, or if you executed the lease and afterwards received military orders for a permanent change of station outside the continental U.S., or if you are deployed with a military unit for a period of 180 days or more. To terminate the lease, send a written notice and a copy of your military orders to the leasing company. The lease will terminate on the day you return the vehicle, which must be within 15 days of your written notice to terminate. You will not be required to pay an early termination charge, but you may still be responsible for title and registration fees, taxes, and/or excess mileage charges.

Protection from court proceedings:
For certain important provisions of the SSCRA (excluding evictions and repossessions) to be of benefit, your ability to either defend or pursue a civil action must be materially affected by your military service.

Protection when you have not received notice of a lawsuit:
Before a court can enter a default judgment for your failing to respond to a lawsuit or appear at trial for which you have not received notice, the person who is suing you must provide the court with an affidavit stating whether or not you are in military service. If you are in military service, the court must appoint an attorney to represent you before any judgment is entered. If the attorney cannot locate you, or if you have a defense to the proceedings and you must be present to assert this defense, the court will grant a stay (delay) in the proceedings for 90 days or more.

If a default judgment is entered against you, the judgment may be reopened if you apply within 60 days after leaving active duty provided that you have a valid defense against the action, and that your military service materially affected you from asserting this defense.

Protection when you have received notice of a lawsuit:
The court can grant a stay (delay) for 90 days or more if you provide the court with a written document stating that your military duty has materially affected your ability to appear, and the date you will be able to appear. This requirement can also be satisfied by a letter from your CO stating that your military duty prevents your appearance in court and that you are not authorized for leave.

If you are not available to appear in court, and the court refuses to grant a stay in the proceedings, the court must appoint an attorney to represent you.

Note: Your time in service cannot be used to compute the time limits (statute of limitations) for bringing any action or proceeding by or against a member, whether in court or elsewhere (except for federal tax laws).

None of the above provisions apply to eviction proceedings. (For issues related to evictions, please refer to the section above on "Rent and Eviction.")

Mortgage foreclosures;
If, prior to entry into active duty, you entered into an installment contract for the purchase of real personal property, you will be protected from court proceedings as above if your ability to make payment is materially affected by the military service.

Foreclosures on installment contracts:
You are protected from court proceedings as above against foreclosure so long as the obligation is secured by real or personal property, the debt was incurred before active duty, the property was owned by you or your dependents before active duty, the property is still owned by you or your dependents, and your ability to pay is materially affected by such service.

Health insurance:
You are entitled to reinstatement of any health insurance that was in effect on the day before service began as of the date of reemployment. You may not be subjected to a waiting period, coverage limitations, or exclusions for pre-existing medical conditions because of the lapse in coverage. You must apply for reinstatement within 120 days of release from military service. USERRA and SCRA provide similar protections regarding health insurance coverage.

Life and professional insurance:
Your private life insurance policy is protected against lapses, termination, decrease in coverage, increase in premiums (except for increase in premiums based on age) and forfeiture for nonpayment of premiums or for the nonpayment of any indebtedness for the period of military service plus two years. You can suspend your professional liability insurance upon written request to the insurance carrier for the period of your active duty. You or your beneficiary must apply to the U.S. Department of Veterans Affairs to receive this protection.

Income taxes:
Your state of legal domicile may tax your military income and real and personal property. Legal domicile is not changed solely by military service. Federal and state income tax may be deferred for the period of your military service plus six months if your ability to pay is materially impaired by your military service.

Taxes and assessments on personal/real property:
Taxes on personal property (including motor vehicles) that fall due and remain unpaid during a period of military service cannot bear an interest rate of more than 6% per year and cannot be subject to additional fees and penalties. During the period of your military service, your property cannot be sold to satisfy a tax obligation or assessment except upon a court order. The court determines if a stay is appropriate. (See also "real estate tax," below.)

Reemployment rights
If you are called up to active duty, from either the public or the private sector, you are guaranteed your job and additional rights when you return to your job, under the Uniformed Service Employment and Reemployment Rights Act of 1994, (USERRA), Title 38 of the U.S. Code of 4301. So long as before activation you give advance notice to the employer, you are not gone for more than five years, you receive an honorable or general discharge, and you promptly return to work, you are protected. Essentially USERRA provides that you have the same job and benefits as when you left. It is as though you never left. For more information, please see page 19 or: www.dol.gov/elaws/vets/userra/userra.asp.

Rights under Massachusetts law

The state's version of the federal Soldiers' and Sailors Civil Relief Act of 1941 (SSCRA) provides employment protections if you are a public servant called to, or volunteering for military service in an emergency, so long as you are not dishonorably discharged. There are also civil litigation and official documents protections for all persons who serve. In that this law is more generous than the federal SCRA in terms of extensions for certain proceedings, it supersedes the federal law. It does not apply to proceedings if you are a defendant, executor, or administrator.

Reemployment:
If you are a public employee who resigns to serve in the military, you are considered on a leave of absence, and can be re-employed so long as your return within two years of military service. You are entitled to all seniority rights so long as you return to public service within two years. Your employee pension is protected and your military service is credited to it. (Note: In that these time provisions are more generous than those provided in USERRA, above, they supersede it.)

Certain Municipal, District, County Employees:
Certain elected municipal, district, and county officers' positions are protected by temporary substitutes.

Official Documents:
You can have real estate deeds, powers of attorney, and other instruments acknowledged before certain commissioned officers. Certain commissioned officers have the power and authority to be commissioners, notaries public, and justices of the peace in order to administer oaths and take depositions, affidavits, and acknowledgements of those in military service.

Other Massachusetts benefits and protections

National Guard members:
If you are in the Massachusetts National Guard, you receive extra protections. No employer (public or private) can discriminate against you under M.G.L. ch. 33, s.13. If you work for the state, you get paid your state salary while you are on certain types of duty in the Commonwealth at the order of the commander-in-chief. This applies to counties and municipalities, if they adopt M.G.L. ch.33, s.59. These duties include annual training, emergency assistance, repelling invasions or suppressing insurrections, controlling riots or mobs, or protecting persons or property during catastrophes or natural disasters.

Real estate tax:
If, in the judgment of the assessor, you can show poverty or financial hardship resulting from a call-up, and if you file a timely application, you can get a property tax exemption under Chapter 470 of the Acts of 2002. The exemption is executed in a tax deferral and recovery agreement providing protection for the member's share in the property and for your surviving spouse and heirs. For more information, see the law at www.state.ma.us/legis/laws/seslaw02/sl020470.htm.

Lay-offs:
If you are a "veteran," as defined in M.G.L. ch. 4, s.7, cl.43rd, and you hold a state job which is not subject to M.G.L. ch. 31 (civil service), you are protected if you have three years in your position. You have tenure in that position under M.G.L. ch. 30, s.9A. In the event of a lay-off, you have a right to a similar existing position, in the same group or grade, unless all positions are held by veterans, in which case lay-offs are in inverse order of their original appointments. Tenured veterans have preference amongst themselves according to the date of their appointment.

Veterans who are civil service employees, classified under Chapter 31, also have lay-off protection in that disabled veterans are retained in preference to all other persons, including veterans. See M.G.L. ch.31, s.26 at www.state.ma.us/legis/laws/mgl/31-26.htm.

Servicemen's Group Life Insurance:
Acts of 2005 ch. 130

The Commonwealth of Massachusetts will reimburse 50% of the monthly premium for any amount of coverage for a member of the Massachusetts National Guard who purchases the Servicemen's Group Life Insurance or 50% of equivalent coverage for group life insurance with a company of the Guard member's choosing, not to exceed the amount of the premium that would be covered if they were to elect coverage by Servicemen's Group Life Insurance.

Creditable service:
Acts of 2005 ch. 130

This change to the existing law allows for those members of the National Guard or Reserves in neighboring states but working in a public service capacity within Massachusetts to have the military service counted as creditable service time and may be applied toward retirement on a ratio of five years of Guard or Reserve time for each year of active service.

Contact information

Department of Veterans' Services
600 Washington street, Suite 1100
Boston, MA 02111
(617) 210-5480
www.mass.gov/veterans
Email: mdvs@vet.state.ma.us

Military Family Relief Fund

Acts of 2005 ch. 130

This fund is administered by the Friends of the Massachusetts National Guard and Reserve as a needs-based program to assist those families who are suffering a financial hardship due to military deployment.

Contact information

Friends of the National Guard and Reserve Families
P.O. Box 395
Methuen, MA 01844
www.militaryfriends.org
Email: info@militaryfriends.org

Military and Family Support Center

The Military and Family Support Center is an agency of the Massachusetts National Guard that supports 16,000 Guard and Reserve members and their families by coordinating local, state, and federal resources. A wide range of services are available free of charge at the open access center in Wellesley. Services include, but are not limited to:

- Legal services
- Military identification card services
- Family program staff and services
- Counselors and other representatives from federal and state agencies to assist with financial assistance, housing and healthcare
- Transition Assistance Advisor
- Department of Veterans' Services representatives
- Military One Source representatives
- Traumatic Brain Injury support
- Distance learning classroom and conference rooms (for validated agencies)

Contact information

Deployment Cycle Support Operations
14 Minuteman Lane
Wellesley, MA 02481
(800) 772-1237
www.operationtotalwarrior.us

Operation Total Warrior

Operation Total Warrior is the Massachusetts Yellow Ribbon Program for Reservists and members of the National Guard for pre- and post-deployment readiness. It consists of a series of seminars conducted at conference sites across the state for selected units and any veteran or active duty dependent who wishes to attend. The seminars include a number of interactive mental strength building sessions, free job services, financial planning advice, legal services, health and nutrition strategies, and many other beneficial activities and briefings. Family members and friends are welcome to attend free of charge.

Contact information

Deployment Cycle Support Operations
(800) 772-1237
www.operationtotalwarrior.us

Other Sources of Assistance

Operation Enduring Freedom - Operation Iraqi Freedom Veterans

Every U.S. Department of Veterans Affairs Medical Center (VAMC) has a Returning Veteran Coordinator to assist those returning from service in Operations Enduring Freedom and Iraqi Freedom.

Bedford VAMC (781) 687-2000
Boston VAMC* (617) 232-9500
Northampton VAMC (413) 584-4040
*serving Brockton, Jamaica Plain, and West Roxbury campuses

For more information on the VA's programs for returning veterans, visit www.oefoif.va.gov.

The Department of Veterans' Services has produced a publication with information about rights and benefits specifically for OEF/OIF veterans. The publication, entitled "Welcome Home: Your Guide to Veterans' Benefits and Rights" can be accessed on the DVS website or you can call to request a copy.

Department of Veterans' Services
600 Washington street, Suite 1100
Boston, MA 02111
(617) 210-5480
www.mass.gov/veterans
Email: mdvs@vet.state.ma.us

Canines for Combat Veterans

Canines for Combat Veterans is a project of New England Assistance Dog Services (NEADS) based in Princeton, MA. NEADS provides extensive training for service dogs to assist veterans with physical disabilities so that they can maintain their independence. NEADS dogs are granted public access rights under the Americans with Disabilities Act.

To be eligible to receive a dog, individuals must spend two weeks attending a training course with their dog and pay a fee. NEADS offers fundraising assistance and flexible payment options. It is NEADS' policy not to deny any application on the basis of the applicant's ability to pay.

Contact information

NEADS, Dogs for Deaf and Disabled Americans
P.O. Box 213
West Boylston, MA 01583
(978) 422-9064 voice or TDD
www.neads.org

Agent Orange and Gulf War Helpline

VA and many other government departments and agencies have conducted research studies on the possible health effects of Agent Orange exposure on U.S. veterans. VA has recognized certain cancers and other health problems as associated with exposure to Agent Orange. The VA has a toll-free helpline for Vietnam veterans to answer their questions about Agent Orange exposure, healthcare, and benefits. This same toll-free number (800-749-8387) connects callers with a special Persian Gulf War helpline to inform those veterans about medical care and benefits available to them. For more information call the Agent Orange and Gulf War Helpline (800) 749-8387 and visit the website www.va.gov/agentorange.

U.S. Department of Veterans Affairs

The U.S. Department of Veterans Affairs provides a wide range of benefits to U.S. veterans and their families. It offers its benefit system through three major units: the Veterans Benefits Administration, the Veterans Healthcare System, and the National Cemetery Administration. Among the types of benefits that veterans receive through the VA are education and job training, disability compensation, pension payments, life insurance programs, a loan guarantee program, and hospital and medical care services. In addition to medical

centers, the healthcare system includes nursing homes, domiciliary, and Vet Centers offering readjustment counseling.

Contact information

U.S. Department of Veterans Affairs, Boston Regional Office
JFK Federal Building, Room 1525
Boston, MA 02203
(800) 827-1000
www.va.gov

Toll-free numbers for contacting VA:

- VA Benefits: (800) 827-1000
- Life Insurance: (800) 669-8477
- Education (GI Bill): (888) 442-4551
- Healthcare Benefits: (877) 222-8387
- Gulf War/Agent Orange Helpline: (800) 749-8387
- Status of Headstones and Markers: (800) 697-6947
- Telecommunications Device for the Deaf (TDD): (800) 829-4833

For healthcare services, contact your nearest VA medical facility

- Bedford VA Medical Center: (781) 687-2000
- Brockton VA Medical Center: (508) 583-4500
- Jamaica Plain (Boston) VA Medical Center: (617) 232-9500
- Northampton VA Medical Center: (413) 584-4040
- West Roxbury (Boston) VA Medical Center: (617) 323-7700

State park parking fee waiver

There is no charge for parking a vehicle with disabled veteran license plates at any state park. For more information contact:

Department of Conservation and Recreation
251 Causeway Street, Suite 600
Boston, MA 02114-2104
(617) 626-1250
www.mass.gov/dcr
Email: mass.parks@state.ma.us

Hanscom AFB Commissary

Active duty military personnel and retirees, members of the Reserve and National Guard, and their families can shop at the Hanscom AFB Commissary to buy quality grocery products at cost.

Store services:

- ATM
- Bakery (including party cakes and photo cakes)
- Deli (including sandwiches to go)
- Hot Foods Department
- Plants

Contact information

Hanscom AFB Commissary
1709 Building A - Griffiss Street
Hanscom AFB, MA 01731-6290
(781) 377-4210
www.commissaries.com

Veterans' organizations

Veterans' organizations provide assistance directly to veterans as well as advocate for legislative and policy issues important to veterans.

Organization	Telephone	Website
American Legion	(617) 727-2966	www.masslegion.org
American Legion National Service Office	(617) 303-5693	
American Legion Auxiliary	(617) 727-2958	www.masslegion-aux.org
AMVETS	(617) 727-2972	www.amvets-ma.org
AMVETS National Service Office	(617) 565-5698	
Disabled American Veterans (DAV)	(617) 727-2974	www.davma.org
DAV National Service Office	(617) 565-5675	
Gold Star Wives of America, Inc.		www.goldstarwives.org
Italian American War Veterans	(617) 720-0414	www.itamvets.org
Jewish War Veterans	(617) 727-2963	www.jwv.org
Korean Veterans of America	(617) 523-1441	
Korean War Veterans	(617) 723-1783	
Marine Corps League	(617) 720-0414	www.mcleague.org
Marine for Life	boston@m4l.usmc.mil	www.m4l.usmc.mil
Military Order of the Purple Heart (MOPH)	(617) 303-5696	www.purpleheart.org
MOPH National Service Office	(617) 303-5688	
New England Chapter of the Paralyzed Veterans of America	(800) 660-1181	www.nepva.org
OIF/OEF Veterans of Massachusetts	(617) 372-8200	www.oifoef.com
Persian Gulf Era Veterans	(617) 263-7438	
Polish Legion of American Veterans	(617) 720-0414	www.plav.org
Puerto Rican Veterans Association	(877) 280-5595	
Veterans of Foreign Wars (VFW)	(617) 727-2612	www.vfwma.org
Vietnam Veterans of America	(617) 303-5687 or (800) VVA-1316	www.vva.org

Legal Assistance by Counties

If you need help with legal matters, contact one of the legal services below, which may offer sliding fee and pro bono services.

Massachusetts Bar Association, Boston Office	(617) 338-0500
Massachusetts Bar Association, Western Mass Office	(413) 731-5134
Barnstable, Dukes, Nantucket County	
Legal Services for Cape Cod and Islands (includes part of Plymouth County)	(508) 775-7020; toll-free: (800) 742-4107 Senior citizens: (508) 771-7458
Berkshire, Franklin, Hampshire County	
Massachusetts Justice Project, Holyoke Office	(413) 533-2660; toll-free: (800) 639-1209
Western Mass. Legal Services, Pittsfield Office	(413) 499-1950; toll-free: (800) 639-1509
Western Mass. Legal Services, Greenfield Office	(413) 584-4034
Bristol, Norfolk County	
New Center for Legal Advocacy, New Bedford Office	(508) 979-7160; toll-free: (800) 244-9023
Southeastern Mass. Legal Services, Fall River Office	(508) 676-6265; toll-free: (800) 287-3777
Southeastern Mass. Legal Services, New Bedford Office	(508) 979-7150; toll-free: (800) 929-9721
Essex County	
Merrimack Legal Services—Lawrence	(978) 687-1177
Hampden County	
Massachusetts Justice Project, Holyoke Office	(413) 533-2660; toll-free: (800) 639-1209
Western Mass. Legal Services, Springfield Office	(413) 781-7814; toll-free: (800) 639-1109
Middlesex County	
Community Legal Services and Counseling Center (Cambridge)	(617) 661-1010
Greater Boston Legal Services (Boston)	(617) 371-1234; toll-free: (800) 323-3205
Cambridge/Somerville Legal Services (Cambridge, surrounding towns)	(617) 494-1800
Legal Assistance Corporation of Central Mass. (Worcester County)	(508) 752-3718); toll-free: (800) 649-3718
South Middlesex Legal Services (Framingham, Marlboro, Dedham, surrounding towns)	(508) 620-1830; toll-free: (800) 696-1501
Tri-City Community Action Program Inc. (Malden, Medford, Everett, Melrose, Wakefield)	(781) 322-4125
Boston College Legal Assistance Bureau	(781) 893-4793
Merrimack Legal Services, Lowell Office	(978) 458-1465
Plymouth County	
Southeastern Mass. Legal Services (Senior Law Project), Brockton Office	(508) 586-2110; toll-free: (800) 244-8393
New Center for Legal Advocacy, New Bedford Office	(508) 979-7160; toll-free: (800) 244-9023

Legal Services for Cape Cod and Islands (includes part of Plymouth County)	(508) 775-7020; toll-free: (800) 742-4107 Senior Citizens: (508) 771-7458
Greater Boston Legal Services	(617) 371-1234; toll-free: (800) 323-3205
Law Advocate Resource Center (LARC)	(617) 742-9179; toll-free: (800) 342-5297
Volunteers Lawyer Project (Boston)	(617) 423-0648
Suffolk County	
Greater Boston Legal Services	(617) 371-1234; toll-free: (800) 323-3205
Harvard Legal Aid Bureau (Cambridge)	(617) 495-4408
Community Legal Services and Counseling Center	(617) 661-1010
Law Advocate Resource Center (LARC)	(617) 742-9179; toll-free: (800) 342-5297
Volunteers Lawyer Project (Boston)	(617) 423-0648
Worcester County	
Legal Assistance Corporation of Central Mass.	(508) 752-3718); toll-free: (800) 649-3718
Western Mass. Legal Services, Northampton Office	(413) 584-4034; toll-free: (800) 639-1309
Massachusetts Justice Project, Worcester Office	(508) 831-9888; toll free: (888) 427-8989

Veterans' Service Officers

Veterans' Service Officers (VSOs) are appointed by the mayors in cities and by the board of selectmen in towns to administer Chapter 115 benefits to veterans. One person may serve as a VSO for two or more communities. VSOs process applications for emergency assistance benefits that are paid to veterans and/or their dependents for periods of time when they may not be able to support themselves. They also administer benefits for burial expenses of veterans and their dependents who die without sufficient means to pay for funeral expenses. For the most up-to-date listing of VSOs contact:

Department of Veterans' Services
600 Washington Street, Suite 1100
Boston, Ma 02114
(617) 210-5480
www.mass.gov/veterans
Email: mdvs@vet.state.ma.us

Veterans' Service Officers listing by municipality

Municipalities (in parentheses) are where the office is actually located; capital letters indicate a city:

A

Abington (781) 982-0056
Acton (978) 264-9603
Acushnet (508) 998-0207
Adams (413) 743-8300
Agawam (413) 786-0400, x1237
Alford (413) 528-1580
Amesbury (978) 388-8136
Amherst (413) 259-3028
Andover (978) 623-8218
Aquinnah (Vineyard Haven) (508) 693-6887
Arlington (781) 316-3166
Ashburnham (978) 630-4017
Ashby (978) 345-9566
Ashfield (413) 863-3205
Ashland (508) 881-0100, x673
Athol (978) 249-6935
ATTLEBORO (508) 223-2222, x 3281
Auburn (508) 832-7706
Avon (508) 584-1945
Ayer (978) 772-8220

B

Barnstable (508) 778-8740/888-778-8701
Barre (978) 355-5024, x8
Becket (Lee) (413) 243-5519
Bedford (781) 275-1328
Belchertown (413) 323-0409
Bellingham (508) 966-5800
Belmont (617) 993-2725
Berkley (Dighton) (508) 669-5027
Berlin (Clinton) (978) 838-2442
Bernardston (413) 863-3205
BEVERLY (978) 921-6018
Billerica (978) 671-0968
Blackstone (508) 883-1624
Blandford (413) 527-6294
Bolton (Clinton) (978) 838-2442
BOSTON (617) 635-3037
Bourne (Barnstable) (508) 778-8740/
888-778-8701
Boxborough (978) 263-1116
Boxford (North Andover) (978) 688-9525
Boylston (508) 869-2774
Braintree (781) 794-8217, x 8217
Brewster (508) 778-8740/888-778-8701
Bridgewater (508) 697-0908
Brimfield (Monson) (413) 283-2610
BROCKTON (508) 580-7850
Brookfield (413) 436-9615
Brookline (617) 730-2112
Buckland (Montague) (413) 863-3205
Burlington (781) 270-1960

C

CAMBRIDGE (617) 349-4761
Canton (781) 821-5005
Carlisle (Billerica) (978) 671-0968
Carver (508) 866-3406
Charlemont (413) 863-3205
Charlton (508) 248-2244
Chatham (508) 778-8740/888-778-8701
Chelmsford (978) 250-5238
CHELSEA (617) 466-4250
Cheshire (413) 743-1690
Chester (Westfield) (413) 572-6247
Chesterfield (413) 296-0313
CHICOPEE (413) 594-3470
Chilmark (Vineyard Haven) (508) 693-6887
Clarksburg (413) 663-8624
Clinton (978) 365-4112
Cohasset (781) 383-0505
Colrain (Turners Falls) (413) 863-3205
Concord (978) 318-3038
Conway (Turners Falls) (413) 863-3205
Cummington (413) 634-5354

D

Dalton (413) 684-6111, x19
Danvers (978) 777-0001
Dartmouth (508) 910-1818
Dedham (781) 751-9265
Deerfield (Turners Falls) (413) 863-3205
Dennis (508) 778-8740/1-888-778-8701
Dighton (508) 669-5027
Douglas (Whitinsville) (508) 234-9808
Dover (Needham) (781) 455-7532
Dracut (978) 453-9492
Dudley (508) 949-8010, x2
Dunstable (978) 649-3919
Duxbury (781) 910-4747

E

East Bridgewater (508) 378-1603
East Brookfield (508) 885-7500, x115
East Longmeadow (413) 525-5427

Eastham (508) 778-8740/1-888-778-8701
Easthampton (413) 529-1415
Easton (508) 230-0550
Edgartown (508) 693-6887
Egremont (413) 528-1580
Erving (Turners Falls) (413) 863-3205
Essex (Ipswich) (978) 356-3915
EVERETT (617) 394-2321

F

Fairhaven (508) 979-4024
FALL RIVER (508) 324-2432
Falmouth (508) 495-7450
FITCHBURG (978) 345-9566
Florida (413) 663-6353
Foxborough (508) 543-1204
Framingham (508) 532-5515
Franklin (508) 520-4973
Freetown (508) 644-3029

G

GARDNER (978) 630-4017
Gay Head (Vineyard Haven) (508) 693-6887
Georgetown (978) 356-3915
Gill (Turners Falls) (413) 863-3205
GLOUCESTER (978) 281-9740
Goshen (413) 268-8236
Gosnold (Vineyard Haven) (508) 693-6887
Grafton (508) 839-5335, x123
Granby (South Hadley) (413) 529-1415
Granville (413) 786-0400, x236
Great Barrington (413) 528-1580
Greenfield (413) 772-1571
Groton (978) 448-1175
Groveland (Haverhill) (978) 374-2351, x32

H

Hadley (413) 584-5436
Halifax (781) 293-1724
Hamilton (Ipswich) (978) 356-3915
Hampden (Monson) (413) 267-4140
Hancock (Williamstown) (413) 738-5225
Hanover (781) 829-0968
Hanson (781) 293-2772, x106
Hardwick (413) 477-6197
Harvard (978) 456-4100, x25
Harwich (508) 778-8740/888-778-8701
Hatfield (413) 587-1299
HAVERHILL (978) 374-2351, x32
Hawley (Turners Falls) (413) 863-3205
Heath (Turners Falls) (413) 863-3205
Hingham (781) 741-1440
Hinsdale (413) 655-8110
Holbrook (781) 767-9051
Holden (508) 799-1041
Holland (Monson) (413) 267-4140
Holliston (Mendon) (508) 478-6175
HOLYOKE (413) 322-5630
Hopedale (Mendon) (508) 478-6175
Hopkinton (Mendon) (508) 478-6175
Hubbardston (978) 630-4017
Hudson (978) 568-9635
Hull (781) 925-0305
Huntington (Westfield) (413) 323-0409

I

Ipswich (978) 356-3915

K

Kingston (781) 585-0515

L

Lakeville (508) 947-7224
Lancaster (Berlin) (978) 838-2442
Lanesborough (413) 743-0573
LAWRENCE (978) 620-3281
Lee (413) 243-5519
Leicester (508) 892-7025
Lenox (413) 822-4343
LEOMINSTER (978) 534-7538
Leverett (Turners Falls) (413) 863-3205
Lexington (781) 861-0194
Leyden (Greenfield) (413) 772-1571
Lincoln (781) 259-4472
Littleton (978) 952-2325
Longmeadow (413) 567-3046
LOWELL (978) 970-4068
Ludlow (413) 583-5600 x290
Lunenburg (978) 582-4130
LYNN (781) 586-6911
Lynnfield (781) 334-2252

M

MALDEN (781) 397-7139
Manchester (978) 526-2014
Mansfield (508) 851-6411
Marblehead (781) 631-0990
Marion (508) 748-1059
MARLBOROUGH (508) 460-3782
Marshfield (781) 834-5576
Mashpee (508) 778-8740/1-888-778-8701
Mattapoisett (508) 758-4114, x212
Maynard (978) 897-0561
Medfield (508) 359-8505

MEDFORD (781) 393-2504
Medway (Mendon) (508) 478-6175
MELROSE (781) 979-4186
Mendon (508) 478-6175
Merrimac (978) 465-4418
Methuen (978) 983-8585
Middleborough (508) 946-2407
Middlefield (413) 684-1956
Middleton (978) 762-0611
Milford (508) 634-2311
Millbury (Gardner) (508) 630-4017
Millis (508) 376-7059
Millville (508) 883-1186
Milton (617) 898-4939
Monroe (Turners Falls) (413) 863-3205
Monson (413) 267-4140
Montague (413) 863-3205
Monterey (413) 528-1580
Montgomery (413) 862-8095
Mt. Washington (Great Barrington) (413) 528-1580

N

Nahant (781) 581-0088
Nantucket (508) 228-6149
Natick (508) 647-6545
Needham (781) 455-7532
New Ashford (413) 458-5671
NEW BEDFORD (508) 991-6184
New Braintree (West Brookfield) (413) 867-9179
New Marlborough (Gt. Barrington) (413) 528-1580
New Salem (978) 863-3205
Newbury (Newburyport) (978) 465-4418
NEWBURYPORT (978) 465-4418
NEWTON (617) 796-1090
Norfolk (508) 473-3407
NORTH ADAMS (413) 662-3040
North Andover (978) 688-9525
North Attleborough (508) 699-0120
North Brookfield (508) 867-0205
North Reading (978) 664-6011
NORTHAMPTON (413) 587-1299
Northborough (508) 393-5024
Northbridge (508) 234-9808
Northfield (413) 863-3205
Norton (508) 285-0218
Norwell (781) 659-8004
Norwood (781) 762-1240, x208

O

Oak Bluffs (Vineyard Haven) (508) 693-6887
Oakham (508) 882-5217
Orange (Turners Falls) (413) 863-3205
Orleans (Hyannis) (508) 778-8740/1-888-778-8701
Otis (Gt. Barrington) (413) 528-1580
Oxford (508) 987-6034

P

Palmer (413) 283-2610
Paxton (508) 755-1477
PEABODY (978) 538-5925
Pelham (413) 259-3028
Pembroke (781) 293-4651
Pepperell (978) 433-0342
Peru (Dalton) (413) 684-6111, x19
Petersham (978) 249-6935
Phillipston (Winchendon) (978) 249-6935
PITTSFIELD (413) 499-9433
Plainfield (Turners Falls) (413) 863-3205
Plainville (508) 699-4647
Plymouth (508) 747-1620 x173
Plympton (781) 888-4820
Princeton (Worcester) (978) 799-1041
Provincetown (508) 487-7099

Q

QUINCY (617) 376-1192

R

Randolph (781) 961-0930
Raynham (508) 828-4527
Reading (781) 942-9072
Rehoboth (508) 252-4467
REVERE (781) 286-8119
Richmond (413) 698-3355
Rochester (Mattapoisett) (508) 758-4114, x3
Rockland (781) 871-1393 x180
Rockport (978) 546-5007
Rowe (413) 339-5520
Rowley (Ipswich) (978) 356-3915
Royalston (Athol) (978) 249-6395
Russell (Westfield) (413) 572-6247
Rutland (508) 885-7508, x115

S

SALEM (978) 745-0883
Salisbury (603) 760-2265
Sandisfield (413) 528-1580
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