



# Servicemembers Civil Relief Act Simplified

**Note:** This handout provides a basic overview of the provisions of the Servicemembers Civil Relief Act. Due to the complexity of the act and regular changes to the provisions, Airmen should contact their base legal assistance office (<https://aflegalassistance.law.af.mil/lass/lass.html>) for specific questions and guidance.

## WHAT IS THE SERVICEMEMBERS CIVIL RELIEF ACT?

In 2003, the Soldiers and Sailors Civil Relief Act was rewritten and renamed the Servicemembers Civil Relief Act (SCRA). The law spells out protections for members of the U.S. military.



## WHO IS COVERED?

Active-duty service members, Reservists, and members of the National Guard (when in active federal service) are protected under the law. SCRA (for all) begins on the first day of active duty, which means when the person leaves home for basic or occupational training. Some protections under the act extend for a limited time beyond active-duty discharge or release and are tied to the discharge or release date. Some of the act's protections extend to the member's dependents.

National Guard members recalled for state duty may be protected by the SCRA. Guard members are entitled to SCRA protection when called to state active duty under Title 32, if the duty is because of a federal emergency; the request for active duty is made by the president or secretary of defense; and the member is activated for longer than 30 days.

## MAJOR LEGAL PROTECTIONS

**Termination of cellphone contracts:** The SCRA requires providers to suspend or terminate cellphone contracts without charging any early termination fee, if the service member's deployment prevents him or her from using the provider's services. If the service member does not wish to cancel his or her service and will be deployed outside the United States, the provider must allow the service member to suspend phone service at no charge and without requiring an extension of the contract. Note that the service member must make the request to the provider before leaving on deployment.

**Automobile leases:** If a service member enters into an automobile lease before going on active duty, he or she may request termination of the lease when called to active duty. Service members making a permanent change of station (PCS) move or who deploy for a specified period of time in support of a military operation may also be able to terminate such leases.

**Termination of residential leases:** The SCRA allows a service member to terminate a residential lease entered into while in the military, if the member receives PCS orders or orders to deploy for a specified period of time in support of a military operation.

**Evictions from housing:** Service members may seek protection from eviction under the SCRA. The rented or leased property must be occupied by the service member or his or her dependent(s), and the rent cannot exceed a certain amount, which is adjusted each year. The service member or dependent who has received notice of an eviction must submit a request to the court for protection under the SCRA. If the court finds that the service member's military duties have materially affected his ability to pay his rent on time, the judge may order a "stay" (postponement) of the eviction proceeding or make any other "just" order.

**Relief from foreclosures:** Depending on the service member's duty status and situation, the SCRA may provide protection against foreclosure. The SCRA prohibits the "sale, foreclosure, or seizure" without a court order of a service member's personal property as long as the debt was secured before the service member entered military service.

**Installment contracts:** The SCRA gives certain protections against repossessions under installment contracts. If the contract was entered into before going on active duty and at least one payment was made before that time, the creditor cannot repossess the property while the member is on active duty, nor can they terminate the contract for breach without a court order.

**Six percent interest rate:** If a service member's military obligation makes it difficult to pay financial obligations contracted before entering active duty, such as credit cards, loans, mortgages, etc., the service member can request to have the interest rate capped at 6% for the duration of the service member's military obligation. Qualifying debts are debts that were incurred by the service member, or the service member and his or her spouse jointly, before going on active duty.

**Court proceedings:** If a service member is a defendant in a civil court proceeding, the court may grant a delay if he or she is deployed. The provision applies to civil lawsuits, suits for paternity, child custody suits, bankruptcy debtor/creditor meetings, and administrative proceedings.

**Enforcement of obligations, liabilities, taxes:** A service member or dependent may, at any time during or within six months after the member's service, apply to a court for relief of any obligation or liability incurred before active duty or for relief of a tax or assessment made before or during active duty. The court may grant stays of enforcement during which time no fine or penalty can accrue.

