

Virgin Islands Veteran's Benefits

2018



Veteran Housing Benefits

Veterans Home/Land Loan: The Virgin Islands Housing Finance Authority provides a Home/Land Mortgage Program for Virgin Islands Veterans to purchase their first home. This home and land mortgage program is just one way to thank Virgin Islands Veterans who have served their country. Any Veteran who has served in the active military, Naval air service, National Guard and Coast Guard and was discharged or released under conditions other than dishonorable discharge, will be eligible.

Eligible Veterans are entitled to various benefits:

- 25% discount on VIHFA application fee.
- 25% set-aside in all VIHFA new land and home developments.
- 10% additional discount on the established price of land sold by the Authority.
- A fixed interest rate that is 3 points below the Federal Prime rate.
- Zero down payment required.
- Loan amounts up to \$110,000 for homes and \$50,000 for land.
- Payroll deduction available

Home Improvement Loans are available to those veterans whose desires to improve, alter or repair their primary residence. The loan features are:

- Maximum loan amount - \$40,000.
- A maximum loan term of 10 years with an interest rate 3 points below the Federal Prime rate.

- Combined loan-to-value ratio must not exceed 100% of the appraised value.

Financial Benefits

Territory Income Tax

Generally, instead of filing returns and paying taxes to the IRS, residents of the USVI file returns and pay income taxes directly the Virgin Islands Bureau of Internal Revenue. The taxes are at the same rates and use the same forms and rules as the federal income tax under what is called the “mirror system” of taxation.

U.S. citizens and permanent residents with income from the USVI, but who are not resident there, pay the same total amount of tax as they would if all their income were from U.S. sources, but the tax is apportioned between the United States and the USVI. This is done on IRS form 8689. These individuals file their form 1040 returns, along with the form 8689, with the IRS and they file a copy with the Virgin Islands Bureau of Internal Revenue. Refer to <https://www.usvi.net/information/business-opportunities-corporations-taxes-tax-incentives-and-tax-planning-in-the-u-s-virgin-islands/usvi-income-taxes> for more information

Retired Military Pay: Pensions are taxable.

Homestead Tax Exemption: The first \$20,000 of the assessed value is not taxable for Veterans and Widows/Widowers if the owner occupies at least a portion of the property full-time. The maximum exemption in any situation is \$20,000.00 or \$250.00 in tax.

BIR Contact Info:

- The contact information for the BIR for St. Thomas and St. John is: Virgin Islands Bureau of Internal Revenue, 9601 Estate Thomas, St. Thomas, Virgin Islands 00802 Tel: (340) 774-5865/714-9345F.
- The contact information for the BIR for St. Croix Office is: Virgin Islands Bureau of Internal Revenue, 4008 Estate Diamond Plot 7-B, Christiansted, VI 00820-4421 Tel: (340) 773-1040/1006F

Go to http://www.vimovingcenter.com/island_living/taxes.php to learn more about how taxes are administered in the Virgin Islands.

Education Benefits

Tuition

Free tuition is offered for attendance at local public educational institutions and the University of the Virgin Islands. This program is for veterans who entered the Armed Forces while residing in the Virgin Islands.

Community Engagement & Lifelong Learning (CELL) Program

Free tuition is offered for attendance at the University of the Virgin Islands to participate in the CELL program. This program is for Veterans who entered the military while residing in the Virgin Islands.

CELL offers a wide array of programs to help you achieve your personal and career goals. Programs include:

- In-class programs: whether you're looking for computer training, bookkeeping, real estate or cake decorating courses, we welcome you to visit our [upcoming courses page](#) to get the latest information on our in-class programs.
- Online Programs: with over 500 [online courses](#) to choose from, you can select the area and course that best fits your needs. Whether your focus is in healthcare, green energy, education, or business, we encourage you to explore our extensive array online courses.

Eligibility: The programs are free to Virgin Islands Veterans. All you have to do is contact the Office of Veterans Affairs to determine if you qualify. Go to <http://cell.uvi.edu/information-for/military-and-veterans.aspx> to learn more about the CELL Program.

Employment Benefits

Military Leave: An employee who is drafted for service in the armed forces or a reservist called up for active duty is eligible for administrative leave of absence. Your right to re-employment is governed by applicable federal law. For further information, contact your supervisor or the Division of Personnel. (Section 590, Title 3 VIC)

Military Service Credit: The Virgin Islands government employees can receive up to a maximum of ten (10) years of service credit for all active military data with the U.S. Armed Forces. Go to <https://www.dopusvi.org/wp-content/uploads/2015/06/Employee-Handbook.pdf> for a copy of the Virgin Island Government Employee Handbook.

Veterans Employment Preference: A Veteran of the Armed Forces of the United States receives an additional 10 points on Local Civil Service Examinations for employment. Disabled Veterans are given 15 points.

Employment Assistance: Territorial Government employees receive 30 days military leave per year for Federal or State active duty.

Unemployment Compensation: The U.S. Virgin Islands Department of Labor, Division of Unemployment Insurance administers the Unemployment Insurance (UI) benefits. Unemployment Insurance is designed to provide benefits to eligible persons who are temporarily unemployed through no fault of their own. In all states employers pay quarterly contributions to cover their workers against involuntary unemployment. Most employers are required to pay contributions. Benefits are funded by these contributions. The amount of benefits payable is intended to cover non-deferrable expenses such as housing, food, clothing, and necessary transportation. No deductions are made from the worker's wages to finance Unemployment Insurance Benefits. Eligibility for Unemployment Insurance Benefits is based on wages earned not on Family financial resources.

In order to be eligible for Unemployment Benefits, you must meet certain eligibility conditions. You must be totally or partially unemployed. You are considered totally unemployed any week in which you did not perform work and no wages were paid to you. **YOU MUST REPORT ALL OF YOUR WORK AND EARNINGS, INCLUDING ANY SELF-EMPLOYMENT INCOME.** You must report to the

local office in person to file a claim for Unemployment Benefits. You are required to register for work at the Job Service office. You must participate in reemployment services offered through the Job Service office when you are selected. Failure to report/participate in any reemployment services, in which you are required to participate, may result in the denial of benefits, unless you have justifiable cause that you have completed such services or are attending similar services. You must file a claim and meet these basic requirements:

- 1) You must be able to perform full-time work which means that you must be physically and mentally able to work each work each day of the week. Benefits cannot be paid for any week during which you are unable to work. While claiming benefits, you must indicate on your claim form whether there were any days which you were not able to work due to illness, injury, or for any other reason.
- 2) You must be available for full time work. It means you must be ready and willing to accept suitable work while you are claiming unemployment benefits. In general, work is suitable if it is within your training, capabilities and experience. You must not place undue restrictions on accepting offered work, such as limiting times and places for a job. Transportation and Child care problems are not acceptable excuses for not being available for certain jobs that are otherwise suitable.
- 3) You are required to actively seek full-time work on your own and keep a list of employers you contact for jobs. You must not limit your search to part-time work. If you are only partially employed, you must make a continuing effort to find full time work. If work is not available in your regular occupation, you are expected to look for work in other areas for which you are qualified. The Job Service will make every effort to assist you in finding suitable work.
- 4) You must be unemployed through no fault of your own. If your separation from your last employer was for anything other than lack of work we will have to conduct a fact-finding interview by secure information from you, your employer, and any other relevant parties before we can determine your eligibility. No payment can be made until we have issued a decision. If you are determined to be responsible for being unemployed a disqualification may be imposed.

The Division of Unemployment Insurance has offices on St. Thomas, St. Croix, and St. John. The regular hours are from 8:00 am to 5:00 pm, Monday through Friday. The office on St. John has limited service to claimants every other week on Thursdays, from 9:00 am to 2:30 pm. Contact phone numbers: (340)776-3700 for St. Thomas and (340) 773-1994 for St. Croix.

Miscellaneous Vet Benefits

Department of Driver Services

All Veterans residing in the Virgin Islands receive free license plates. All Family members of Service members serving in the Armed Forces of the United States who were born in the Virgin Islands or inducted from the Virgin Islands, that have personal vehicles being used in the state, territory or commonwealth in which their base or post of the Armed Forces are located, may apply to have their vehicles registered in the Virgin Islands. However, the base or post commander must provide a written statement or certificate showing that the vehicle is in satisfactory condition in order to insure safety on the public highways. Evidence of adequate vehicle insurance for that state, territory or commonwealth must also be attached.

Service members who are domiciled on St. Croix are required to submit their requests to The Director, Bureau of Motor Vehicles, Patrick Sweeney Police Headquarters, RR-02, Kingshill, St. Croix, V.I. 00850. In the St. Thomas/ St. John district, requests should be sent to the Assistant Director, Bureau of Motor Vehicles, #72 Sub-Base, St. Thomas, V.I. 00802. Any questions, please feel free to contact us at (340) 713-4260 or (340) 774-4268 respectively.

Burial in Local Cemetery: A Free Burial Plot in Local Cemeteries is offered to veterans who are residents and entered the Armed Forces while residing in the Virgin Islands.

Reimbursement for Burial Expenses: A maximum of \$ 3,500.00 is reimbursed for Burial Expenses to veterans who entered the Armed Forces while residing in the Virgin Islands.

Emergency Ambulance Service: Free Emergency Ambulance Service is available to all veterans residing in the Virgin Islands.

Off Island Travel Assistance: 100% reimbursement for off island travel assistance for non-service connected Veterans with VA medical appointment is available to all veterans residing in the Virgin Islands.

Taxi Medallion: Veterans who entered the Armed Forces while residing in the Virgin Islands have an opportunity to acquire a Taxi Medallion.

Funeral Leave for Veterans: If you are a Veteran you will be excused from regular duty for up to four (4) hours, with pay, in any one-day to participate as an active pallbearer or as a member of a firing squad or a guard of honor in a funeral ceremony for a member of the armed forces. (Section 585, Title 3 VIC)

VA Community Based Outpatient Clinics (CBOC)

St. Croix:

- Kings Hill, Box 12, RR-02, The Village Mall #113,
- Phone 340-778-5553 / 340-778-5554

St. Thomas:

- Medical Foundation Building Suite 101
- Phone: 340-446-7072 / Fax: 340-774-2069

Vet Center Outstations

St. Croix:

- The Village Mall, RR 2 Box 10553 Kingshill, St. Croix, VI 00850
- Phone: 340-778-5553 Or 787-641-7582 X 25613 Fax: 340-778-5545
- Normal working hours are 8:00am to 4:30pm Monday through Friday. In an effort to better serve the veteran and family members, upon request Vet Centers will provide services after normal work hours and/or on weekends.
- For assistance after hours, weekends, and holidays call : 1-877-WAR-VETS (1-877-927-8387)

St. Thomas:

- 50 Estate Thomas, Medical Foundation Building Suite 101,
- Phone: 340-774-5017 / Fax: 340-774-5384

Rural Clinic - St. John:

- Myrah Keating Smith CHC, P.O. Box 8312
- Phone: 340-693-8900

Resources.

- <http://www.va.gov/directory/guide/state.asp?State=VI&dnum=ALL>
- http://www.va.gov/opa/publications/benefits_book.asp
- <http://www.fedshirevets.gov/job/vetpref/>
- <http://www.militaryvi.org/benefits>
- <https://www.dopusvi.org/wp-content/uploads/2015/06/Employee-Handbook.pdf>

[Source: <https://www.military.com/benefits/veteran-state-benefits/virgin-island-vet-benefits.html> | August 2018 ++]