# Virgin Islands Veteran's Benefits

# 2020



The Virgin Islands of the United States provides several veteran benefits. Following is a brief description of those summarized in this attachment:

- Housing
- Financial
- Education
- Employment
- Burial
- Other VI Sponsored Veteran Benefits

# **Veteran Housing**

**Veterans Home 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. Refinancing options are available to those veterans whose primary residences are at risk of foreclosure. Offices are located at:

St. Croix Office, 100 Lagoon Complex Suite 4, St. Croix, VI 00840-3912 TEL (340) 772-4HFA (4432) FAX (340) 772-4002

- St. Thomas Office, 3202 Demarara Plaza Suite 200, St. Thomas, VI 00802-6447 TEL (340) 777-4HFA (4432) FAX (340) 775-7913
- https://www.vihfa.gov/programs/homeownership-programs/veteran-loan-program

## Eligible Veterans are entitled to various benefits:

- 25% discount on VIHFA application fee.
- 30% 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 \$220,000 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% below the Federal Prime rate.
- Combined loan-to-value ratio must not exceed 100% of the appraised value.

# **Financial**

## **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, Allocation of Individual Income Tax to the U.S. Virgin Islands. 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 <a href="https://www.usvi.net/information/business-opportunities-corporations-taxes-tax-incentives-and-tax-planning-in-the-u-s-virgin-islands/usvi-income-taxes">https://www.usvi.net/information/business-opportunities-corporations-taxes-tax-incentives-and-tax-planning-in-the-u-s-virgin-islands/usvi-income-taxes</a> for more information

## 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

## **Tax Breaks for Veterans**

Disabled veterans, surviving spouses, and families may be eligible for exemption from taxes on retirement income. The Virgin Islands do not collect taxes on the following types of income:

- Military Disability Retired Pay
- Disability Dependency and Indemnity Compensation
- Military Survivor Benefit Plan (SBP)
- Reserve Component Survivor Benefit Plan (RCSBP)
- Retired Serviceman's Family Protection Plan (RSFPP)

## **Property Tax Credit for Veterans**

Veterans may be eligible for property tax credit. The maximum tax credit is \$650. In order to be eligible for this benefit, applicants must meet the following criteria:

- Property owners of record as of January 1 of the taxable year
- Honorably discharged
  - o Must provide copy of DD-214 with filing
  - o Valid USVI driver's license, or
  - Voter registration card

The deadline for tax credit application is prior to January 1st for the year in which the application will be processed. Any Veteran seeking to take advantage of VI Homestead Tax Exemptions benefit must contact the Virgin Islands Office of Veterans Affairs to obtain a Veteran Tax Exemption Eligibility Form signed by the Director of Veterans Affairs or his/her representative.

### **Medical Travel Reimbursements**

## Travel within VA Caribbean Healthcare Network

Virgin Islands veterans traveling to the closest VA medical facility for medical appointments are eligible for 100% reimbursement of flight arrangements. These Veterans must meet the following criteria:

- Appointments must be verified in writing by the local VA Community Based Outpatient Clinic (CBOC). The appointment slip must be presented to the VI Office of Veterans Affairs up on their return.
- Appointment must be initiated by the CBO Cor authorized by the State Director of the V.I. Office
  of Veterans Affairs on an emergency basis before travel
- Appointment must be a non-service-connected appointment-Flight arrangements for one member
  of the veteran's family members or otherwise can be reimbursed IF the attending physician states
  the need for an attendant in writing.

NOTE: All Veterans seventy (70) years of age or older are authorized to be reimbursed for a travel companion whether the CBOC states so in writing or not. The purpose of the companion must be to assist the Veteran as they travel.

### Travel outside of the VA Caribbean Healthcare Network

Virgin Islands Veterans traveling outside of the VA Caribbean Healthcare Network are authorized to be reimbursed by the Office of Veterans Affairs at a rate of no more than \$250 under the following circumstances:

- Veteran must be no more than 40% service-connected
- Proof of disability rating (service-connection) must be submitted on an annual basis
- Veteran must be getting care at a VA Hospital or VA Medical Center (being seen at a CBOC does not qualify)

- Reimbursement for travel must be approved by the State Director of the V.I. Office of Veterans
  Affairs before travel is initiated. This will also include verification of appointment at VA Medical
  Facility.
- Only the Director of Veterans Affairs can approve reimbursement for travel outside of the VA Caribbean Healthcare Network.
- Travel attendants are not authorized for reimbursement
- Authorization will be based on availability of funds.

Veterans should use the form at <a href="https://veterans.vi.gov/wp-content/uploads/2020/06/Medical-Travel-Reimbursement.pdf">https://veterans.vi.gov/wp-content/uploads/2020/06/Medical-Travel-Reimbursement.pdf</a> to submit their request for Medical Travel reimbursement.

Go to <a href="http://www.vimovingcenter.com/island\_living/taxes.php">http://www.vimovingcenter.com/island\_living/taxes.php</a> to learn more about how taxes are administered in the Virgin Islands.

# **Education**

## **US Territory Tuition**

Veterans may be eligible for in-territory tuition rates while attending the University of the Virgin Islands (UVI). There are several ways to access this benefit.

In order to be eligible for this benefit, applicants must meet the following criteria:

- Using Montgomery G.I. Bill Active Duty Program; or
- Using Post-9/11 G.I. Bill
- Resides in the U.S. Virgin Islands while attending UVI
- Enrolled at the university either
  - o Within three years of discharge; or
  - o Release from 90 days or more active duty.

In order to be eligible for this benefit, individuals using either transferred Post-9/11 GI Bill must meet the following criteria:

- Resides in the U.S. Virgin Islands while attending UVI
- Enrolled at the university either:
  - o Within three years of the transferor's discharge; or
  - o Release from 90 days or more active duty

In order to be eligible for this benefit, individuals using benefits under the Marine Gunnery Sergeant John David Fry Scholarship must meet the following criteria:

- Resides in the U.S. Virgin Islands while attending UVI
- Enrolled at the university:
  - o Within three years of service member's death in the line of duty
  - o 90 days or more active duty

# **Employment**

## **USVI Government Employment Veteran Hiring Preference**

Veterans may be eligible to receive additional points on Local Civil Service Examinations. Veterans may receive ten points, and disabled veterans may receive 15 points.

In order to be eligible for this benefit, applicants must meet one of the following criteria:

- Veteran discharged or released under other than dishonorable conditions
- Spouse of a qualifying veteran
- Surviving spouse of a qualifying veteran

**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.

## **Retirement System Service Credits**

Veterans may be eligible to receive service credit with the Government Employee Retirement System of the Virgin Islands for active military service. Credits are distributed in tiers.

- Tier I is divided into two groups: those hired before Oct 1st, 2005 who have worked for a period of ten years prior to September 25th, 2001
- Tier 2 is those hired before Oct 1st, 2005 who worked for a period of time after September 25th, 2001.

Those who fall into the first group will receive a maximum service credit of ten years. Vets who fall into the second group will receive a maximum service credit of three years. Tier II refers to those hired on or after Oct 1st, 2005. These individuals will receive a maximum service credit of three years.

**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. 9 Section 590, Title 3 VIC).

Note: Go to <a href="https://bvi.gov.vg/content/doit-employee-handbook">https://bvi.gov.vg/content/doit-employee-handbook</a> for a copy of the Virgin Island Government Employee Handbook.

# Burial

## **Burial in Local Cemetery**

Veterans who were domiciliaries of the Virgin Islands at the time of death, and who entered the armed services in the Virgin Islands or who were domiciliaries of the Virgin Islands but entered the armed services in another jurisdiction while temporarily residing in that jurisdiction are entitled to burial benefits provided by the Government of the Virgin Islands per guidance below.

Burial plots in all Virgin Islands cemeteries, with spaces set aside for veterans, shall be made available at no cost to all member s of the Armed Forces and veterans discharged under conditions other than dishonorable who completed the required periods of service, as well as either their spouses, minor child, and/or under certain conditions, an unmarried adult child.

Also eligible are members of the Army, Air Force, Navy, Marine and Coast Guard Reserves and the Army and Air Force National Guard with 20 years of qualifying service or who die while on active duty for training, active duty, or territorial active duty, as well as members of the Reserve Officer Training Corps of the Army, Navy or Air Force who die on active duty for training.

If a surviving spouse of an eligible veteran marries a nonveteran, and there marriage is terminated by death of or divorce from the nonveteran, the spouse is eligible for burial in the designated burial site set aside for veterans.

Only veterans who were bonafide residents of the Virgin Islands at the time they were either drafted or enlisted, whether residing in the Territory or attending college, are eligible for burial in the burial site set aside for veterans.

To request a memorial certificate, funeral honors, and headstones use the following forms as appropriate:

- <a href="https://veterans.vi.gov/wp-content/uploads/2020/06/Memorial-Certificate.pdf">https://veterans.vi.gov/wp-content/uploads/2020/06/Memorial-Certificate.pdf</a>
- <a href="https://veterans.vi.gov/wp-content/uploads/2020/06/Navy-Funeral-Honors-Request-Form.pdf">https://veterans.vi.gov/wp-content/uploads/2020/06/Navy-Funeral-Honors-Request-Form.pdf</a>
- <a href="https://veterans.vi.gov/wp-content/uploads/2020/06/Air-Force-Funeral-Honors-Request-Form.pdf">https://veterans.vi.gov/wp-content/uploads/2020/06/Air-Force-Funeral-Honors-Request-Form.pdf</a>
- <a href="https://veterans.vi.gov/wp-content/uploads/2020/06/Marine-Corps-Funeral-Honors-Request-Form.pdf">https://veterans.vi.gov/wp-content/uploads/2020/06/Marine-Corps-Funeral-Honors-Request-Form.pdf</a>
- <a href="https://veterans.vi.gov/wp-content/uploads/2020/10/Army-Funeral-Honors-Request-Form.pdf">https://veterans.vi.gov/wp-content/uploads/2020/10/Army-Funeral-Honors-Request-Form.pdf</a>
- <a href="https://veterans.vi.gov/wp-content/uploads/2020/08/Headstone-Application-Local.pdf">https://veterans.vi.gov/wp-content/uploads/2020/08/Headstone-Application-Local.pdf</a>
- https://veterans.vi.gov/wp-content/uploads/2020/06/Headstone-Application.pdf

**Reimbursement for Burial Expenses:** A maximum of \$ 3,500 is reimbursed for Burial Expenses to veterans who entered the Armed Forces while residing in the Virgin Islands. Applicants should utilize the form at <a href="https://veterans.vi.gov/wp-content/uploads/2020/06/Application-for-Burial-Benefits-Local-.pdf">https://veterans.vi.gov/wp-content/uploads/2020/06/Application-for-Burial-Benefits-Local-.pdf</a>.

# **Other Vet Benefits**

## **Vehicle License Plates**

Any person verified by the VI Office of Veterans Affairs as a veteran and is a registered owner or lessee of a passenger vehicle registered with the Virgin Islands Bureau of Motor Vehicles, may apply for veteran's license plates at no cost. In addition, families designated as Gold Star Families are authorized to receive a "Gold Star Plate" issued by the VI Office of Veterans Affairs at no cost. Gold Star Families are authorized two (2) plates per family. Plates will be issued in the following order: Father, Mother, Child (eldest to youngest). Vehicle must be registered in that particular family members' name. **NOTE**: The price of the registration process is determined by the VI Bureau of Motor Vehicle.

In the event that any type of plates issued by the Office of Veterans Affairs is stolen, the Veteran or Gold Star Family Member must return to the VI Office of Veterans Affairs after filing a report at the police station. A copy of the report must be presented to the Office of Veterans Affairs before being able to be reissued a new set of plates. Only two (2) sets of plates are authorized per Veteran or Gold Star

Family. No Veterans license plates will be registered by the Bureau of Motor Vehicles unless a "Veteran Eligibility Form – Vehicle Registration" is issued by the VI Office of Veterans Affairs.

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 contact (340) 713-4260 or (340) 774-4268 respectively. Utilize the following forms as appropriate:

- <a href="https://veterans.vi.gov/wp-content/uploads/2020/06/Veterans-Plates-Registration.pdf">https://veterans.vi.gov/wp-content/uploads/2020/06/Veterans-Plates-Registration.pdf</a>
- <a href="https://veterans.vi.gov/wp-content/uploads/2020/06/Veterans-Plates-Registration-Stolen-Plate.pdf">https://veterans.vi.gov/wp-content/uploads/2020/06/Veterans-Plates-Registration-Stolen-Plate.pdf</a>

**Emergency Ambulance Service:** Free Emergency Ambulance Service 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 through the Annual Veterans Taxi Medallion Auction held in the month of December. **NOTE:** This auction is OPENED TO VIRGIN ISLANDS VETERANS OF THE US ARMED SERVICES ONLY. Applicants must comply with the following:

- Applications must be picked up at the Taxicab Commission's Office (TCC) in your island district during regular working hours (Mon-Fri.; 8:00 am-3:00 pm).
- Applications must be taken to the Virgin Islands Office of Veterans Affairs in your district for verification of eligibility as a U.S. Virgin Island Veteran
- In addition to the Veteran Medallion Auction Application, attach two (2) documents verifying your residency on the island of which the auction is taking place. Any two (2) of the three are acceptable
  - a) Current property tax bill
  - b) Current Residential lease
  - c) WAPA bill
- All documents must be deposited into the bid box at the designated location for their district no later than 10:00am on the day of the auction.
- BID APPLICANTS MUST BE PRESENT AT THETIME OF AUCTION. Bid envelopes will be publicly opened and announced at the auction.
- The minimum acceptable for St. Thomas and St. John is \$20,000 and \$8,000.00 for St. Croix. The applicant(s) winning the bid must make a10% down payment of the bid amount no later than 3:00pm the same day of the auction. Deposit must be made by money order or certified check only, payable to the Government of the Virgin Islands (NOTE: Deposit is nonrefundable)
- The balance of must be paid in a like manner within ten (10) business days, at which time a Certificate of Entitlement and the Medallion will be issued.

Any persons winning a medallion at the Veteran Medallion Auction pursuant to this subsection is prohibited from transferring said medallion by sale or otherwise within three years of purchase. Thereafter such transfer or sale must be made to another eligible veteran. Only approved buyers may submit a bid. Two (2) medallions for each island will be auctioned. If the sale is not consummated within the allotted

timeframe, the next highest bidder will automatically be awarded the bid. That bidder will then follow the same procedures under the same guidelines

**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)

## Office of Veteran Affairs:

During the Pandemic the VI Office of Veterans Affairs Is Open for Business Virtually and Telephonically ONLY at This Time; call then at (340) 774-8387 or (340) 773-8387 for License Plate Issue

- Hours of Operation: 9am 3:30pm
- Office Email: <u>info\_va@va.vi.gov</u>
- Director Mr. Patrick Farrell Email: patrick.farrell@va.vi.gov



## St. Croix -- main line (340) 773-8387

- Administrative Asst. II Mrs. Lashern Hunter-Gordon Ext 202 or cell (340) 727-8390 & email lashern.gordon@va.vi.gov
- Veterans Coordinator Ms. Alicia Hewitt Ext 201 or cell (340) 727-8389 & email: alicia.hewitt@va.vi.gov

## St. Thomas -- main line (340) 774-8387

- Program Administrator Mrs. Juliette Frederick Ext 203 or cell (340) 727-8388 & email: juliette.frederick@va.vi.gov
- Veterans Coordinator Ms. Keishell Daniel Ext 204 or cell (340) 727-8387 & email: keishell.daniel@va.vi.gov

### **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

#### St. Thomas:

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

## **VA Community Based Outpatient Clinics (CBOC)**

St. Croix: Satellite of the San Juan VA Medical Center

- 10553 Kingshill, The Village Mall Ste. #113 Phone 340-778-5553 / 340-778-5554
- https://www.caribbean.va.gov/locations/St\_Croix.asp

- Normal working hours are 7:30 am to 4:30 pm Monday through Friday only. 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). Note that Community Based Clinics do not have emergency rooms, and are not the facilities of choice in case of life threatening emergencies. In such cases patients are referred to the Juan F. Luis Medical Center emergency room.

## St. Thomas: Satellite of the San Juan VA Medical Center,

- 50 Estates Thomas, Medical Foundation Building Suite 101, VI 00802 Tel: 340-774-6674
- https://www.caribbean.va.gov/locations/St\_Thomas.asp
- Normal working hours are 7:30 am to 4:30 pm Monday through Friday only.
- Note that Community Based Clinics do not have emergency rooms, and are not the facilities of choice in case of life threatening emergencies. In such cases patients are referred to the Roy L. Schneider Hospital emergency room.

#### 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
- https://veterans.vi.gov
- https://militarybenefits.info/virgin-islands-veterans-benefits

[Source: <a href="https://www.military.com/benefits/veteran-state-benefits/virgin-island-vet-benefits.html">https://www.military.com/benefits/veteran-state-benefits/virgin-island-vet-benefits.html</a> | December 2020 ++|