



# Protections for Servicemembers

	<u><a href="#">Servicemember Civil Relief Act (SCRA)</a></u>	<u><a href="#">Military Housing Privatization Initiative (MHPI)</a></u>	<u><a href="#">Military Lending Act (MLA)</a></u>
<b>Overview</b>	<p>The Civil Rights Division of the Department of Justice is responsible for enforcing the SCRA, which was enacted in 2003 and expanded the <a href="#">Soldiers' and Sailors' Civil Relief Act of 1940</a>.</p> <p>SCRA is designed to ease financial burdens on servicemembers (and dependents) as they enter <a href="#">active duty</a> service.</p>	<p>Congress established the MHPI in 1996 as a tool to help the military improve the quality of life for its servicemembers by improving the condition of their housing.</p> <p>MHPI addresses the poor condition of Department of Defense (DoD) owned housing and the shortage of quality affordable private housing.</p>	<p>The MLA was enacted in 2006 by the DoD to protect active duty servicemembers, their spouses, and their dependents from certain lending practices.</p> <p>The MLA contains limitations on and requirements for certain types of consumer credit.</p>
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>✓ Active Duty</li> <li>✓ Members of the Reserve (when activated 30 days and longer)</li> <li>✓ Was serving one year prior (for foreclosure and eviction cases)</li> </ul>	<ul style="list-style-type: none"> <li>✓ Active Duty</li> <li>✓ Actively Serving</li> </ul>	<ul style="list-style-type: none"> <li>✓ Active Duty</li> <li>✓ Members of the Reserve (when activated 30 days and longer)</li> <li>✓ Family members enrolled in the Defense Enrollment Eligibility Reporting System (DEERS)</li> </ul>
<b>Protections Covered</b>	<p>Rental agreements, security deposits, prepaid rent, evictions, installment contracts, credit card interest rates, mortgage interest rates, mortgage foreclosures, civil judicial proceedings, automobile leases, life insurance, health insurance, and income tax payments.</p>	<p>Ensures that servicemembers have well-maintained rental housing while living in privatized housing (on military installations).</p> <p>There are 18 tenant rights outlined in the <a href="#">MHPI Tenant Bill of Rights</a> in addition to <a href="#">5 MHPI tenant responsibilities</a>.</p>	<p>Credit cards, overdraft lines of credit, certain installment loans, Payday loans, motor vehicle title loans, tax refund anticipation loans</p>

Servicemembers can reach out to the appropriate [JAG Legal Assistance Office](#) to locate assistance.