

**The Oregon ServiceMember
Relief Fund**

Operating Procedures

JULY 2016

1-1. Purpose

This publication provides information on the Oregon Service Member Relief Fund (OSMRF) program.

1-2. Fund Description

a. The OSMRF is a private, non-profit organization which collects and holds funds to relieve distress of current members of the Oregon National Guard, their dependents, and veterans of the Oregon National Guard. For the purposes of this Operating Procedure a veteran is defined as an individual who has served for a minimum period of 6 years and was honorably discharged from the Oregon Army or Air National Guard.

b. Donations to the OSMRF are tax deductible under section 501, subsection (c) (3) of the Internal Revenue Code.

c. The principal administrative headquarters for the OSMRF is located at the Oregon Military Department, 1776 Militia Way, Salem, Oregon 97309-5047.

d. The OSMRF is governed under by-laws established by the Board of Directors as empowered by the Articles of Incorporation.

e. As the primary financial assistance program for the Oregon National Guard the OSMRF provides commanders with an important asset to accomplish their basic command responsibility for morale and welfare of their unit members.

f. Funds available to the OSMRF are normally used for two purposes.

(1) To provide assistance to soldiers and airmen in the Oregon National Guard in the form of a loan in those cases where repayment is appropriate.

(2) Grants can be provided on a one-time basis to soldiers and airmen in the Oregon National Guard and their families, to assist them in payment of their debts, and where repayment of the grant would be difficult or inappropriate.

2-1. Policies

Unit Commanders, First Sergeants, or Senior Sergeants **are requested to:**

(1). Consider all available alternatives to relieve the service member's financial distress before forwarding the application for an OSMRF loan or grant.

(2). Obtain input from the local Family Assistance Specialist since they might have valuable information concerning the applicant's need for assistance.

(3). Assist applicants in completing the Application and Promissory Note forms shown in appendix A of this publication.

(4). Make recommendation for a grant versus loan when appropriate and record their recommendation on the application form.

(5). Counsel the applicant regarding their responsibility to repay loans provided by the OSMRF

(6). Contact the soldiers or airmen when notified by the OSMRF that loans are not being repaid on a timely basis.

a. Applicants shall:

(1). Keep the OSMRF informed when home address or unit of assignment changes

(2). Make an honest, good faith effort to repay any loans received.

3-1 Eligibility for Assistance

a. Only current members in good standing of the Oregon Army and Air National Guard are eligible for assistance from OSMRF. Soldiers and Airmen who are disciplinary problems or who have a record of unexcused absences will not normally be supported.

- b. Applicants must have at least one year remaining on their current enlistment contract.
- c. Applicants must be enrolled in Sure-Pay or direct deposit for their National Guard pay.
- d. Fair, prudent and objective judgment will be exercised when evaluating requests for OSMRF assistance. Only valid emergencies will be considered. In borderline cases, the decision will not normally favor the applicant.
- e. An emergency situation appropriate for OSMRF assistance is one that arises suddenly, is unforeseen, urgent, and requires immediate attention (such as accident, illness, fire or theft).
- f. Personal hardship may be supported with an OSMRF loan when the hardship is anticipated to be of short duration and a small amount will alleviate the problem.
- g. When funds for a specific purpose become available, these donated funds to the OSMRF may be used to provide grants to assist soldiers, airmen or their families. Only those funds received from donors for a specific reason, such as utility costs, or similar purpose, will be used for those purposes

3-2. Types of Assistance Available.

- a. The OSMRF is not intended to be a welfare support program. Long term financial problems, such as inability to routinely make rent or car payments, cannot be supported. In most cases, assistance will be provided in the form of a loan, repayable with zero interest in small monthly increments. The repayment of loans allows the OSMRF to continue to fund assistance requests.
- b. In cases where repayment would cause undue hardship, a grant may be awarded if recommended by the Family Assistance Specialist and the unit leadership, and approved by the OSMRF BOD. When considering a grant, OSMRF will evaluate the individual's emergency circumstances. A grant can be requested in the event of a death in the immediate family where the individual is directly responsible for funeral expenses; or where there is a need for financial assistance with travel funds to attend the funeral. A grant can be given if a family member becomes ill and it causes undue hardship for the Guard member, in this case a medical report from the attending physician is required.

3-3. Assistance Procedures.

- a. The local commander and the chain of command are best able to evaluate a genuine need for financial assistance. Applicants should be counseled by their unit Senior Sergeant or First Sergeant or unit commander, who must approve or disapprove the request for assistance using OSMRF Form 1, Oregon Service Member Relief Fund Assistance Application. Also indicate whether a loan or grant is recommended. The form must also have the signature of the Family Assistance Specialist.
- b. The Family Assistance Specialist may also submit an assistance request on behalf of a unit member, without obtaining concurrence from unit leadership. In this case this request will be reviewed and approved/disapproved by the State Family Program Director, before forwarding to OSMRF. An explanation for the inability to use the chain of command should be included.

One copy of each application for assistance should be kept in suspense at the unit, and one copy should be forwarded direct to the Oregon Military Department, ATTN: RSO-OSMRF or e-mailed to the OSMRF Board of Directors through the Family Assistance Coordinator. Assure that copies of bills for payment are attached to the loan application. The payment bills must also show the address to where the OSMRF payment is to be sent. **The OSMRF will only make payments directly to creditors, never to the applicant.**

3-4. Repayment of Loans.

- a. A proposed repayment schedule will be entered on OSMRF Form 2 Oregon Service Member

Relief Fund Promissory Note. The minimum monthly repayment must be 1/12th of the loan amount. Loans must be repaid prior to termination of the enlistment period.

b. Repayment of OSMRF loans will normally commence on the date, 90 days after the date of the loan application was approved. For example, the first installment payment for a loan approved on 10 June would be due on 10 September of the same year.

c. Payments must be made to "Oregon Service Member Relief Fund" and mailed to Oregon Military Department ATTN: RSO-OSMRF PO Box 14350 Salem, OR 97309.

d. Monthly payments should be extended over a reasonable period of time so as not to unduly strain the individual's budget. In most cases, repayment should be scheduled for completion within a 15-month period.

e. The proposed repayment schedule must be completed prior to the individual's Expiration of Term of Service (ETS).

f. If repayments are not being made in accordance with the approved schedule the unit commander will be notified by the Secretary of the OSMRF. Command input will be crucial in deciding if collections procedures will be implemented by the OSMRF.

3-5 Grants

a. Grants will be made to support soldiers/airmen and their families requiring financial assistance when the situation is such that repayment of the funds to the OSMRF is extremely difficult.

b. Requests for Grants will be processed the same as Loan procedures as described in section 3-3a to 3-3c of this publication.

c. The OSMRF will support grants to the extent that funds are available. Helping Soldiers/Airmen with loans allows replenishment of funds whereas grants deplete the fund.

4-1. Donations

a. The OSMRF is not government funded and its continuation is entirely dependent upon repayment of loans and contributions. Donations are tax deductible to the donor.

b. The treasurer maintains a written record of contributions and a receipt for contributions is provided to the contributor.

c. Contributions may also be made through payroll deduction donations to the Combined Federal Campaign, United Way or State Charitable Fund Drive. Instructions for designating contributions to the OSMRF are included in the literature for those combined fund raising campaigns.