

**Improve the Servicemembers Civil Relief Act  
(USERRA & SCRA)  
Resolution 19-32**

**WHEREAS**, Congress enacted the Soldiers' and Sailors' Civil Relief Act (SSCRA) in 1917; and

**WHEREAS**, Congress comprehensively updated the SSCRA in 2003, and the current law is known as the Servicemembers Civil Relief Act (SCRA); and

**WHEREAS**, the SSCRA/SCRA has served our nation well for almost 100 years, but the law requires constant updating to address new situations not anticipated by Congress and to fill loopholes in enforcement; and

**WHEREAS**, under 50 U.S.C. §§ 3901—4043 (SCRA) Reserve Component servicemembers are not protected under this act while in training duty status or National Guard Active Guard and Reserve status; and

**WHEREAS**, according to the Department of Defense more than 986,821 National Guard and Reserve personnel have been called to active duty at least once (some multiple times) since the terrorist attacks of September 11, 2001, proving that the civil relief statute is important and relevant, now more than ever;

**NOW, THEREFORE, BE IT RESOLVED**, that ROA, chartered by Congress, urge the Congress to enact legislation improving Servicemembers Civil Relief Act and its enforcement mechanism, with such legislation to include, at a minimum, the following items:

- a. Amend 50 U.S.C. §§ 3901—4043 (SCRA) to include
  1. Reserve and National Guard personnel performing Inactive Duty for Training
  2. Reserve and National Guard personnel performing Annual Training
  3. Reserve and National Guard personnel attending training
  4. Reserve and National Guard personnel performing service due to emergency not ordered by the President
- b. Amend the SCRA to forbid discrimination against National Guard and Reserve personnel in the extension of credit and in financial transactions.
- c. Amend the SCRA to broaden the types of leases and contracts that the individual is permitted to terminate upon call to active duty.
- d. Amend the SCRA to broaden the types of insurance that the service member is entitled to reinstate after release from a period of service, if such insurance coverage was terminated during the individual's period of service.
- e. Amend the SCRA to apply the provisions for mandatory continuances and default judgment protections to arbitration proceedings.