

Supplemental Instructions For Homeowners Assistance Program **Support to Military and Civilian Employee Wounded**

Background: The American Recovery and Reinvestment Act of 2009 and implementing Department of Defense implementing guidance expand the Homeowners Assistance Program (HAP) to provide benefits to wounded members of the Armed Forces, DOD and U. S. Coast Guard civilian employees as follows:

(1) Wounded members of the Armed Forces:

(a) Incurred a wound, injury, or illness in the line of duty during a deployment on or after September 11, 2001 in support of the Armed Forces

(b) Wound, injury, or illness resulted in a 30% or greater disability, as determined by the Secretary of Defense.

(c) Is reassigned in furtherance of medical treatment or rehabilitation, or due to medical retirement in connection with such disability

(d) Property must have been the primary residence from which service member deployed or notified of qualifying medical condition.

(2) Wounded DOD and U. S. Coast Guard civilian employees

(a) Wounded, injured, or became ill in the performance of his or her duties during a forward deployment occurring on or after September 11, 2001, in support of the Armed Forces.

(b) Is reassigned in furtherance of medical treatment or rehabilitation, or due to medical retirement in connection with such disability

(c) Property must have been the primary residence from which service member deployed or notified of qualifying medical condition.

Benefit Calculation:

(a) Applicant sells home. Applicant eligible to receive the greater of i) the difference between the home's selling price and 95% of the home's purchase price, plus closing costs, or ii) the unpaid mortgages, plus closing costs. Second mortgages, including equity lines of credit, will not be reimbursed or paid off, unless obtained at the time of purchase, or the funds were used to improve the property.

(b) Applicant is not able to sell home within 120 days, an eligible applicant may sell the property to the government and receive, as the purchase price, an amount not to exceed 90 percent of the purchase price, or the current outstanding mortgages, whichever is greater. HAP will not reimburse or pay-off second mortgages, including equity lines of credit, unless obtained at the time of purchase, or funds were used to improve the property.

(c) Foreclosure: Government pays all enforceable liabilities. (mortgages, plus closing)

Application Process: General program information and points of contact are contained on the HAP web site, <http://hap.usace.army.mil/>. The site also contains answers to frequently asked questions and instructions for filing an application.

(a) If an application packet is not attached to this document, download the packet from the web site identified above.

(b) Fill out the application as best you can, including in the package the certification of eligibility - 30% disability, and other documents, e.g., Form HUD-1 (Settlement statement as proof of purchase price), deed (with recording information), utility bill (to show occupancy at date of deployment), deployment orders, etc.

(c) Do not complete Section IV of DD Form 1607. This section is only for BRAC related HAP.

(d) Mail the package to the HAP Field Office responsible for the geographic area where the home is located.

(e) Provide your up-to-date contact information, telephone numbers, email addresses where the HAP counselors can get in contact with you expeditiously. Also provide contact information of a person who knows your whereabouts at all times (someone who does not live with you).

(f) If you have sold the home, include a copy of Form HUD-1 from the sale to show your selling price, and documentation that the selling price was the true current fair market value (marketing history of the selling of the home).

Supplemental Instructions For Homeowners Assistance Program **Support To Surviving Spouses Of Fallen Warriors**

Background: The American Recovery and Reinvestment Act of 2009 and implementing Department of Defense implementing guidance expand the Homeowners Assistance Program (HAP) to provide benefits to spouses of service members and Department of Defense and Coast Guard civilian employees killed or died of wounds as follows:

(a) Killed in the line of duty or in the performance of his or her duties during a deployment on or after September 11, 2001 in support of the Armed Forces, or died of a wound, injury, or illness incurred in the line of duty during such deployment.

(b) Property must have been the primary residence from which service member or civilian employee deployed.

(c) Spouse was married to deceased member or civilian at time of deployment and at time of death.

(d) Spouse relocates from such residence within two years after the death of member or employee.

Benefit Calculation:

(a) Applicant sells home. Applicant eligible to receive the greater of i) the difference between the home's selling price and 95% of the home's purchase price, plus closing costs, or ii) the unpaid mortgages, plus closing costs. Second mortgages, including equity lines of credit, will not be reimbursed or paid off, unless obtained at the time of purchase, or the funds were used to improve the property.

(c) Applicant is not able to sell home within 120 days, an eligible applicant may sell the property to the government and receive, as the purchase price, an amount not to exceed 90 percent of the purchase price, or the current outstanding mortgages, whichever is greater. HAP will not reimburse or pay-off second mortgages, including equity lines of credit, unless obtained at the time of purchase, or funds were used to improve the property.

(d) Foreclosure: Government pays all enforceable liabilities. (mortgages, plus closing)

Application Process: General program information and points of contact are contained on the HAP web site, <http://hap.usace.army.mil/>. The site also contains answers to frequently asked questions and instructions for filing an application.

(a) If an application packet is not attached to this document, download the packet from the web site identified above.

(b) Fill out the application as best you can, including in the package DD Form 1300, Report of Casualty and , and other documents, e.g., Form HUD-1 (Settlement statement as proof of

purchase price), deed (with recording information), utility bill (to show occupancy at date of deployment), deployment orders, etc.

(c) Do not complete Section IV of DD Form 1607. This section is only for BRAC related HAP.

(d) Mail the package to the HAP Field Office responsible for the geographic area where the home is located.

(e) Provide your up-to-date contact information, telephone numbers, email addresses where the HAP counselors can get in contact with you expeditiously. Also provide contact information of a person who knows your whereabouts at all times (someone who does not live with you).

(f) If you have sold the home, include a copy of Form HUD-1 from the sale to show your selling price, and documentation that the selling price was the true current fair market value (marketing history of the selling of the home).

Supplemental Instructions For Homeowners Assistance Program **Support To BRAC 05 Impacted Personnel**

Background: The American Recovery and Reinvestment Act of 2009 and implementing Department of Defense implementing guidance expand the Homeowners Assistance Program (HAP) to provide benefits to military personnel and civilian employees serving at installations included in the BRAC 05 announcement where no causal relationship can be proven between the announced closure or realignment and a decline in the real estate market:

(1) Civilian employees and military members:

- (a) Owner occupant on announcement date or prior to 1 July 2006; and
- (b) The county/parish where the home is located suffered a loss equal to or greater than 10%; and
- (c) The value of the home also suffered a loss equal to or greater than 10%
- (d) Retiring personnel are only eligible if their position is moved or eliminated; and
- (e) They must relocate at least 50 miles (installation to installation); and
- (f) They must be assigned to a BRAC'ed organization; and
- (g) Sell their home between 1 July 2006 & 30 September 2012.

Benefit Calculation:

(a) Applicant sells home. Applicant eligible to receive the greater of i) the difference between the home's selling price and 90% of the home's purchase price, plus closing costs, or ii) the unpaid mortgages, plus closing costs. Second mortgages, including equity lines of credit, will not be reimbursed or paid off, unless obtained at the time of purchase, or the funds were used to improve the property.

(b) Applicant is not able to sell home within 120 days, and approved by a three star level DOD official, an eligible applicant may sell the property to the government and receive, as the purchase price, an amount not to exceed 75 percent of the purchase price, or the current outstanding mortgages, whichever is greater. HAP will not reimburse or pay-off second mortgages, including equity lines of credit, unless obtained at the time of purchase, or funds were used to improve the property..

(c) Foreclosure: Government pays all enforceable liabilities. (mortgages, plus closing)

Application Process: General program information and points of contact are contained on the HAP web site, <http://hap.usace.army.mil/>. The site also contains answers to frequently asked questions and instructions for filing an application.

(a) If an application packet is not attached to this document, download the packet from the web site identified above.

(b) Fill out the application as best you can, providing as much information as possible, including proof of effort to sell home for the best price.

(c) Section IV of DD Form 1607 requires documentation of assignment to BRAC 05 impacted organization/installation and your position is relocating or being eliminated.

(d) Mail the package to the HAP Field Office responsible for the geographic area where the home is located.

(e) Provide your up-to-date contact information, telephone numbers, email addresses where the HAP counselors can get in contact with you expeditiously. Also provide contact information of a person who knows your whereabouts at all times (someone who does not live with you).

(f) Include a copy of Form HUD - 1 from your purchase of the property to prove purchase price.

(g) If you have sold the home, include a copy of Form HUD-1 from the sale to show your selling price, and documentation that the selling price was the true current fair market value (marketing history of the selling of the home).

(h) Deed (with recorded information), utility bill (to show occupancy on announcement date or before 1 Jul 06).

Supplemental Instructions For Homeowners Assistance Program To Support Military Service Members PCSing

Background: The American Recovery and Reinvestment Act of 2009 and implementing Department of Defense implementing guidance temporarily expands the Homeowners Assistance Program (HAP) during specified mortgage crisis, to provide benefits to members of the Armed Forces, being permanently reassigned as follows:

- (a) PCS orders dated between 1 February 2006 and 30 September 2009.
- (b) Owner occupant on PCS order date; and,
- (c) The owner is permanently reassigned by order of the United States Government to a duty station or home port outside a 50 mile radius of the base or installation; and,
- (d) The property was purchased before 1 July 2006; and
- (e) The property was sold by the owner between 1 July 2006 and 31 December 2009.
- (f) The property is the primary residence of the owner; and
- (g) That the owner has not previously received benefit payments authorized under this subsection.

Benefit Calculation:

(a) Applicant sells the home. Applicant eligible to receive the greater of i) the difference between the home's selling price and 90% of the home's purchase price, plus closing costs, or ii) the unpaid mortgages, plus closing costs. Second mortgages, including equity lines of credit, will not be reimbursed or paid off, unless obtained at the time of purchase, or the funds were used to improve the property.

(b) Applicant is not able to sell home within 120 days, and approved by a three star level DOD official, an eligible applicant may sell the property to the government and receive, as the purchase price, an amount not to exceed 75 percent of the purchase price, or the current outstanding mortgages, whichever is greater. HAP will not reimburse or pay-off second mortgages, including equity lines of credit, unless obtained at the time of purchase, or funds were used to improve the property

(c) Foreclosure: Government pays all enforceable liabilities (mortgages, plus closing).

Application Process: General program information and points of contact are contained on the HAP web site, <http://hap.usace.army.mil/>. The site also contains answers to frequently asked questions and instructions for filing an application.

(a) If an application packet is not attached to this document, download the packet from the web site identified above.

(b) Fill out the application as best you can, include any additional information deemed necessary.

(c) Do not complete Section IV of DD Form 1607. This section is only for BRAC related HAP.

(d) Mail the package to the HAP Field Office responsible for the geographic area where the home is located.

(e) Provide your up-to-date contact information, telephone numbers, email addresses where the HAP counselors can get in contact with you expeditiously. Also provide contact information of a person who knows your whereabouts at all times (someone who does not live with you).

(f) Include a copy of Form HUD-1 from your purchase of the property to prove purchase price.

(g) If you have sold the home, include a copy of Form HUD-1 from the sale to show your selling price, and documentation that the selling price was the true current fair market value (marketing history of the selling of the home).