

## In Closing

The HAP is an important program; we are committed to making it work with a minimum of delays. We realize how important your home ownership and your financial security are to you and your family, and will do our best to provide timely assistance.

## What's necessary for the HAP to be implemented in my community?

### First

There has to be an announcement of a base closure or realignment action which affects your community.

### Second

A determination must be made that real estate values have dropped as a direct result of the base closure or realignment announcement.

Many factors may affect the local price of real estate, but these two conditions must be met for your community to be eligible for the Homeowners Assistance Program.

If these conditions are met, the local command submits a request to the Corps of Engineers for approval and implementation of a HAP.

### Note on VA and FHA mortgages

If your mortgage is either VA Guaranteed or FHA Insured and you sell your house by an assumption of the existing mortgage, we suggest you request a release of liability from either VA or FHA, depending on the type of mortgage.

If your buyer is not acceptable to VA or FHA, you will not receive any HAP benefits until you obtain a release of liability.

## HAP Application Checklist

Once a Homeowners Assistance Program local project is established in your community, you may obtain an application online, or from one of the HAP offices listed below. You must have the following items prepared to submit with your application. Additional documents may be requested by your counselor.

- DD Form 1607, Application for Homeowners Assistance (Section IV of this form requires completion by your Personnel Officer).
- The deed (copy) to your dwelling which evidences your ownership of the property with recording information such as book, page number, date of recording of deed; or bar code.

- Transfer orders or amended orders. Civilians provide SF50 confirming employment within 6 months prior to the base realignment/closure action.
- Retirement orders, or separation letter, or PCS orders. This will provide further evidence of your relocation.
- A signed and dated letter from your utility company which states that you occupied your house on the date of the base closure or realignment announcement.



## Contact Us

Website: <http://hap.usace.army.mil>

## HAP Offices

U.S. Army Engineer District, **Sacramento**, CESP  
Real Estate Division (HAP)  
1325 J Street  
Sacramento, CA 95814-2922  
916-557-6850/800-811-5532  
(Serves western US & Pacific)

U.S. Army Engineer District, **Savannah**, CESAS  
Attn: CESAS-RE-HM  
P.O. Box 889  
Savannah, GA 31402-0889  
800-861-8144  
(Serves eastern US & Europe)

U.S. Army Engineer District, **Fort Worth**, CESWF  
Real Estate Division (HAP)  
P.O. Box 17300  
Ft. Worth, TX 76102-0300  
817-886-1112  
Email: [SWF.HomeownersAssistance@usace.army.mil](mailto:SWF.HomeownersAssistance@usace.army.mil)  
(Serves central US)

National Program  
HQ, U.S. Army Corps of Engineers  
DoD Homeowners Assistance Program  
441 G Street, NW  
Washington, DC 20314-1000



# Conventional Homeowners Assistance Program



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US Army Corps  
of Engineers®

## Department of the Army Washington, DC

The Department of the Army is proud to offer the Homeowners Assistance Program (HAP) to eligible military members, Federal civilian and Non-Appropriated Fund employees. This program was authorized by law to assist eligible homeowners who, through no fault of their own, face a financial loss when selling their homes in areas where real estate values have declined because of a Base Realignment or Closure (BRAC) announcement.



The Department of Defense (DoD) designated the U.S. Army as executive agent for the HAP. The U.S. Army Corps of Engineers administers the program for the Department of Defense and the Coast Guard.

Base closures and force reductions are necessary facts of life during this time

of transition for all the services. The HAP, and other personnel oriented initiatives, will minimize hardships on service members, employees and families as we accomplish our changing missions.

Working with installation commanders and housing officials, the U.S. Army Corps of Engineers district realty specialists will offer all possible assistance in determining and disbursing HAP benefits to eligible homeowners.

This brochure provides basic information on the HAP. If you need further information or assistance, visit the website (<http://hap.usace.army.mil>) or call the field office corresponding to your area of the country, as listed on the back of this brochure.

## What Is the Homeowners Assistance Program?

The Homeowners Assistance Program, often referred to as "HAP," is authorized in Section 1013 of the Demonstration Cities and Metropolitan Development Act of 1966, as amended.

This act (law) provides for some monetary relief for eligible Federal personnel - both military (including Coast Guard) and civilian - faced with losses on the sale of their primary residence when, "as a result of the actual or pending closing of such base or installation, in whole or in part, or if as the result of such action and other similar action in the same area, there is no present market for the sale of such property upon reasonable terms and conditions."

The U.S. Army Corps of Engineers will analyze your community situation, conduct market analyses, and make a recommendation to the Deputy Assistant Secretary of the Army for Installations & Housing for a final determination.

If there is an announcement to realign or close your installation and market conditions indicate that homes cannot be sold under reasonable terms and conditions, a HAP may be approved.

## How does the Homeowners Assistance Program (HAP) work?



Generally, the HAP provides assistance in four possible ways. If you are eligible for HAP benefits, the Government may:

1. reimburse part of your loss from selling your home.
2. assist you, if you don't receive enough proceeds from the sale of your home to payoff your mortgage.
3. buy your home by paying off the mortgage.
4. help you, if you default on your mortgage.

## Who is eligible for the HAP?

The applicant must be a military member (including Coast Guard), Federal civilian assigned at or near the installation or Non-Appropriated Fund employee assigned to or employed at the Installation announced for Closure or Realignment and be an owner and occupant of the home on the announcement date (May 13, 2005).

Also eligible are personnel transferred or terminated within six months prior to the announcement who were owner-occupants at the time of transfer; and

Civilian and military personnel on an overseas tour who transferred within 3 years prior to the announcement and who are homeowners in their area; and

Civilian employee homeowners on an overseas tour with reemployment rights in the area affected by the closure; and

A military member homeowner ordered into on-post housing within 6 months prior to the announcement.

In addition, applicants must be relocating beyond commuting distance from the area.

If you think you may be eligible, you should submit an application for a formal determination.

## How do I apply for HAP benefits?

The application is made on DD Form 1607, application for Homeowners Assistance Program. Section IV of the form must be completed by your personnel officer. In addition, you must submit a variety of documents to show evidence of your ownership of the property, your occupancy dates, your assignment orders, your efforts to sell the home, and mortgage details.

A complete application package can be obtained by contacting one of the HAP offices listed on the brochure, or it can be downloaded from our web site: (<http://hap.usace.army.mil>).

## What happens if I can't sell my house?



The Government can acquire your house for the balance of any mortgage existing at the time of announcement, or for 75% of the prior fair market value (whichever is higher). If the amount you owe on your mortgage is less than the 75% of the prior market value, you can be paid the difference.

The amount of payment you receive for your HAP benefits may have to be adjusted for taxes and other liabilities, depending on the terms of the mortgage.

Many complicated situations will arise in individual cases as the HAP is implemented. This brochure is only provided to give you the basic facts. Your specific situation will have to be assessed for eligibility and compensation by the real estate professionals administering the program in your area or community.

## After I apply, should I stop trying to sell my house?

A key part of the process is your continued effort to sell your house, at the best possible price.

If your HAP application is approved, you meet all the eligibility requirements and you sell your home, you will be paid an amount up to the difference between 95% of the Fair Market Value prior to the closure announcement, and the appraised value at sale time.

Additionally, some of the costs for selling your home privately may be reimbursed to you.

Since the HAP will not reimburse you for the total loss in value, it is to your advantage to sell at the best price possible.