Application for the Homeowners Assistance Program. A complete application package can be downloaded from our website or can be received by contacting one of the HAP offices listed on the back cover.

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

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

(c) If you have sold the home, include a copy of the sales contract and the deed transferring the property.

(d) Include a copy of Form HUD-1 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).

## Should I sell my house?

It is very important that you aggressively market your home and find a buyer for its true current fair market value. Work with your realtor and document all your marketing actions so that you clearly illustrate the home was not under sold. We recommend sellers/agents maintain a log of MLS listings, dates, asking prices, prospective buyer visits, and offers, to clearly show how asking prices are lowered over time until potential purchasers visit and finally offer to buy the home.

The three Corps of Engineers HAP districts have been charged to ensure applicant homes are not sold at prices below fair market value. If a home sells in its first marketing week, it was probably under priced. In cases where it appears a home was sold below market value, the responsible district will obtain a contract appraisal to verify the selling price. If that appraised value is substantially above the selling price, the applicant could lose his/her HAP eligibility.

The Government might purchase it from you at 75% of your purchase price, or mortgage payoff. If this occurs, the government will sell the home to the buyer you and your realtor located and pay the realtor fees.

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

A key part of the process is your continued effort to find a buyer for your house, at the best possible price.

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

## In Closing

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.

## HAP Application Checklist

To apply to the program, 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:

- DD Form 1607, Application for Homeowners Assistance
- The deed to your dwelling with recording information such as book, page number, and recording date of deed.
- Transfer orders, or amendment orders; DoD civilians provide a copy of a SF50.
- Retirement orders or separation letter. This will provide further evidence of your relocation
- Receipts from your utility company or a statement from utility company indicating occupancy dates.
- DD Form 1300 Report of Casualty

## Contact Us

**Website:** http://hap.usace.army.mil/
**Email HAP:** dodhap1@usace.army.mil

## HAP Offices

HAP Field Office, **Savannah**, CESAS
U.S. Army Engineer District, Savannah
P.O. Box 889
Attn: RE-HA
Savannah, GA 31402-0889
1-800-861-8144
Internet Address: http://www.sas.usace.army.mil/hapinv/index.html
(Serves eastern US & Europe)

HAP Field Office, **Fort Worth**, CESWF
U.S. Army Engineer District, Fort Worth
P.O. Box 17300
Ft. Worth, TX 76102-0300
817-886-1112
Internet Address: http://www.swf.usace.army.mil
(Serves central US)

HAP Field Office, **Sacramento**, CESPK
U.S. Army Engineer District, Sacramento
1325 J Street
Sacramento, CA 95814-2922
916-557-6850 / 800-811-5532
Internet Address: http://www.spk.usace.army.mil
(Serves the western US & Pacific)

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

# American Recovery & Reinvestment Act of 2009 (ARRA)

Expanded Program

SOLD

HAP

Homeowners Assistance Program

*Serving those who serve our nation*

**Army • Navy • Air Force • Marine Corps • Coast Guard**

US Army Corps of Engineers®

## Department of the Army, Washington, DC

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.

The American Recovery and Reinvestment Act of 2009 (ARRA) and Department of Defense implementing guidance expanded the Homeowners Assistance Program (HAP) to provide benefits to Wounded, Ill or Injured members of the Armed Forces, Surviving Spouses of Fallen Warriors, BRAC 05 Impacted Personnel (non-causal), and PCSing Service Members.

This act (law) provides some monetary relief for eligible Federal personnel, both military (including Coast Guard) and DoD civilians faced with losses on the sale of their primary residence when there is no present market for the sale of such property upon reasonable terms and conditions.

The Department of Defense 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.

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 at http://hap.usace.army.mil, or contact the field office corresponding to your area of the country, as listed on the back of this brochure.

## Support to Military and Civilian Employee Wounded

Support is provided to Wounded, Ill or Injured members of the Armed Forces, DoD civilians, and U.S. Coast Guard employees as follows:

(1) Wounded members of the Armed Forces:

(a) who receive a disability rating of 30% or more for an unfitting condition, or who are eligible for Service member's Group Life Insurance Traumatic Injury Protection Program, or whose treating physician (in a grade of at least captain in the Navy or Coast Guard or colonel in the Army or Air Force) certifies that the member is likely, by a preponderance of the evidence, to receive a disability rating of 30% or more for an unfitting condition for wounds, injuries, or illness incurred in the line of duty while deployed, and who:

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

(2) civilian employees of DoD (excluding temporary employees or contractors, but including employees of Non-Appropriated Fund instrumentalities) who

(a) suffer a wound, injury, or illness (not due to own misconduct), on or after September 11, 2001, in the performance of duties while forward deployed in support of the Armed Forces, whose treating physician certifies the employee will receive a 30% or more disability rating, and

(b) relocate from their primary residence in furtherance of medical treatment, rehabilitation, or due to medical retirement resulting from the wound, injury, or illness.

(3) Both military and civilian personnel must establish an adequate nexus or link between the wound, injury, or illness and the decision to relocate from their primary residence, e.g., the need to be closer to a hospital or a family member caregiver or the need to find work more accommodating to the wound, injury, or illness.

## Support to Surviving Spouses of Fallen Warriors

The HAP provides benefits to spouses of service members and Department of Defense civilians and Coast Guard employees killed or died of wounds as follows:

(a) Whose spouse dies as the result of a wound, injury, or illness incurred while deployed (or forward deployed for civilian employees) on or after September 11, 2001, and

(b) who relocates from the spouse's or civilian employee's primary residence within two years of the death of spouse.

## Support to BRAC 05 Impacted Personnel (non-causal)

The HAP provides benefits to military and civilian personnel serving at installations/organizations 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. The following criteria must be met:

(a) Owner occupant on announcement date, 13 May 2005; and

(b) the county/city/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%; and

(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) sell their home between 1 July 2006 and 30 September 2012.

## Support to Military Service Members PCSing

The HAP provides benefits to members of the Armed Forces, being permanently reassigned as follows:

(a) PCS orders dated between 1 February 2006 and 30 September 2012.

(b) The owner is permanently reassigned by order of the United States Government to a duty station or homeport outside a 50 mile radius of the base or installation; and,

(c) the property was purchased before 1 July 2006.

(d) The property is the primary residence of the owner; and

(e) that the owner has not previously received ARRA Expanded HAP benefit payments.

## Additional Eligibility Requirements

*Maximum Home Purchase Price for all ARRA Applicants.*

The home purchase price may not exceed an amount equal to the Fannie Mae/Freddie Mac conforming loan limits (as amended by the ARRA of 2009). These conforming loan limits range from $417,000 to $729,500. They apply for the duration of the Expanded HAP and are established for each city/county/parish. These loan limits are listed on the HAP website.

## The following are not eligible for Expanded HAP benefits:

(1) members who retire prior to reaching their mandatory retirement date,

(2) members who are a new accession into the Armed Forces or who are otherwise entering active duty,

(3) members who are voluntarily separated or discharged,

(4) members whose separation or discharge is characterized as less than honorable,

(5) members who request and receive voluntary Release From Active Duty (REFRAD),

(6) members who are REFRAD for misconduct or poor performance.

## How do I apply for the HAP benefits?

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 (FAQs) and instructions for filing an application. The application is made on DD Form 1607,