

## **Relocation Services: Making Your Move with NRCS**

The Natural Resources Conservation Service's Relocation Service gives you a home finding and home marketing alternative when you must sell your present home and find a new home at your new duty station. Simply request this service when you return your Transfer Allowances and Relocation Information brochure (NRCS-FNM-38) questionnaire to the NRCS administrative office that is handling your move.

To get started, the Relocation Service will assign you a counselor from a commercial relocation company. Your counselor will contact you by telephone and explain which services are available to you. Written details about your choice of services will be forwarded to you by your counselor within 5 days after your telephone call.

### **What kinds of assistance does the Relocation Service offer?**

#### **Guaranteed Home Sale (Appraised Value) and Home Marketing Assistance**

Naturally, you want to sell your home for a fair market price. The price is determined by finding the appraised market value of your home - the method used most often by independent property appraisers. Quite simply, the appraised market value of your home is the average of two appraisals. You select the appraisers from a list of qualified appraisers provided by the contractor.

If the two appraisals differ by more than 5% from the higher appraisal, a third appraisal will be necessary. The closest two of the three appraisals will be averaged to determine the appraised value of your home.

All of your appraisal work is handled by your relocation counselor. If you need additional information, a videotape about the appraisal process is available at NRCS State offices, technical service centers and Headquarters.

### **Should you work through a real estate broker and the Relocation Service at the same time?**

Yes, it's required by the contract. If you elect to use the Home Sale Services Portion of the relocation service contract you are required to market your home independently or with a realtor. If you list with a realtor, there must be an exclusion clause in the listing agreement with the realtor giving you the right to:

1. Sell your property directly to the relocation contractor at any time and to cancel the listing agreement with no obligation for commission.
2. Turn over an acceptable offer to the relocation contractor for closing purposes and the payment of any commission which is earned only when title of your property is actually transferred.

The exclusion clause is listed in your Transfer Allowances and Relocation Information brochure.

### **What to do if you get an offer for your home before receiving an offer from the Relocation Service?**

If you receive an offer from a party outside the Relocation Service, you have two courses of action:

1. Notify your relocation company counselor of the offer immediately. The outside offer must be received by your relocation counselor to determine if the offer is bona fide. Your relocation counselor will counsel you throughout the negotiation of your outside offer. Do not enter into a contract, sign any agreement, or accept any funds from the potential outside buyer.

If your outside offer is determined to be bona fide by the relocation company, they will make an offer to you to purchase the home at a price equal to the amount of the potential outside buyer's purchase price. This is called an "amended-from-zero" sale.

2. Accept the outside offer and cancel the Relocation Service Program.

If you accept an outside offer, you must cancel the Relocation Service program immediately. Please note that once you cancel your Relocation Services program you cannot re-enter the program even if your outside offer falls through.

### **What do you do if you get an offer for your home after receiving an offer from the Relocation Service?**

You have 60 calendar days to accept or reject the relocation contractor's market appraisal offer. The acceptance/rejection period begins the day you receive a verbal offer from the contractor. Within one working day of the verbal offer the contractor will mail all confirming documents to support the offer to you.

However, if you are successful in attracting a potential buyer during the 60 day period willing to pay equal to or more than the contractor's offer, you should be guided by the following:

1. Do not enter into a contract, sign any agreement, or accept any funds from the potential outside buyer.
2. Do notify your relocation company counselor of the offer immediately. The outside offer must be received by your relocation counselor to determine if the offer is bona fide. Your counselor will note if there are any special contingencies in the outside offer that could make it unequal to the relocation company's offer. For example, special financing arrangements might make the offer unequal. Also, many outside offers are contingent upon home improvements to be made by the seller before the sale.

If your outside offer is determined to be bona fide by the contractor, they will amend the original offer to reflect the changed value. This is called an "amended value sale", in an amended value sale, the relocation company matches the outside offer even if the offer is more than the amount the relocation company intended to offer from the original market appraisal.

After you accept the contractor's amended offer, the contractor will initiate an agreement with the applicable outside broker to pay a commission when the sale by the contractor to your outside buyer is completed. You bear no risk if your outside buyer does not ultimately purchase the home from the relocation contractor or if the relocation contractor ultimately sells the home for less than the amended offer made to you.

## **When will the contractor pay you the equity in your home?**

If you accept the contractor's offer, you will receive 95 percent of your equity within 5 working days after the contractor receives, accepts, and executes the contract of sale while you continue to occupy the home. The 5 percent balance will be paid within 5 working days of the date the property is vacated.

If you have vacated the property at the time of acceptance and execution of your contract of sale, 100 percent of your equity calculated shall be paid within 5 working days of receipt of acceptance and execution of the contract of sale by the contractor.

You may elect payment of your equity through a certified check, wire transfer, or cashier's check.

During your acceptance period, the contractor may advance you up to 75 percent of your estimated equity, based on the appraised value offer, if you request such advance for the purpose of purchasing a home at the new duty station. You may secure the equity advance by a second deed of trust or other security that the contractor deems satisfactory. In the event you do not accept the contractor's appraised value offer, the contractor may charge you a \$125 administrative fee. This fee is not reimbursable from the government.

## **Other Relocation Services**

These other relocation services are available to you and paid for by NRCS whether or not you are selling a home:

### **Homefinding Assistance**

The contractor will provide you with information about the real estate market in the area of your new duty station. Whether you are buying or renting, you can receive information regarding rental properties, schools, taxes, commuting, and other information important to your move.

Upon request, your contractor will provide the services of a reputable real estate broker in your destination area. The contractor will give the broker a complete profile of your preferences. The broker then directly assists you in buying your new home.

### **Rental Assistance**

Your contractor will contact you to discuss assistance available and to determine the rent you can afford, your desired location, and relocation schedule. Your contractor selects a reputable agency and provides the agency with a complete profile of your preferences. Occasionally rental agencies will charge extra fees for this service. You will be advised in advance of any agency fees. The fee will be billed to you directly by the rental agency as NRCS does not pay these extra fees.

### **Mortgage Counseling**

Your contractor will counsel you about nationwide and local mortgage programs that match your financial objectives and qualifications. The contractor analyzes your financial position and advises you about your mortgage product alternatives and determines the mortgage amount that you can afford. The contractor does not provide mortgages or recommend mortgage companies.

## **Relocation Services**

Employees are advised that rulings concerning the use of the Relocation Services program are governed by the Federal Travel Regulations, Relocation Services Federal Supply Schedule contract and decisions issued by the Comptroller General of the United States. To ensure a successful move, please work closely with your new administrative office.

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