

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 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 privately, at the best possible price.

If your HAP application is approved and you meet all the eligibility requirements, 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 HAP will not reimburse you for the total loss in value, it is to your advantage to sell at the best price possible.

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 and complete assistance.

What's necessary for 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 can apply to the Installation Housing Office or online. You must have the following items prepared to submit with your application:

- ☐ DD Form 1607, Application for Homeowners Assistance (Part 111 Section IV of this form requires completion by your Personnel Officer)
- ☐ The deed (copy) to your dwelling which evidences your ownership of the property
- ☐ Transfer orders, or amendment orders. Send one (1) copy
- ☐ Retirement orders or separation letter. Send one (1) copy. This will provide further evidence of your relocation
- ☐ Receipts from your utility company (or 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

HAP National Assistance Hotline:
888-DODHAP1
(888-363-4271)

Email HAP at: dodhap1@usace.army.mil

HAP Offices

HAP Field Office, Savannah
P.O. Box 889
Savannah, GA 31402-0889
912-652-5563 / 800-861-8144 (www.sas.usace.army.mil)
(Serves eastern US & Europe)

HAP Field Office, Fort Worth
U.S. Army Engineer District, Fort Worth
P.O. Box 17300
Ft. Worth, TX 76102-0300
817-886-1216 / 888-231-7751 (www.swf.usace.army.mil)
(Serves central US)

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

National Program
HQ, U.S. Army Corps of Engineers
DoD Homeowners Assistance Program
411 G Street, NW
Washington, DC 20314-1000
202-761-1566

DEPARTMENT OF DEFENSE



HOMEOWNERS ASSISTANCE PROGRAM

Serving those who serve our nation



US Army Corps of Engineers®

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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 Closure or Realignment Announcement.

The Department of Defense designated the U.S. Army as executive agent for 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. 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, contact the DOD HAP National Hotline at 1-888-DODHAP1 (888-363-4271), visit the website (www.hq.usace.army.mil/hap/), or call the field office corresponding to your area of the country, as listed on the back cover.



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."



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 you for 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 pay off your mortgage
3. buy your home by paying off the mortgage
4. help you, if you default on your mortgage

Who is eligible for HAP?

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

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 the 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. Part III, 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 (whether or not it was sold), and mortgage details.

A complete application package can be obtained from either base/installation housing or personnel offices, or it can be downloaded from our web site: (<http://www.hq.usace.army.mil/hap/>). Before you make an application, we suggest you contact the DOD HAP National Hotline at 1-888-DODHAP1 (888-363-4271).



Who makes the determination that we will have HAP?

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.