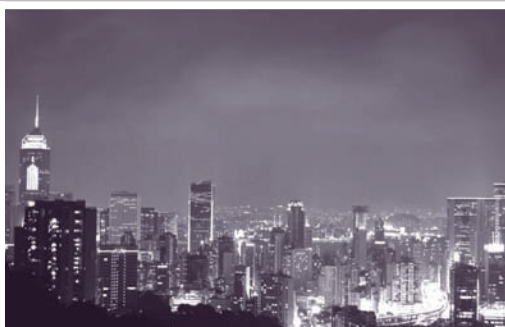


CHAPTER 5

HOUSING AND RELOCATION



WHY THIS IS IMPORTANT

Planning your final move is a major and critical part of your transition from the military. House hunting, buying or renting a home, and moving your family and household goods to a new community are among life's major events. This section contains information that helps you with the process of relocation.

CHOOSING WHERE TO LIVE

Think about where you'd like to live and then consider the realities.

Example: If you were a ship navigator during your military career, you could have a difficult time finding a similar job in a land-locked state like Idaho.

Example: If you were an Army nurse, you may find several excellent opportunities in Idaho's many fine hospitals.

Most career placement specialists recommend that job applicants choose the type of job they want first, *then* go where the jobs are. In making a decision to relocate, you might prioritize as follows:

- » **Job Potential**—Which community is most likely to offer job opportunities that match your skills, experience, and career goals?
- » **Affordability**—Consider the not-so-obvious expenses in addition to the cost of living. Compare local, state income, real estate, personal property and sales taxes. Does the state tax your military retirement pay? Does the location have income and career potential?
- » **Community**—Do you have family or friends there? Can you count on them to help make your transition easier? Do you now, or might you in the future, need to be close to your aging parents for economic or medical reasons? Are you seeking upward mobility with the potential to move, or are you looking for a community to settle for the long term?
- » **Environment**—Would you be happiest living in a city, the suburbs, a small town, or a rural area? Does the climate suit you?

TRANSPORTATION TO YOUR NEW HOME

Once you have chosen your new hometown, you should arrange for transportation counseling. Your entitlement and its limitations will be explained to you during your appointment. Entitlements vary with individual situations.

Schedule an appointment with your installation's Transportation Office as soon as you have your orders. This is important because the availability of movers is limited.

SPECIAL-NEEDS FAMILY MEMBERS



Families with special needs members can find information on the services available in your new community through the Family Center, the United Way/Community Chest, and the community social services office listed in the local telephone directory, or the closest veterans hospital.

FACTS AND ADVICE

HOUSING COUNSELING ASSISTANCE

If you live in government quarters, you must arrange a time for a member of the Housing staff to come to your home to perform a pre-inspection and explain the requirements for cleaning and vacating quarters, as well as options available for you to accomplish them.

If you are moving from a rental property, notify your landlord as soon as possible. The Housing Office can assist you with any landlord problems you may have in conjunction with your separation—e.g., breaking a lease or early termination of a lease.

Involuntary Separations

Individuals involuntarily separated are authorized continued use of military family housing for up to 180 days after separation on a space available basis, subject to Status of Forces Agreements overseas.

RELOCATION ASSISTANCE

Your upcoming relocation is your final move out of military life. Specialists within the Relocation Assistance Program (RAP) will ensure that you are fully prepared for this unique transition. Relocation services include:

- » Needs assessment and planning for individuals and families that are tailored to personal circumstances and requirements.
- » Help in developing a relocation plan—providing information specifically related to your unique situation, linking you with special programs, and referring you to other offices that can provide assistance.
- » Workshops and individual sessions on managing relocation stress for all family members; planning a moving budget; how to buy, sell, and rent; settling into a new community; and other programs tailored for adults or children.
- » Special re-entry services and programs for those Service members who are transitioning from overseas installations.

Department of Defense (DoD) Dependents' Schools Extensions



ELIGIBILITY

Subject to Status of Forces Agreements overseas, and providing each child has completed the 11th grade by the Service member's date of separation, extensions may be granted for dependents of Service members who are involuntarily separating from active duty. They must meet the criteria outlined in U.S. Code Title 10 1141, Involuntary Separation Pub. L. No. 101-510, or be separated due to a medical condition.

Shipment and Storage of Household Goods

Eligible retirees and certain involuntary separatees (e.g., with separation pay and at least eight years continuous active duty) are authorized storage and shipment of household goods for up to one full year. Household goods may be shipped to:

- » Any destination within the U.S.
- » Your home of record outside the U.S.: Your home of record is the place you lived when you entered the military.
- » The place outside the U.S. from which you were initially called to active duty.

All others separatees are authorized storage and shipment of household goods up to six months. Items may be shipped to the location in which you collected separation travel pay:

- » Your home of record. Normally, your home of record is the place you lived when you entered the military. Your official Home of Record is listed in your service record.
- » The place from which you were initially called to active duty.

Authorized Leave/Permissive/Administrative Absence and Travel for Job Hunters

Under DoD regulations, the Secretaries of the Military Departments may authorize administrative absence for any of the purposes outlined below for Service members:

- » Participation in pre-separation job search and house hunting activities that facilitate relocation of members. The permissive/administrative absence authority to facilitate transition into civilian life for house and job hunting for military members being involuntarily separated under honorable conditions—or retiring from active duty—has been extended indefinitely.
- » Service members who are discharged or released from active service as involuntary separatees under honorable conditions (as defined in section 1141 of Title 10 of the U.S. Code) may take excess leave for a period not in excess of 30 days, or such transition administrative absence not to exceed 10 days, to facilitate relocation, unless it interferes with military missions. They (and retirees) may also be authorized:
 - An additional 20 days up to a total of 30 days transition administrative absence for those members stationed outside the Continental United States (CONUS); and
 - An additional 10 days up to a total of 20 days transition administrative absence for those members stationed in the CONUS; and

- An additional 20 days up to a total of 30 days transition administrative absence for those members who were domiciliaries before entering active duty and continue to be domiciliaries of States, possessions or territories of the United States located outside the CONUS, including domiciliaries of foreign countries, and are stationed at a location other than the State, possession, territory, or country of their domicile. Members may be authorized up to a total of 30 days transition administrative absence only for house and job-hunting to the State, territory, possession, or country of their domicile.



ELIGIBILITY

Regulations permit you to use excess leave or permissive/administrative absence in accordance with the following guidance:

- » If you are an eligible involuntary separatee or a retiree, your spouse may take one unaccompanied round trip on the military aircraft for house and job hunting, on a space-available basis.
- » If you are attending a DoD-approved transition assistance seminar, and you are using excess leave, permissive/administrative absence, or temporary additional duty to attend the seminar, you are authorized to use military air transportation, if available. If you are traveling from overseas to CONUS to attend such a seminar, your spouse can accompany you on military air transportation on a space-available basis. Your spouse is *not* authorized to travel within CONUS.
- » Service members separating at the end of a normal term of service (ETS—Expiration Term of Service) or (EAOS—End of Active Duty Obligated Service) are not eligible for PTDY.

VA BENEFITS

VA Home Loans

Eligible veterans, including active duty veterans, discharged veterans, and reservists, may obtain loans guaranteed by the VA to purchase or refinance homes, condominiums and manufactured homes. Unmarried surviving spouses may also be eligible. VA home loans feature a negotiable interest rate, choice of loan types, limited closing costs, no monthly mortgage insurance premium, and no down payment is required in most cases. This benefit may be used more than once.

- » **Down Payment**—A traditional feature of VA home loans is that they typically require no down payment. A down payment is required if the home's purchase price exceeds the reasonable value of the property, the property being purchased is a manufactured home not permanently affixed, or the loan type is a Graduated Payment Mortgage.
- » **Verification**—You will find many lenders to choose from, since most mortgage companies, banks and credit unions participate in this program. The lender will ask you to provide evidence, in the form of a Certificate of Eligibility (COE) that demonstrates you are eligible to apply for a VA home loan. In many instances your lender will be able to obtain your COE online in seconds. However, since not all COE

requests can be processed online, there will be instances in which the veteran needs to apply for a COE through the Winston-Salem Eligibility Center. To obtain a COE in that manner, VA Form 26-1880, "Request for Certificate of Eligibility," would need to be completed.



Please go to the **Resources** section at the end of this chapter to access the VA Form 26-1880.

- » **Realtors**—Most real estate agents are also familiar with the VA home loan program and would be happy to answer your questions.

VA Grants for Home Modifications

Specialty Adapted Housing (SAH) Grant

The SAH Grant is designed to help provide a barrier-free living environment that affords the individual a level of independent living he or she may not otherwise enjoy, such as a wheelchair accessible home. Veterans with specific service-connected disabilities may be entitled to a grant for the purpose of constructing or modifying a home to meet their adaptive needs. This grant is currently limited to \$63,780.



ELIGIBILITY

The SAH grant is available to veterans and Service members who will be entitled to disability compensation for permanent and total disability due to:

- » Loss or loss of use of both lower extremities, such as to preclude locomotion without the aid of braces, crutches, canes, or a wheelchair; or
- » Blindness in both eyes, having only light perception, plus loss or loss of use of one lower extremity; or
- » Loss or loss of use of one lower extremity together with residuals of organic disease or injury, or the loss or loss of use of one upper extremity, which so affects the functions of balance or propulsion as to preclude locomotion without the aid of braces, crutches, canes, or a wheelchair; or
- » Loss or loss of use of both upper extremities such as to preclude use of the arms at or above the elbow; or
- » A severe burn injury (as so determined).

Special Home Adaptation (SHA) Grant

The SHA grant is for modifying an existing home to meet adaptive needs, such as assistance with mobility throughout the home. Veterans and Service members with specific service-connected disabilities may be entitled to this type of grant. The grant is currently limited to \$12,756. A temporary grant may be available to veterans and Service members who are or will be temporarily residing in a home owned by a family member.



ELIGIBILITY

The SHA grant is available to veterans and Service members who will be entitled to disability compensation for permanent and total disability due to:

- » Blindness in both eyes with 5/200 visual acuity or less; or
- » The anatomical loss or loss of use of both hands or extremities below the elbow; or
- » A severe burn injury (as so determined).



HOW TO APPLY

You can apply for the SAH and SHA grants by completing VA Form 26-4555, "Veterans Application in Acquiring Specially Adapted Housing or Special Home Adaptation Grant," and submitting it to your local VA regional office.

Home Improvements and Structural Alterations (HISA) Grant

Under the HISA program, veterans may receive assistance for any home improvement necessary for the continuation of treatment or for disability access to the home and essential lavatory and sanitary facilities.



ELIGIBILITY

A HISA grant is available to veterans with service-connected and non service-connected disabilities who have received a medical determination indicating that improvements and structural alterations are necessary or appropriate for the effective and economical treatment of their disability.

- » Home improvement benefits up to \$4,100 may be provided to service-connected disabilities.
- » Home improvement benefits up to \$1,200 may be provided to non-service-connected disabilities.

A veteran may receive *both* a HISA grant and *either* a SHA or SAH grant.



HOW TO APPLY

You can apply for a HISA grant by completed VA Form 10-0103, "Veterans Application for Assistance in Acquiring HISA," and submitting it to your local VA medical center.

RESOURCES

Before moving, consult your nearest Family Center, the best source of relocation information and planning assistance. Other useful resources include local chambers of commerce, libraries, bookstores, and the Internet. Use them to find out what you need in order to make informed moving decisions.

FAMILY CENTERS

Family Centers can refer you to offices, programs, and services that may be of assistance as you prepare to leave the military. Examples include the RAP, the Personal Financial Management Program, Information and Referral, Spouse Employment Assistance Program, and the Exceptional Family Member Program (EFMP).

CHAMBERS OF COMMERCE

Many communities across America have chambers of commerce. Each chamber of commerce promotes its community and is a good source of information about the surrounding area, including the local job market, housing costs, local realtors, cost of living, local taxes, climate, schools and availability of recreation or child care. Ask for the chamber's booklet—much like the relocation packet you received about a new installation when you changed stations.

You can find any chamber of commerce office in the nation at www.chamberofcommerce.com.

LIBRARIES AND BOOKSTORES

Each of the Service Library Programs provides electronic content through their respective portals (www.nko.mil; www.army.mil/ako; www.my.af.mil). The electronic content provides information on relocating, career opportunities, and educational opportunities.

The reference section of your nearest installation library, public library, or bookstore may offer atlases, maps, and geographical information that provide useful information. Tour books and guides in the travel section may provide insights into the community you may someday call home. Military libraries and public libraries also have many other free resources. Libraries also offer computers which can help you keep up to date on the latest news in your new community, apply for a job, check your e-mail, or just chat with friends.

HELPFUL WEBSITES

Extensive automated information on military and civilian communities worldwide can be obtained through the Military Installations and “Plan My Move” features of HomeFront (www.militaryhomefront.dod.mil) and www.relo.usa.com. These features provide research and information, housing directories and services, employment, education, health and wellness, and family issues available near military installations.

Transportation: For more information, please go to: www.defensetravel.dod.mil.

Special Needs: The Military HomeFront website provides information for families with special needs: www.militaryhomefront.dod.mil.

VA Loans: More detailed information on VA Home Loans is available at: www.benefits.va.gov/homeloans.