



RHUMB LINES

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Homeowners' Assistance Program Expansion

"Expansion of the HAP, especially with today's economy, is timely and demonstrates a strong commitment to taking care of our military members, who are often required to move every two or three years."

– Vice Adm. Michael Vitale, Commander, Navy Installations Command

Naval personnel and their families are often afforded the opportunity to travel the world and, with that opportunity, the accompanying relocation. The Department of Defense and the Navy offer many resources to assist in preparing for the fiscal, physical and emotional challenges that accompany a service-related move.

Homeowners' Assistance Program (HAP) Expansion

The American Recovery and Reinvestment Act temporarily expands the Homeowners' Assistance Program to partially reimburse eligible military personnel, surviving spouses and federal civilian employees whose service to the nation has required them to relocate and sell their primary residence at a financial loss.

- [HAP](#) is designed to assist eligible applicants avoid extreme financial hardship incurred because of a service-related move, which may result in a financial loss during unusually adverse housing market conditions.
- HAP provides financial assistance by providing reimbursement for partial losses incurred in selling a home and through mortgage pay-off opportunities.
- Eligible candidates receive aid in the following priority: wounded, injured or ill in the line of duty who deployed since Sept. 11, 2001 and are seeking medical care; surviving spouses relocating within two years after the death of their spouse; homeowners affected by 2005 base realignment and closure (BRAC); and service members receiving permanent change of station (PCS) orders dated between Feb. 1, 2006 and Dec. 31, 2009.
- The program is managed by U.S. Army Corps of Engineers for all of the services.

Relocation Resources

Planning and preparation are key in executing a smoother transition between duty stations. Several support structures and resources are available to service members and their families to assist throughout the process.

- Fleet and Family Support Center's [Relocation Assistance Program](#) provides a myriad of resources which assists in all aspects of service-related moves including financial counseling, pet transportation, installation amenities and school information.
- The [Family Employment Readiness Program](#) is available to Navy family members to assist in beginning or maintaining a career throughout transfers. The program provides resources for resume writing, job opportunities, interview strategies, the military spouse preference program, and starting a business.
- [Basic Allowance for Housing](#) is a market-based pay provided monthly to Sailors who do not live in military housing. BAH is the primary financial benefit used to offset the cost of housing. The rate is based on rental costs and is adjusted annually. Beginning Jan. 1 however, the amount received will be fixed once payment has begun for a duty station, regardless of market conditions.
- Navy offers affordable [temporary lodging](#) worldwide and can be used until permanent housing is available.

Key Messages

- Planning and preparation are key to successful relocation.
- Basic Allowance for Housing is the primary fiscal assistance provided for offsetting the cost of housing for service members and their dependents.
- The Navy provides world-class benefits to empower Sailors and Navy civilians with the tools necessary for success.

Facts & Figures

- Navy executed 21,085 officer and 75,940 enlisted permanent change of station orders in fiscal year 2009.
- There are six special pays and allowances available related to a permanent change of station move to include temporary lodging expense, dislocation allowance, per diem, transportation, household goods and personal vehicle shipment.