

The Housing Assistance Program

By Suzanne Harrison

With the high operational tempo and the economic downturn, many Soldiers and their Families have incurred the financial stress of frequent place of residence moves. To lessen this burden, the Army, as the Executive Agent for the DoD, has sought and obtained additional funding for the Homeowners Assistance Program (HAP) through the American Recovery and Reinvestment Act of 2009 (ARRA). This program provides Soldiers and their Families with mortgage assistance to minimize the financial harm, risk of foreclosure, credit damage or potential bankruptcy that could be caused when they are compelled to move in an unprecedented, depressed real estate market, as a result of their Service to the United States.

"This program will help lessen the financial burden of selling homes in depressed housing markets and help over 8,000 service members and Families," says Ms. Suzanne Harrison, Acting Assistant for Housing and Energy Policy for the Deputy Secretary of the Army for Installations and Housing. The ARRA HAP provides \$555 million to temporarily expand the Program. Those who qualify for the ARRA HAP program—in order of priority—are:

- Wounded service members relocating for treatment or medical retirement and survivors of those who died while deployed (WW/SS).
- Service members and Defense Department civilians affected by the 2005 round of base realignment/closure (BRAC), and unlike previous law, there's no requirement to prove a base closure announcement caused the local housing market's decline.
- Normal military permanent change of station (PCS) moves from July 2006 to an end-date to be determined by the Secretary of Defense.

The program is accepting applications at this time, with 3,700 already on file, and will be processing them once the Office of Management and Budget publish the Rule Package in the Federal Register. All service members and Defense Department civilians who might qualify are encouraged to go to the HAP program's Web site (<http://hap.usace.army.mil/>), review the eligibility criteria, and, if eligible, apply online for the financial assistance. Applicants are encouraged to periodically check the Web site for program updates and answers to frequently asked questions.

**HOUSING CRISIS RESOURCES
IN ADDITION TO THE HOUSING
ASSISTANCE PROGRAM, WHICH IS THE
MOST RECENT PROGRAM BEING
IMPLEMENTED TO ADDRESS HOUSING
CHALLENGES FOR SOLDIERS AND
FAMILIES, THERE ARE A NUMBER OF
RESOURCES UNDER THE "HOUSING
MARKET CRISIS: SUPPORT TO SOLDIERS
AND FAMILIES" INITIATIVE AND WEB
SITE. THE INITIATIVE WAS TAKEN TO
ENSURE SOLDIERS, CIVILIANS, AND
FAMILIES HAVE ACCURATE
INFORMATION AVAILABLE, INCLUDING
MANY OF THE RESOURCES LISTED
BELOW:**

WEBSITES:

- [ARMY ONESOURCE \(SOLDIER AND FAMILY HOUSING LINK\)](#)
- [MILITARY HOMEFRONT \(HOME BUYING LINK\)](#)
- [ARMY HOUSING ONESTOP](#)
- [AUTOMATED HOUSING REFERRAL NETWORK](#)
- [HOUSING ASSISTANCE PROGRAM \(HAP\)](#)
- [MILITARY ONESOURCE](#)
- [ARMY JAG](#)

LOCAL AND INSTALLATION RESOURCES

- **ARMY COMMUNITY SERVICES (ACS) FINANCIAL COUNSELING: OFFERS SPOUSE EMPLOYMENT COUNSELING.**
- **ARMY EMERGENCY RELIEF: OFFERS GRANTS AND LOANS FOR SOLDIERS WHO ARE RENTING OFF-POST. CHAPLAIN SUPPORT.**
- **TJAG SUPPORT**
- **HOUSING SERVICES OFFICE: PROVIDES A PREFERRED TENANT PROGRAM FOR THOSE SOLDIERS AND FAMILIES INTERESTED IN RENTING OFF-POST. THE AUTOMATED HOUSING REFERRAL NETWORK OFFERS LISTING THAT ARE TARGETED TO MILITARY PERSONNEL AND FAMILIES.**
- **FEDERAL AND STATE REFINANCE PROGRAMS**