Homeowners Assistance Program

Family spared financial ruin from move to new installation

They packed up their belongings, including newborn daughter Sophie, embarked on what seemed an endless journey—Hawaii to Virginia—and started life at yet another new port now called "home." Lt. Cmdr. David Carroll and his wife Melissa performed the feat thousands of military families do every year.

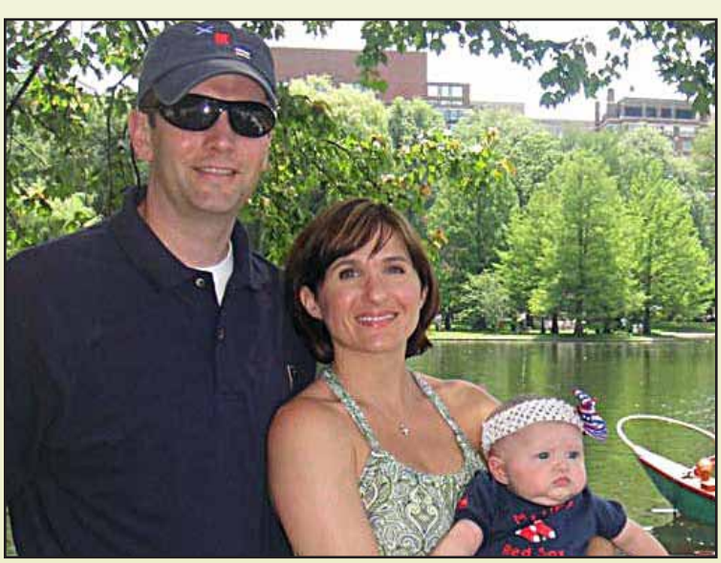
However, this fourth permanent change of station in Carroll's 11-year Navy career brought added stress. Like countless families across the country, the declining real estate market threatened to make him part of the headlines.

"When our tenant in Hawaii moved out with no notice, the sudden loss of our rental income stood to bankrupt my family," Carroll said. The home had lost value and they were paying added expenses on top of our rent in Virginia, he said.

Enter the Homeowner's Assistance Program (HAP).

It's authorized by law, and administered by the U.S. Army Corps of Engineers to assist eligible service members and Department of Defense employees who face financial loss when selling their primary residence under a variety of specified conditions, said Ralph Werthmann, chief of the Real Estate division for the Savannah district.

"Additionally, the American Recovery and Reinvestment Act (ARRA) of 2009 temporarily expanded the HAP to assist homeowners required to permanently relocate during the home mortgage crisis," said Werthmann.



Lt. Cmdr. David Carroll relaxes with wife Melissa, and daughter Sophie in Boston, one week after selling their Hawaii house. *Photo courtesy of Lt. Cmdr. David Carroll.*

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>
> — Diane Hudson, chief of Savannah district HAP office

Expecting an onslaught of applications after the ARRA announcement, Werthmann and Diane Hudson, chief of the Savannah district HAP office quickly devised a plan to not only increase the workforce, but scout for employees with specific skills.

The hiring team looked for people in the community with a background in real estate or banking, said Hudson. "Since paying benefits is part of the program, the real estate specialist needs to know banking requirements and mortgages," she said. "We just had to teach them the government way of doing business."

With 65 additional temporary employees and 12 rehired annuitants added to the HAP team, Werthmann and Hudson's strategy paid off.

"We have some outstanding employees," said Hudson. "There's no way we could have received and processed 9,500 applications since the HAP expansion without having well-trained, knowledgeable staff."

Carroll was one of 2,340 approved applicants in fiscal year 2011 for Savannah's HAP office, which paid a total of $352 million in benefits.

"I heard of the HAP extension through a friend," he said. "I printed the application process and procedures from the website and submitted my application immediately."

Once his realtor found a buyer and got the home under contract, Carroll said, the HAP team's Jerrel Dekok and Debbie Graham made them feel like their top priority every day.

"They clearly communicated the constant progress of our package, which in turn provided peace of mind that we would close on time and get out from under the financial trappings of our home," he said.

The Carroll's closed on their home one day ahead of schedule, an even greater challenge when you consider the application was processed while Carroll was at sea, aboard the USS ***Wasp***.

By Sandra Hudson, Corporate Communications Office