

ASSESSMENT OF THE EXPANDED HOMEOWNERS ASSISTANCE PROGRAM

AN ANALYSIS OF KEY CONCERNS IDENTIFIED
IN HOUSE REPORT 112-78 ON THE NATIONAL DEFENSE
AUTHORIZATION ACT FOR FISCAL YEAR 2012

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Assessment of the Expanded Homeowners Assistance Program: An Analysis of Key Concerns Identified in House Report 112-78 on the National Defense Authorization Act for Fiscal Year 2012

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Executive Summary

The National Defense Authorization Act for Fiscal Year 2012 required the Department of Defense (DoD) to prepare a report for Congress on the expanded Homeowners Assistance Program (HAP) that included three questions regarding the cost of expanding the criteria for eligibility in the program. In addition, House Committee on Armed Services Report 112-78 directed DoD to report to Congress on the sufficiency of funding for the program, the volume and processing of applications, and options for assistance at large military installations. This report covers the three questions raised in the House report, while the three questions in the National Defense Authorization Act are addressed in a separate report.

Our specific findings with respect to the three areas of concern are as follows.

FUNDS AND REVENUES

Assuming current trends continue, the HAP will not need additional funds from the military construction program to meet obligations through September 30, 2012.

However, it has accumulated more than 3,400 eligible applicants who have not submitted sufficient information to complete their claims. This could represent a significant liability. If only 23 percent of these applicants decide to complete their requirements before the program ends, HAP funds would be effectively depleted by September 30, 2012, even though additional revenue from home sales would accrue after this date. As of February 29, 2012, 25 percent of “unpaid” eligible applicants are awaiting a buyer for their homes. It is reasonable to assume this group is likely to complete the application process and receive benefits.

If all of these unpaid eligible applicants complete their application requirements, the program could experience a deficit of \$419.5 million. Anything the USACE headquarters HAP manager can do to clarify the status of these eligible but unpaid applicants will improve the estimate of the funds required before the program ends.

APPLICATION PROCESSING

The HAP has no current backlog of applications, and its claim processing will become more efficient and standardized once its three processing centers are consolidated into one at the Savannah District.

LARGE MILITARY INSTALLATIONS

HAP applications are primarily received from four states with major installations (California, Florida, Nevada, and Virginia). The top 10 locations with a large military presence saw an average decline in home values of 33.8 percent, which resulted in \$393 million in claims. Several options could help ease the impact for other HAP applicants—such as home basing and improving financial counseling information for service members, among others—although these options might have other financial and mission impacts that require further study.

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Chapter 1

Introduction

BACKGROUND

The Homeowners Assistance Program (HAP) was authorized in Section 1013 of the Demonstration Cities and Metropolitan Development Act of 1966, as amended. The law establishes monetary relief for eligible service members (including the US Coast Guard) and federal employees (including those paid with nonappropriated funds) who suffer financial loss on the sale of their primary residence when a base closure or realignment announcement causes a decline in the residential real estate market and they cannot sell their homes under reasonable terms or conditions.

The Department of Defense (DoD) designated the US Army as executive agent for the HAP. US Army Corps of Engineers (USACE) real estate personnel at headquarters and at one district office administer the program for DoD by processing applications for assistance from DoD and Coast Guard service members. They analyze the community's real estate market, conduct market impact studies, and make recommendations to the Deputy Assistant Secretary of the Army for Installations, Housing and Partnerships, DASA (IH&P), for final determinations on the eligibility of applicants and the amount of their benefits.

The American Recovery and Reinvestment Act of 2009 (ARRA) allocated \$555 million in funds and temporarily expanded the HAP to assist service members who are wounded or injured or become ill while deployed and DoD employees who are forward deployed; surviving spouses of service members or DoD employees who are killed while deployed; service member and civilian employees assigned to organizations affected by Base Realignment and Closure (BRAC) 2005; and service members required to permanently relocate during the home mortgage crisis. The National Defense Authorization Act (NDAA) of 2010 authorized an additional \$300 million for this program. The NDAA for fiscal year 2012 included specific questions to DoD about the impacts of potential expansions to the HAP. In addition, House Committee on Armed Services Report 112-78 directed DoD to report to Congress on the sufficiency of funding for the program, the volume and processing of applications, and options for assistance at large military installations. This report covers the three questions raised in the House report, while the three questions in the National Defense Authorization Act are addressed in a separate report.

In December 2011, the DoD Inspector General (IG) issued a report on the USACE organization that identified the need for additional controls over repayment processing, information reporting, and management of the backlog of

unprocessed applications.¹ These findings were accompanied by specific recommendations, and the HAP had addressed many of these at the time of this report. For example, the HAP manager at USACE headquarters decided to combine the three processing centers into one, in part to improve the consistency of guidance and information that applicants receive. At the time of this report, the HAP was consolidating its three centers into one in Savannah, GA. This consolidation began on February 24, 2012.

TASK DESCRIPTION

We used USACE real estate data to study the three specific instructions stated in the House report:

1. Assess the overall military construction program, with the goal of eliminating unnecessary programmatic investments and applying savings toward the potential deficit in the HAP.
2. Assess methods to improve the efficiency of processing applications, including temporarily hiring additional staff to assist with the current backlog of claims resulting from the additional applications submitted under the criteria expanded by ARRA. Determine the reasonableness of HAP assumptions such as average claim payments, projected number of claimants, how far current budgeted HAP funds will go, or how much (if any) additional funding would be needed to meet requirements.
3. Assess large military installations whose local real estate markets declined after July 1, 2006, and identify options that could be pursued at these installations, including their associated cost estimate, that would ameliorate the impact of the declining real estate market.

REPORT ORGANIZATION

The remainder of this report is organized as follows:

- ◆ Chapter 2 describes the expanded HAP.
- ◆ Chapter 3 examines the three areas of concern raised in the House report.

¹ DoD Inspector General, “American Recovery and Reinvestment Act—Improvements Needed in Implementing the Homeowners Assistance Program,” Report No. DODIG-2012-035, December 21, 2011.

- ◆ Chapter 4 presents our conclusions
- ◆ The appendixes contain the relevant section of the House report (Appendix A), HAP funding projections (Appendix B), LMI's model outputs (Appendix C), the USACE memorandum directing consolidation of HAP processing centers (Appendix D), the HAP process flows (Appendix E), and a list of abbreviations used throughout the report (Appendix F).

Chapter 2

Homeowners Assistance Program Summary

The HAP was originally created under Title 42 of the United States Code (USC), Section 3374, to assist eligible military and federal civilian employee homeowners when the real estate market declines as a direct result of a closure or reduction in scope of operations due to BRAC. Section 1001 of the ARRA temporarily authorizes the HAP to assist

- ◆ members of the armed forces who are wounded, injured, or ill (30 percent or greater disability);
- ◆ DoD and Coast Guard civilian homeowners who are wounded, injured, or become ill (30 percent or greater disability) while forward deployed on or after September 11, 2001;
- ◆ surviving spouses of a service member or civilian employee whose spouse dies as a result of a wound, injury, or illness incurred while in the line of duty, and who need to relocate within 2 years of the death of the spouse;
- ◆ homeowners affected by BRAC 2005 who were relocating during the mortgage crisis; and
- ◆ service member homeowners undergoing permanent change of station (PCS) moves during the mortgage crisis.¹

The expansion was funded by three rounds of investments summarized in Table 2-1.²

Table 2-1. Funding Sources for HAP

Legislation/action	Amount provided for HAP
ARRA 2009	\$555,000,000
NDAA 2010	\$300,000,000
Transfer of BRAC 2005 funds	\$507,000,000
Total	\$1,362,000,000

¹ *Federal Register*, Vol. 74, No. 188, September 30, 2009, Rules and Regulations, p. 50109, Subject: Department of Defense, Office of the Secretary of Defense [DoD-2009-OS-0090], RIN 0790-A158, 32 CFR Part 239, Homeowners Assistance Program—Application Processing.

² HQ USACE, “Expansion of the Homeowners Assistance Program (HAP) by the American Recovery and Reinvestment Act of 2009,” briefing presentation, June 2010.

In addition to these funds, the HAP can retain the funds from homes sold through its program. This source has generated an additional \$499 million in revenue as of January 2012 (see projection of HAP funds spent and needs in Appendix B).

HAP BENEFITS

HAP benefits are authorized in Title 42 USC, Section 3374, as amended by Section 1001 of ARRA. It authorizes the Secretary of Defense, under specified conditions, to acquire title to, hold, manage, and dispose of—or in lieu thereof, to reimburse for certain losses upon private sale of, or foreclosure against—any property improved with a one- or two-family dwelling owned by designated individuals.

If an applicant cannot sell the primary residence after demonstrating reasonable efforts to do so, the government may purchase the primary residence for the greater of the applicable percentage (as identified by applicant type) of the prior fair market value (PFMV), which is the original purchase price of the primary residence, or the total amount of the eligible mortgages that remain outstanding.

If an applicant sells, has sold, or otherwise has transferred title of the primary residence, the benefit calculation is the amount of closing costs plus an amount not to exceed the difference between the applicable percentage of the PFMV and the sales price.

If an applicant is foreclosed upon, the benefit will pay all legally enforceable liabilities directly associated with the foreclosed mortgage—for example, a deficiency judgment.

Sellers' closing costs typically include loan payoff fees, a real estate commission, title insurance, all or part of transfer taxes and escrow fees (if any), and attorney's fees where applicable. The HAP may reimburse the seller for a limited contribution made to the buyer's portion of closing costs. However, it can only reimburse for customary/normal closing costs that the applicant has paid out of pocket at the closing.

ELIGIBILITY BY CATEGORY

The following sections describe the categories of applicants eligible for HAP assistance.

Wounded, Injured, Ill, or Surviving Spouse

The category of wounded, injured, or ill or surviving spouse (WII/SS) includes members of the armed forces

- ◆ who receive a disability rating of 30 percent or more, or

- ◆ who are eligible for the service member's Group Life Insurance Traumatic Injury Protection Program, or
- ◆ whose treating physician certifies that the member is likely, by a preponderance of the evidence, to receive a disability rating of 30 percent or more for an unfitting condition resulting from wounds, injuries, or illness incurred in the line of duty while deployed on or after September 11, 2001, and
- ◆ who are reassigned in furtherance of medical treatment or rehabilitation, or due to retirement in connection with such disability, and who need to sell their primary residence due to the wound, injury, or illness.

It also includes civilian employees of DoD or the Coast Guard and nonappropriated fund employees who

- ◆ suffer a wound, injury, or illness (not due to their own misconduct) on or after September 11, 2001, in the performance of duties while forward deployed in support of the armed forces, who provide written documentation that the preponderance of the evidence meets the criteria for a disability rating of 30 percent or more;
- ◆ relocate from their primary residence in furtherance of medical treatment, rehabilitation, or due to medical retirement resulting from the wound, injury, or illness; and
- ◆ need to sell their primary residence due to the wound, injury, or illness.

Lastly, it includes surviving spouses of service members or civilian employees

- ◆ whose spouse dies as the result of a wound, injury, or illness incurred in the line of duty while deployed (or forward deployed for civilian employees) on or after September 11, 2001, and
- ◆ who relocate from the member's or civilian employee's primary residence within 2 years of the death of the spouse.

BRAC Members of Armed Forces and Civilian Employees

The BRAC category includes members of the armed forces and civilian employees assigned to an installation or unit identified for BRAC 2005 closure or realignment

- ◆ whose position is eliminated or transferred because of the realignment or closure; and
- ◆ who accepts employment or is required to relocate because of a transfer beyond the normal commuting distance from the primary residence (50 miles). The new residence must be within 50 miles of the new duty station.

Permanently Reassigned Members of Armed Forces

The permanent reassignment category includes members reassigned under PCS orders dated between February 1, 2006, and September 30, 2010 (subject to availability of funds) to a new duty station or home port outside a 50-mile radius of the member's former duty station or home port.³

Category Priorities

The first priority for processing and paying claims goes to WII/SS applicants. In consideration of the sacrifices of those in this category, they not only receive priority but also are subject to less restrictive eligibility requirements.

Second priority goes to those affected by BRAC. Many are asked to stay at the "losing" location until the organization relocates, at which time they are asked to move to the "gaining" base. The HAP assists by relieving some of the concerns about selling their homes.

Third priority, paid until funds are depleted, is the military PCS category. The HAP is intended to help alleviate some of the burden caused by the housing crisis.

OTHER ELIGIBILITY FACTORS

Minimum Economic Impact

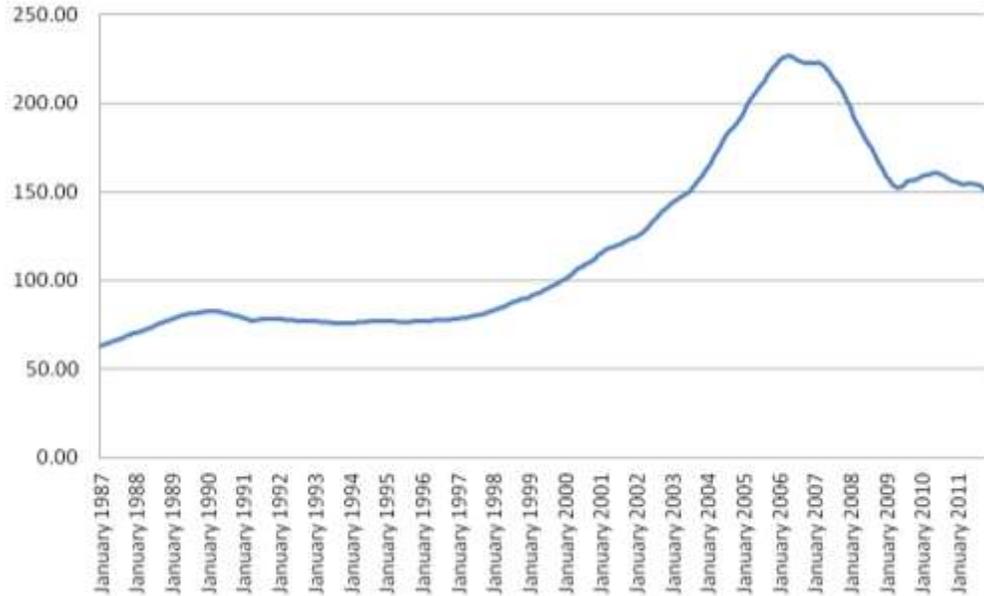
Those who qualify for the HAP include BRAC 2005 service members and civilian employees, as well as PCS service members, whose primary residence has suffered at least a 10 percent decline in home value from the date of purchase to date

³ Deputy Under Secretary of Defense for Installations and Environment, DUSD(I&E), memorandum to Deputy Assistant Secretary of the Army (Installations and Housing), "Expanded Homeowners Assistance Program (HAP)," December 23, 2009.

of sale. (HAP applicants in the WII/SS category do not need to show minimum economic impact.)

For a perspective on housing prices, Figure 2-1 depicts a widely cited home price index for a nationwide 10-city composite. The index, as of July 2010, stood at 162. In July 2006, the index reached as high as 226.⁴ In December 2011, this index stood at 149.76.

Figure 2-1. Case-Shiller Home Price Index, 1987–2011



Date of Purchase

Requirements regarding the date of purchase are as follows:

- ◆ BRAC 2005 members and civilian employees must have purchased their primary residence before May 13, 2005 (the date of the BRAC 2005 announcement).
- ◆ Permanently reassigned members of the armed forces must have purchased their primary residence before July 1, 2006.
- ◆ WII/SS applicants are eligible for compensation without respect to the date of purchase.

Table 2-2 summarizes the HAP windows of eligibility, which vary by category of recipient.

⁴ Standard & Poor's, *Indices*, www.standardandpoors.com/indices/sp-case-shiller-home-price-indices/en/us/?indexId=spusa-cashpidff—p-us.

Table 2-2. HAP Windows of Eligibility

Category	Start	End	Description
WII/SS	9/11/01	—	Wounded, ill, or injured during deployment; eligible up to 2 years after death of spouse
BRAC	7/1/06	9/30/12	Position relocated or eliminated; sale of home purchased before May 13, 2005
PCS	2/1/06	9/30/10	Orders cut; sale of home purchased before July 1, 2006

Maximum Home Purchase Price

The maximum home purchase price is the PFMV, the purchase price of the primary residence.

Date of Assignment, Report Date, and Basis for Relocation

BRAC 2005 members and civilian employees must have been assigned on May 13, 2005, to an installation or unit identified for closure or realignment under the 2005 round of BRAC.

PCS members of the armed forces must have received qualifying orders to relocate dated between February 1, 2006, and September 30, 2010, and sell their home after July 1, 2006.

WII/SS applicants' soldier or civilian spouses must have deployed or forward deployed on or after September 11, 2001.

Applicable Percentage

If an applicant is eligible as a BRAC 2005 civilian or military employee, or is a permanently reassigned member of the armed forces, and sells the primary residence, the applicable percentage is 90 percent of the PFMV. In addition, closing costs incurred on the sale may be reimbursed.

If an applicant is eligible as a BRAC 2005 civilian or military employee, or is a permanently reassigned member of the armed forces, and cannot sell the primary residence after demonstrating reasonable efforts to do so, the applicable percentage is 75 percent of the PFMV. Closing costs incurred on the sale will not be reimbursed.

If an applicant is eligible in the WII/SS category and sells the primary residence, the applicable percentage is 95 percent of the PFMV. In addition, closing costs incurred on the sale may be reimbursed. If the applicant cannot sell the primary residence after demonstrating reasonable efforts to do so, the applicable percentage is 90 percent of the PFMV.

Chapter 3

Analysis and Findings

This chapter outlines our findings for the three areas of concern stated in House Report 112-78. For each question, we summarize the congressionally required focus area, the scope of our analysis, analytical assumptions, and our results.

FUNDS AND REVENUES

Requirement

Congress requested an assessment of the overall military construction program with a goal to eliminate unnecessary programmatic investments and apply savings toward the potential deficit in the HAP. The contract for this task included the following additional government comment:

The contractor should note that the HAP's position is that the DoD has addressed the potential deficit and anticipates that the contractor will conduct an analysis of existing funds and revenues returned from sales to address the concern.

Scope of Analysis

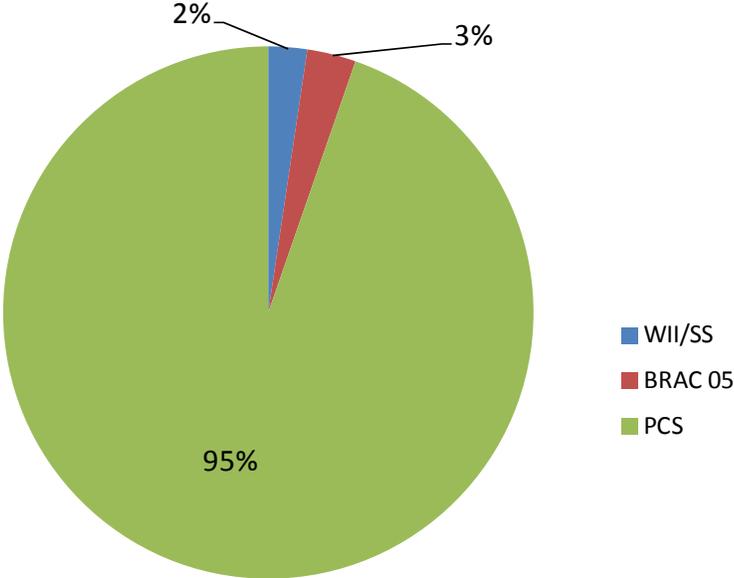
The HAP Funds Spent and Needs Projections report dated January 31, 2012, (Appendix B) indicates that the HAP received \$507 million in 2011. The HAP manager informed us that these funds were used to cover the prior deficit in the program. As a result, we assumed that the program had already assessed the overall military construction program and addressed potential deficits. The HAP Program Office confirmed this at our kickoff meeting on March 8, 2012.

Based on this understanding, the scope of this analysis focuses on HAP revenues and expenses through January 2012 and the projections of these revenues and expenses through September 30, 2012. This includes estimating funds that would remain at the end of the program in September 30, 2012.

The HAP Program Office gave LMI a copy of its most current accounts of funds provided and funds used (see Appendix B). LMI also received data from the HAP Management Information System (HAPMIS) database on more than 16,000 applicants. To validate the HAP projections, LMI developed an independent model that projected revenues and expenses by category (including home sales, benefits paid by category, and administrative expenses). The model generated a forecast of the number of eligible applicants based on observed historical trends (see Appendix C).

The overall benefits paid and other expenses can be distributed among three eligibility categories: WII/SS, BRAC, and PCS. Figure 3-1 displays the proportion of eligible applicants to date by category. Since 95 percent of applicants fell into the PCS category, our assessment focuses on that category. The impact of claims in the WII/SS and BRAC categories is relatively small.

Figure 3-1. Proportion of HAP Applicants by Eligibility Category



Approach and Assumptions

Our approach to reviewing the expanded HAP involved the following:

- ◆ Identifying the major cost components
- ◆ Selecting the key variables and determinants of uncertainty
- ◆ Quantifying current assumptions
- ◆ Modeling the outcome on the basis of current assumptions.

The following equation depicts the estimated total cost of the HAP:

$$\begin{aligned} \text{Total HAP costs} &= [(cost\ per\ claim) \times (number\ of\ claims)] \\ &+ admin\ costs + other\ expenses - revenues\ from\ sales. \end{aligned}$$

We know, with certainty, the basic data as of January 2012. Our model uses those data and reasonable judgment about future uncertainties to forecast where the HAP is headed.

Cost Components

For our analysis of the HAP spend plan, we modeled four cost components:

- ◆ The cost per claim by an eligible applicant for each category (WII/SS, BRAC, and PCS)—a key variable
- ◆ The number of claims by eligible applicants for each category—a key variable
- ◆ The administrative cost to run the HAP (approximately 2 percent of program costs)
- ◆ Revenues from sales of acquired homes. In certain instances, the US government will take ownership of homes, allowing the former owners to “walk away.” These homes are then sold and the revenues deposited into the US Treasury. As of January 31, 2012, the government had acquired 2,867 homes; it sold 2,836 of these for a total of \$524.2 million; of that amount, \$499.1 million returned to the program. The HAP manager anticipates that the balance of the revenues accrued to date, \$25.2 million, will subsequently be returned to the program as well.

Probabilistic Range

For each of the key variables—cost per eligible claim and number of forecasted eligible claims—we determined a reasonable range of values. Our goal for each is to estimate a possible range that has an 80 percent likelihood of containing the actual value.

To estimate the cost per claim, we used data from the Corps of Engineers Financial Management System (CEFMS) for the 7,684 claims already paid, as of January 31, 2012. To estimate the number of claims that will be paid by the end of FY12, we modeled an observed trend of historical eligible applicants and combine it with their windows of eligibility and record of submission to date.

Key Variable: Cost per Claim

We estimated the likely cost per claim in each of the three HAP categories by examining the data from the 7,684 claims already paid.

On the basis of the total benefits paid as of January 31, 2012, we calculated the likely average benefit that will be paid by eligibility category, with an estimated variance of 10 percent. The narrow variance is due to our confidence in the accuracy of these costs, since the data came from CEFMS, the USACE accounting system of record, and represent the current state of the program in real time. Table 3-1 shows the average cost per claim we expect the HAP to pay and their estimated variation, for the three eligibility categories.

Table 3-1. Average Likely Benefit Cost per Claim

Eligibility category	Lower bound	Most likely	Upper bound
WII/SS	\$256,874	\$285,314	\$313,845
BRAC 2005	\$57,182	\$63,535	\$69,889
PCS	\$150,521	\$167,245	\$183,970

Key Variable: Number of Claims

The second key variable, and a greater source of uncertainty, is the number of claims that will be submitted through the end of FY12. CEFMS recorded 7,684 claims paid for 16,064 applications submitted from November 2009 through January 31, 2012. Additionally, the number of eligible applicants was 11,098. Table 3-2 summarizes applications by status and eligibility category on the basis of the HAP Funds Spent and Needs Projection report of January 31, 2012, provided to LMI.

Table 3-2. HAP Applications by Category

HAP eligibility category	A. Total number of applications received	B. Total number of eligible applicants	C. Number of applicants paid	D. Total eligible applicants not paid (B-C) ^a
WII/SS	647	332	148 (+28 SS)	156
BRAC 2005	354	262	219	43
PCS	15,063	10,504	7,289	3,215
Total	16,064	11,098	7,684	3,414

^a Applicants are not unpaid because of delays in processing; rather, they have failed to respond to inquiries or have not submitted sufficient supporting documentation to complete their claim.

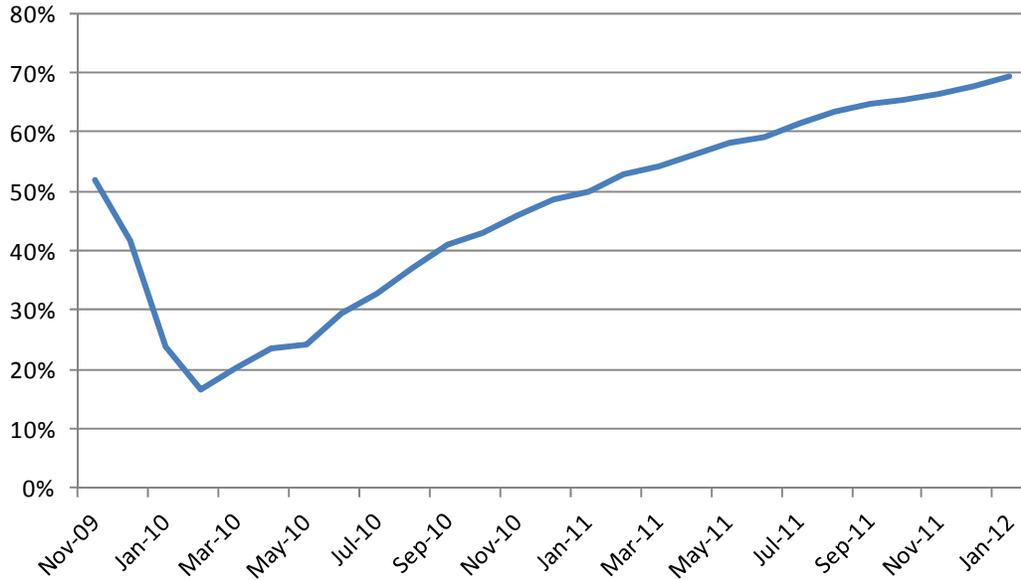
HAP LIABILITY—NUMBER OF ELIGIBLE BUT UNPAID APPLICANTS

We observed a trend in the ratio of eligible applicants to eligible applicants whose claims are paid. Figure 3-2 presents the percentage of eligible applicants who are paid over the life of the HAP to date. There is little information on why eligible applicants initiate claims but do not finish them. However, the HAP management staff explained that these are not backlog applications affected by USACE processing. Rather, the applicants file a claim and are assessed as eligible, but they do not respond to further communication or do not provide requested supporting documentation.

It is reasonable to assume that some of these applicants could possibly re-engage the HAP office and submit the information to complete their applications before the program closes. As of the weekly report for February 29, 2012, 25 percent of unpaid eligible applicants are awaiting a buyer for their homes. It is reasonable to assume this group is likely to complete the application process and receive

benefits. Because of this, these unpaid eligible applicants pose a significant liability to the HAP that must be considered. Anything that the HAP manager can do to clarify the status of these eligible but unpaid applicants will improve the estimate of the funds required to close out the HAP.

Figure 3-2. Percentage of Eligible Applicants Whose Claims Are Paid



VARIABILITY OF HAP PROJECTIONS BASED ON UNPAID ELIGIBLE APPLICANTS

Since we expect some variability in the estimated number of applicants through the end of FY12, we quantified the variability via a range with lower and upper bounds. At the upper end, we estimated that all eligible applicants to the HAP would be paid. At the lower end, we estimated that approximately 70 percent of eligible applicants would be paid. Therefore, the worst case assumption in our model is that all 3,414 unpaid applicants will complete their paperwork and obtain benefits. The best case assumes that none of the unpaid eligible applicants will complete the process, and only 70 percent of future eligible applicants will receive benefits.

WII/SS

We assumed that the WII/SS category will be the smallest of the three. Driven in large part by the wars in Iraq and Afghanistan, these applications have ranged from four to as many as a dozen per month. As US forces in these two countries draw down, we assume the number of claims will also draw down. The average monthly rate of decline is 7 percent.

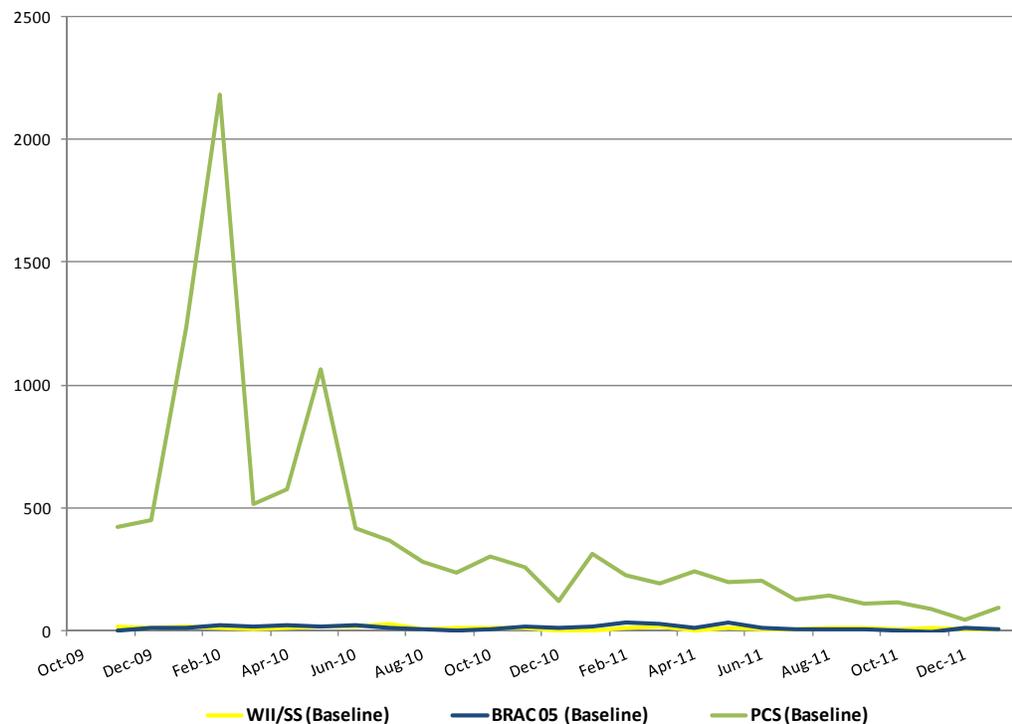
BRAC

BRAC operates in a 6-year window. The major actions of BRAC 2005, including closures and relocations, should have been completed in September 2011. As a result, we observe a significant decline of BRAC 2005 applicants to the HAP and expect the decline to continue. The average monthly rate of decline in this category is 25 percent.

PCS

Since February 2006, the start of the window of eligibility for PCS applicants, nearly 10,000 have applied. We observe a steady decline of applicants from June 2010 onwards. The 20-month average rate of decline is 12 percent. Since the PCS orders date remains unchanged for future eligible applicants, we expect to see a similar steady decline in the number of applicants (Figure 3-3).

Figure 3-3. Historical Trend of Eligible Applicants to the HAP



Additional Variables

ADMINISTRATIVE COSTS

We assume that funds allocated for administrative costs will be expended at the rate indicated in the current spend plan until the three service centers are consolidated in Savannah. We estimate that these costs, initially \$1.1 million per month,

will drop to \$670,000 in the last 6 months of the program, reflecting a reduction in government and contract staff to administer the program.

REVENUES

The current program has acquired 2,876 homes from 11,098 eligible HAP applicants and has sold 2,836 of them, generating \$535.65 million in revenue for the Treasury. We expect that revenues from selling acquired homes will be returned to the program to help fund future expenditure. At the current level of sales, we estimate that revenue from all homes acquired by the end of FY12 will be approximately \$572.6 million.

However, we have little data on which to base a projection of the number of homes that will be acquired and sold in the future. According to USACE, most of the BRAC 2005 relocations will involve Army installations and personnel. The Army, unlike defense components and the other military services, has authorized civilian employees to use the Defense National Relocation Program (DNRP), which authorizes an expedited sale of their primary residence to a relocation contractor at fair market value. Revenues from these transactions are not returned to the Treasury and are therefore not eligible for return to the expanded HAP. Also, civilians selling their home under DNRP will still be eligible under the expanded HAP to recoup up to 90 percent of the difference between the purchase price of the home and the fair market value sale under DNRP.

To model the program, therefore, we assume that the future number of acquired homes and the offsetting revenue they generate will be proportional to the number of eligible applications. As of January 31, 2012, the ratio of homes sold to eligible applicants was 26 percent. We applied this rate to project the number of homes that we expect to be sold through the end of FY12, based the projected number of eligible applicants.

Projected Spend Plan

Using the inputs to the key variables described above, we developed a projected spend plan through FY12. After adjusting for revenues from homes sold, we expect the total funds required to pay obligations to range from \$1.2 billion to \$1.78 billion. Figure 3-4 presents the distribution of predicted payment obligations.

Figure 3-4. Distribution of Predicted Payment Obligations

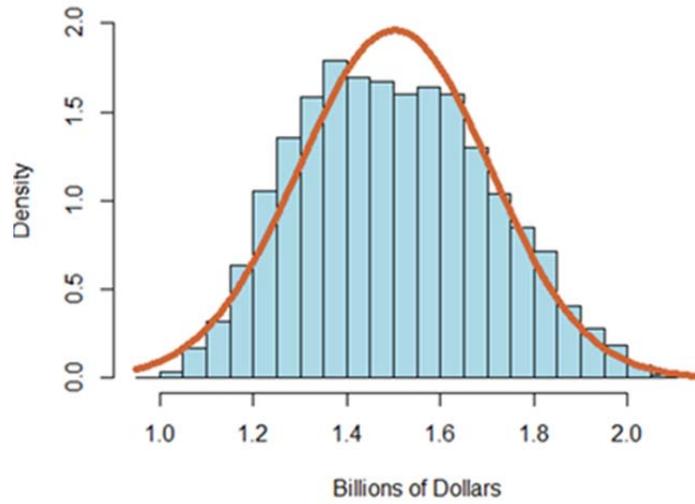
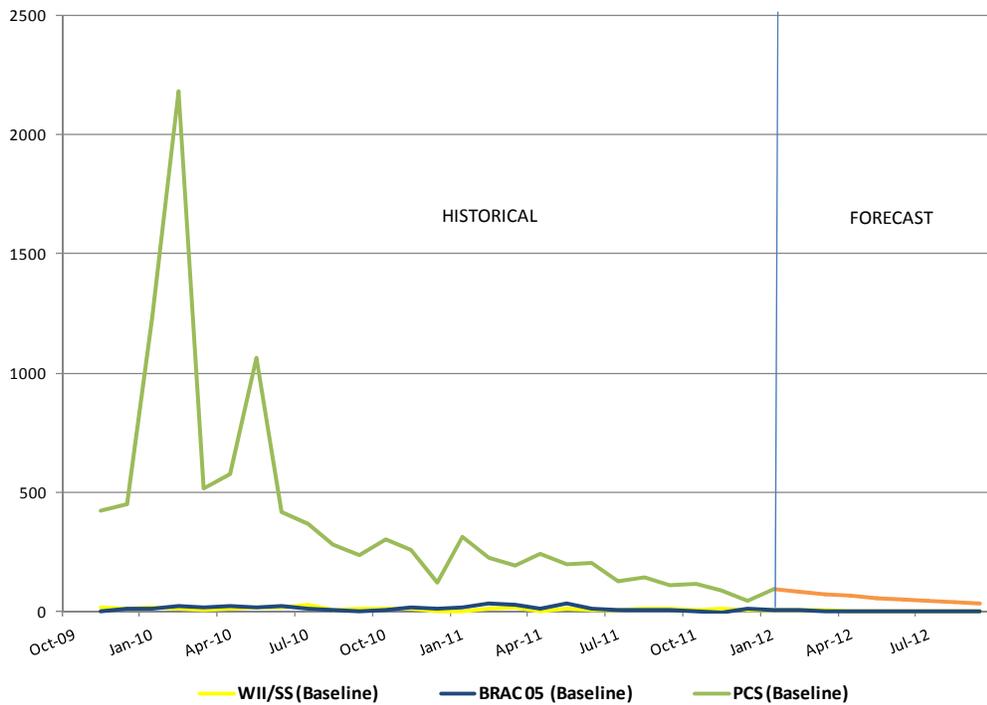


Figure 3-5 presents the estimated number of applicants by eligibility category. It shows that the PCS category is still the largest and will continue to be the prime driver for HAP funds required.

Figure 3-5. Projected Number of Applicants



APPLICATION PROCESSING

Requirement

Congress requested an assessment of methods to make application processing more efficient, including temporarily hiring additional staff to assist with a backlog of claims resulting from the expanded criteria in the ARRA. The assessment should determine the reasonableness of HAP assumptions such as average claim payments, projected number of claimants, how far current budgeted HAP funds will go, or how much (if any) additional funding would be needed to meet requirements. The contract for this task included the following additional government comment:

The contractor should note that the HAP is currently consolidating all applicant processing from three Districts to one District (Savannah). The decision to consolidate was based on program efficiencies, applicant processing efficiencies and program sunset. The contractor should use care when characterizing backlog and utilize the standard definition being applied by HAP in other required program reports/responses.

Scope of Analysis

Due to the 25-day deadline of this analysis and the lack of travel funds, we focused on the existing application process flow used by the Savannah District's HAP office. The Savannah office was identified as the home of the pending consolidation and would receive the work formerly performed by the Sacramento and Fort Worth offices. In addition to conducting a high-level review of the Savannah process, LMI reviewed the HAP responses to specific issues raised in the DoD IG's report.

Approach and Assumptions

To conduct this analysis, LMI applied the following approach:

1. We examined the HAP process at a high level (at the Savannah office only) due to the tight deadline for assessment and the lack of a travel budget.
2. We reviewed the existing process to identify non-value-added steps and possible efficiencies.
3. We summarized the "in-process" consolidation of three processing centers into one.
4. We interviewed USACE subject matter experts from the HAP Program Office and Savannah District processing center to understand the process steps, including non-value-added actions, as well as duplication and redundancies.

5. We checked the reasonableness of USACE assumptions by assessing stochastic outputs from our study model (applying the same approach we used for the first focus area above).

Assessment Results—HAP Process

Our assessment focuses on a review of the process flow diagrams that the HAP Program Office provided for the Savannah center (see Appendix E). Discussions with the HAP manager confirmed that the major process steps could be categorized as applicant eligibility, claims processing, and appeals (see Figure 3-6).

A review of administrative costs to date shows that more than \$38 million has been used to support the HAP, which represents 4.4 percent of the total benefits paid and is well below the 8 percent projected.

We were informed of some key differences between how Savannah and the other two HAP offices process their applicants. The most significant was the basic organizational structure that processed applications. Though the Savannah office assigned staff to focus on specific portions of the process such as appeals, the other offices assigned staff to follow the application through the entire life cycle. Savannah’s production-line process was chosen as the standard approach based on the productivity assessment performed by the HAP (and summarized below). We confirmed the relative capacity of the Savannah HAP office by way of the information in Table 3-3, which summarizes the historical workload volume by district and assumes that all offices are processing claims efficiently with no backlog.

Table 3-3. Historical Workload Volume by District

District	Number of staff	Average
Savannah District	70	
Number of new applications received in a week		58.13
Average number of applications per week per number of staff		0.83
Ft. Worth District/Sacramento	45	
Number of new applications received in a week		51.18
Average number of applications per week per number of staff		1.37

Notes: Data derived from weekly DASA (IH&P) reports from January 13, 2010, to June 29, 2011.

Does not include checks ordered.

The following is a summary of Savannah’s process. First, the eligibility assistant receives and assembles the applicant’s file. Once the file is received, the applicant is emailed with new specialist contact information. A review of the file is

conducted, and the applicant's data is entered. The applicant is once again sent an email with a status update and a request for documents.

Once all documents and a sales contract have been received, the file is reviewed with the eligibility team. The eligibility specialist runs the Automated Valuation Model (AVM), and a review of the AVM is conducted. A final eligibility review is conducted, and the file is sent for benefits review. The steps described so far are true for all three districts' processes.

The claim is assigned a specialist and assistant who specialize in the particular type of home action: government acquisition, private sale, and short sale/foreclosure. For processing a private sale and short sale/foreclosure, the process is the same. The assistant conducts a benefit review and assigns the file. The specialist reviews the file, emails the applicant, and requests any needed documents. The specialist then calculates the benefit, routes the file, and prepares a settlement sheet.

Once the settlement sheet is prepared, the file is routed to the assistant, who then creates a purchase request and commitment (PR&C) and requests a check. The Millington Finance Center processes the check, and Savannah receives it. The final step in these two processes is for the assistant to send out the applicant's benefit check.

In a government acquisition, the assistant conducts a benefits review and assigns the file. The specialist reviews the file and emails the applicant a status update. The assistant begins the funding process, and Savannah receives the asset and vendor number. The assistant enters the data into a bundle. Savannah receives a certified PR&C and routes it to the specialist, who emails the offer letter. Once the offer letter is received and signed, the assistant requests title work and obligates a government acquisition PR&C.

The assistant then prepares the sales agreement. The specialist emails the sales agreement and signs the file, which then undergoes a legal review. After that review, the executed sales agreement is emailed.

The specialist receives the title work, and the assistant requests and receives the mortgage payoff. The specialist prepares a closing package and routes the file for a legal review. Once the legal review is conducted, the specialist emails the government acquisition closing documents. The assistant requests one or more payoff checks, and Savannah receives the checks. The specialist mails the signed closing documents to the title company. Once the closing documents are received from the title company, a HUD-1 review is conducted.¹ The assistant then obligates the ReSale (RS) (PR&C). Savannah receives the obligated ReSale (PR&C), and a final legal review is conducted. The specialist then sends out the HUD-1 form and

¹ The HUD-1 is a federally required standardized form that shows actual charges and adjustments for all parties to the sale.

deed. The final step is for the specialist to send out the applicant's mortgage payoff.

Figures 3-6 and 3-7 illustrate the processes for the three types of actions.

Figure 3-6. Process Flow for HAP Government Acquisition

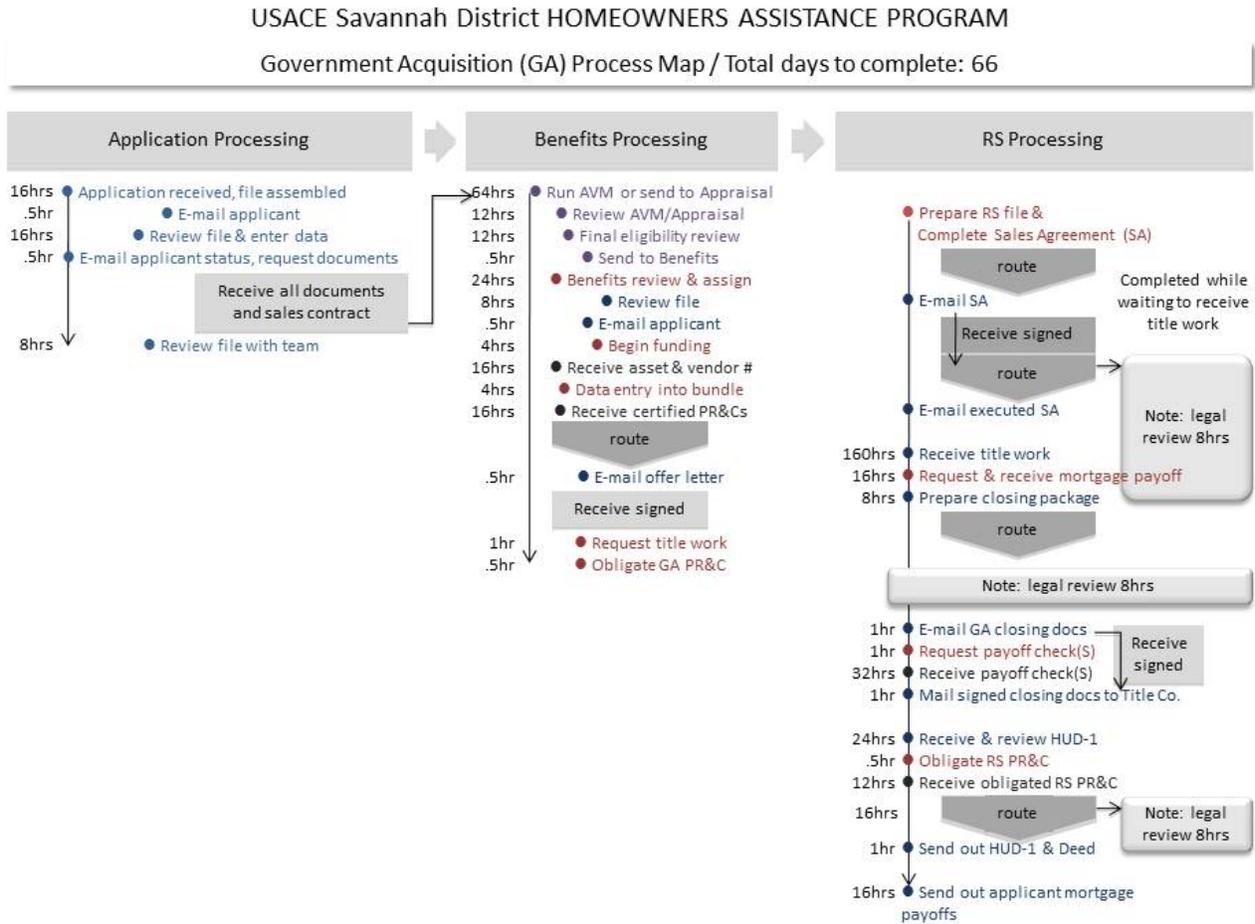
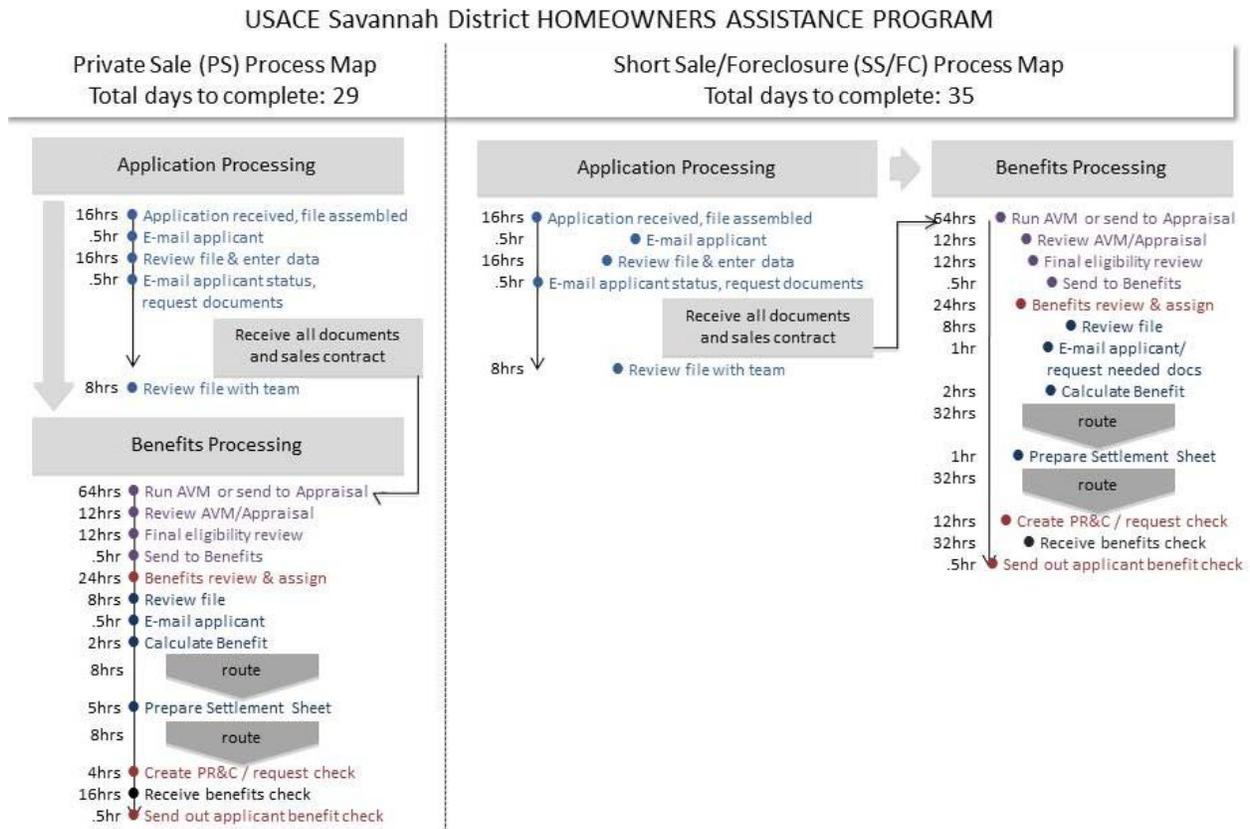


Figure 3-7. Process Flow for HAP Private Sale and Short Sale/Foreclosure



During our analysis of processing consolidation, LMI learned that Savannah had been performing the traditional HAP mission since the HAP was authorized in 1966. The district currently has a staff of 70 employees dedicated to the HAP, with 90 percent of the staff coming from a mortgage or real estate sales background. The consolidation cut the number of personnel working for the HAP by more than 60 percent. Because Savannah had more experience in processing HAP applications than Fort Worth or Sacramento, Savannah was best suited to manage the HAP.

The historical workload volume by district shows that Savannah was processing 56.7 percent of the cumulative applications; Fort Worth, 17.8 percent; and Sacramento, 25.6 percent. The HAP Program Office claimed that combining the districts should require no additional staff, and Savannah has sufficient capacity to add more work as needed. Because the Savannah office had excess capacity compared to the other offices combined, and because applicant workload will be declining in the last 6 months of this program, it is reasonable to assume that Savannah would have the capacity to handle the additional applicant workload from the other two offices.

During our review, the HAP Program Office was in the process of consolidating processing into the Savannah District. The district commanders were notified of

the consolidation on January 13, 2012. Within a week after that, the HAP website was updated to reflect the workload consolidation and redirected new applicants to submit claims to the Savannah District. On February 24, 2012, the Fort Worth and Sacramento Districts transferred their files, including appeals. At the time of this report, the Fort Worth and Sacramento Districts were scheduled to close and complete retained cases. The permanent personnel working on HAP were scheduled to be reassigned within their respective districts on April 27, 2012.

The HAP Program Office claimed that consolidating the three locations will avoid costs of \$2 million and generate monthly savings of \$487,000 through the close-out of the current program. Because these savings are based on personnel cost reductions due to 45 fewer program staff, we found this predicted savings of \$487,000 reasonable. Our review team also found it reasonable to assume that consolidating to the Savannah office will not only improve workload efficiency but also streamline the processing of benefit payments and managing HAP.

We also confirmed that the HAP Program Office had made progress on specific recommendations made in the DoD IG report. That report stated the following:

- ◆ The USACE Director of Real Estate should issue detailed standard procedures and guidance for the uniform processing of HAP applications and payments.
- ◆ The USACE Director of Real Estate should direct district offices to review the incorrect and unsupported payment identified during its audit and take corrective action.
- ◆ The USACE Director of Real Estate should periodically review assessments made by district offices against a quarterly management control checklist designed to assess compliance with the HAP, to ensure that management controls are effectively reviewed.

During our assessment, we confirmed that USACE had already taken active steps to address the key issues in the DoD IG report. The most significant change will be to consolidate the three processing centers into one, which will likely improve process efficiency and standardization. HAP headquarters has completed a desk reference that is awaiting approval by the Office of the Secretary of Defense. All the district offices have conducted a review for any incorrect and unsupported payments and taken corrective action. The quarterly management control checklist has not been produced, but the HAP Program Office is developing it.

Assessment Results—Reasonableness of HAP Forecast Assumptions

The approach to evaluating the reasonableness of HAP forecast assumptions was based on the forecasting model developed to answer the first question on funds

and revenues. For each component of this question, we have provided a comparison of the HAP estimates to the LMI model below.

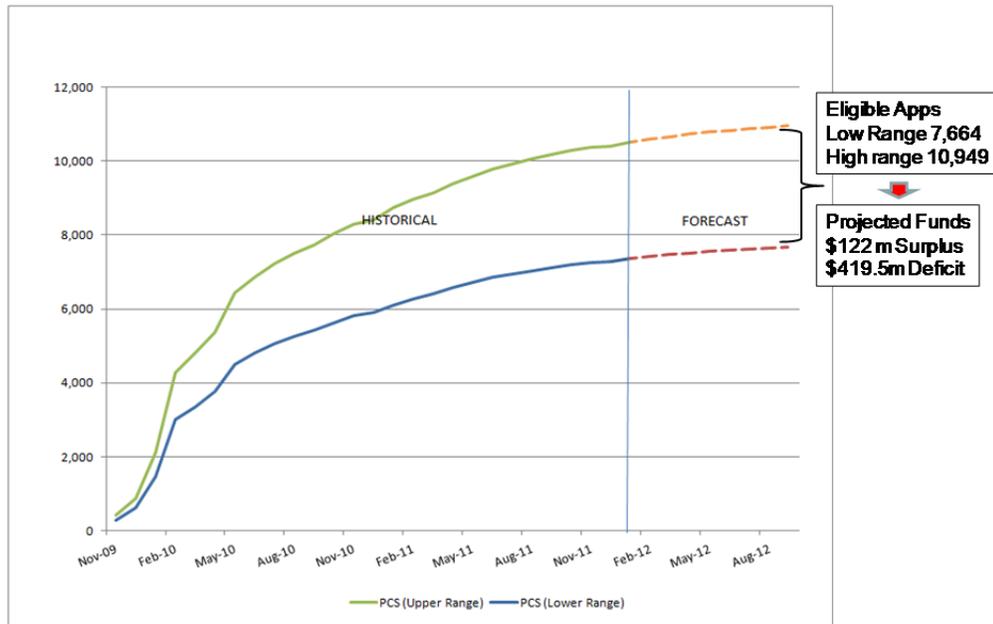
AVERAGE CLAIM PAYMENTS

The HAP Program Office predicted an average claim of \$244,908 for WII/SS, \$62,681 for BRAC 2005, and \$162,086 for PCS based on its Funds Spent and Needs projection (Appendix B). The LMI model assumed \$285,314 for WII/SS, \$63,535 for BRAC 2005, and \$167,245 for PCS. While the LMI model used a probabilistic approach to estimate variation for the average claim, the variation is narrow, since the data from CEFMS are up-to-date and accurate. LMI believes the HAP Program Office estimate for this variable is reasonable. Specifically, the PCS average claim payments of the HAP and LMI models are within plus or minus 10 percent.

PROJECTED NUMBER OF CLAIMANTS

The HAP Program Office estimated future claimants to be 262 for WII/SS, 400 for BRAC 2005, and 10,504 for PCS based on its Funds Spent and Needs projection (Appendix B). However, this number declines each month as the HAP nears its sunset in September 2012 (Figure 3-8). The LMI model projected the cumulative number of claimants by eligibility category to be 285 for WII/SS, 346 for BRAC 2005, and 10,949 for PCS. Thus we believe the PCS category will have more claimants than the HAP Program Office predicts.

Figure 3-8. Variation in Estimated PCS Applicants



WILL FUNDS RUN OUT?

The HAP Program Office predicted a \$211 million surplus at the end of life for the HAP based on its Funds Spent and Needs projection (Appendix B). Using the probabilistic approach to model the uncertainty about the key variables, we estimate that at the lower end of the range the fund will have a \$122 million surplus (the 10th percentile of the distribution), which represents the best case. At the upper end of the range we project a HAP deficit of \$419.5 million (the 90th percentile of the distribution), which represents the worst case.

This \$541.5 million uncertainty in our estimate comes mostly from the 3,414 unpaid eligible applicants. If only 23 percent of them decide to complete their application, it would consume the \$122 million surplus we project in our best case. If all 3,414 current unpaid eligible applicants (and all future unpaid eligible applicants) complete their applications and receive benefits, the HAP could experience a deficit of \$419.5 million. The most likely case will be between these two ranges. However, because the DoD has previously transferred funds into HAP to cover known deficits, the risk is low that existing, eligible applicants will not receive benefits due to unavailability of funds.

LARGE MILITARY INSTALLATIONS

Requirement

Congress requested an assessment of large military installations where the local real estate market declined after July 1, 2006, and options that could be pursued at these large military installations, including a cost estimate for them, that would ease the impact of the declining real estate market. The contract for this task included the following additional government comment:

The HAP assumes that overall real estate market trends after July 1, 2006 were down and not limited to just local real estate markets near large military installations. The Government also assumes that LMI will have to develop a set of assumptions to help frame this specific task prior to the performance of analysis and option development.

Scope of Analysis

To address this focus area, LMI looked first for the locations with the largest number of HAP approved applicants. We then conducted a high-level assessment of the top 10 locations with large military installations, which represented 30.85 percent of the total HAP approved applicants from October 2009 through January 2012. We reviewed local home price changes over time, as well as average home sales data. The amount of HAP benefits paid in these locations indicated the impact of these local real estate markets on HAP funds. We also developed a sample of options that warrant additional study.

Approach and Assumptions

MILITARY INSTALLATIONS

HAP management provided data that identified the installation name and ZIP code for all approved applicants. We used this information to develop a list of locations ranked by benefits paid. Table 3-4 summarizes the top 10 locations and the amount of HAP benefits their service members received. These locations together represented 30.3 percent of the total benefits paid between October 2009 and January 2012.

ASSESSMENT/COST IMPACT

Table 3-4 presents the results of this assessment, as well as the cost impacts for each location.

Table 3-4. Locations with Military Installations That Received the Most HAP Benefits

Location with military presence	Percentage decline in home value from peak (NAR) ^a	Median home values at peak, July 2006 (NAR data) ^b	Total HAP benefits paid ^c	Percentage of total HAP applications
Pentagon, VA	32%	\$440,000	\$63,656,593	5.00%
USMC Base, Quantico, VA	32%	\$440,000	\$63,022,391	4.95%
Nellis AFB, NV	62%	\$325,000	\$53,259,152	4.18%
MacDill AFB, FL	40%	\$225,000	\$39,013,835	3.06%
NAS Jacksonville, FL	35%	\$190,000	\$35,511,250	2.79%
Camp Pendleton, CA	35%	\$580,000	\$31,532,132	2.48%
Eglin AFB, FL	16%	\$165,000	\$28,643,722	2.25%
Hurlburt Field, FL	16%	\$165,000	\$27,254,214	2.14%
NS Mayport, FL	35%	\$190,000	\$23,053,174	1.81%
Fort Belvoir, VA	32%	\$440,000	\$20,520,517	1.61%
Average	33%	\$316,000	\$38,546,698	3.03%

Note: AFB = Air Force Base; NAR = National Association of Realtors; NAS = Naval Air Station; NS = Naval Station; USMC = US Marine Corps.

^a Summary locations with military installations that received the most HAP benefits according to NAR data. Local Market Report data were used for the areas closest to the locations listed in the first column.

^b Based on NAR Local Market Reports from July 2006.

^c HAP Funds Spent and Needs Projection (October 2009–January 2012).

During our review, we confirmed with the HAP Program Office that staff used some designations such as “General Installation” and “HAP General” instead of specific installation names. We also confirmed that the “General Installation” category was the eighth largest, with \$27,885,540 in benefits paid. As a result, this “location” was among the top 10 locations with military installations. Of this

amount, \$5,739,537 came from states with other top 10 installations (Virginia, Florida, California, and Nevada). Due to the time constraints of this study, we did not allocate these costs to a specific installation.

Options for Military Installations

The USACE HAP program office asked LMI to “identify options that could be pursued at these installations, including their associated cost estimate, that would ameliorate the impact of the declining real estate market.” The following options are a starting point for further investigation. This list should not be taken as complete or comprehensive. LMI’s criterion for options was that they needed to potentially reduce either the number of HAP applications or the benefit amount per HAP applicant. This characteristic would reduce the impact on HAP funds.

HOME BASING

Home basing allows service members to be assigned permanently to a unit or organization for most of their career. The services have tested and implemented this concept in varying degrees over the last 3 decades. Its benefits include promoting home ownership and reducing the impact of PCS orders on real estate sales. It promotes building home equity and could reduce the number of applicants forced to sell in a down market (and become potential applicants for the HAP). There are potential negative impacts of this policy, such as on mobility, recruitment, and reduced options for cross-training.

FINANCIAL COUNSELING FOR SERVICE MEMBERS

Another option is to review the current offerings for financial counseling at military installations. Though it is impossible to prevent all unfortunate real estate investments through counseling, it is reasonable to assume that some service members might have avoided or delayed a home purchase if they had better understood the potential risks or impacts. Because local real estate is driven by basic supply and demand, service members could make investment decisions more wisely if they better understood these local dynamics (such as local market forecasts).

The HAP acts to mitigate the risks service members assume when buying a home. As the expanded HAP sunsets in 2012, service members could benefit from more options for education on local real estate conditions.

BENCHMARKING PRIVATE-SECTOR RELOCATION POLICIES

Several large corporations such as Exxon-Mobil have an established relocation program and a long history of real estate assistance for employees. In many cases, these corporations have goals similar to those of the DoD regarding maintaining a mobile workforce that can be relocated on short notice. Some corporate relocation programs include compensation for decreased home values due to corporate moves, including home purchase benefits. The DoD would benefit from understanding the costs and benefits of these established private-sector programs.

Chapter 4

Conclusions

The following are our conclusions regarding the three questions of concern.

- ◆ *Funds and revenues.* The current funds in the program will be sufficient to cover the needs of current and future applicants through the end of the program in September 30, 2012, as long as the number of unpaid eligible applicants stays about the same. However, the 3,414 eligible applicants who have not submitted sufficient information to complete their claims pose a significant liability. Assuming an overall average claim of \$172,031 across the three eligibility categories of WII/SS, BRAC, and PCS, if only 23 percent of these applicants were to complete their claim requirements before the program ends, the HAP funds would be depleted. If all of them were to complete their applications, the HAP could experience a deficit of \$419.5 million.
- ◆ *Application processing.* The HAP program has consolidated its three program offices into one, which will significantly improve process standardization and efficiency.
- ◆ *Large military installations.* The top 10 locations with large military presences experienced an average decline in home values of 33 percent, resulting in nearly \$343 million in claims. Several options such as home basing and improving financial counseling information for service members could help ease the impact for other HAP applicants, although these options might have other financial and mission consequences that would require further study.

Appendix A

House Report 112-78

This appendix contains the relevant sections of House Report 112-78, which states three areas of concern to be addressed by DoD.

NATIONAL DEFENSE AUTHORIZATION ACT
FOR FISCAL YEAR 2012

R E P O R T

OF THE

COMMITTEE ON ARMED SERVICES
HOUSE OF REPRESENTATIVES

ON

H.R. 1540

together with

ADDITIONAL VIEWS

[Including cost estimate of the Congressional Budget Office]



MAY 17, 2011.—Committed to the Committee of the Whole House on the
State of the Union and ordered to be printed

U.S. GOVERNMENT PRINTING OFFICE

(1) An update of the report elements included in section 2823(f) of the National Defense Authorization Act for Fiscal Year 2006 (Public Law 109-163); and

(2) An assessment of whether it would be beneficial to leverage utilities privatization as part of agency initiatives to increase use of renewable energy and conserve water.

Fort Bragg Parking Assessment

The committee notes that Fort Bragg has significantly increased the overall base population and this population increase has had a cascading impact on the overall transportation infrastructure on the installation. Therefore, the committee directs the Secretary of the Army to submit a report to the congressional defense committees by March 1, 2012, that assesses the parking requirements to support the entirety of Fort Bragg's personnel to include all civilian employees and family members. The report should address the significant increase in daily vehicular traffic through Fort Bragg, North Carolina, and surrounding communities not only due to Base Realignment and Closure (BRAC) activities but to the entirety of Fort Bragg's force structure increases as well. At a minimum, this report should include:

(1) The projected number of military and civilian personnel that require parking to support activities on Fort Bragg;

(2) The current parking available;

(3) The parking plan to accommodate the increased number of personnel caused by the BRAC realignment, and the distances that service members have to travel via their personal transportation or military vehicles to conduct day-to-day activities such as vehicular maintenance; and

(4) Options to address the entirety of Fort Bragg's parking deficiencies that could include parking garages or other public transportation mitigation measures.

Homeowners Assistance Program

The Department of Defense's Homeowners Assistance Program (HAP) has provided financial assistance to military personnel and Department of Defense civilians who suffer financial loss on the sale of their home when a base realignment or closure action causes a decline in the local real estate market. The American Recovery and Reinvestment Act of 2009 (Public Law 111-16) expanded the program to assist additional categories of people, including those who are wounded, injured, or become ill while deployed, the surviving spouses of military personnel and civilians who are killed in the line of duty, and service members who purchased property before July 1, 2006, and were required to permanently relocate between February 1, 2006, and September 30, 2010.

The committee is aware that the Department of Defense is assessing the magnitude of a potential shortfall in existing resources and is currently projecting a \$400.0 million deficit in the expanded Homeowners Assistance Program. This deficit could begin to impact eligible beneficiaries by the end of the current fiscal year and has the potential to impact more than 3,000 beneficiaries. The Department of Defense briefed the committee on its intent to address this deficit issue in its fiscal year 2013 budget submission. Further-

more, even if the program were fully funded, the committee is concerned that while the average time to process a complete application is 60 days, the committee understands that a number of applicants have seen delays of up to 1 year. Finally, the committee is concerned that the eligibility dates that were provided in the American Recovery and Reinvestment Act of 2009 (Public Law 111-16) have excluded certain localities whose real estate markets declined after July 1, 2006, and service members who receive permanent change of station orders within those localities, after September 30, 2010.

The committee is concerned that the compilation of these issues will have a cascading impact on thousands of beneficiaries who linger in potential foreclosure and bankruptcy because of the inability of the Department of Defense to adequately forecast required investments or to promptly process a completed application. Therefore, the committee directs the Secretary of Defense to provide a brief to the congressional defense committees by September 30, 2011, that includes the following:

(1) An assessment of the overall military construction program with a goal to eliminate unnecessary programmatic investments and apply savings toward the potential deficit in the Homeowners Assistance Program; and

(2) An assessment on methods to improve the efficiency of processing applications as well as to include hiring, on a temporary basis, additional staff to assist with the current backlog of claims that has resulted due to the increased volume of applications made under the expanded criteria provided by the Homeowners Assistance Program as expanded by the American Recovery and Reinvestment Act of 2009; and

(3) An assessment of large military installations, whose local real estate market declined after July 1, 2006, and options that could be pursued at these large military installations, to include the associated cost impact, that would ameliorate the impact of the declining real estate market.

Leasing of Military Museums

The committee notes that section 2812 of the Ike Skelton National Defense Authorization Act for Fiscal Year 2011 (Public Law 111-383) provided expanded authority to retain proceeds generated from leases of non-excess military museum property by the military museum that developed such proceeds. The committee supports the utilization of leasing agreements to expand the use of military museums for the generation of revenue for these museums through the rental of facilities to the public, commercial and non-profit entities, State and local governments, and other Federal agencies. The committee encourages the Department to expand the use of this authority and pursue such opportunities without additional specific, per-facility authorization for such activities.

Miramar Air Station Trap and Skeet Range

The committee notes that the San Diego Shotgun Sports Association has operated a trap and skeet range on Marine Corps Air Station Miramar, California since 1957, providing free recreational shooting for active duty military personnel and their families for

Appendix B

HAP Funds Spent and Needs Projection, January 2012

This appendix contains CEFMS financial data for HAP funds as of January 2012.

Model Assumptions for HAP Funds Projected Need

1) Program End Date for Accepting Applications and ALL Eligible Applicants Paid by:

30-Sep-12

2) Target # of Eligible Applicants that will Paid HAP Benefits:

BRAC05	400	This is a 100 applicant reduction from the 30 Nov 2011 Analysis of 500
WII/SS	258	
PCS	10,477	

3) Projected Other Expenses/ Costs:

\$8,000 per eligible applicant PAID a benefit

4) Projected Administration Costs:

fixed at \$1,100,000 per month

5) BRAC05 Benefits:

No new BRAC05 benefits after 30 Sep 2012

6) Projected Applications Received Each Month:

(Original Estimate for each eligibility category minus actual cumulative applications received)/ number of months until 30 Sept 2012
If the amount is negative, it is set at zero.

7) Projected Eligible Applications Received Each Month:

(target for each eligibility category minus actual cumulative Eligible applications)/ number of months until 30 Sept 2012
If the amount is negative, it is set at zero.

8) Projected Eligible Applicants Processed & Paid Each Month:

(target for each eligibility category minus actual cumulative Eligible applicants paid)/ number of months until 30 Sept 2012
If the amount is negative, it is set at zero.

9) Projected \$ Benefits Paid Each Month by Eligibility category:

(Last Month of actual data of cum. \$ Benefits paid by Eligibility category/ actual cum. # of paid eligible applicants by Eligibility category) * # of projected # of paid eligible applicants

10) Cumulative # of Acquired Homes (i.e. Government Acquisitions):

For BRAC05, 14% of cum. # of eligible BRAC05 applicants OSD target
For WII/SS, 68% of cum. # of eligible WII/SS applicants OSD target
For PCS, 38% of cum. # of eligible PCS applicants OSD target

11) Projected Avg \$ Cost per Home Acquired this Month:

Is equal to the Avg \$ Cost/Hm acquired based on the last month of actual cumulative data multiplied by projected # of homes acquired

12) Projected # of Homes Sold Each Month:

(cumulative projected # of homes acquired at 30 Sept 2012 minus actual cumulative homes sold)/ number of months until 30 Sept 2012

13) Projected \$ Revenue Earned & Collected from Homes Sold This Month:

Is equal to the Avg \$ Revenue Earned & Collected/Hm sold based on the last month of actual cumulative data multiplied by projected # of homes sold

14) Projected Revenues Returned to HAP from Homes Sold for the applicable Month:

Is equal to the Revenues Earned & Collected two months prior (i.e. takes Treasury 60 days to return funds to HAP)

15) Projected Program Commitments:

Is 8% of the total unpaid eligible benefits \$ based on historical average

Data Sources:

HAPMIS - # of Applications, Eligible Applicants, and Applicants Paid
 CFMS - \$ of Benefits Paid, \$ Acquisition Cost, \$ Revenues Earned & Collected, \$ Revenues Returned to HAP

Updated as of: 31 Jan. 2011

- actual # or \$ amount or compiled from actual data
 - projected # or \$ amount

Raw Data & Stats on Applications, Eligible Applicants and Benefit Pymts

of Applications Received This Month By Eligibility Category

	Oct-09	Nov-09	Dec-09	Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10
BRAC05	162	21	18	17	16	16	17	23	15	17
WII/SS	47	18	12	14	11	14	13	12	10	14
PCS	4,485	804	432	688	338	659	591	677	518	527
Total	4,694	843	462	719	365	689	621	712	543	558

Cumulative # Applications Received by Eligibility Category

BRAC05	162	183	201	218	234	250	267	290	305	322
WII/SS	47	65	77	91	102	116	129	141	151	165
PCS	4,485	5,289	5,721	6,409	6,747	7,406	7,997	8,674	9,192	9,719
Cumulative Total	4,694	5,537	5,999	6,718	7,083	7,772	8,393	9,105	9,648	10,206

of Eligible Applicants This Month By Eligibility Category

BRAC05	-	9	13	22	19	22	19	21	14	
WII/SS	16	10	18	10	6	12	17	16	27	
PCS	421	448	1,231	2,181	517	577	1,062	416	368	
Total	-	437	467	1,262	2,213	542	611	1,098	453	409

Cumulative # Eligible Applicants by Eligibility Category

BRAC05	-	9	22	44	63	85	104	125	139	
WII/SS	16	26	44	54	60	72	89	105	132	
PCS	421	869	2,100	4,281	4,798	5,375	6,437	6,835	7,203	
Cumulative Total	-	437	904	2,166	4,379	4,921	5,532	6,630	7,065	7,474

of Eligible Applicants Processed & Paid This Month By Eligibility Category

BRAC05	-	-	4	6	-	-	5	6	5	
WII/SS	2	10	5	2	9	5	4	6	5	
PCS	43	172	146	130	206	261	296	297	366	
Total	45	182	151	136	221	266	300	306	468	376

Cumulative # of Eligible Applicants Processed & Paid by Eligibility Category

BRAC05	0	0	4	10	10	10	15	21	26
WII/SS	2	12	17	19	28	33	37	41	52
PCS	43	215	361	491	697	958	1,254	1,551	2,373
Cumulative Total	45	227	378	514	735	1,001	1,301	1,607	2,451

Cumulative # of Remaining Eligible Applicants Needing Benefits by Eligibility Category

BRAC05	0	9	18	34	53	75	89	104	113
WII/SS	4	9	25	26	27	35	48	58	80
PCS	206	508	1,609	3,584	3,840	4,121	4,886	4,828	4,830
Cumulative Total	210	526	1,652	3,644	3,920	4,231	5,023	4,990	5,023

\$ Benefits Paid This Month By Eligibility Category

BRAC05	-	-	-	536,000	804,000	-	-	670,000	804,000	670,000
WII/SS	231,550	1,380,000	690,000	276,000	1,242,000	1,065,000	852,000	852,000	1,278,000	1,065,000
PCS	4,978,325	23,736,000	20,148,000	14,698,580	26,034,692	38,852,721	53,319,072	58,865,994	90,867,120	66,674,952
Total	\$ 5,209,875	\$ 25,116,000	\$ 20,838,000	\$ 15,510,580	\$ 28,080,692	\$ 39,917,721	\$ 54,171,072	\$ 60,387,994	\$ 92,949,120	\$ 68,409,952

Data Sources:

HAPMIS - # of Applications, Eligible Applicants, and Applicants Paid
 CFMS - \$ of Benefits Paid, \$ Acquisition Cost, \$ Revenues Earned & Collected, \$ Revenues Returned to HAP

Updated as of: 31 Jan. 2011

- actual # or \$ amount or compiled from actual data
 - projected # or \$ amount

Raw Data & Stats on Applications, Eligible Applicants and Benefit Pymts

of Applications Received This Month By Eligibility Category

	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10	Jan-11	Feb-11	Mar-11	Apr-11	May-11
BRAC05	15	17	17	15	15	15	16	19	22	31
WII/SS	9	8	9	8	9	10	7	12	10	12
PCS	370	449	481	302	326	414	361	377	339	325
Total	394	474	507	325	350	439	384	408	371	368

Cumulative # Applications Received by Eligibility Category

BRAC05	337	354	371	386	401	416	432	451	473	504
WII/SS	174	182	191	199	208	218	225	237	247	259
PCS	10,089	10,538	11,019	11,321	11,647	12,061	12,422	12,799	13,138	13,463
Cumulative Total	10,600	11,074	11,581	11,906	12,256	12,695	13,079	13,487	13,858	14,226

of Eligible Applicants This Month By Eligibility Category

BRAC05	4	-	6	16	10	18	33	26	12	33
WII/SS	5	9	14	12	1	3	9	16	1	9
PCS	278	236	301	258	122	313	225	191	243	195
Total	287	245	321	286	133	334	267	233	256	237

Cumulative # Eligible Applicants by Eligibility Category

BRAC05	143	143	149	165	175	193	226	252	264	297
WII/SS	137	146	160	172	173	176	185	201	202	211
PCS	7,481	7,717	8,018	8,276	8,398	8,711	8,936	9,127	9,370	9,565
Cumulative Total	7,761	8,006	8,327	8,613	8,746	9,080	9,347	9,580	9,836	10,073

of Eligible Applicants Processed & Paid This Month By Eligibility Category

BRAC05	5	5	9	4	4	8	5	9	11	15
WII/SS	13	18	4	9	9	6	7	4	11	5
PCS	415	377	289	367	274	268	392	238	301	327
Total	433	400	302	380	287	282	404	251	323	347

Cumulative # of Eligible Applicants Processed & Paid by Eligibility Category

BRAC05	31	36	45	49	53	61	66	75	86	101
WII/SS	65	83	87	96	105	111	118	122	133	138
PCS	2,788	3,165	3,454	3,821	4,095	4,363	4,755	4,993	5,294	5,621
Cumulative Total	2,884	3,284	3,586	3,966	4,253	4,535	4,939	5,190	5,513	5,860

Cumulative # of Remaining Eligible Applicants Needing Benefits by Eligibility Category

BRAC05	112	107	104	116	122	132	160	177	178	196
WII/SS	72	63	73	76	68	65	67	79	69	73
PCS	4,693	4,552	4,564	4,455	4,303	4,348	4,181	4,134	4,076	3,944
Cumulative Total	4,877	4,722	4,741	4,647	4,493	4,545	4,408	4,390	4,323	4,213

\$ Benefits Paid This Month By Eligibility Category

BRAC05	639,000	520,000	936,000	416,000	416,000	1,000,000	485,035	(346,035)	943,800	1,287,000
WII/SS	2,769,000	3,870,000	860,000	1,935,000	1,935,000	1,152,000	1,393,133	7,044,317	2,717,000	1,060,000
PCS	69,698,835	76,761,724	52,044,276	49,273,787	48,359,630	40,113,168	87,867,192	82,793,028	58,348,975	22,461,303
Total	\$ 73,106,835	\$ 81,151,724	\$ 53,840,276	\$ 51,624,787	\$ 50,710,630	\$ 42,265,168	\$ 89,745,360	\$ 89,491,310	\$ 62,009,775	\$ 24,808,303

Data Sources:

HAPMIS - # of Applications, Eligible Applicants, and Applicants Paid
 CFMS - \$ of Benefits Paid, \$ Acquisition Cost, \$ Revenues Earned & Collected, \$ Revenues Returned to HAP

Updated as of: 31 Jan. 2011

■ - actual # or \$ amount or compiled from actual data
 ■ - projected # or \$ amount

Raw Data & Stats on Applications, Eligible Applicants and Benefit Pymts

of Applications Received This Month By Eligibility Category

	Jun-11	Jul-11	Aug-11	Sep-11	Oct-11	Nov-11	Dec-11	Jan-12	Feb-12
BRAC05	26	30	24	28	15	7	8	5	15
WII/SS	10	12	12	10	6	26	10	9	-
PCS	321	225	200	185	155	252	123	139	125
Total	357	267	236	223	176	285	141	153	140

Cumulative # Applications Received by Eligibility Category

BRAC05	530	560	584	612	627	634	642	647	662
WII/SS	269	281	293	303	309	335	345	354	354
PCS	13,784	14,009	14,209	14,394	14,549	14,801	14,924	15,063	15,188
Cumulative Total	14,583	14,850	15,086	15,309	15,485	15,770	15,911	16,064	16,204

of Eligible Applicants This Month By Eligibility Category

BRAC05	9	7	5	6	1	(7)	9	5	9
WII/SS	6	6	9	9	4	9	4	4	-
PCS	201	126	141	110	113	88	47	95	-
Total	216	139	155	125	118	90	60	104	9

Cumulative # Eligible Applicants by Eligibility Category

BRAC05	306	313	318	324	325	318	327	332	341
WII/SS	217	223	232	241	245	254	258	262	262
PCS	9,766	9,892	10,033	10,143	10,256	10,344	10,391	10,486	10,486
Cumulative Total	10,289	10,428	10,583	10,708	10,826	10,916	10,976	11,080	11,089

of Eligible Applicants Processed & Paid This Month By Eligibility Category

BRAC05	19	17	25	11	2	22	15	7	23
WII/SS	3	8	5	3	3	1	3	12	10
PCS	208	312	260	198	149	161	167	213	399
Total	230	337	290	212	154	184	185	232	431

Cumulative # of Eligible Applicants Processed & Paid by Eligibility Category

BRAC05	120	137	162	173	175	197	212	219	242
WII/SS	141	149	154	157	160	161	164	176	186
PCS	5,829	6,141	6,401	6,599	6,748	6,909	7,076	7,289	7,688
Cumulative Total	6,090	6,427	6,717	6,929	7,083	7,267	7,452	7,684	8,115

Cumulative # of Remaining Eligible Applicants Needing Benefits by Eligibility Category

BRAC05	186	176	156	151	150	121	115	113	99
WII/SS	76	74	78	84	85	93	94	86	76
PCS	3,937	3,751	3,632	3,544	3,508	3,435	3,315	3,197	2,799
Cumulative Total	4,199	4,001	3,866	3,779	3,743	3,649	3,524	3,396	2,973

\$ Benefits Paid This Month By Eligibility Category

BRAC05	4,133,367	(4,421,034)	1,450,000	659,758	120,000	899,754	665,739	625,791	1,418,159
WII/SS	1,043,184	753,399	975,000	692,436	600,000	(313,390)	2,747,228	2,061,595	2,510,304
PCS	53,350,178	(15,159,737)	25,396,281	21,090,329	12,573,067	32,460,405	31,312,467	72,131,848	64,591,261
Total	\$ 58,526,729	\$ (18,827,372)	\$ 27,821,281	\$ 22,442,523	\$ 13,293,067	\$ 33,046,769	\$ 34,725,434	\$ 74,819,234	\$ 68,519,724

Data Sources:

HAPMIS - # of Applications, Eligible Applicants, and Applicants Paid
 CFMS - \$ of Benefits Paid, \$ Acquisition Cost, \$ Revenues Earned & Collected, \$ Revenues Returned to HAP

Updated as of: 31 Jan. 2011

- actual # or \$ amount or compiled from actual data
 - projected # or \$ amount

Raw Data & Stats on Applications, Eligible Applicants and Benefit Pymts

of Applications Received This Month By Eligibility Category

	Mar-12	Apr-12	May-12	Jun-12	Jul-12	Aug-12	Sep-12	Oct-12	Nov-12	Dec-12
BRAC05	15	15	15	15	15	15	15	-	-	-
WII/SS	-	-	-	-	-	-	-	-	-	-
PCS	125	125	125	125	125	125	125	-	-	-
Total	140	-	-	-						

Cumulative # Applications Received by Eligibility Category

BRAC05	677	692	707	722	737	752	767	767	767	767
WII/SS	354	354	354	354	354	354	354	354	354	354
PCS	15,314	15,439	15,565	15,690	15,815	15,941	16,066	16,066	16,066	16,066
Cumulative Total	16,345	16,485	16,626	16,766	16,906	17,047	17,187	17,187	17,187	17,187

of Eligible Applicants This Month By Eligibility Category

BRAC05	9	9	9	9	9	9	9	-	-	-
WII/SS	-	-	-	-	-	-	-	-	-	-
PCS	-	-	-	-	-	-	-	-	-	-
Total	9	-	-	-						

Cumulative # Eligible Applicants by Eligibility Category

BRAC05	349	358	366	375	383	392	400	400	400	400
WII/SS	262	262	262	262	262	262	262	262	262	262
PCS	10,486	10,486	10,486	10,486	10,486	10,486	10,486	10,486	10,486	10,486
Cumulative Total	11,097	11,106	11,114	11,123	11,131	11,140	11,148	11,148	11,148	11,148

of Eligible Applicants Processed & Paid This Month By Eligibility Category

BRAC05	23	23	23	23	23	23	23	-	-	-
WII/SS	10	10	10	10	10	10	10	-	-	-
PCS	399	399	399	399	399	399	399	-	-	-
Total	431	-	-	-						

Cumulative # of Eligible Applicants Processed & Paid by Eligibility Category

BRAC05	264	287	310	332	355	377	400	400	400	400
WII/SS	197	207	217	227	238	248	258	258	258	258
PCS	8,086	8,485	8,883	9,282	9,680	10,079	10,477	10,477	10,477	10,477
Cumulative Total	8,547	8,978	9,410	9,841	10,272	10,704	11,135	11,135	11,135	11,135

Cumulative # of Remaining Eligible Applicants Needing Benefits by Eligibility Category

BRAC05	85	71	57	42	28	14	-	-	-	-
WII/SS	66	55	45	35	25	14	4	4	4	4
PCS	2,400	2,002	1,603	1,205	806	408	9	9	9	9
Cumulative Total	2,550	2,127	1,705	1,282	859	436	13	13	13	13

\$ Benefits Paid This Month By Eligibility Category

BRAC05	1,418,159	1,418,159	1,418,159	1,418,159	1,418,159	1,418,159	1,418,159	-	-	-
WII/SS	2,510,304	2,510,304	2,510,304	2,510,304	2,510,304	2,510,304	2,510,304	-	-	-
PCS	64,591,261	64,591,261	64,591,261	64,591,261	64,591,261	64,591,261	64,591,261	-	-	-
Total	\$ 68,519,724	\$ -	\$ -	\$ -						

Raw Data & Stats on Applications, Eligible Applicants and Benefit Pymts

Oct-09	Nov-09	Dec-09	Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10
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Cumulative \$ Benefits Paid This Month By Eligibility Category

	Oct-09	Nov-09	Dec-09	Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10
BRAC05				\$ 536,000	\$ 1,340,000	\$ 1,340,000	\$ 1,340,000	\$ 2,010,000	\$ 2,814,000	\$ 3,484,000
WII/SS	231,550	1,611,550	2,301,550	2,577,550	3,819,550	4,884,550	5,736,550	6,588,550	7,866,550	8,931,550
PCS	4,978,325	28,714,325	48,862,325	63,560,905	89,595,597	128,448,318	181,767,390	240,633,384	331,500,504	398,175,456
Cumulative Total	\$ 5,209,875	\$ 30,325,875	\$ 51,163,875	\$ 66,674,455	\$ 94,755,147	\$ 134,672,868	\$ 188,843,940	\$ 249,231,934	\$ 342,181,054	\$ 410,591,006

Program Commitments

\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
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Raw Data & Stats on Homes Acquired, Sold, and Revenues Earned & Collected

Oct-09	Nov-09	Dec-09	Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10
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BRAC05
WII/SS
PCS

of Homes Acquired This Month (Gov. Acquisition)

48	60	35	102	116	178	173
48	108	143	245	361	539	712

Cum. # of Homes Acquired since Prog. Inception

\$ Acquisition Costs for Homes This Month

\$ 27,441,813	\$ 17,491,339	\$ 17,491,339	\$ 36,449,643	\$ 38,282,532	\$ 66,728,154	\$ 46,970,998
\$ 27,441,813	\$ 44,933,152	\$ 62,424,490	\$ 98,874,133	\$ 137,156,665	\$ 203,884,819	\$ 250,855,817

Cum. \$ Acquisition Cost for Homes since Prog. Inception

Avg \$ Cost/ Home Acquired This Month

\$ 571,704	\$ 291,522	\$ 499,753	\$ 357,349	\$ 330,022	\$ 374,877	\$ 271,509
\$ 571,704	\$ 416,048	\$ 436,535	\$ 403,568	\$ 379,935	\$ 378,265	\$ 352,326

Overall Avg \$ Cost/ Homes Acquired since Prog. Inception

of Homes Sold This Month

41	57	32	85	138	173	170
41	98	130	215	353	526	696

Cum. # of Homes Sold since Prog. Inception

\$ Revenue Earned & Collected from Homes Sold This Month

\$ 7,286,822	\$ 7,211,787	\$ 5,858,073	\$ 6,593,997	\$ 18,579,219	\$ 16,162,279	\$ 50,992,067
\$ 7,286,822	\$ 14,498,609	\$ 20,356,682	\$ 26,950,679	\$ 45,529,898	\$ 61,692,177	\$ 112,684,244

Cum. \$ Earned & Collected from Homes Sold since Prog. Inception

Avg \$ Revenue Earned/ Home Sold This Month

\$ 177,727	\$ 126,523	\$ 183,065	\$ 77,576	\$ 134,632	\$ 93,424	\$ 299,953
\$ 177,727	\$ 147,945	\$ 156,590	\$ 125,352	\$ 128,980	\$ 117,286	\$ 161,903

Overall Avg \$ Revenue Earned/ Homes Sold since Prog. Inception

<u>Raw Data & Stats on Applications, Eligible Applicants and Benefit Pymts</u>	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10	Jan-11	Feb-11	Mar-11	Apr-11	May-11
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Cumulative \$ Benefits Paid This Month By Eligibility Category

BRAC05	\$ 4,123,000	\$ 4,643,000	\$ 5,579,000	\$ 5,995,000	\$ 6,411,000	\$ 7,411,000	\$ 7,896,035	\$ 7,550,000	\$ 8,493,800	\$ 9,780,800
WII/SS	11,700,550	15,570,550	16,430,550	18,365,550	20,300,550	21,452,550	22,845,683	29,890,000	32,607,000	33,667,000
PCS	467,874,291	544,636,015	596,680,291	645,954,078	694,313,708	734,426,876	822,294,068	905,087,096	963,436,071	985,897,374
Cumulative Total	\$ 483,697,841	\$ 564,849,565	\$ 618,689,841	\$ 670,314,628	\$ 721,025,258	\$ 763,290,426	\$ 853,035,786	\$ 942,527,096	\$ 1,004,536,871	\$ 1,029,345,174

	16%	0%	13%	13%	12%	12%	9%	7%	7%	0%
Program Commitments	\$ 127,972,424	\$ -	\$ 97,574,701	\$ 99,388,060	\$ 87,384,272	\$ 89,260,744	\$ 64,273,981	\$ 46,935,006	\$ 46,164,458	\$ -

<u>Raw Data & Stats on Homes Acquired, Sold, and Revenues Earned & Collected</u>	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10	Jan-11	Feb-11	Mar-11	Apr-11	May-11
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	BRAC05									
	WII/SS									
	PCS									
# of Homes Acquired This Month (Gov. Acquisition)	171	164	112	173	130	106	173	104	149	155
Cum. # of Homes Acquired since Prog. Inception	883	1,047	1,159	1,332	1,462	1,568	1,741	1,845	1,994	2,149
\$ Acquisition Costs for Homes This Month	\$ 49,234,618	\$ 58,813,227	\$ 32,127,547	\$ 35,946,655	\$ 33,785,102	\$ 26,696,537	\$ 66,465,626	\$ 65,367,312	\$ 45,850,822	\$ 9,056,092
Cum. \$ Acquisition Cost for Homes since Prog. Inception	\$ 300,090,435	\$ 358,903,662	\$ 391,031,209	\$ 426,977,864	\$ 460,762,966	\$ 487,459,503	\$ 553,925,129	\$ 619,292,441	\$ 665,143,263	\$ 674,199,355
Avg \$ Cost/ Home Acquired This Month	\$ 287,922	\$ 358,617	\$ 286,853	\$ 207,784	\$ 259,885	\$ 251,854	\$ 384,194	\$ 628,532	\$ 307,724	\$ 58,426
Overall Avg \$ Cost/ Homes Acquired since Prog. Inception	\$ 339,853	\$ 342,792	\$ 337,387	\$ 320,554	\$ 315,159	\$ 310,880	\$ 318,165	\$ 335,660	\$ 333,572	\$ 313,727
# of Homes Sold This Month	139	178	110	179	128	111	136	74	113	122
Cum. # of Homes Sold since Prog. Inception	835	1,013	1,123	1,302	1,430	1,541	1,677	1,751	1,864	1,986
\$ Revenue Earned & Collected from Homes Sold This Month	\$ 37,759,374	\$ 27,334,506	\$ 6,564,447	\$ 50,470,988	\$ 17,478,279	\$ 20,842,811	\$ 31,489,153	\$ 29,507,145	\$ 28,443,534	\$ 19,876,137
Cum. \$ Earned & Collected from Homes Sold since Prog. Inception	\$ 150,443,618	\$ 177,778,124	\$ 184,342,571	\$ 234,813,559	\$ 252,291,838	\$ 273,134,649	\$ 304,623,802	\$ 334,130,947	\$ 362,574,481	\$ 382,450,618
Avg \$ Revenue Earned/ Home Sold This Month	\$ 271,650	\$ 153,565	\$ 59,677	\$ 281,961	\$ 136,549	\$ 187,773	\$ 231,538	\$ 398,745	\$ 251,713	\$ 162,919
Overall Avg \$ Revenue Earned/ Homes Sold since Prog. Inception	\$ 180,172	\$ 175,497	\$ 164,152	\$ 180,348	\$ 176,428	\$ 177,245	\$ 181,648	\$ 190,823	\$ 194,514	\$ 192,573

<u>Raw Data & Stats on Applications, Eligible Applicants and Benefit Pymts</u>	Jun-11	Jul-11	Aug-11	Sep-11	Oct-11	Nov-11	Dec-11	Jan-12	Feb-12
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Cumulative \$ Benefits Paid This Month By Eligibility Category

BRAC05	\$ 13,914,167	\$ 9,493,133	\$ 10,943,133	\$ 11,602,891	\$ 11,722,891	\$ 12,622,645	\$ 13,288,384	\$ 13,914,175	\$ 15,145,310
WII/SS	34,710,184	35,463,583	36,438,583	37,131,019	37,731,019	37,417,629	\$ 40,164,857	\$ 42,226,452	\$ 45,614,052
PCS	1,039,247,552	1,024,087,815	1,049,484,096	1,070,574,425	1,083,147,492	1,115,607,897	\$ 1,146,920,364	\$ 1,219,052,211	\$ 1,246,035,938
Cumulative Total	\$ 1,087,871,903	\$ 1,069,044,531	\$ 1,096,865,812	\$ 1,119,308,335	\$ 1,132,601,402	\$ 1,165,648,171	\$ 1,200,373,604	\$ 1,275,192,838	\$ 1,306,795,300

	8%	8%	6%	12%	6%	3%	5%	9%	8%
Program Commitments	\$ 56,200,000	\$ 49,814,546	\$ 35,600,000	\$ 71,688,653	\$ 33,800,000	16,800,000	\$ 26,400,000	\$ 46,900,000	\$ 38,267,756

<u>Raw Data & Stats on Homes Acquired, Sold, and Revenues Earned & Collected</u>	Jun-11	Jul-11	Aug-11	Sep-11	Oct-11	Nov-11	Dec-11	Jan-12	Feb-12
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BRAC05									
WII/SS									
PCS									
# of Homes Acquired This Month (Gov. Acquisition)	102	127	145	111	49	28	58	107	164
Cum. # of Homes Acquired since Prog. Inception	2,251	2,378	2,523	2,634	2,683	2,711	2,769	2,876	3,040
\$ Acquisition Costs for Homes This Month	\$ 37,312,521	\$ 21,421,636	\$ 15,887,530	\$ 7,798,731	\$ 5,734,875	\$ 26,165,472	\$ 18,820,956	\$ 64,681,658	\$ 49,864,479
Cum. \$ Acquisition Cost for Homes since Prog. Inception	\$ 711,511,876	\$ 732,933,512	\$ 748,821,042	\$ 756,619,773	\$ 762,354,648	\$ 788,520,120	\$ 807,341,076	\$ 872,022,734	\$ 921,887,213
Avg \$ Cost/ Home Acquired This Month	\$ 365,809	\$ 168,674	\$ 109,569	\$ 70,259	\$ 117,038	\$ 934,481	\$ 324,499	\$ 604,501	\$ 303,207
Overall Avg \$ Cost/ Homes Acquired since Prog. Inception	\$ 316,087	\$ 308,214	\$ 296,798	\$ 287,251	\$ 284,143	\$ 290,860	\$ 291,564	\$ 303,207	\$ 303,207
# of Homes Sold This Month	231	142	148	104	32	33	46	114	169
Cum. # of Homes Sold since Prog. Inception	2,217	2,359	2,507	2,611	2,643	2,676	2,722	2,836	3,005
\$ Revenue Earned & Collected from Homes Sold This Month	\$ 21,058,501	\$ 24,761,689	\$ 25,497,350	\$ 25,629,875	\$ 13,823,224	\$ 5,829,893	\$ 7,495,103	\$ 17,684,705	\$ 31,323,909
Cum. \$ Earned & Collected from Homes Sold since Prog. Inception	\$ 403,509,119	\$ 428,270,808	\$ 453,768,158	\$ 479,398,033	\$ 493,221,257	\$ 499,051,150	\$ 506,546,253	\$ 524,230,958	\$ 555,554,867
Avg \$ Revenue Earned/ Home Sold This Month	\$ 91,162	\$ 174,378	\$ 172,279	\$ 246,441	\$ 431,976	\$ 176,663	\$ 162,937	\$ 155,129	\$ 184,849
Overall Avg \$ Revenue Earned/ Homes Sold since Prog. Inception	\$ 182,007	\$ 181,548	\$ 181,000	\$ 183,607	\$ 186,614	\$ 186,491	\$ 186,093	\$ 184,849	\$ 184,849

HAP Funds Projected Need

Last update: 2/3/2012

 - actual # or \$ amount or compiled from actual data
 - projected # or \$ amount

Cumulative Data on HAP Funding Sources & Uses

HAP Funding Sources

Appropriations & Revenues Returned to HAP

-Appropriations: ARRA
 FY 2010
 Transfer of BRAC 2005 Funds FY 2012

-Revenues Returned to HAP from Homes Sold
Total Cumulative Funds Available

	Oct-09	Nov-09	Dec-09	Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10	Aug-10
\$ 555,000,000	\$ 555,000,000	\$ 555,000,000	\$ 555,000,000	\$ 555,000,000	\$ 555,000,000	\$ 555,000,000	\$ 555,000,000	\$ 555,000,000	\$ 555,000,000	\$ 555,000,000	\$ 555,000,000
300,000,000	300,000,000	300,000,000	300,000,000	300,000,000	300,000,000	300,000,000	300,000,000	300,000,000	300,000,000	300,000,000	300,000,000
							14,498,609	14,498,609	14,498,609	14,498,609	61,545,227
\$ 855,000,000	\$ 869,498,609	\$ 869,498,609	\$ 869,498,609	\$ 869,498,609	\$ 916,545,227						

HAP Funding Uses

Administration, Benefits & Other Expenses/Costs

-Administration
 -Benefits: BRAC05
 WII/SS
 PCS

-Other Expenses/Costs
Total Cumulative Fund Obligations

\$ 6,512,448	\$ 7,365,916	\$ 8,708,698	\$ 9,286,871	\$ 10,680,375	\$ 11,673,927	\$ 13,797,125	\$ 15,246,262	\$ 16,599,507	\$ 17,863,715	\$ 19,134,791
			536,000	1,340,000	1,340,000	1,340,000	2,010,000	2,814,000	3,484,000	4,123,000
231,550	1,611,550	2,301,550	2,577,550	3,819,550	4,884,550	5,736,550	6,588,550	7,866,550	8,931,550	11,700,550
4,978,325	28,714,325	48,862,325	63,560,905	89,595,597	128,448,318	181,767,390	240,633,384	331,500,504	398,175,456	467,874,291
\$ 11,722,323	\$ 37,691,791	\$ 59,872,573	\$ 75,961,326	\$ 105,435,522	\$ 146,346,795	\$ 202,641,065	\$ 264,478,196	\$ 358,780,561	\$ 428,454,721	\$ 502,832,632

Total Unobligated Funds before Commitments

\$ 843,277,677	\$ 817,308,209	\$ 795,127,427	\$ 779,038,674	\$ 749,564,478	\$ 708,653,205	\$ 666,857,544	\$ 605,020,413	\$ 510,718,048	\$ 441,043,888	\$ 413,712,595
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Program Commitments

-Potential Fund Usage due to Commitments

\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 127,972,424
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Total Unobligated Funds after Commitments

\$ 843,277,677	\$ 817,308,209	\$ 795,127,427	\$ 779,038,674	\$ 749,564,478	\$ 708,653,205	\$ 666,857,544	\$ 605,020,413	\$ 510,718,048	\$ 441,043,888	\$ 285,740,171
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Monthly Data on HAP Funding Sources & Uses

HAP Funding Sources

Appropriations & Revenues Returned to HAP

-Appropriations: ARRA
 FY 2010
 Transfer of BRAC 2005 Funds FY 2012

-Revenues Returned to HAP from Homes Sold
Total Monthly Funds Available

	Oct-09	Nov-09	Dec-09	Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10	Aug-10
\$ 555,000,000	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
300,000,000	-	-	-	-	-	-	-	-	-	-	-
							14,498,609				47,046,618
\$ 855,000,000	\$ -	\$ 14,498,609	\$ -	\$ -	\$ -	\$ 47,046,618					

HAP Funding Uses

Administration, Benefits & Other Expenses/Costs

-Administration
 -Benefits: BRAC05
 WII/SS
 PCS

-Other Expenses/Costs
Total Monthly Fund Obligations

\$ 6,512,448	\$ 853,468	\$ 1,342,782	\$ 578,173	\$ 1,393,504	\$ 993,552	\$ 2,123,198	\$ 1,449,137	\$ 1,353,245	\$ 1,264,208	\$ 1,271,076
			536,000	804,000	-	-	670,000	804,000	670,000	639,000
231,550	1,380,000	690,000	276,000	1,242,000	1,065,000	852,000	852,000	1,278,000	1,065,000	2,769,000
4,978,325	23,736,000	20,148,000	14,698,580	26,034,692	38,852,721	53,319,072	58,865,994	90,867,120	66,674,952	69,698,835
\$ 11,722,323	\$ 25,969,468	\$ 22,180,782	\$ 16,088,753	\$ 29,474,196	\$ 40,911,273	\$ 56,294,270	\$ 61,837,131	\$ 94,302,365	\$ 69,674,160	\$ 74,377,911

Monthly Tot Unobligated Funds BEFORE Commitments

\$ 843,277,677	\$ (25,969,468)	\$ (22,180,782)	\$ (16,088,753)	\$ (29,474,196)	\$ (40,911,273)	\$ (41,795,661)	\$ (61,837,131)	\$ (94,302,365)	\$ (69,674,160)	\$ (27,331,293)
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Program Commitments for the Month

-Potential Fund Usage due to Commitments

\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 127,972,424
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Monthly Tot Unobligated Funds AFTER Commitments

\$ 843,277,677	\$ (25,969,468)	\$ (22,180,782)	\$ (16,088,753)	\$ (29,474,196)	\$ (40,911,273)	\$ (41,795,661)	\$ (61,837,131)	\$ (94,302,365)	\$ (69,674,160)	\$ (155,303,717)
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HAP Funds Projected Need

Last update: 2/3/2012

 - actual # or \$ amount or compiled from actual data
 - projected # or \$ amount

Cumulative Data on HAP Funding Sources & Uses

HAP Funding Sources

Appropriations & Revenues Returned to HAP

-Appropriations: ARRA
 FY 2010
 Transfer of BRAC 2005 Funds FY 2012

-Revenues Returned to HAP from Homes Sold

Total Cumulative Funds Available

	Sep-10	Oct-10	Nov-10	Dec-10	Jan-11	Feb-11	Mar-11	Apr-11	May-11	Jun-11	Jul-11
\$ 555,000,000	\$ 555,000,000	\$ 555,000,000	\$ 555,000,000	\$ 555,000,000	\$ 555,000,000	\$ 555,000,000	\$ 555,000,000	\$ 555,000,000	\$ 555,000,000	\$ 555,000,000	\$ 555,000,000
300,000,000	300,000,000	300,000,000	300,000,000	300,000,000	300,000,000	300,000,000	300,000,000	300,000,000	300,000,000	300,000,000	300,000,000
61,545,227	61,545,227	61,545,227	61,545,227	65,603,958	182,031,890	273,134,649	299,302,412	334,130,947	362,574,481	382,450,619	
\$ 916,545,227	\$ 916,545,227	\$ 916,545,227	\$ 916,545,227	\$ 920,603,958	\$ 1,037,031,890	\$ 1,128,134,649	\$ 1,154,302,412	\$ 1,189,130,947	\$ 1,217,574,481	\$ 1,237,450,619	

HAP Funding Uses

Administration, Benefits & Other Expenses/Costs

-Administration
 -Benefits: BRAC05
 WII/SS
 PCS

-Other Expenses/Costs

Total Cumulative Fund Obligations

\$ 20,509,718	\$ 21,689,334	\$ 22,858,436	\$ 24,006,081	\$ 25,119,492	\$ 25,916,717	\$ 27,871,253	\$ 28,977,663	\$ 30,096,372	\$ 31,246,364	\$ 32,272,768	
4,643,000	5,579,000	5,995,000	6,411,000	7,411,000	7,896,035	7,550,000	8,493,800	9,780,800	13,914,167	9,493,133	
15,570,550	16,430,550	18,365,550	20,300,550	21,452,550	22,845,683	29,890,000	32,607,000	33,667,000	34,710,184	35,463,583	
544,636,015	596,680,291	645,954,078	694,313,708	734,426,876	822,294,068	905,087,096	963,436,071	985,897,374	1,039,247,552	1,024,087,815	
										50,299,530	
\$ 585,359,283	\$ 640,379,175	\$ 693,173,064	\$ 745,031,339	\$ 788,409,918	\$ 878,952,503	\$ 970,398,349	\$ 1,033,514,534	\$ 1,059,441,546	\$ 1,119,118,267	\$ 1,151,616,829	

Total Unobligated Funds before Commitments

\$ 331,185,944	\$ 276,166,052	\$ 223,372,163	\$ 171,513,888	\$ 132,194,040	\$ 158,079,387	\$ 157,736,300	\$ 120,787,878	\$ 129,689,401	\$ 98,456,214	\$ 85,833,790	
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Program Commitments

-Potential Fund Usage due to Commitments

\$ -	\$ 97,574,701	\$ 99,388,060	\$ 87,384,272	\$ 89,260,744	\$ 64,273,981	\$ 46,935,006	\$ 46,164,458	\$ -	\$ 56,200,000	\$ 49,814,546	
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Total Unobligated Funds after Commitments

\$ 331,185,944	\$ 178,591,351	\$ 123,984,103	\$ 84,129,616	\$ 42,933,296	\$ 93,805,406	\$ 110,801,294	\$ 74,623,420	\$ 129,689,401	\$ 42,256,214	\$ 36,019,244	
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Monthly Data on HAP Funding Sources & Uses

HAP Funding Sources

Appropriations & Revenues Returned to HAP

-Appropriations: ARRA
 FY 2010
 Transfer of BRAC 2005 Funds FY 2012

-Revenues Returned to HAP from Homes Sold

Total Monthly Funds Available

	Sep-10	Oct-10	Nov-10	Dec-10	Jan-11	Feb-11	Mar-11	Apr-11	May-11	Jun-11	Jul-11
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	4,058,731	116,427,932	91,102,759	26,167,763	34,828,535	28,443,534	19,876,138
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 4,058,731	\$ 116,427,932	\$ 91,102,759	\$ 26,167,763	\$ 34,828,535	\$ 28,443,534	\$ 19,876,138

HAP Funding Uses

Administration, Benefits & Other Expenses/Costs

-Administration
 -Benefits: BRAC05
 WII/SS
 PCS

-Other Expenses/Costs

Total Monthly Fund Obligations

\$ 1,374,927	\$ 1,179,616	\$ 1,169,102	\$ 1,147,645	\$ 1,113,411	\$ 797,225	\$ 1,954,536	\$ 1,106,410	\$ 1,118,709	\$ 1,149,992	\$ 1,026,404	
520,000	936,000	416,000	416,000	1,000,000	485,035	(346,035)	943,800	1,287,000	4,133,367	(4,421,034)	
3,870,000	860,000	1,935,000	1,935,000	1,152,000	1,393,133	7,044,317	2,717,000	1,060,000	1,043,184	753,399	
76,761,724	52,044,276	49,273,787	48,359,630	40,113,168	87,867,192	82,793,028	58,348,975	22,461,303	53,350,178	(15,159,737)	
-	-	-	-	-	-	-	-	-	-	50,299,530	
\$ 82,526,651	\$ 55,019,892	\$ 52,793,889	\$ 51,858,275	\$ 43,378,579	\$ 90,542,585	\$ 91,445,846	\$ 63,116,185	\$ 25,927,012	\$ 59,676,721	\$ 32,498,562	

Monthly Tot Unobligated Funds BEFORE Commitments

\$ (82,526,651)	\$ (55,019,892)	\$ (52,793,889)	\$ (51,858,275)	\$ (39,319,848)	\$ 25,885,347	\$ (343,087)	\$ (36,948,422)	\$ 8,901,523	\$ (31,233,187)	\$ (12,622,424)	
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Program Commitments for the Month

-Potential Fund Usage due to Commitments

\$ -	\$ 97,574,701	\$ 99,388,060	\$ 87,384,272	\$ 89,260,744	\$ 64,273,981	\$ 46,935,006	\$ 46,164,458	\$ -	\$ 56,200,000	\$ 49,814,546	
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Monthly Tot Unobligated Funds AFTER Commitments

\$ (82,526,651)	\$ (152,594,593)	\$ (152,181,949)	\$ (139,242,547)	\$ (128,580,592)	\$ (38,388,634)	\$ (47,278,093)	\$ (83,112,880)	\$ 8,901,523	\$ (87,433,187)	\$ (62,436,970)	
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HAP Funds Projected Need

Last update: 2/3/2012

 - actual # or \$ amount or compiled from actual data
 - projected # or \$ amount

Cumulative Data on HAP Funding Sources & Uses

HAP Funding Sources

Appropriations & Revenues Returned to HAP

-Appropriations: ARRA
 FY 2010
 Transfer of BRAC 2005 Funds FY 2012

	Aug-11	Sep-11	Oct-11	Nov-11	Dec-11	Jan-12	Feb-12	Mar-12	Apr-12	May-12	Jun-12
\$	555,000,000	555,000,000	555,000,000	555,000,000	555,000,000	555,000,000	555,000,000	555,000,000	555,000,000	555,000,000	555,000,000
300,000,000	300,000,000	300,000,000	300,000,000	300,000,000	300,000,000	300,000,000	300,000,000	300,000,000	300,000,000	300,000,000	300,000,000
					507,000,000	507,000,000	507,000,000	507,000,000	507,000,000	507,000,000	507,000,000
-Revenues Returned to HAP from Homes Sold	382,450,619	428,270,809	428,270,808	479,398,032	479,398,032	499,051,150	506,546,253	524,230,958	555,554,867	586,878,776	618,202,684
Total Cumulative Funds Available	\$ 1,237,450,619	\$ 1,283,270,809	\$ 1,283,270,808	\$ 1,334,398,032	\$ 1,841,398,032	\$ 1,861,051,150	\$ 1,868,546,253	\$ 1,886,230,958	\$ 1,917,554,867	\$ 1,948,878,776	\$ 1,980,202,684

HAP Funding Uses

Administration, Benefits & Other Expenses/Costs

-Administration
 -Benefits: BRAC05
 WII/SS
 PCS
 -Other Expenses/Costs

\$	33,473,087	34,358,162	35,176,470	36,017,544	36,709,839	37,630,690	38,730,690	39,830,690	40,930,690	42,030,690	43,130,690
10,943,133	11,602,891	11,722,891	12,622,645	13,288,384	13,914,175	15,145,310	16,563,469	17,981,628	19,399,787	20,817,946	22,236,105
36,438,583	37,131,019	37,731,019	37,417,628	40,164,857	42,226,452	45,614,052	48,124,356	50,634,659	53,144,963	55,655,266	58,165,570
1,049,484,096	1,070,574,425	1,083,147,492	1,115,607,897	1,146,920,364	1,219,052,211	1,246,035,938	1,310,627,199	1,375,218,461	1,439,809,722	1,504,400,983	1,568,992,244
53,477,198	55,173,198	55,337,416	55,518,824	56,377,200	57,747,835	64,923,000	68,374,000	71,825,000	75,276,000	78,727,000	82,178,000
Total Cumulative Fund Obligations	\$ 1,183,816,097	\$ 1,208,839,695	\$ 1,223,115,288	\$ 1,257,184,538	\$ 1,293,460,643	\$ 1,370,571,363	\$ 1,410,448,990	\$ 1,483,519,714	\$ 1,556,590,438	\$ 1,629,661,162	\$ 1,702,731,885

Total Unobligated Funds before Commitments

\$	53,634,522	\$ 74,431,114	\$ 60,155,520	\$ 77,213,494	\$ 547,937,389	\$ 490,479,787	\$ 458,097,263	\$ 402,711,244	\$ 360,964,429	\$ 319,217,614	\$ 277,470,799
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Program Commitments

-Potential Fund Usage due to Commitments

\$	35,600,000	\$ 71,688,653	\$ 33,800,000	\$ 16,800,000	\$ 26,400,000	\$ 46,900,000	\$ 38,267,756	\$ 32,828,801	\$ 27,389,846	\$ 21,950,891	\$ 16,511,937
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Total Unobligated Funds after Commitments

\$	18,034,522	\$ 2,742,461	\$ 26,355,520	\$ 60,413,494	\$ 521,537,389	\$ 443,579,787	\$ 419,829,507	\$ 369,882,443	\$ 333,574,583	\$ 297,266,723	\$ 260,958,862
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Monthly Data on HAP Funding Sources & Uses

HAP Funding Sources

Appropriations & Revenues Returned to HAP

-Appropriations: ARRA
 FY 2010
 Transfer of BRAC 2005 Funds FY 2012

	Aug-11	Sep-11	Oct-11	Nov-11	Dec-11	Jan-12	Feb-12	Mar-12	Apr-12	May-12	Jun-12
\$	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	507,000,000	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-Revenues Returned to HAP from Homes Sold	-	45,820,190	(1)	51,127,224	-	19,653,118	7,495,103	17,684,705	31,323,909	31,323,909	31,323,909
Total Monthly Funds Available	\$ -	\$ 45,820,190	\$ (1)	\$ 51,127,224	\$ 507,000,000	\$ 19,653,118	\$ 7,495,103	\$ 17,684,705	\$ 31,323,909	\$ 31,323,909	\$ 31,323,909

HAP Funding Uses

Administration, Benefits & Other Expenses/Costs

-Administration
 -Benefits: BRAC05
 WII/SS
 PCS
 -Other Expenses/Costs

\$	1,200,319	885,075	818,308	841,074	692,295	920,851	1,100,000	1,100,000	1,100,000	1,100,000	1,100,000
1,450,000	659,758	120,000	899,754	665,739	625,791	1,231,135	1,418,159	1,418,159	1,418,159	1,418,159	1,418,159
975,000	692,436	600,000	(313,391)	2,747,229	2,061,595	3,387,600	2,510,304	2,510,304	2,510,304	2,510,304	2,510,304
25,396,281	21,090,329	12,573,067	32,460,405	31,312,467	72,131,848	26,983,727	64,591,261	64,591,261	64,591,261	64,591,261	64,591,261
3,177,668	1,696,000	164,218	181,408	858,376	1,370,635	7,175,165	3,451,000	3,451,000	3,451,000	3,451,000	3,451,000
Total Monthly Fund Obligations	\$ 32,199,268	\$ 25,023,598	\$ 14,275,593	\$ 34,069,250	\$ 36,276,105	\$ 77,110,720	\$ 39,877,627	\$ 73,070,724	\$ 73,070,724	\$ 73,070,724	\$ 73,070,724

Monthly Tot Unobligated Funds BEFORE Commitments

\$	(32,199,268)	\$ 20,796,592	\$ (14,275,594)	\$ 17,057,974	\$ 470,723,895	\$ (57,457,602)	\$ (32,382,524)	\$ (55,386,019)	\$ (41,746,815)	\$ (41,746,815)	\$ (41,746,815)
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Program Commitments for the Month

-Potential Fund Usage due to Commitments

\$	35,600,000	\$ 71,688,653	\$ 33,800,000	\$ 16,800,000	\$ 26,400,000	\$ 46,900,000	\$ 38,267,756	\$ 32,828,801	\$ 27,389,846	\$ 21,950,891	\$ 16,511,937
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Monthly Tot Unobligated Funds AFTER Commitments

\$	(67,799,268)	\$ (50,892,061)	\$ (48,075,594)	\$ 257,974	\$ 444,323,895	\$ (104,357,602)	\$ (70,650,280)	\$ (88,214,820)	\$ (69,136,661)	\$ (63,697,706)	\$ (58,258,752)
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HAP Funds Projected Need

Last update: 2/3/2012

 - actual # or \$ amount or compiled from actual data
 - projected # or \$ amount

Cumulative Data on HAP Funding Sources & Uses

HAP Funding Sources

Appropriations & Revenues Returned to HAP

-Appropriations: ARRA
 FY 2010
 Transfer of BRAC 2005 Funds FY 2012

	Jul-12	Aug-12	Sep-12	Oct-12	Nov-12	Dec-12
\$ 555,000,000	\$ 555,000,000	\$ 555,000,000	\$ 555,000,000	\$ 555,000,000	\$ 555,000,000	\$ 555,000,000
300,000,000	300,000,000	300,000,000	300,000,000	300,000,000	300,000,000	300,000,000
507,000,000	507,000,000	507,000,000	507,000,000	507,000,000	507,000,000	507,000,000
649,526,593	680,850,502	712,174,411	743,498,320	774,822,229	774,822,229	
\$ 2,011,526,593	\$ 2,042,850,502	\$ 2,074,174,411	\$ 2,105,498,320	\$ 2,136,822,229	\$ 2,136,822,229	

-Revenues Returned to HAP from Homes Sold

Total Cumulative Funds Available

HAP Funding Uses

Administration, Benefits & Other Expenses/Costs

-Administration
 -Benefits: BRAC05
 WII/SS
 PCS
 -Other Expenses/Costs
Total Cumulative Fund Obligations

\$ 44,230,690	\$ 45,330,690	\$ 46,430,690	\$ 47,530,690	\$ 48,630,690	\$ 49,730,690
22,236,105	23,654,263	25,072,422	25,072,422	25,072,422	25,072,422
58,165,570	60,675,874	63,186,177	63,186,177	63,186,177	63,186,177
1,568,992,245	1,633,583,506	1,698,174,767	1,698,174,767	1,698,174,767	1,698,174,767
82,178,000	85,629,000	89,080,000	89,080,000	89,080,000	89,080,000
\$ 1,775,802,609	\$ 1,848,873,333	\$ 1,921,944,057	\$ 1,923,044,057	\$ 1,924,144,057	\$ 1,925,244,057

Total Unobligated Funds before Commitments

\$ 235,723,984	\$ 193,977,169	\$ 152,230,354	\$ 182,454,263	\$ 212,678,172	\$ 211,578,172
-----------------------	-----------------------	-----------------------	-----------------------	-----------------------	-----------------------

Program Commitments

-Potential Fund Usage due to Commitments

\$ 11,072,982	\$ 5,634,027	\$ 195,072	\$ 195,072	\$ 195,072	\$ 195,072
---------------	--------------	------------	------------	------------	------------

Total Unobligated Funds after Commitments

\$ 224,651,002	\$ 188,343,142	\$ 152,035,282	\$ 182,259,191	\$ 212,483,100	\$ 211,383,100
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Monthly Data on HAP Funding Sources & Uses

HAP Funding Sources

Appropriations & Revenues Returned to HAP

-Appropriations: ARRA
 FY 2010
 Transfer of BRAC 2005 Funds FY 2012

	Jul-12	Aug-12	Sep-12	Oct-12	Nov-12	Dec-12
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
-	-	-	-	-	-	-
-	-	-	-	-	-	-
31,323,909	31,323,909	31,323,909	31,323,909	31,323,909	31,323,909	-
\$ 31,323,909	\$ -					

-Revenues Returned to HAP from Homes Sold

Total Monthly Funds Available

HAP Funding Uses

Administration, Benefits & Other Expenses/Costs

-Administration
 -Benefits: BRAC05
 WII/SS
 PCS
 -Other Expenses/Costs
Total Monthly Fund Obligations

\$ 1,100,000	\$ 1,100,000	\$ 1,100,000	\$ 1,100,000	\$ 1,100,000	\$ 1,100,000
1,418,159	1,418,159	1,418,159	-	-	-
2,510,304	2,510,304	2,510,304	-	-	-
64,591,261	64,591,261	64,591,261	-	-	-
3,451,000	3,451,000	3,451,000	-	-	-
\$ 73,070,724	\$ 73,070,724	\$ 73,070,724	\$ 1,100,000	\$ 1,100,000	\$ 1,100,000

Monthly Tot Unobligated Funds BEFORE Commitments

\$ (41,746,815)	\$ (41,746,815)	\$ (41,746,815)	\$ 30,223,909	\$ 30,223,909	\$ (1,100,000)
------------------------	------------------------	------------------------	----------------------	----------------------	-----------------------

Program Commitments for the Month

-Potential Fund Usage due to Commitments

\$ 11,072,982	\$ 5,634,027	\$ 195,072	\$ 195,072	\$ 195,072	\$ 195,072
---------------	--------------	------------	------------	------------	------------

Monthly Tot Unobligated Funds AFTER Commitments

\$ (52,819,797)	\$ (47,380,842)	\$ (41,941,887)	\$ 30,028,836	\$ 30,028,836	\$ (1,295,072)
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Appendix C

LMI Projection of HAP Funds

This appendix contains the outputs from LMI's modeling of HAP funds.

Explanation
Aug-12

Benefit Cost Per Applicant
PCS Average
\$167,245

Total Obligations for PCS (include admin, and other expenses)	FY2011								
	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09	Jan-10
	36,283,620	31,249,531	15,327,763	37,688,482	27,386,161	23,405,719	29,493,454	23,874,006	24,576,437
	51,385,886	44,194,331	21,448,947	53,392,831	38,675,230	32,988,884	41,685,649	33,657,866	34,661,339

Baseline Cost for PCA Applicants only (admin costs and other expenses prorated for PCS category)

Extended Spend Plan	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09	Jan-10
Administration	1,045,000	1,045,000	1,045,000	1,045,000	1,045,000	1,045,000	1,045,000	1,045,000	1,045,000
PCS (Lower Range)							49,287,239	52,448,179	144,115,419
PCS (Upper Range)							70,410,341.75	74,925,969	205,879,170
Other Expenses/Costs (@\$8000/applicant) Lower Range									
Other Expenses/Costs (@\$8000/applicant) Upper Range									
Total Obligations (Lower Range)	1,045,000	1,045,000	1,045,000	1,045,000	1,045,000	1,045,000	50,332,239	53,493,179	145,160,419
Total Obligations (Upper Range)	1,045,000	1,045,000	1,045,000	1,045,000	1,045,000	1,045,000	71,455,342	75,970,969	206,924,170
Cumulative Obligations (Lower)	1,045,000	2,090,000	3,135,000	4,180,000	5,225,000	6,270,000	56,602,239	110,095,418	255,255,837
Cumulative Obligations (Upper)	1,045,000	2,090,000	3,135,000	4,180,000	5,225,000	6,270,000	77,725,342	153,696,311	360,620,481
Estimated Number of Eligible Applicants						Oct-09	Nov-09	Dec-09	Jan-10
PCS						-	421	448	1,231

ARRP HAP Extended Spend Plan --Q4 Home Purchase July 2006 - July 2008 for PCS

Uses of Funds	Additional Value	Beta Distribution				
		Inputs				
Liability (lower range)	1,042,452,234	lb/location	214,449,654	a	6.2	1,631,432,485 mode
Liability (upper range)	1,816,389,895	ub	1,903,929,184	b	2	0.677860582
			1,689,479,530		5th percentile	1,042,452,234
Number of PCS Applicants (lower range)	7,602 7,700 (round)	approx mode	1,628,942,113		95th percentile	1,816,389,895
Number of PCS Applicants (upper range)	10,861 11,000 (round)				50th percentile	1,589,025,886

ARRP HAP Extended Spend Plan -- Q5 and Q6 -PCS Orders in FY2011

Uses of Funds (Cumulative)	Additional Cost	Eligibility Category	Number of Additional Estimated PCS Applicants
Liability (lower range)	447,558,682	Additional PCS Applicants (Lower Range)	1,698 1,700 (round)
Liability (upper range)	569,279,933	Additional PCS Applicants (Upper Range)	2,426 2,400 (round)

Explanation

Aug-12

Benefit Cost Per Applicant

PCS

				total	# of apps
Total Obligations for PCS (include admin, and other expenses)	63,580,604	68,355,466	66,337,439	447,558,682	2,676
	69,902,482	75,429,949	71,856,540	569,279,933	3,404

Baseline Cost for PCA Applicants only (admin)

Extended Spend Plan	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10	Oct-10
Administration	1,045,000	1,045,000	1,045,000	1,045,000	1,045,000	1,045,000	1,045,000	1,045,000	1,045,000
PCS (Lower Range)	255,333,655	60,526,135	67,550,444	124,330,280	48,701,880	43,082,432	32,545,968	27,628,951	35,238,620
PCS (Upper Range)	364,762,364	86,465,907	96,500,635	177,614,686	69,574,114	61,546,332	46,494,240	39,469,930	50,340,886
Other Expenses/Costs (@\$8000/applicant) Lower Range									
Other Expenses/Costs (@\$8000/applicant) Upper Range									
Total Obligations (Lower Range)	256,378,655	61,571,135	68,595,444	125,375,280	49,746,880	44,127,432	33,590,968	28,673,951	36,283,620
Total Obligations (Upper Range)	365,807,364	87,510,907	97,545,635	178,659,686	70,619,114	62,591,332	47,539,240	40,514,930	51,385,886
Cumulative Obligations (Lower)	511,634,492	573,205,627	641,801,071	767,176,351	816,923,231	861,050,664	894,641,632	923,315,583	959,599,203
Cumulative Obligations (Upper)	726,427,846	813,938,752	911,484,387	1,090,144,073	1,160,763,188	1,223,354,520	1,270,893,760	1,311,408,690	1,362,794,576
Estimated Number of Eligible Applicants	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10	Oct-10
PCS	2,181	517	577	1,062	416	368	278	236	301

ARRP HAP Extended Spend Plan --Q4 Home P

Uses of Funds

Liability (lower range)	a	6.806
Liability (upper range)	b	1.8305
mode		1.68b

Number of PCS Applicants (lower range)

Number of PCS Applicants (upper range)

ARRP HAP Extended Spend Plan -- Q5 and Q6

Uses of Funds (Cumulative)

Liability (lower range)

Liability (upper range)

Eligibility Category

Additional PCS Applicants (Lower Range)

Additional PCS Applicants (Upper Range)

Explanation
Aug-12

Benefit Cost Per Applicant
PCS

Total Obligations for PCS (include admin, and other expenses)

Baseline Cost for PCA Applicants only (admin)

Extended Spend Plan	Nov-10	Dec-10	Jan-11	Feb-11	Mar-11	Apr-11	May-11	Jun-11	Jul-11
Administration	1,045,000	1,045,000	1,045,000	1,045,000	1,045,000	1,045,000	1,045,000	1,045,000	1,045,000
PCS (Lower Range)	30,204,531	14,282,763	36,643,482	26,341,161	22,360,719	28,448,454	22,829,006	23,531,437	14,751,050
PCS (Upper Range)	43,149,331	20,403,947	52,347,831	37,630,230	31,943,884	40,640,649	32,612,866	33,616,339	21,072,929
Other Expenses/Costs (@\$8000/applicant) Lower Range									47,784,554
Other Expenses/Costs (@\$8000/applicant) Upper Range									47,784,554
Total Obligations (Lower Range)	31,249,531	15,327,763	37,688,482	27,386,161	23,405,719	29,493,454	23,874,006	24,576,437	63,580,604
Total Obligations (Upper Range)	44,194,331	21,448,947	53,392,831	38,675,230	32,988,884	41,685,649	33,657,866	34,661,339	69,902,482
Cumulative Obligations (Lower)	990,848,734	1,006,176,497	1,043,864,979	1,071,251,140	1,094,656,859	1,124,150,313	1,148,024,319	1,172,600,757	1,236,181,360
Cumulative Obligations (Upper)	1,406,988,906	1,428,437,853	1,481,830,684	1,520,505,915	1,553,494,799	1,595,180,447	1,628,838,314	1,663,499,652	1,733,402,135
Estimated Number of Eligible Applicants	Nov-10	Dec-10	Jan-11	Feb-11	Mar-11	Apr-11	May-11	Jun-11	Jul-11
PCS	258	122	313	225	191	243	195	201	126

ARRP HAP Extended Spend Plan --Q4 Home P

Uses of Funds

Liability (lower range)
 Liability (upper range)

Number of PCS Applicants (lower range)
 Number of PCS Applicants (upper range)

ARRP HAP Extended Spend Plan -- Q5 and Q6

Uses of Funds (Cumulative)

Liability (lower range)
 Liability (upper range)

Eligibility Category

Additional PCS Applicants (Lower Range)
 Additional PCS Applicants (Upper Range)

Explanation

Aug-12

Benefit Cost Per Applicant

PCS

Total Obligations for PCS (include admin, and other expenses)

Baseline Cost for PCA Applicants only (admin)

Extended Spend Plan	Aug-11	Sep-11	Oct-11	Nov-11	Dec-11	Jan-12	Feb-12	Mar-12	Apr-12
Administration	1,045,000	1,045,000	1,045,000	1,045,000	1,045,000	1,045,000	1,045,000	1,045,000	636,087
PCS (Lower Range)	16,507,128	12,877,901	13,229,116	10,302,321	5,502,376	11,121,824	9,779,402	8,599,012	7,561,097
PCS (Upper Range)	23,581,611	18,397,001	18,898,738	14,717,601	7,860,537	15,888,319	13,970,574	12,284,303	10,801,568
Other Expenses/Costs (@\$8000/applicant) Lower Range	50,803,338	52,414,538	52,570,545	52,742,883	53,558,340	54,860,443	484,191	424,189	371,978
Other Expenses/Costs (@\$8000/applicant) Upper Range	50,803,338	52,414,538	52,570,545	52,742,883	53,558,340	54,860,443	691,702	605,984	531,397
Total Obligations (Lower Range)	68,355,466	66,337,439	66,844,662	64,090,204	60,105,716	67,027,267	11,308,593	10,068,200	8,569,162
Total Obligations (Upper Range)	75,429,949	71,856,540	72,514,283	68,505,484	62,463,877	71,793,763	15,707,276	13,935,286	11,969,052

Cumulative Obligations (Lower)	1,304,536,826	1,370,874,265	1,437,718,927	1,501,809,131	1,561,914,846	1,628,942,113	1,640,250,706	1,650,318,907	1,658,888,069
Cumulative Obligations (Upper)	1,808,832,084	1,880,688,623	1,953,202,906	2,021,708,390	2,084,172,267	2,155,966,030	2,171,673,306	2,185,608,592	2,197,577,644

Estimated Number of Eligible Applicants	Aug-11	Sep-11	Oct-11	Nov-11	Dec-11	Jan-12	Feb-12	Mar-12	Apr-12
PCS	141	110	113	88	47	95	84	73	65

ARRP HAP Extended Spend Plan --Q4 Home P

Uses of Funds

Liability (lower range)

Liability (upper range)

Number of PCS Applicants (lower range)

Number of PCS Applicants (upper range)

ARRP HAP Extended Spend Plan -- Q5 and Q6

Uses of Funds (Cumulative)

Liability (lower range)

Liability (upper range)

Eligibility Category

Additional PCS Applicants (Lower Range)

Additional PCS Applicants (Upper Range)

Explanation

Aug-12

Benefit Cost Per Applicant

PCS

Total Obligations for PCS (include admin, and other expenses)

Baseline Cost for PCA Applicants only (admin

Extended Spend Plan	May-12	Jun-12	Jul-12	Aug-12	Sep-12	TOTAL
Administration	636,087	636,087	636,087	636,087	636,087	40,391,522
PCS (Lower Range)	6,648,461	5,845,981	5,140,361	4,519,911	3,974,351	1,281,791,048
PCS (Upper Range)	9,497,801	8,351,401	7,343,373	6,457,016	5,677,644	1,831,130,069
Other Expenses/Costs (@\$8000/applicant) Lower Range	326,472	286,751	252,034	221,656	195,049	367,296,960
Other Expenses/Costs (@\$8000/applicant) Upper Range	466,388	409,644	360,048	316,652	278,641	368,395,096
Total Obligations (Lower Range)	7,611,019	6,768,818	6,028,482	5,377,655	4,805,486	1,689,479,530
Total Obligations (Upper Range)	10,600,276	9,397,132	8,339,509	7,409,755	6,592,372	2,239,916,687

Cumulative Obligations (Lower) 1,666,499,088 1,673,267,906 1,679,296,388 1,684,674,043 1,689,479,530

Cumulative Obligations (Upper) 2,208,177,920 2,217,575,051 2,225,914,560 2,233,324,315 2,239,916,687

Estimated Number of Eligible Applicants	May-12	Jun-12	Jul-12	Aug-12	Sep-12	TOTAL
PCS	57	50	44	39	34	10,949

ARRP HAP Extended Spend Plan --Q4 Home P

Uses of Funds

Liability (lower range)

Liability (upper range)

Number of PCS Applicants (lower range)

Number of PCS Applicants (upper range)

ARRP HAP Extended Spend Plan -- Q5 and Q6

Uses of Funds (Cumulative)

Liability (lower range)

Liability (upper range)

Eligibility Category

Additional PCS Applicants (Lower Range)

Additional PCS Applicants (Upper Range)

Appendix D

USACE Memorandum on HAP Workload Consolidation

This appendix contains the USACE memorandum of January 18, 2012, that directed the consolidation of the three HAP processing centers into one center located in the Savannah District Office.



REPLY TO
ATTENTION OF

DEPARTMENT OF THE ARMY
U.S. ARMY CORPS OF ENGINEERS
441 G STREET, NW
WASHINGTON, DC 20314-1000

CEMP-CR

JAN 18 2012

MEMORANDUM FOR

Commander, U.S. Army Engineer District, Savannah, 100 W. Oglethorpe Ave,
Savannah, GA 31402-0889 (Attn: CESAS-RE)
Commander, U.S. Army Corps of Engineers District, Fort Worth, P.O. Box 17300,
Fort Worth, TX 76102-0300 (Attn: CESWF-RE)
Commander, U.S. Army Engineer District, Sacramento, Corps of Engineers, 1325 J
Street, Sacramento, CA 95814-2922 (Attn: CESPCK-RE)

SUBJECT: Homeowners Assistance Program (HAP) Workload Consolidation

1. Reference DoD Directive 4165.50, Homeowners Assistance Program (HAP), October 25, 2004.
2. Reference identifies three HAP field office locations and delineates which states each field office has workload responsibility for evaluating and processing HAP applications.
3. As the 30 September 2012 sunset date for the Expanded HAP approaches, along with a decreasing workload, it is time to begin transition from and consolidation within the HAP. Therefore, effective 16 February 2012, the Savannah District will manage and process all HAP applications for Expanded and Traditional HAP.
4. Consolidating the HAP workload and the development of a single integrated and prioritized applicant list will improve efficiencies and consistency in processes, benefit payments, program tracking, funding allocations and cost avoidances. Savannah District has adequate staffing, expertise, and sufficient capacity to handle the consolidated program.
5. Fort Worth and Sacramento Districts will no longer receive HAP funding for temporary, term and contractor labor beyond 31 March 2012. Permanent personnel currently working HAP are to complete administrative close-out and are to be reassigned from HAP responsibilities to other duties within their respective District NLT 27 April 2012.
6. An implementation schedule outlining specific consolidation milestones is enclosed. All files with the exception of those with an established firm closing date shall be transferred to Savannah District NLT 24 February 2012. For the purpose of this consolidation, a firm closing date is defined as a case where the check has been ordered from the Finance Center or the check is currently in escrow and is planned to be completed NLT 16 March 2012. To ensure benefits tracking, a listing of each case to be retained by Fort Worth and Sacramento Districts shall be provided to the Acting HAP Manager NLT 15 February 2012. Minimal pertinent information to

CEMP-CR

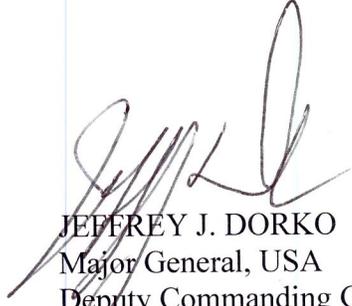
SUBJECT: Homeowners Assistance Program (HAP) Workload Consolidation

be provided should include the case number and the date the check was ordered from the Finance Center or the check number if in escrow.

7. My point of contact is Mr. Scott Whiteford at 202-761-8990. Any questions or issues concerning the workload consolidation, milestones, etc. is to be coordinated with Ms. Joan Bryan at 202-761-8636.

FOR THE COMMANDER:

Encl



JEFFREY J. DORKO

Major General, USA

Deputy Commanding General

for Military and International Operations

CF: CESAD-PDS-R
CESWD-PDS-R
CESPD-PDS-R

WORKLOAD CONSOLIDATION IMPLEMENTATION SCHEDULE

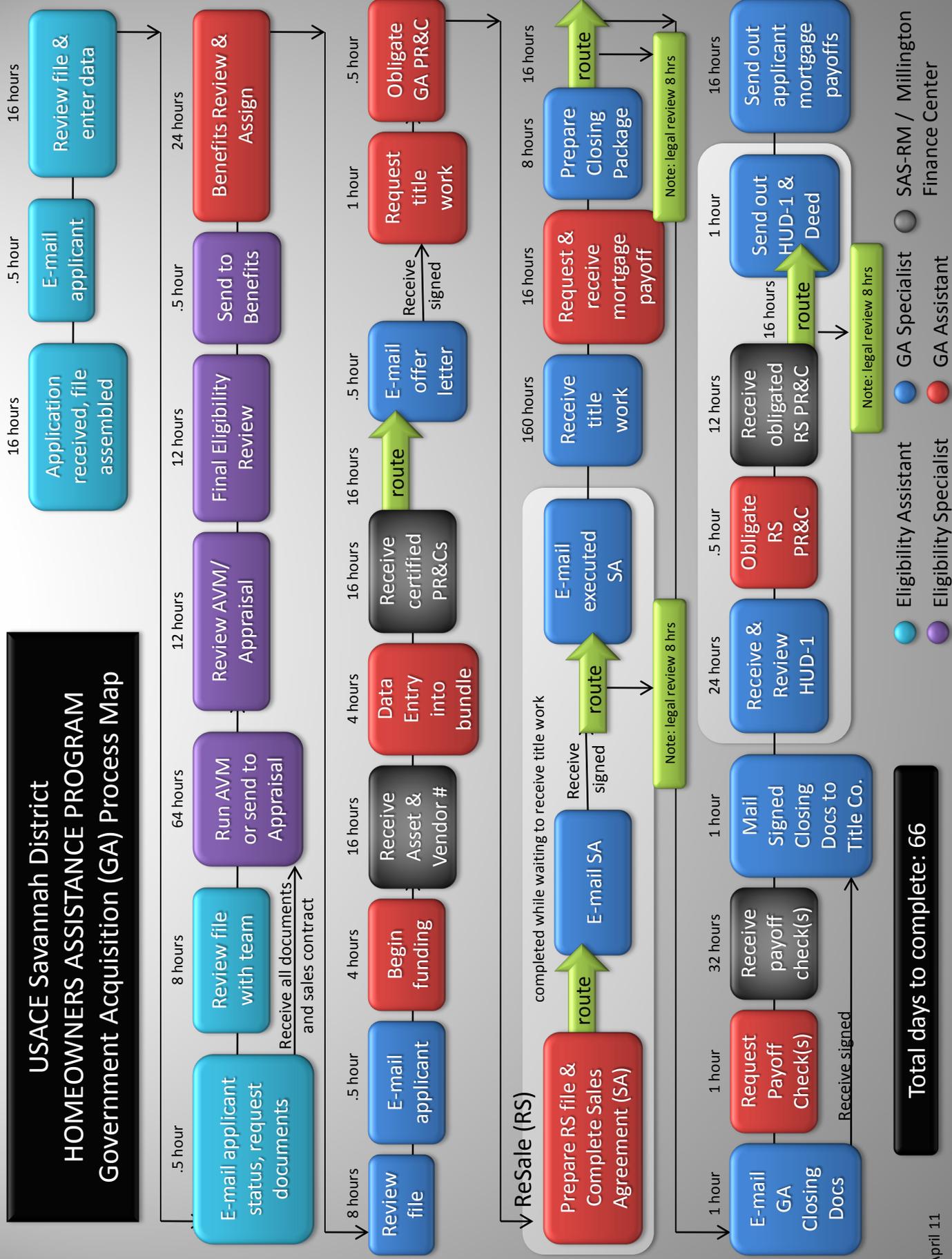
Task	Task Description	NLT Completion Date
A	District Commanders notified of consolidation	13 Jan 12
B	HAP website updated to reflect workload consolidation and redirect new applicants to submit to SAS	20 Jan 12
C	SPK/SWF notifies applicants of workload consolidation and transfer	8 Feb 12
D	SPK/SWF provides "firm closing date" listing to HQ	15 Feb 12
E	SPK/SWF transfers files (including appeals) to SAS	24 Feb 12
F	SPK/SWF de-obligates/commits and returns benefit funds to HQ	29 Feb 12
G	SPK/SWF closes/completes retained cases	16 Mar 12
H	Last day for SPK/SWF temps, terms, and contractors.	30 Mar 12
I	SPK/SWF completes admin close-out, FTE's are reassigned and removed from HAP roles, excess labor funds returned to HQ	27 Apr 12

Appendix E

USACE HAP Process Flows

This appendix contains the HAP process flow diagrams developed by the Savannah HAP center.

USACE Savannah District HOMEOWNERS ASSISTANCE PROGRAM Government Acquisition (GA) Process Map



USACE Savannah District
HOMEOWNERS ASSISTANCE PROGRAM
 Government Acquisition (GA) Overview

66 days to completion

Eligibility Actions

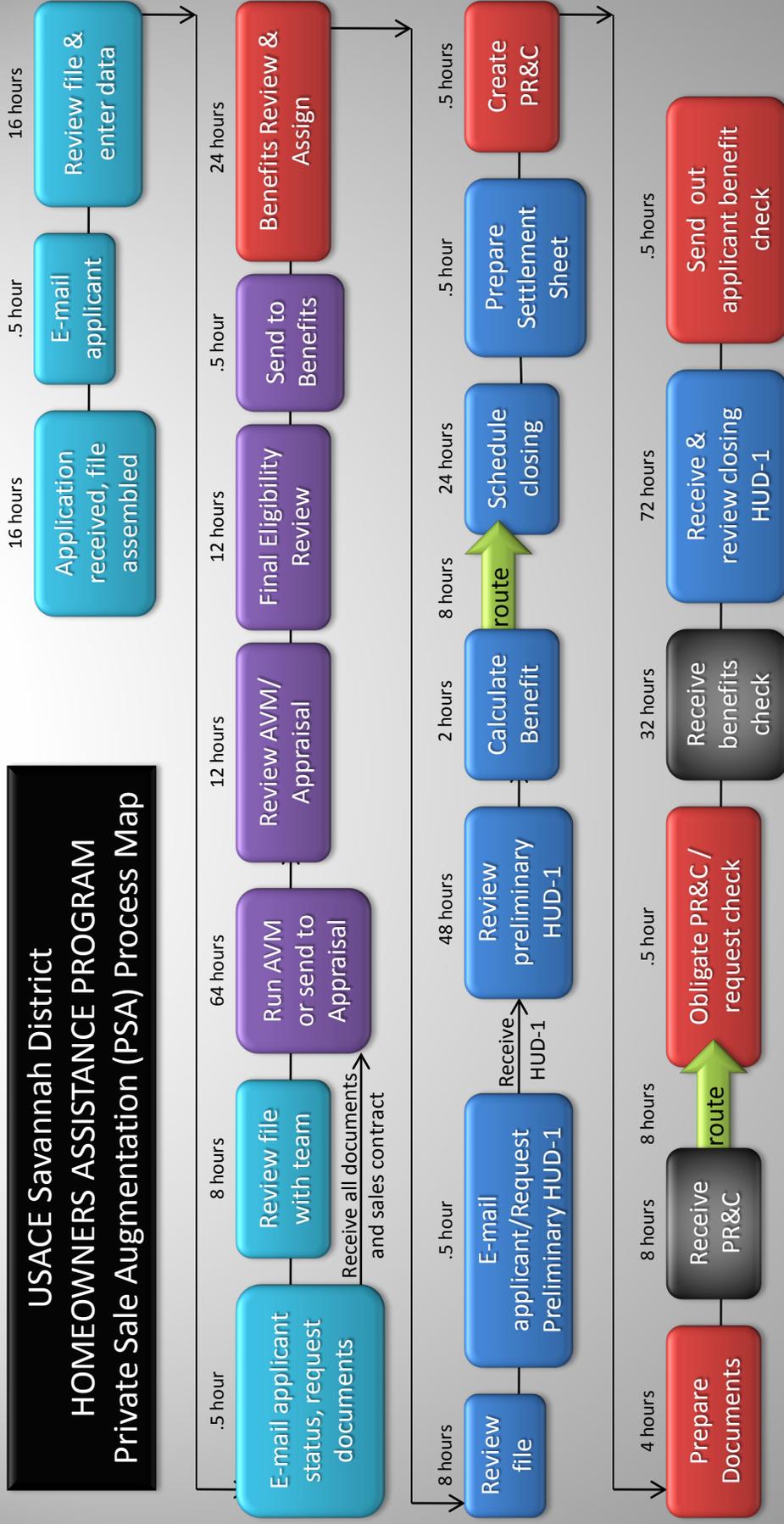
hours action	
16	application received, processed, file created
0.5	e-mail applicant making initial contact, acknowledging receipt
16	assess file, review documents, check initial eligibility, complete data entry
0.5	e-mail applicant request needed docs, provide status
8	review file with assigned team, address issues and concerns with applicant
64	run AVM / send file to appraisal with receipts
12	review AVM/appraisal, address any problems
12	final eligibility review
0.5	send file to Benefits

129.5 16.25 days to complete eligibility

Benefits Actions

hours action	
24	initial benefits review and assignment to benefit type
8	review file
0.5	e-mail applicant w/ new specialist contact info, request updated applicant contact info, verification of personal info, request additional needed docs
1	complete GA worksheet
1	request asset work item number
1	request resale vendor ID
16	receive asset work item & vendor ID
1	request PR&Cs to commit funds (acquisition & resale)
4	prepare documents bundle
16	receive certified PR&Cs
16	route acquisition file for review of funding, mechanics lien & offer letter signature
0.5	send offer letter to applicant via email
	receive signed offer letter & mechanics lien
1	request title and closing docs
0.5	obligate committed acquisition PR&C funds
	prepare resale file / assign data number
	complete resale sales contract
	route resale contract and PR&C for review
	send approved sales contract to buyers via email
	receive approved sales contract from buyers
	route sales contract for signature
	send fully executed sales contract to agents, buyers, title companies
160	receive title work and closing documents
16	request & receive mortgage payoff and verify tax information
8	prepare acquisition closing documents, settlement sheet, and check request
16	route acquisition closing documents & check request for approval and signatures
1	send acquisition docs to applicant via email for signature
1	request GA check(s) to payoff mortgage(s)
	receive original signed acquisition documents and applicant check / receive GA check(s) to payoff mortgage(s)
32	send original closing docs to title company
1	receive and review HUD-1 for resale closing
0.5	obligate committed resale PR&C funds
12	receive obligation confirmation
16	route HUD-1 and quit claim deed for review & signature
1	email signed HUD-1 and deed, FedEx original deed
16	send mortgage payoff check(s) via FedEx overnight
395	49.5 days to complete government acquisition

USACE Savannah District HOMEOWNERS ASSISTANCE PROGRAM Private Sale Augmentation (PSA) Process Map



- Eligibility Assistant
- PSA Specialist
- Eligibility Specialist
- PSA Assistant
- SAS-RM / Millington
Finance Center

Total days to complete: 47

USACE Savannah District
**HOMEOWNERS ASSISTANCE
 PROGRAM**
 Private Sale Augmentation (PSA) Overview

47 days to completion

Eligibility Actions

hours action	
16	application received, processed, file created
0.5	e-mail applicant making initial contact, acknowledging receipt
16	assess file, review documents, check initial eligibility, complete data entry
0.5	e-mail applicant request needed docs, provide status
8	review file with assigned team, address issues and concerns with applicant
64	run AVM / send file to appraisal with receipts
12	review AVM/appraisal, address any problems
12	final eligibility review
0.5	send file to Benefits

129.5 16.25 days to complete eligibility

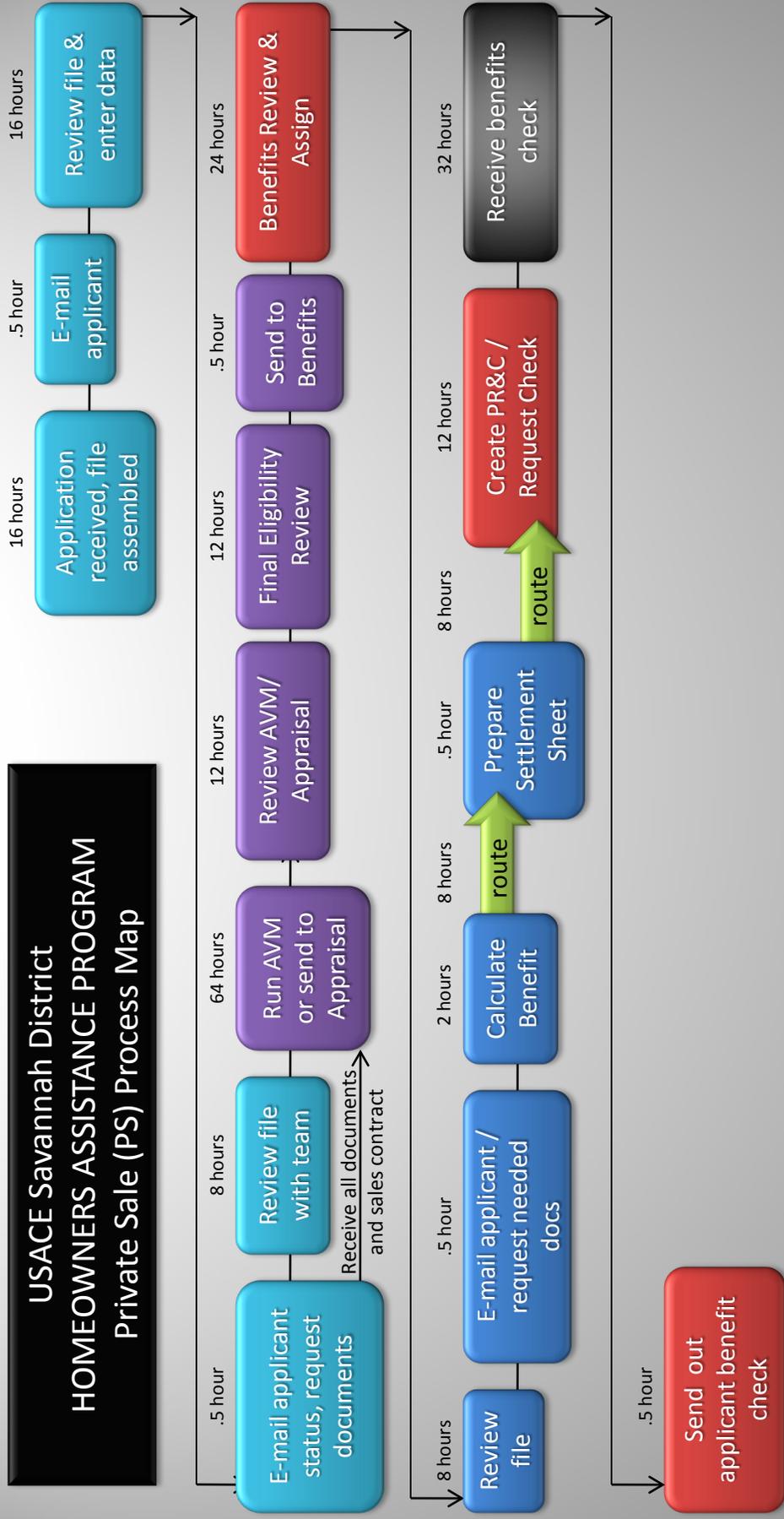
Benefits Actions

hours action

24	initial benefits review and assignment to benefit type
8	review file
0.5	e-mail applicant, request preliminary HUD-1
48	receive and review preliminary HUD-1
2	calculate HAP benefit
8	route for initial reviews
24	schedule closing
0.5	prepare HAPMIS settlement sheet
0.5	create PRC
4	prepare documents
8	receive certified PRC
8	route for final approval
0.5	obligate PRC and request check
32	receive benefits check
72	receive and review closing HUD-1
0.5	send out applicant benefit check via FedEx overnight

240.5 30 days to complete private sale augmentation

USACE Savannah District HOMEOWNERS ASSISTANCE PROGRAM Private Sale (PS) Process Map



- Eligibility Assistant
- PS Specialist
- SAS -RM / Millington
Finance Center
- Eligibility Specialist
- PS Assistant

Total days to complete: 29

USACE Savannah District
**HOMEOWNERS ASSISTANCE
PROGRAM**

Private Sale (PS) Overview

29 days to completion

Eligibility Actions

hours action	
16	application received, processed, file created
0.5	e-mail applicant making initial contact, acknowledging receipt
16	assess file, review documents, check initial eligibility, complete data entry
0.5	e-mail applicant request needed docs, provide status
8	review file with assigned team, address issues and concerns with applicant
64	run AVM / send file to appraisal with receipts
12	review AVM/appraisal, address any problems
12	final eligibility review
0.5	send file to Benefits

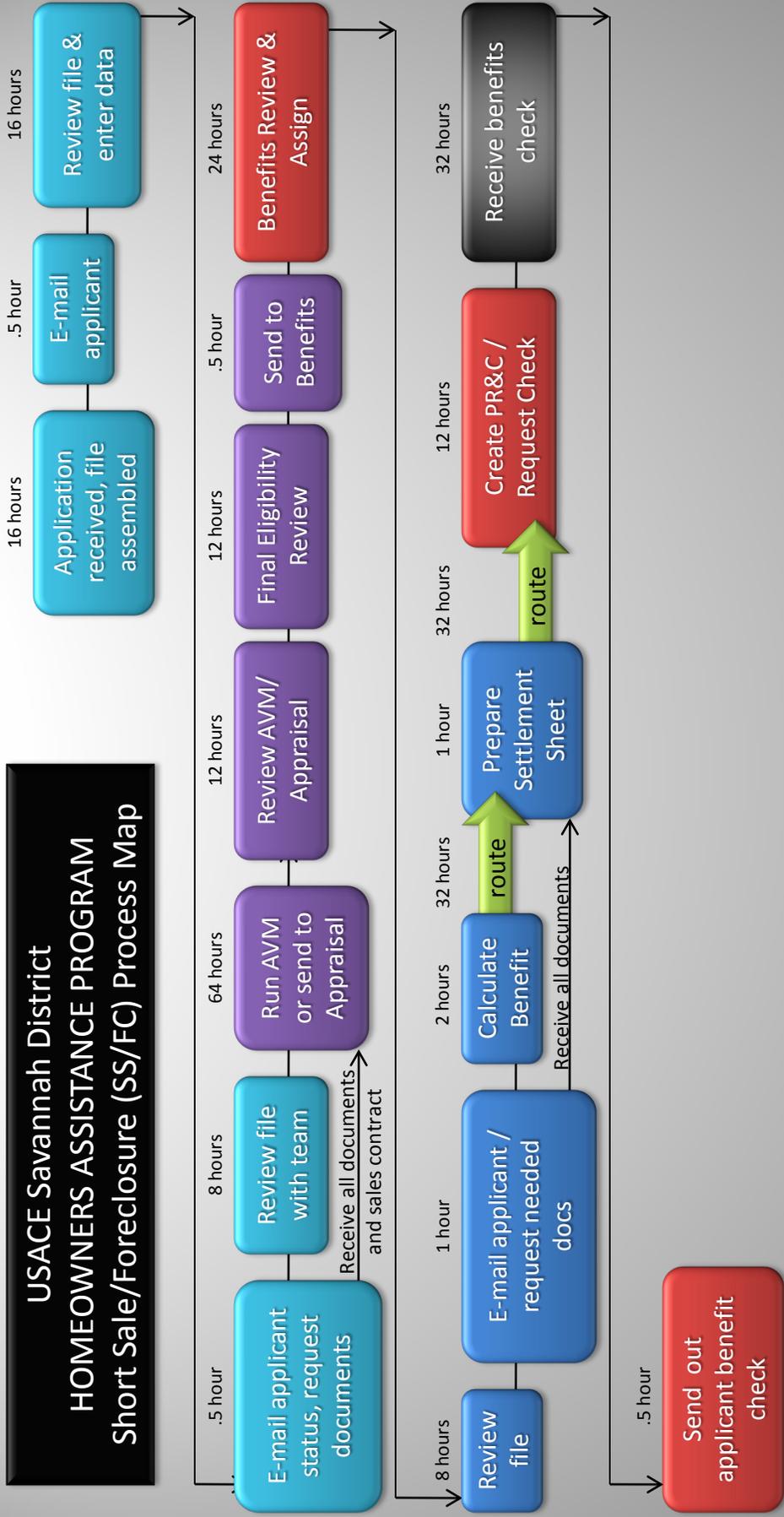
129.5 16.25 days to complete eligibility

Benefits Actions

hours actions	
24	initial benefits review and assignment to benefit type
8	review file
0.5	e-mail request needed docs
2	calculate benefits
8	route for initial approval
0.5	generate HAPMIS settlement
8	route for final approval
12	create PR&C/request check
32	receive check
.5	send benefits check via FedEx overnight

95.5 12 days to complete private sale

USACE Savannah District HOMEOWNERS ASSISTANCE PROGRAM Short Sale/Foreclosure (SS/FC) Process Map



- Eligibility Assistant
- Eligibility Specialist
- SS/FC Specialist
- SS/FC Assistant
- SAS-RM / Millington Finance Center

Total days to complete: 35

USACE Savannah District
**HOMEOWNERS ASSISTANCE
 PROGRAM**
 Short Sale / Foreclosure (SS/FC) Overview

35 days to completion

Eligibility Actions

hours	action
16	application received, processed, file created
0.5	e-mail applicant making initial contact, acknowledging receipt
16	assess file, review documents, check initial eligibility, complete data entry
0.5	e-mail applicant request needed docs, provide status
8	review file with assigned team, address issues and concerns with applicant
64	run AVM / send file to appraisal with receipts
12	review AVM/appraisal, address any problems
12	final eligibility review
0.5	send file to benefits

129.5 16.25 days to complete eligibility

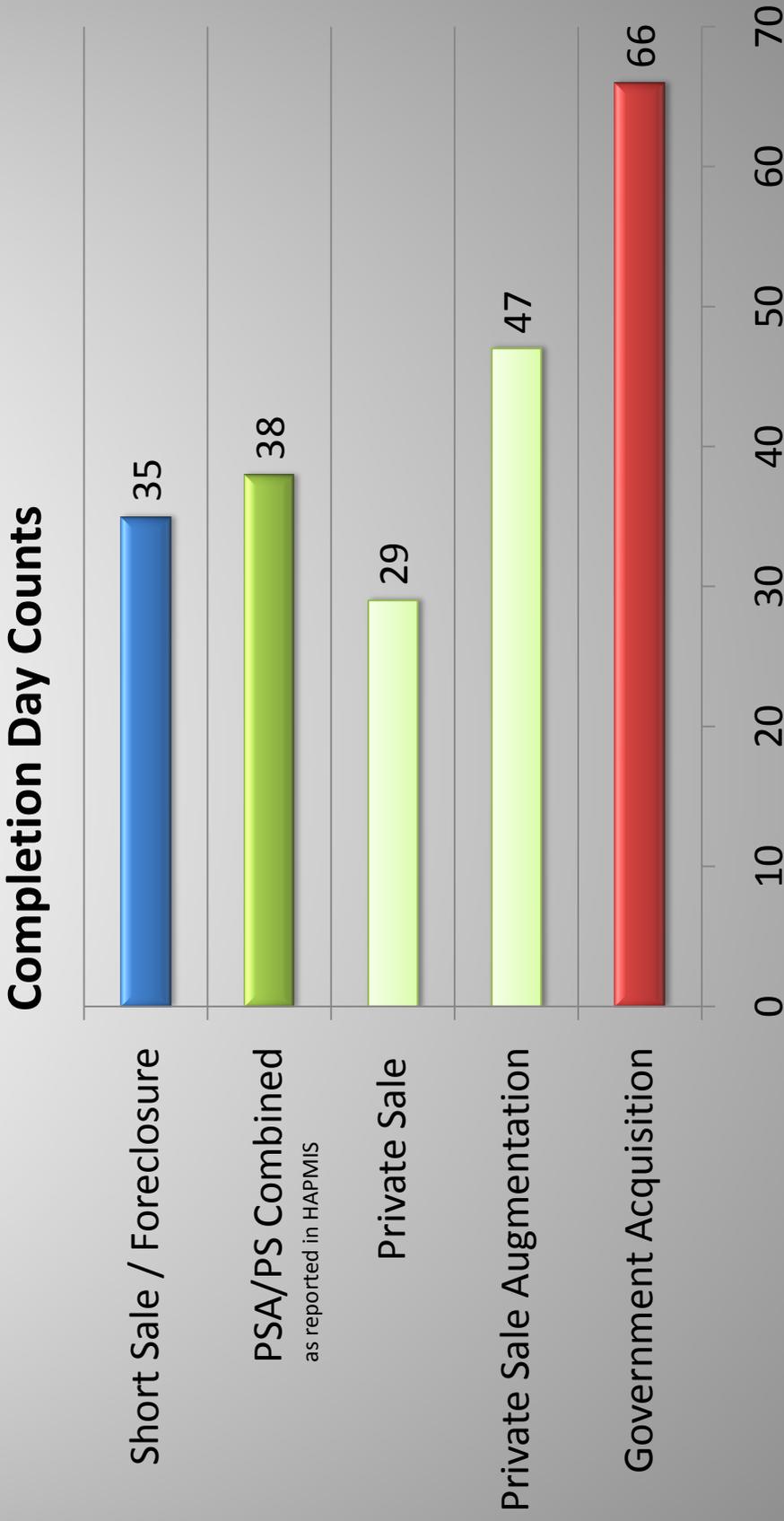
Benefits Actions

hours	actions
24	initial benefits review and assignment to benefit type
8	review file
1	e-mail request needed docs
2	calculate benefits
32	route for initial approval
1	generate HAPMIS settlement
32	route for final approval
12	create PR&C/request check
32	receive check
.5	send benefits check via FedEx overnight

144.5 18 days to complete short sale / foreclosure

HOMEOWNERS ASSISTANCE PROGRAM

U.S. Army Corps of Engineers – Savannah District



Appendix F

Abbreviations

AFB	Air Force Base
ARRA	American Recovery and Reinvestment Act of 2009
AVM	Automated Valuation Model
BRAC	Base Realignment and Closure
CEFMS	Corps of Engineers Financial Management System
DASA (IH&P)	Deputy Assistant Secretary of the Army for Installations, Housing and Partnerships
DNRP	Defense National Relocation Program
DoD	Department of Defense
GA	Government Acquisition
HAP	Homeowners Assistance Program
HAPMIS	HAP Management Information System
IG	Inspector General
NAR	National Association of Realtors
NAS	Naval Air Station
NDAA	National Defense Authorization Act
NS	Naval Station
PCS	permanent change of station
PFMV	prior fair market value
PR&C	purchase request and commitment
PS	Private Sale
RS	ReSale
SA	Sales Agreement
SS/FC	Short Sale/Foreclosure
USACE	US Army Corps of Engineers
USC	United States Code
USMC	US Marine Corps
WII/SS	wounded, injured, or ill or surviving spouse

