

UNITED STATES ARMY RECRUITING COMMAND



















Agenda





- Purpose
- Program Overview
- Inspections
- Application Process
- Approval / Disapproval Process
- Understanding and Managing BAH
- Helpful Information
- Questions





Purpose





USAREC personnel and their families may be assigned to a location where the Basic Allowance for Housing (BAH) does not support the local housing cost, and military housing is not available within a reasonable commuting distance from their duty station.

To improve the quality of life for USAREC Families in these areas, and to prevent them from incurring excessive out-of-pocket (OOP) expenses, the Command in conjunction with the U.S. Army Corps of Engineers (USACE), established the Leased Government Housing Program (LGHP).

Under the LGHP, USACE will try to procure leased housing in these areas on the SM's behalf. If qualified, the SM will forfeit their BAH allowances, and the LGHP will pay the rent and utilities of the leased dwelling.





Program Overview





- 1. When a SM is assigned to Government-Leased Housing quarters under the USAREC LGHP, SM will be required to remain in those quarters for at least 1 year unless:
- The lease terminates under its own terms.
- The SM becomes ineligible IAW USAREC regulation 700-5.
- If the SM becomes ineligible through no fault of the Government, the SM will be responsible for all extra fees incurred due to their ineligibility.
- The SM is reassigned to another duty station that is located in a different Military Housing Area (MHA).
- The SM is directed to move because of Government necessity.
- The lease is terminated for the convenience of the Government.
- The SM received approval for retirement or separation.
- The SM is no longer assigned to USAREC.
- 2. In the event that a SM is approved to participate in the program, the SM will have the option to withdraw their application at any time, as long as they have not selected a property. Once they have selected a property, they will have a 1yr mandatory occupancy obligation. After the first year the SM can request to move out with or without orders, no questions asked.*

^{*} Please contact the USAREC LGHP office for additional guidance.

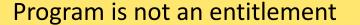




Program Overview







Open to all SMs assigned to USAREC

Active dual military must forfeit both BAH

SMs must have at least 12 months remaining in USAREC

Dependents must reside with SM at least 180 days per year



SMs assigned to a RS near a military installation, can request an ETP if the waiting list is longer than 30 days. SM must place their name on the waiting list, and obtain a certificate of non-availability.











IMPORTANT NOTE: School ratings are not a factor



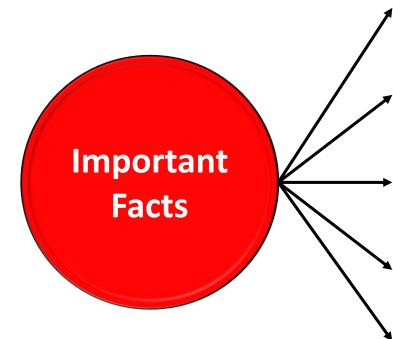
 Dwellings located in a subdivision or community with a community swimming pool are acceptable, as long as the swimming pool is gated











SM's name is not on the lease agreement, the agreement is between the USACE and the property owner/manager

SM can move in with <u>zero</u> money down, the GOV or SM are <u>not</u> authorized to pay any deposits (rent or pet) or application fees

Application processing time is at least 33 days from the time the USACE receive the application

The GOV will pay for rent and utilities (electricity, water, gas, oil, sewage, trash collection, parking)

SMs are responsible to stop their BAH









BN S-1 is responsible to provide the SMs an MFR when the SMs need to stop their BAH

BN S-1 is responsible to assist SMs with DA Form 5960

The effective move-in date is the date when the SM obtained the keys to the dwelling and not the inspection date or lease agreement date

LGHP Office is responsible for providing the SMs an MFR when the SMs need to reinstate their BAH

SMs must clear the LGHP before clearing the BN

SMs should **not** be allow to clear their unit (BBE/BN) **without** the MFR from the USAREC LGHP office

SUGGESTION: Add the USAREC LGHP to the BDE/BN clearing sheet or added to the S-4 clearing section









Bedroom Authorization

:	SM and Spouse Children same gender (9 years and under) Children opposite gender (5 years and under)	Share Bedroom
•	Newborn	Share / Own
:	Children 10 or older Dependent Parents Dependent 18-22 years old (enrolled in college)	Own Bedroom
	Dependent 23 years and older	Not Authorized

Note: 3 years will be added to the child's age when determining the number of authorized bedrooms.









US ARMY LGHP SQFT STANDARDS & BEDROOM AUTHORIZATION

LOTH OUT TOTANDANDO & BEDINGOW ACTIONIZATION			
Rank and Number of Bedrooms	Minimum (GSF)	Maximum (GSF)	
O7 and above - 4BR	2600	4060	
O-6 - 4BR	2110	2920	
O4-O5 - 4BR	1920	2700	
O4-O5 - 3BR	1740	2300	
E9 & W4/5 - 4BR	1920	2700	
E9 & W4/5 - 3BR	1740	2300	
E7/8 - W1/3 - O1/3 - 5BR	1920	3090	
E7/8 - W1/3 - O1/3 - 4BR	1800	2500	
E7/8 - W1/3 - O1/3 - 3BR	1670	2050	
E1-E6 - 5BR	1920	2670	
E1-E6 - 4BR	1670	2220	
E1-E6 - 3BR	1490	1760	

IAW UFC 4-711-01 (Aug 2018)

LGHP: Leased Government Housing Program

BR: Bedroom

GSF: Gross Square Footage

IMPORTANT NOTE: The LGHP bedroom authorization does not reflect the SM's BAH entitlement









- All dwellings are found after the application is approved
- USACE Sources: Internet, Real Estate Agents, POC's
- The dwellings style may depend on duty location, availability, and family size

Apartment / Condo



Townhouse



Duplex



Single Family



Trailer / Manufactured Homes













- SM can request assistance from their sponsor or COC when selecting a dwelling
- Sponsor support / input is extremely important when identifying low crime neighborhoods
- SM / representative is responsible for conducting an assessment of the dwelling and the neighborhood
- If SM decline 3 dwellings without a justifiable reason, their application will be withdrawn
 - ☐ Examples of non-justifiable reasons:
 - ✓ Property has no garage
 - ✓ No fenced backyard
 - ✓ Dining room too small

- Examples of justifiable reasons:
 - ✓ Property conditions not as shown on-line
 - ✓ Gang or drugs activities
 - ✓ Safety (cliff, road, etc.)











SM may have up to 2 pets (2 dogs or 2 cats or 1 dog and 1 cat)

Pets are <u>not</u> a factor when determining the SM's qualification into the program

Pets <u>cannot</u> be <u>added</u> or <u>replaced</u> without a written authorization from the USACE

SM <u>will</u> be financially responsible for any damages caused by pets and any cost associated with pet ownership

SMs are responsible to read and understand the LGHP Pet policy in USAREC Reg. 700-5 (CH 5)





Inspections











75-60 Days before every anniversary



Last day, dwelling must be clean and empty







Move-in inspection

- May be conducted by SM or a representative
- Functional inspection (Test everything)
- Take as many pictures/videos as possible
- Be cautious when writing remarks
 - Avoid words like:
 - Excellent
 - Great
 - New or Looks new
- Submit a copy of the inspection and pictures/videos to the USACE and BN S-4
- Recommended to purchase renters insurance



with Purpose! Winning Matters!



Inspections









- SM will 2 weeks to conduct the inspection
- If SM failed the inspection, they will have 30 days to correct their living conditions (2nd Inspection)
- If SM failed to correct their living conditions, SM must vacate the dwelling within 45 days of second inspection



- Property must be completely empty and clean
- The SM, property owner/manager, and a representative from the SM's COC must be present
- SM must provide a copy of the exit inspection to the USAREC LGHP office ASAP (MFR for clearing)







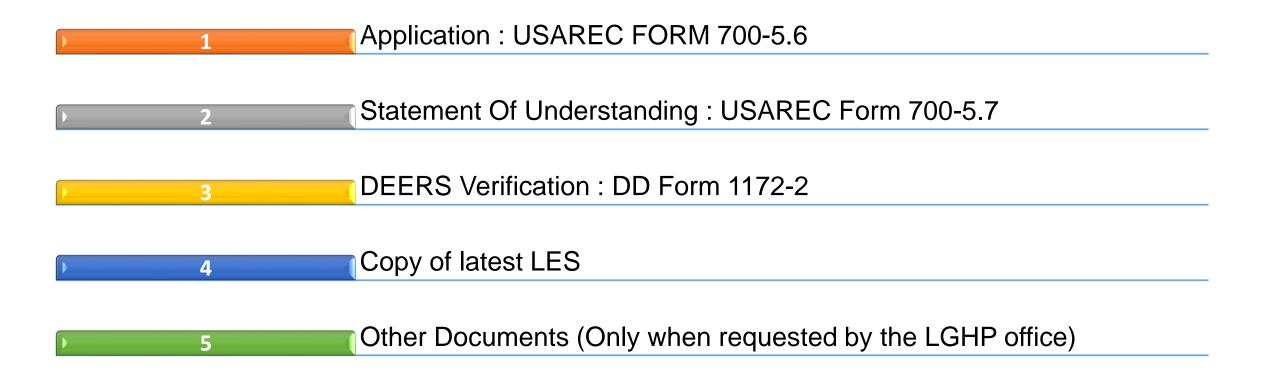


Application Process





To apply, SM must complete and submit the following forms and documents to the LGHP e-mail address: usarmy.knox.usarec.list.hq-g4-housing-office@mail.mil



DEERS verification site: https://www.dmdc.osd.mil/self_service/rapids/unauthenticated?execution=e2s1





Application Process (Market Analysis)





BAH \$2,000



OOP (7.5%)

\$150



Est. Utilities

\$400



Net BAH

\$1,750







Net BAH

\$1,750



Average Rent Less than Net BAH



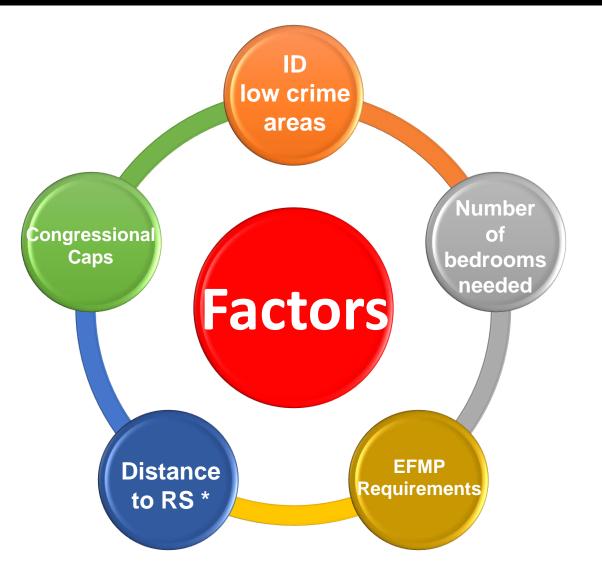


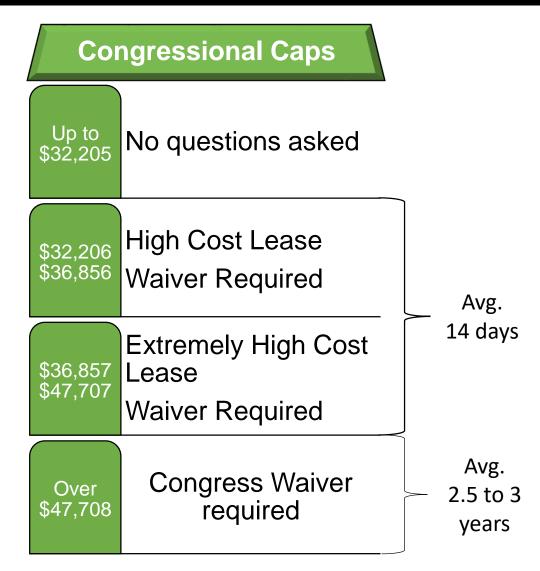


Application Process (Market Analysis Cont.)









^{*} Within 20 miles from RS or up to 50 miles not to exceed a 1 hour commute

PUT'EM IN BOOTS



Approval / Disapproval Process







Qualified

SM is notified within 2-5 working days

Submit SM's application to the USACE

Important Notes:

- SM may withdraw application.*
- SM is only committed for 1 year. *



SM is notified within 2 – 5 working days

Provide a list of affordable properties found

* Contact LGHP Officer for more details.

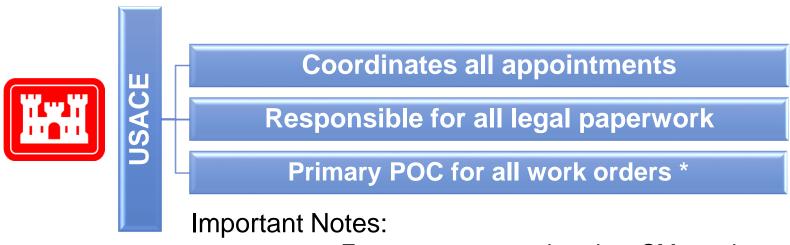




Approval / Disapproval Process (Cont.)







- For emergency work orders SM needs to contact property owner or manager.*
- SM need to report the incident to the USACE the next working date.*

^{*} Contact LGHP Officer for more details.





USAREC LGHP Office





Additional Services

Serve as the Liaison for all SMs enrolled in the LGHP

Provides house-hunting counseling

Provides nearest military housing information

Provides PCS entitlements information

Provides BAH management counseling

DLA

Advance BAH

Travel Allowances





Understating & Managing BAH





Disclaimer

The process used to determine the Basic Allowance for Housing (BAH) is extremely complex, as numerous factors are taken under consideration. The intension of this presentation is to simplify the explanation of the process and offer a quick overview. For more in-depth explanation please refer to the references provided at the end of the presentation.









- 1. BAH is calculated based on the fair market price of rental housing with utilities included. It is not measured based on how much SMs are projected to spend on housing.
- 2. When collecting data for BAH assessment, the following dwelling styles are considered:
 - Apartments
 - Townhouses/duplexes
 - Single-family dwellings
- 3. When collecting data for BAH assessment, the following dwellings styles are not considered:
 - Mobile homes
 - Efficiency apartments
 - Furnished units
 - Income-subsidized complexes
 - Age-restricted facilities
 - Seasonal units









1. BAH rates are set IAW DOD BAH Housing Standards. <u>Family size or number of dependents does NOT affect</u> the BAH rate.

2. For example:

- The BAH amount for an E-5 with dependents is based on the average cost of a 2 bedroom townhouse in the area (regardless of the family size).
- The BAH amount for an E-6 with dependents is based on the average cost of a 3 bedroom townhouse in the area (regardless of the family size).

With Dependents		Calculate local cost difference between anchors. Add % of difference to anchor.	Without Dependents		Calculate local cost difference between anchors. Add % of difference to anchor. Raise to With rate floor if lower.
Grade	Housing Type	BAH Interpolation	Grade	Housing Type	BAH Interpolation
E-1	2br		E-1	1br APT	Same as E-4
E-2	2br	Midpoint of 2br APT	E-2	1br APT	Same as E-4
E-3	2br	and 2br TH	E-3	1br APT	Same as E-4
E-4	2br		E-4	1br APT	Anchor
E-5	2br TH	Anchor	E-5	1br APT	67%
O-1	2br TH	11%	O-1	2br APT	Anchor
O-2	2br TH	98%	E-6	2br APT	7%
E-6	3br TH	Anchor	W-1	2br APT	31%
W-1	3br TH	1%	E-7	2br APT	53%
E-7	3br TH	36%	O-2	2br APT	83%
O-1E	3br TH	44%	O-1E	2br TH	Anchor
W-2	3br TH	52%	W-2	2br TH	19%
E-8	3br TH	75%	E-8	2br TH	20%
O-2E	3br TH	93%	O-2E	2br TH	44%
O-3	3br TH	98%	E-9	2br TH	51%
W-3	3br SFD	Anchor	W-3	2br TH	54%
E-9	3br SFD	16%	O-3	2br TH	64%



as with Purpose!



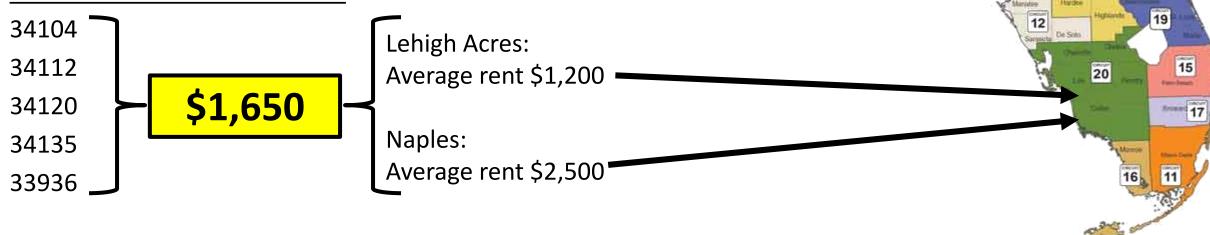


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- 1. BAH rates are within 10% of the true median rent.
- 2. Due to the BAH absorption SMs are currently receiving 95% of their BAH
- 3. BAH will fluctuate by Military Housing Area (MHA) (Over 300)

EXAMPLE: MHA 20 ZIP CODES:



03

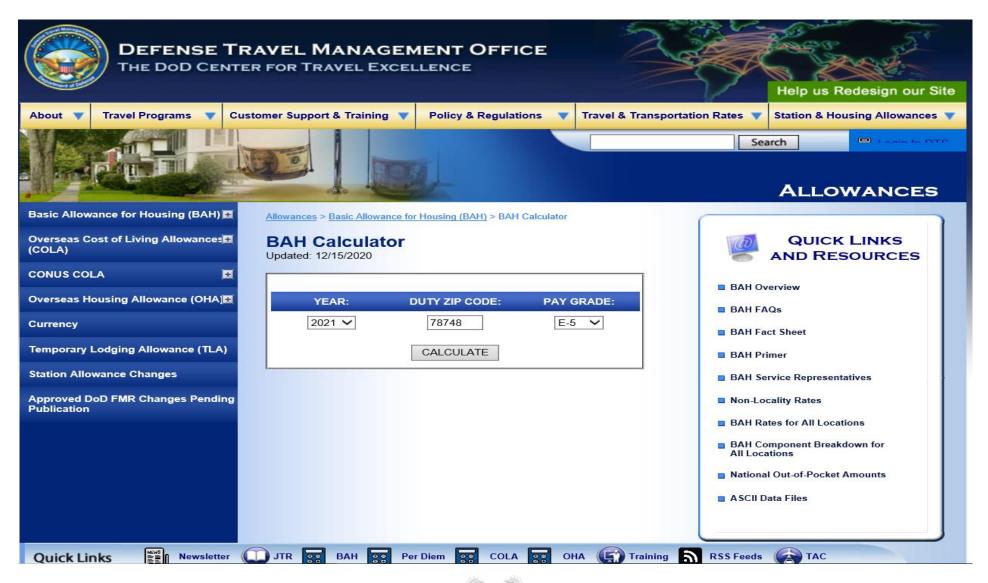
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05

















1. In order to properly manage your BAH, you must first identify the Military Housing Area (MHA) in which your zip code falls under.

BASIC ALLOWANCE FOR HOUSING

Rate Query Results

CY: 21

BAH POC.

ZIP CODE: 78748

MILITARY HOUSING AREA: AUSTIN TX (TX272)



MONTHLY ALLOWANCE:			
E 5 with DEPENDENTS: E 5 without DEPENDENTS:			
\$ 2028.00 \$ 1656.00			
See BAH Frequently Asked Questions for more information. For other BAH concerns, contact your service's			

2. After identifying your MHA, you must use the BAH Component Breakdown Table (CBT) to determine your projected estimated cost of rent and utilities.









- The BAH CBT displays the average percentage cost of rent and utilities in each MHA. The use of an average does not guarantee that each displayed percentage is applicable to every SM. Rather, it is the average for the location.
- 2. For example the MHA TX 272 has the following breakdown:

	2021 BAH Component Breakdown Rounded to the nearest 1 percent)		Utilities (Avg. % of total BAH	
MHA	MHA Name	rate)	rate)	
Texas				
TX270	ABILENE/DYESS AFB, TX	80%	20%	
TX272	AUSTIN, TX	88%	12% -	
TX273	BEAUMONT, TX	83%	17%	
TX274	COLLEGE STATION, TX	84%	16%	
TX275	CORPUS CHRISTI, TX	83%	17%	

88% of your BAH is the average cost of rent.

12% of your BAH is the average cost of utilities expenses.

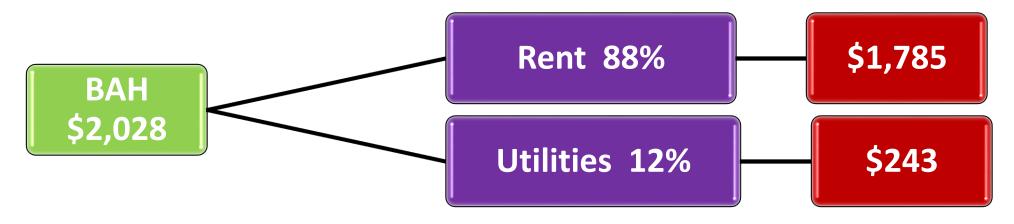








1. Using the example for TX, MHA (TX 272) the BAH for an E -6 with dependents is broken down as follow:



- 2. DOD has determined that an E-6 with dependents should be able to find a 3 bedroom townhouse in the area for approximately \$1,785.00.
- 3. DOD has determined that the estimated utility expenses of a 3 bedroom townhouse in the area should be approximately \$243.00









- 1. Many SMs are not aware of the BAH CBT, and the DOD housing standards. For that reason, many SMs are under the misconception that their BAH is insufficient for the area.
- 2. By not being familiar with the BAH CBT, many SMs use their entire BAH amount to pay for rent only, causing them to pay utilities expenses out-of-pocket.
- 3. Government housing (especially privatized housing) often surpasses typical local community housing in quality and size. SMs are accustomed to on-post housing standards, and they tend to pursue the same type housing standards in the economy. As previously mentioned, the DOD BAH rates and housing standards are structured with a different set of mind.
- 4. Keep in mind, just because there is an increase in the family size, the BAH rates does not increase to match the new family demands.
- 5. DOD is aware that there are many areas where the BAH rates need to be adjusted. That is why the rates are reviewed annually.





Helpful Information





Frequently Used Sites



Find dwellings near a military installation:

- https://www.homes.mil/homes/DispatchServlet/HomesEntry
- https://www.militarybyowner.com
- https://www.ahrn.com

Find dwellings all over United States:

- https://www.realtor.com
- https://www.hotpads.com
- https://www.padmapper.com
- https://www.zillow.com
- https://www.trulia.com
- https://www.homes.com
- https://www.rentals.com
- https://www.rent.com
- https://www.apartmentguide.com
- https://www.apartmentlist.com
- https://www.apartments.com
- https://www.craigslist.org
- SMs assigned to NYC REC BN please request additional housing, BAH and Brokers fees information from USAREC LGHP Officer.



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Helpful Information (Cont.)





Frequently Used Sites

BAH entitlements and information:

- https://www.defensetravel.dod.mil/site/bahCalc.cfm
- https://www.defensetravel.dod.mil/Docs/perdiem/BAH-Primer.pdf
- https://www.defensetravel.dod.mil/Docs/perdiem/browse/Allowances/
 BAH/Component Breakdown/2019-BAH-Rate-Component Breakdown.pdf
- https://www.defensetravel.dod.mil/Docs/Fact Sheet BAH.pdf
- https://www.defensetravel.dod.mil/site/faqbah.cfm

Locate nearest military installation:

https://www.militaryhomestoday.com/index.aspx

Moving tips and information:

https://www.militaryonesource.mil/moving-housing





Helpful Information (Cont.)

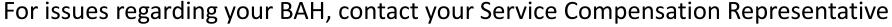




Frequently Used Sites

Crime stats / Sex Offenders / School ratings:

- Always consult with assigned sponsor.
- https://www.spotcrime.com (Crime)
- https://www.nsopw.gov/ (Sex Offenders)
- https://www.greatschools.org/ (School Ratings)



THROUGH YOUR CHAIN OF COMMAND:

Service	Office	COM Phone	DSN
Air Force	AF/A1PA, Military Compensation Policy	240-612-4354	612-4354
Army	DCS, Army G-1, Compensation & Entitlements	703-692-6819 or - 5946	222-6819 or -5946
Coast Guard	U.S. Coast Guard (CG-1332)	202-475-5398	N/A
Marine Corps	Manpower Plans and Policy Division, Military Policy Section	703-784-9386	278-9388
Navy	Pay & Policy	703-604-5477	664-4990





Program POC's







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This presentation was created by the USAREC Leased Government Housing Office





Questions?







