



***FY 2009
Budget Estimate***

**Homeowners Assistance Fund,
Defense**

**Justification Data Submitted to Congress
February 2008**

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PART III HOMEOWNERS ASSISTANCE

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HOMEOWNERS ASSISTANCE FUND, DEFENSE
FY 2009 BUDGET ESTIMATE
SUMMARY

	<u>(In Thousands)</u>
FY 2009 Program/Appropriation	\$17,905/4,463
FY 2008 Program/Appropriation	\$ 3,803/ -0-

Program and Scope

This fund finances the Department of Defense Homeowners Assistance Program (HAP) which provides assistance to individual homeowners who sustain a loss on the sale of their primary residences due to a declining residential real estate markets attributable to the closure or realignment of military installations. HAP was established in recognition of the fact that base closure and realignment activity may result in serious economic impact on local communities. Military personnel and Federal civilian and Non-Appropriated Fund employees, who relocate as a result of base closure or realignment activity, are sometimes unable to dispose of their homes under reasonable terms and conditions resulting in financial hardship.

In order to determine the effect of the closure or reduction action on local communities, a Market Impact Study (MIS) is performed. The MIS addresses real estate market and overall economic conditions relative to the closure or reduction action, and includes analysis of area property values before and after the announcement. Factors in determining market impact include: a significant decline in real estate market value; significant increases in inventory of unsold houses, average number of days on the market; foreclosures; decrease in home sales; and inability of affected personnel to sell homes for the amount of the existing mortgage(s). If the MIS demonstrates sufficient adverse impact on the market and establishes a causal relationship, a program may be implemented. Eligible applicants may be reimbursed for certain losses resulting from the sale of their home.

Assistance and mitigation of financial loss may be provided through various actions which include payment of partial compensation for losses sustained in the private sale of the dwelling, payment of the costs of a judicial foreclosure of a mortgage, purchase of a dwelling by liquidating or assuming the outstanding mortgage(s).

Although the program provides for acquisition of dwellings, all efforts are made to minimize acquisition activity. Any homes which require acquisition by the Government are then resold.

Every effort is made to insure that each applicant is treated fairly and receives the maximum benefits under the law in a timely manner. The program is executed with a focus on maximum efficiency and overhead reduction; this focus is emphasized through review and innovation.

Program Summary

The FY 2009 budget requests authorization of appropriations and appropriations in the amount of \$4,463,194 to fund Homeowners Assistance Fund program expenses. Total program estimate for FY 2009 is \$17,905,319 and will be funded with requested budget authority, revenue from sales of acquired properties, prior year unobligated balances and anticipated authority provided by law to transfer monies into the fund from the BRAC account. Any additional program requirements arising during the year will be presented to the applicable service for approval and transfer of BRAC funds to the account. Program expenses include payments to homeowners for losses on private sales; cost of judicial foreclosure; property acquisition by liquidating and/or assuming outstanding mortgages; partial payment of homeowners' lost equity on government acquisitions; retirement of debt after sale of properties when the government assumes mortgages; and administrative expenses.

The Homeowners Assistance Fund, Defense (HOA) is a non-expiring revolving fund. The Program Financial Summary chart that follows shows that the fund receives funding from several sources: appropriations, borrowing authority, reimbursable authority, prior fiscal year unobligated balances, appropriation transfers, revenue from sale of acquired properties, and recovery of prior year obligations. The fund is not a profit-making endeavor. Although the proceeds from the sale of homes are returned to the fund, this revenue does not always replenish it nor totally fund projected requirements. Since the Homeowners Assistance Fund is not self-sustaining, periodic appropriated funds are required to maintain its solvency as a revolving fund. In the past, Congress has authorized the transfer of funds from the BRAC account to the Homeowners Assistance Fund when BRAC programs cause HAP activity.

The FY2009 HAP financial condition requires a budget request of \$4,463,194 to fund the program requirements and maintain the fund's solvency. BRAC05 will result in increased program activity for HAP. Program activity and funding requirements for HAP are based on execution timelines and activity of BRAC05 related movement. The program may require transfer of additional funds from the BRAC account to fund the FY2009 program requirements. This estimate is based on analysis of activity related to BRAC05 resulting from base realignment, closure activity and other non-BRAC unit restationing. Department of Defense plans for infrastructure and staff reductions as well as unforeseen circumstances may increase HAP costs in the future.

February 2008

AUTHORIZATION AND
APPROPRIATION LANGUAGE
HOMEOWNERS ASSISTANCE FUND, DEFENSE
FY 2009

For use in the Homeowners Assistance Fund established pursuant to section 1013(d) of the Demonstration Cities and Metropolitan Development Act of 1966, as amended (42 U.S.C. 3374), [-0-] \$4,463,194 to become available on October 1, 2008 and remain available until expended.

General Provision: Continue the annual provision of transfer authority from BRAC into HAP in the General Provisions of the Military Quality of Life and Veterans Affairs Appropriations Act.

The chart below is a summary of the funding for the FY2007, FY2008 and FY2009

PROGRAM FINANCIAL SUMMARY

HOMEOWNERS ASSISTANCE FUND, DEFENSE	ACTUAL FY 2007	ESTIMATE FY 2008	ESTIMATE FY 2009
PROGRAM RESOURCES			
New Appropriation/TOA Requested	0	0	0
Indefinite Borrowing Authority	0	0	0
Transfer To/From Other Account	0	0	4,463,194
Total Budget Authority Requested	0	0	4,463,194
REIMBURSABLE RESOURCES			
Reimbursable Authority	0	0	0
OTHER PROGRAM RESOURCES			
Prior FY Unoblig Bal Brought FWD	9,547,269	8,015,797	4,273,853
Unobligated Balance Transferred - TO / FROM	0	0	0
Anticipated Revenue from Sale of Real Property	69,000	61,500	10,087,924
Recovery of Prior Year Balances	309,880	0	0
TOTAL PROGRAM RESOURCES	9,926,149	8,077,297	18,824,971
PLANNED PROGRAM EXECUTION			
Payments to Homeowners	112,194	80,000	2,779,120
Other Operating Cost	1,798,158	3,641,444	4,013,900
Acquisition of Real Property	0	82,000	11,112,299
Mortgages Assumed	0	0	0
Retirement of Debt - Authority W/D	0	0	0
TOTAL PLANNED PROGRAM EXPENSE	1,910,352	3,803,444	17,905,319
ANTICIPATED EOY UNOBLIGATED :			
Unused - Mortgage Assumption Authority	0	0	0
Balance Carried Forward	8,015,797	4,273,853	919,652

HOMEOWNERS ASSISTANCE FUND, DEFENSE
 WORKLOAD AND OBLIGATION DATA
 FY 2009

	ACTUAL - FY 2007			ESTIMATED - FY 2008			ESTIMATED - FY 2009		
	Units	Dollars (000)	AVG (\$)	Units	Dollars (000)	AVG (\$)	Units	Dollars (000)	AVG (\$)
1. INVESTMENT									
a. Equity Payments	0	0	0	0	0	0	0	0	0
b. Liquidation of Mortgages									
(1) 1st Mortgage	0	0	0	1	82	82,000	88	11,112	126,273
(2) 2nd Mortgage	0	0	0	0	0	0	0	0	0
(3) Other Liens	0	0	0	0	0	0	0	0	0
c. Total: Payments	0	0	0	1	82	82,000	88	11,112	126,273
d. Mortgages Assumed	0	0	0	0	0	0	0	0	0
e. Total Investment		0			82			11,112	
2. EXPENSE									
a. Payments - Private Sales	6	112	18,667	3	80	26,667	164	1,673	10,201
b. Payments - Real Property	0	0	0	0	0	0	0	0	0
c. Payments - Foreclosures	0	0	0	0	0	0	7	800	114,286
d. Payments - Reimbursements/Refunds	0	0	0	0	0	0	88	306	3,477
e. Subtotal - Payments to Homeowners	6	112	18,667	3	80	26,667	259	2,779	10,730
f. Appraisals	6	4	667	1	1	1,000	189	113	598
g. Administrative Expense		1,773			3,594			2,171	
h. Total Expense - Acquisition		1,889			3,675			5,063	
3. EXPENSE - MANAGEMENT & DISPOSAL									
a. Appraisals	0	0	0	0	0	0	12	6	500
b. Interest/Taxes/Insurance	0	0	0	1	1	1,000	88	51	580
c. Sales Expense	0	0	0	1	7	7,000	88	748	8,500
d. Maintenance & Operating Expense	0	0	0	1	0	150	88	483	5,489
e. Administrative Expense		21			38			442	
f. Total Expense Management & Disposal		21			46			1,730	
4. TOTAL EXPENSE		1,910			3,721			6,793	
5. TOTAL PROGRAM - INVESTMENT AND EXPENSE		1,910			3,803			17,905	

HOMEOWNERS ASSISTANCE FUND, DEFENSE
WORKLOAD AND OBLIGATION DATA
FY 2009

BRAC PROGRAMS

	ACTUAL - FY 2007			ESTIMATED - FY 2008			ESTIMATED - FY 2009		
	Units	Dollars (000)	AVG (\$)	Units	Dollars (000)	AVG (\$)	Units	Dollars (000)	AVG (\$)
1. INVESTMENT									
a. Equity Payments	0	0	0	0	0	0	0	0	0
b. Liquidation of Mortgages									
(1) 1st Mortgage	0	0	0	0	0	0	88	11,112	126,273
(2) 2nd Mortgage	0	0	0	0	0	0	0	0	0
(3) Other Liens	0	0	0	0	0	0	0	0	0
c. Total: Payments	0	0	0	0	0	0	88	11,112	126,273
d. Mortgages Assumed	0	0	0	0	0	0	0	0	0
e. Total Investment		0			0			11,112	
2. EXPENSE									
a. Payments - Private Sales	6	112	18,667	1	30	30,000	164	1,673	10,201
b. Payments - Real Property	0	0	0	0	0	0	0	0	0
c. Payments - Foreclosures	0	0	0	0	0	0	7	800	114,286
d. Payments - Reimbursements/Refunds	0	0	0	0	0	0	88	306	3,477
e. Subtotal - Payments to Homeowners	6	112	18,667	1	30	30,000	259	2,779	10,730
f. Appraisals	6	4	667	1	1	1,000	189	113	598
g. Administrative Expense		169			1,886			1,356	
h. Total Expense - Acquisition		285			1,917			4,248	
3. EXPENSE - MANAGEMENT & DISPOSAL									
a. Appraisals	0	0	0	0	0	0	12	6	0
b. Interest/Taxes/Insurance	0	0	0	0	0	0	88	51	580
c. Sales Expense	0	0	0	0	0	0	88	748	8,500
d. Maintenance & Operating Expense	0	0	0	0	0	0	88	483	5,489
e. Administrative Expense		21			0			442	
f. Total Expense Management & Disposal		21			0			1,730	
4. TOTAL EXPENSE		306			1,917			5,978	
5. TOTAL PROGRAM - INVESTMENT AND EXPENSE		306			1,917			17,090	

HOMEOWNERS ASSISTANCE FUND, DEFENSE
 WORKLOAD AND OBLIGATION DATA
 FY 2009

NON-BRAC PROGRAMS

	ACTUAL - FY 2007			ESTIMATED - FY 2008			ESTIMATED - FY 2009		
	Units	Dollars (000)	AVG (\$)	Units	Dollars (000)	AVG (\$)	Units	Dollars (000)	AVG (\$)
1. INVESTMENT									
a. Equity Payments	0	0	0	0	0	0	0	0	0
b. Liquidation of Mortgages									
(1) 1st Mortgage	0	0	0	1	82	82,000	0	0	0
(2) 2nd Mortgage	0	0	0	0	0	0	0	0	0
(3) Other Liens	0	0	0	0	0	0	0	0	0
c. Total: Payments	0	0	0	1	82	82,000	0	0	0
d. Mortgages Assumed	0	0	0	0	0	0	0	0	0
e. Total Investment		0			82			0	
2. EXPENSE									
a. Payments - Private Sales	0	0	0	2	50	25,000	0	0	0
b. Payments - Real Property	0	0	0	0	0	0	0	0	0
c. Payments - Foreclosures	0	0	0	0	0	0	0	0	0
d. Payments - Reimbursements/Refunds	0	0	0	0	0	0	0	0	0
e. Subtotal - Payments to Homeowners	0	0	0	2	50	25,000	0	0	0
f. Appraisals	0	0	0	0	0	0	0	0	0
g. Administrative Expense		1,604			1,708			815	
h. Total Expense - Acquisition		1,604			1,758			815	
3. EXPENSE - MANAGEMENT & DISPOSAL									
a. Appraisals	0	0	0	0	0	0	0	0	0
b. Interest/Taxes/Insurance	0	0	0	1	1	1,000	0	0	0
c. Sales Expense	0	0	0	1	7	7,000	0	0	0
d. Maintenance & Operating Expense	0	0	0	1	0	150	0	0	0
e. Administrative Expense		0			38			0	
f. Total Expense Management & Disposal		0			46			0	
4. TOTAL EXPENSE		1,604			1,804			815	
5. TOTAL PROGRAM - INVESTMENT AND EXPENSE		1,604			1,886			815	

HOMEOWNERS ASSISTANCE FUND, DEFENSE
STATUS OF ACCOUNTS - PART I
FY 2007 ACTUAL

ITEM	CASH (\$000)	AUTHORITY TO SPEND AGENCY DEBT RECEIPT (\$000)	TOTAL (\$000)
1. EXPENDITURE ACCOUNT - RESOURCES AND APPLICATIONS			
a. RESOURCES			
(1) Unobligated Balance Start of Year	9,547	0	9,547
(2) Appropriations	0	0	0
(3) New Authorization to Spend Agency Debt Receipts	0	0	0
(4) Transfer To/From Other Account	0	0	0
(5) Revenue			
(a) Sales (Cash)	69	0	69
(b) Sales (Non-Cash)	0	0	0
(c) Other Revenue	0	0	0
(6) Less Retirement of Debt			
(a) Principal Payments on Mortgages	0	0	0
(b) Mortgage Transfers	0	0	0
(7) Recovery of Prior Year Obligations	310	0	310
(8) Total	9,926	0	9,926
b. APPLICATIONS			
(1) Payments on Acquisitions of Properties	112	0	112
(2) Value of Mortgages Payable Assumed	0	0	0
(3) Expenses	1,798	0	1,798
(4) Transfer of Miscellaneous Receipts	0	0	0
(5) Total	1,910	0	1,910
c. UNOBLIGATED BALANCE - END OF PERIOD	8,016	0	8,016

HOMEOWNERS ASSISTANCE FUND, DEFENSE
STATUS OF ACCOUNTS - PART II
FY 2007 ACTUAL

ITEM	TOTAL (\$000)	
1. PROPERTY ACCOUNT		
a. ON HAND, START OF YEAR		0
b. PAYMENTS FOR EQUITY AND MORTGAGES ON ACQUISITION OF PROPERTIES		0
c. VALUE OF MORTGAGES PAYABLE ASSUMED		0
d. LESS ACQUISITIONS PRICE OF PROPERTIES SOLD		0
e. ON HAND, END OF YEAR		0
2. BORROWING ACCOUNT (MORTGAGES PAYABLE)		
a. BALANCE PAYABLE, START OF YEAR		0
b. VALUE OF MORTGAGES PAYABLE ASSUMED		0
c. LESS PAYMENTS ON PRINCIPAL:		
(1) Monthly Payments		0
(2) Mortgage Prepayment (Buydowns)		0
d. LESS VALUE OF MORTGAGES TRANSFERRED		0
e. SUBTOTAL - RETIREMENT OF DEBT		0
f. BALANCE PAYABLE - END OF PERIOD		0
3. NET EQUITY IN PROPERTY		0
4. RECAPITULATION FOR PROPERTIES SOLD*	Total	Avg (\$)
a. SALES PRICE	69	41
b. LESS:		
(1) Acquisition Price	0	0
(2) M&D Expense	21	12
c. NET GAIN OR (LOSS)	48	29
*Excludes Acquisition Administrative Expense		

HOMEOWNERS ASSISTANCE FUND, DEFENSE
STATUS OF ACCOUNTS - PART I
FY 2008

ITEM	CASH (\$000)	AUTHORITY TO SPEND AGENCY DEBT RECEIPT (\$000)	TOTAL (\$000)
1. EXPENDITURE ACCOUNT - RESOURCES AND APPLICATIONS			
a. RESOURCES			
(1) Unobligated Balance Start of Year	8,016	0	8,016
(2) Appropriations	0	0	0
(3) New Authorization to Spend Agency Debt Receipts	0	0	0
(4) Transfer To/From Other Account	0	0	0
(5) Revenue			
(a) Sales (Cash)	61	0	61
(b) Sales (Non-Cash)	0	0	0
(c) Other Revenue	0	0	0
(6) Less Retirement of Debt			
(a) Principal Payments on Mortgages	0	0	0
(b) Mortgage Transfers	0	0	0
(7) Recovery of Prior Year Obligations	0	0	0
(8) Total	8,077	0	8,077
b. APPLICATIONS			
(1) Payments on Acquisitions of Properties	80	0	80
(2) Value of Mortgages Payable Assumed	0	0	0
(3) Expenses	3,723	0	3,723
(4) Transfer of Miscellaneous Receipts	0	0	0
(5) Total	3,803	0	3,803
c. UNOBLIGATED BALANCE - END OF PERIOD	4,274	0	4,274

HOMEOWNERS ASSISTANCE FUND, DEFENSE
STATUS OF ACCOUNTS - PART II
FY 2008

ITEM	TOTAL (\$000)	
1. PROPERTY ACCOUNT		
a. ON HAND, START OF YEAR		0
b. PAYMENTS FOR EQUITY AND MORTGAGES ON ACQUISITION OF PROPERTIES		82
c. VALUE OF MORTGAGES PAYABLE ASSUMED		0
d. LESS ACQUISITIONS PRICE OF PROPERTIES SOLD		82
e. ON HAND, END OF YEAR		0
2. BORROWING ACCOUNT (MORTGAGES PAYABLE)		
a. BALANCE PAYABLE, START OF YEAR		0
b. VALUE OF MORTGAGES PAYABLE ASSUMED		0
c. LESS PAYMENTS ON PRINCIPAL:		
(1) Monthly Payments		0
(2) Mortgage Prepayment (Buydowns)		0
d. LESS VALUE OF MORTGAGES TRANSFERRED		0
e. SUBTOTAL - RETIREMENT OF DEBT		0
f. BALANCE PAYABLE - END OF PERIOD		0
3. NET EQUITY IN PROPERTY		0
4. RECAPITULATION FOR PROPERTIES SOLD*	Total	Avg (\$)
a. SALES PRICE	62	18
b. LESS:		
(1) Acquisition Price	82	24
(2) M&D Expense	47	14
c. NET GAIN OR (LOSS)	(67)	(19)
*Excludes Acquisition Administrative Expense		

HOMEOWNERS ASSISTANCE FUND, DEFENSE
STATUS OF ACCOUNTS - PART I
FY 2009

ITEM	CASH (\$000)	AUTHORITY TO SPEND AGENCY DEBT RECEIPT (\$000)	TOTAL (\$000)
1. EXPENDITURE ACCOUNT - RESOURCES AND APPLICATIONS			
a. RESOURCES			
(1) Unobligated Balance Start of Year	4,274	0	4,274
(2) Appropriations	0	0	0
(3) New Authorization to Spend Agency Debt Receipts	0	0	0
(4) Transfer To/From Other Account	4,463	0	4,463
(5) Revenue			
(a) Sales (Cash)	10,088	0	10,088
(b) Sales (Non-Cash)	0	0	0
(c) Other Revenue	0	0	0
(6) Less Retirement of Debt			
(a) Principal Payments on Mortgages	0	0	0
(b) Mortgage Transfers	0	0	0
(7) Recovery of Prior Year Obligations	0	0	0
(8) Total	18,825	0	18,825
b. APPLICATIONS			
(1) Payments on Acquisitions of Properties	2,779	0	2,779
(2) Value of Mortgages Payable Assumed	0	0	0
(3) Expenses	15,126	0	15,126
(4) Transfer of Miscellaneous Receipts	0	0	0
(5) Total	17,905	0	17,905
c. UNOBLIGATED BALANCE - END OF PERIOD	920	0	920

HOMEOWNERS ASSISTANCE FUND, DEFENSE
STATUS OF ACCOUNTS - PART II
FY 2009

ITEM		TOTAL (\$000)
1. PROPERTY ACCOUNT		
a. ON HAND, START OF YEAR		0
b. PAYMENTS FOR EQUITY AND MORTGAGES ON ACQUISITION OF PROPERTIES		11,112
c. VALUE OF MORTGAGES PAYABLE ASSUMED		0
d. LESS ACQUISITIONS PRICE OF PROPERTIES SOLD		11,112
e. ON HAND, END OF YEAR		0
2. BORROWING ACCOUNT (MORTGAGES PAYABLE)		
a. BALANCE PAYABLE, START OF YEAR		0
b. VALUE OF MORTGAGES PAYABLE ASSUMED		0
c. LESS PAYMENTS ON PRINCIPAL:		
(1) Monthly Payments		0
(2) Mortgage Prepayment (Buydowns)		0
d. LESS VALUE OF MORTGAGES TRANSFERRED		0
e. SUBTOTAL - RETIREMENT OF DEBT		0
f. BALANCE PAYABLE - END OF PERIOD		0
3. NET EQUITY IN PROPERTY		0
4. RECAPITULATION FOR PROPERTIES SOLD*	Total	Avg (\$)
a. SALES PRICE	10,088	2,915
b. LESS:		
(1) Acquisition Price	11,112	3,211
(2) M&D Expense	1,730	500
c. NET GAIN OR (LOSS)	(2,754)	(796)
*Excludes Acquisition Administrative Expense		

HOMEOWNERS ASSISTANCE FUND, DEFENSE
 WORK UNIT DATA
 FY 2007 ACTUAL

ITEM	MILITARY	CIVILIAN	NAF	TOTAL
1. APPLICATIONS FOR ASSISTANCE				
a. ON HAND - START OF YEAR	0	0	0	0
b. RECEIVED	7	3	0	10
c. LESS ACTIONS COMPLETED:				
(1) Homes Acquired - for outstanding mortgages balance	0	0	0	0
(2) Homes Acquired - at 75%	0	0	0	0
(3) Homes Acquired - no mortgage	0	0	0	0
(4) Reimbursement for losses on private sales	4	2	0	6
(5) Reimbursement for losses on real property	0	0	0	0
(6) Payments in foreclosure cases	0	0	0	0
(7) Settlements - no payment due	3	1	0	4
(8) Other (Not Eligible or Application Withdrawn)	0	0	0	0
d. ON HAND - END OF PERIOD	0	0	0	0
2. ACQUIRED HOMES				
a. ON HAND - START OF YEAR				0
b. ACQUIRED				0
c. DISPOSED OF				0
d. ON HAND - END OF PERIOD				0
3. MORTGAGES PAYABLE				
a. ON HAND - START OF YEAR				0
b. ASSUMED				0
c. LESS LIQUIDATED				0
d. ON HAND - END OF PERIOD				0
4. OTHER DATA				
a. SECOND MORTGAGES LIQUIDATED				0
b. APPRAISALS MADE				6
c. APPEALS PROCESSED:				
(1) Approved				0
(2) Disapproved				0
(3) Pending				0

HOMEOWNERS ASSISTANCE FUND, DEFENSE
 WORK UNIT DATA
 FY 2008

ITEM	MILITARY	CIVILIAN	NAF	TOTAL
1. APPLICATIONS FOR ASSISTANCE				
a. ON HAND - START OF YEAR	0	0	0	0
b. RECEIVED	4	2	0	6
c. LESS ACTIONS COMPLETED:				
(1) Homes Acquired - for outstanding mortgages balance	0	0	0	0
(2) Homes Acquired - at 75%	1	0	0	1
(3) Homes Acquired - no mortgage	0	0	0	0
(4) Reimbursement for losses on private sales	1	2	0	3
(5) Reimbursement for losses on real property	0	0	0	0
(6) Payments in foreclosure cases	0	0	0	0
(7) Settlements - no payment due	1	0	0	1
(8) Other (Not Eligible or Application Withdrawn)	1	0	0	1
d. ON HAND - END OF PERIOD	0	0	0	0
2. ACQUIRED HOMES				
a. ON HAND - START OF YEAR				0
b. ACQUIRED				1
c. DISPOSED OF				1
d. ON HAND - END OF PERIOD				0
3. MORTGAGES PAYABLE				
a. ON HAND - START OF YEAR				0
b. ASSUMED				0
c. LESS LIQUIDATED				0
d. ON HAND - END OF PERIOD				0
4. OTHER DATA				
a. SECOND MORTGAGES LIQUIDATED				0
b. APPRAISALS MADE				2
c. APPEALS PROCESSED:				
(1) Approved				0
(2) Disapproved				0
(3) Pending				0

HOMEOWNERS ASSISTANCE FUND, DEFENSE
 WORK UNIT DATA
 FY 2009

ITEM	MILITARY	CIVILIAN	NAF	TOTAL
1. APPLICATIONS FOR ASSISTANCE				
a. ON HAND - START OF YEAR	0	0	0	0
b. RECEIVED	196	63	0	259
c. LESS ACTIONS COMPLETED:				
(1) Homes Acquired - for outstanding mortgages balance	0	0	0	0
(2) Homes Acquired - at 75%	68	20	0	88
(3) Homes Acquired - no mortgage	0	0	0	0
(4) Reimbursement for losses on private sales	125	39	0	164
(5) Reimbursement for losses on real property	0	0	0	0
(6) Payments in foreclosure cases	3	4	0	7
(7) Settlements - no payment due	0	0	0	0
(8) Other (Not Eligible or Application Withdrawn)	0	0	0	0
d. ON HAND - END OF PERIOD	0	0	0	0
2. ACQUIRED HOMES				
a. ON HAND - START OF YEAR				0
b. ACQUIRED				88
c. DISPOSED OF				88
d. ON HAND - END OF PERIOD				0
3. MORTGAGES PAYABLE				
a. ON HAND - START OF YEAR				0
b. ASSUMED				0
c. LESS LIQUIDATED				0
d. ON HAND - END OF PERIOD				0
4. OTHER DATA				
a. SECOND MORTGAGES LIQUIDATED				0
b. APPRAISALS MADE				201
c. APPEALS PROCESSED:				
(1) Approved				0
(2) Disapproved				0
(3) Pending				4

HOMEOWNERS ASSISTANCE FUND, DEFENSE
PROGRAM AND FINANCING
FY 2009

	FY 2007 ACTUAL		FY 2008 ESTIMATES		FY 2009 ESTIMATES	
	Units	Obligations (000)	Units	Obligations (000)	Units	Obligations (000)
PAYMENTS TO HOMEOWNERS	6	112	3	80	164	1,673
OTHER OPERATING COSTS	6	1,798	4	3,641	296	5,120
ACQUISITION OF PROPERTIES	0	0	1	82	88	11,112
MORTGAGES ASSUMED	0	0	0	0	0	0
TOTAL PROGRAM		1,910		3,803		17,905
AVAILABLE FROM PRIOR YEAR		9,547		8,016		4,274
UNOBLIGATED BALANCES TRANSFERRED - OUT		0		0		0
ESTIMATED EARNED REVENUE		69		61		10,088
RETIREMENT OF DEBT		0		0		0
RECOVERY OF PRIOR YEAR OBLIGATIONS		310		0		0
AVAILABLE FOR OTHER YEARS		8,016		4,274		920
BUDGET AUTHORITY		0		0		0
AUTHORIZATION TO SPEND AGENCY DEBT RECEIPTS		0		0		0
APPROPRIATION		0		0		0
TRANSFER TO/FROM OTHER ACCOUNT		0		0		4,463
APPROPRIATION ADJUSTED		0		0		4,463