

Military Renters: What You Should Know?

As a member of the United States Armed Forces, you have access to additional resources that are available to you as renter because of your status as member of the Armed Forces.

Resources include: the Servicemembers Civil Relief Act, The Rental Partnership Program and the Navy-Marine Corps Relief Society.

Servicemembers Civil Relief Act

The Servicemembers Civil Relief Act (SCRA) enacted in 2003 and amended several times since then, revised and expanded the Soldiers' and Sailors' Civil Relief Act of 1940 (SSCRA), a law designed to ease financial burdens on servicemembers during periods of military service. The SCRA is a federal law that provides protections for military members as they enter active duty. It covers issues such as rental agreements, security deposits, prepaid rent, evictions, installment contracts, credit card interest rates, mortgage interest rates, mortgage foreclosures, civil judicial proceedings, automobile leases, life insurance, health insurance and income tax payments.

For most servicemembers, SCRA protections begin on the date they enter active duty military service. For military reservists, protections begin upon the receipt of certain military orders.

Common invoked provisions of SCRA include, but are not limited to:

Six percent on interest rates: The SCRA's benefits and protections include a 6 percent interest rate cap on financial obligations that were incurred prior to military service; the ability to stay civil court proceedings; protections in connection with default judgments; protections in connection with residential (apartment) lease terminations; and protections in connection with evictions, mortgage foreclosures, and installment contracts such as car loans. The SCRA limits the amount of interest that can be charged on certain financial obligations that were incurred prior to military service to no more than 6 percent per year, including most fees. In order to have the interest rate on a financial obligation such as a credit card or a mortgage capped at 6 percent per year, a servicemember must provide the creditor with a copy of his or her military orders and a written notice. The written notice and military orders must be provided to creditor within 180 days of the end of the servicemember's military service. In response a creditor must forgive – not defer – interest greater than 6 percent per year. The creditor must forgive this interest retroactively. The creditor is also prohibited from accelerating the payment of principal in response to a properly made request for a 6 percent interest rate cap.

Residential (apartment) lease terminations: Section 3955 of the SCRA (formerly Section 535) addresses the topic of lease terminations. With respect to residential apartment leases, the SCRA requires that the premises be occupied (or are intended to be occupied) by a servicemember or a servicemember's dependent(s). Additionally, the lease must either be executed by a person who later enters military service, or is in military service and later receives permanent change of station (PCS) orders or deployment orders for a period of at least 90 days. To terminate a residential lease, the servicemember must submit a written notice and a copy of his or her military orders – or a letter from a commanding officer – by hand delivery, United States Postal Service (USPS) return receipt requested or private carrier to the landlord or landlord's agent. Under Section 3955 of the SCRA

(formerly Section 535), if a servicemember pays rent on a monthly basis, once he or she gives proper notice and a copy of their military orders, then the lease will terminate 30 days after the next rent payment is due.

For information about SCRA, [click here](#).

Rental Partnership Program (RPP)

The Navy's Rental Partnership Program (RPP) is an agreement between the Housing Service Center (HSC) and community housing landlords and is designed to provide service members with suitable and affordable off-base housing and aid in defraying some of the costs incurred by relocation. Housing units which are offered in the RPP are evaluated, inspected and qualified to meet the highest standards by the Navy HSC. The RPP is available to both families and unaccompanied service members.

Tenant Eligibility and Requirements

Generally, all full-time active duty service members married or single and who are drawing BAH are eligible to participate in RPP.

- Service member is required to have a minimum of six months to one-year left on End of Active Obligated Service (EAOS) and Projected Rotation Date (PRD) (depending upon normal lease period for the area).
- If single, service members E-4 and below with less than 4 years of active duty service must have approval from their current Command to live off base (BAH approval from the HSC is also required). To get started with finding properties in the RPP, the service member should go the HSC with their orders, Leave and Earnings Statement (LES), and a copy of their page 2 to be properly counseled on their eligibility and requirements.

Benefits to the Tenant

The program offers service members special rental benefits. The RPP varies at each installation, and typical benefits may include:

- Homes are inspected by our HSCs and pre-approved as suitable, safe and affordable for military members.
- Discount on rental rates.
- Waiver of or reduced security and utility deposit costs.
- No or reduced application fee or credit check fee.
- Rent payments via allotment.
- No income requirements (as long as service member is receiving BAH in accordance with his or her current rank).
- Lease cannot be denied to a service member due to a negative credit check (only a poor reference from a previous landlord).

For more information about the Navy's Rental Partnership Program, click [here](#)

Navy-Marine Corps Relief Society

The Society provides financial assistance and education, as well as other programs and services, to members of the United States Navy and Marine Corps, their eligible family members, widows, and survivors. The Society also receives and manages donated funds to administer these programs and services.

The main goal of the Society is to help each person who comes to get support for their immediate needs. The long-term mission is to help Sailors and Marines become financially self-sufficient by learning how to better manage their personal finances and prepare for unplanned expenses. Assistance, for qualifying situations, from the Society includes:

- Financial Assistance and Counseling
- Quick Assist Loan
- Education Assistance
- Health Education and Post-Combat Support
- Budget for Baby
- Emergency Travel
- Disaster Relief
- Thrift Shop