# Table of Contents

- Proposed Legislative Solutions .............................................................. 2
- Local Projects .......................................................................................... 5
- Program Resources ..................................................................................... 7
- Support Organizations & Advocacy .......................................................... 10
Proposed Legislative Solutions

Legislators have proposed a variety of bills to address educator housing. A description of the bills and their current statuses follow.

AB-1041 (Weber) Teachers: Uplift Teaching Corps Act of 2019

This bill would enact the Uplift Teaching Corps Act of 2019 that would establish the Uplift Teaching Corps Grant Program, to be administered by the commission, to provide one-time competitive grants to school districts, county offices of education, and charter schools to establish new or expand existing teacher-based residency programs for purposes of recruiting and retaining prospective resident teachers with high degrees of instructional and cultural competence to teach in high-needs schools. The bill would provide that the operation of these provisions is contingent upon an appropriation in the annual Budget Act for these purposes.

- Status: 2-year bill pending first hearing in Assembly

AB-1318 (Mullin) Housing: school employees

Existing law exempts certain transactions from the requirements that otherwise apply to the sale or lease of real property by a school district if certain conditions are met, including that the financing proceeds obtained by the school district pursuant to the transaction are expended solely for capital outlay purposes, including the acquisition of real property for intended use as a school site. This bill would specify that the acquisition of real property for intended use as school district employee housing is a permissible capital outlay expenditure for purposes of those provisions.

The Teacher Housing Act of 2016 authorizes a school district to establish and maintain programs, as provided, that address the housing needs of teachers and school district employees who face challenges in securing affordable housing. The act creates a state policy supporting housing for teachers and school employees, as provided, and permits school districts and developers in receipt of local or state funds or tax credits designated for affordable rental housing to restrict occupancy to teachers and school district employees on land owned by school districts.

This bill would revise the state policy created by the act by permitting school districts and developers in receipt of local or state funds or tax credits, as described above, to restrict occupancy to teachers and school district employees on land owned by the state, a city, a county, a school district, or a community college district and designated for occupancy by teachers and school district employees.

- Status: 2-year bill pending first hearing in Assembly
AB-1648 (Levine) Housing: school employees: affordable rental housing

The Teacher Housing Act of 2016 authorizes a school district to establish and maintain programs, as provided, that address the housing needs of teachers and school district employees who face challenges in securing affordable rental housing. The act creates a state policy supporting housing for teachers and school employees, as provided, and permits school districts and developers in receipt of local or state funds or tax credits designated for affordable rental housing to restrict occupancy to teachers and school district employees on land owned by school districts. Existing law defines affordable rental housing for these purposes to mean a rental housing development, as defined, with a majority of its rents restricted to levels that are affordable to persons and families of low or moderate income.

This bill would additionally define affordable rental housing for the purposes of the Teacher Housing Act of 2016 to mean a rental housing development with a majority of its rents restricted to levels that are affordable to persons and families whose income does not exceed 200 percent of area median income, as specified, and located on real property owned by the school district.

-Status: 2-year bill pending first hearing in Assembly

AB-578 (Mullin) Teachers: The California STEM Professional Teaching Pathway Act of 2019

This bill would establish the California STEM Professional Teaching Pathway for purposes of recruiting, training, supporting, and retaining qualified science, technology, engineering, and mathematics (STEM) professionals, including military veterans, as mathematics and science teachers in California.

The bill would authorize various activities as part of the California STEM Professional Teaching Pathway, including developing and distributing statewide recruitment materials encouraging interested STEM professionals to pursue teaching careers in mathematics, science, and computer science, and providing information to STEM professionals regarding the requirements for obtaining a teaching credential in mathematics and science and how to complete those steps, applying to teacher preparation programs, and accessing financial aid. The bill would also require the State Department of Education to submit a report, including specified data relating to the program, to the Legislature and the Governor by May 1 of each year, beginning with the first May 1 after an award under this program is granted.

This bill would appropriate $2,000,000 from the General Fund to the State Department of Education for the 2019–20 fiscal year for purposes of the bill, to be allocated as a one-time grant to a postsecondary educational institution, nonprofit public benefit corporation, county office of education, or a partnership of multiple organizations of these types.

-Status: Held on Appropriations Suspense File

AB-843 (Rodriguez) Student financial aid: Assumption Program of Loans for Education (APLE)

This measure authorizes CSAC to issue 7,200 new APLE warrants to credential candidates; the warrants are then redeemed for the loan assumption benefit once the candidate has earned a credential and completed a year of eligible teaching. Additionally, this measure authorizes CSAC to provide an unspecified dollar amount of additional loan assumption benefits to credentialed teachers who teach
math, science, special education, bilingual education, or career technical education in school districts that are determined to be in need of differentiated assistance. The program “forgives” up to $11,000 of college loan debt for a person who teaches for four consecutive years in a qualifying school or subject area (paying $2,000 for the first year of teaching service and $3,000 for each of the next three years of teaching). Qualifying schools include those with high proportions of low income youth or emergency permit teachers and those located in rural areas.

-Status: 2-year bill pending first hearing in Senate
Local Projects

Francis Scott Key Annex, San Francisco, San Francisco Unified School District

The Francis Scott Key Annex Educator Housing complex, slated to offer 100 units for educators, paraeducators, and their families, will be available in 2023. Residents of the Francis Scott Key Annex must earn between 40 percent and 120 percent of the median income in the area, or $37,000 to $150,000. According to a district spokesperson, the average educator salary in San Francisco Unified is $82,000.

Mountain View, Mountain View Whisman School District

This new project will supply Mountain View Whisman School District educators and staff and city employees with 144 apartments at the existing Village Lakes Apartments at 777 West Middlefield Road and will cost $56 million, which will be financed thru the District offering Certificates of Participation and revenue generated when school employees pay their rent. The development will include a swimming pool, open space areas, fitness rooms, and a Class I bike path connecting Middlefield Road and Shoreline Boulevard.

If everything goes as planned, construction will start in 2020 and be completed by 2022. When completed, a teacher making $64,000 a year would qualify for a one-bedroom apartment at about $1,500 a month. The developer, Fortbay, will lease out the subsidized units to district educators for at least the next 55 years.

Jefferson Union High School, Daly City, San Mateo County School District

Jefferson Union High School in Daly City is converting a large parking lot into a four story development, which will house 122 units for their staff and is scheduled to open in fall 2021. While the development will have the typical amenities of a private development, including community spaces and playgrounds, the rent will be 50% below market. This equates to $1,200 for a 1 bedroom, $1,600 for a 2 bedroom, and $2,100 for a 3
bedroom apartment in today’s rates. A ten-year cap is planned for how long an educator can live in the development. District officials also plan on offering a mortgage assistance program with matching funds.

Casa del Maestro, Santa Clara, Santa Clara Unified School District (Constructed 2002-2009)

The Casa del Maestro workforce housing apartments was built on the corner of an unused elementary school site and is offered to educators and staff of the Santa Clara Unified School District. According to Eric Dill, the school district’s chief business official, rents for the 72 apartments are about 80 percent of market rent, between $1,430 for a 722-square-foot one-bedroom unit to $2,195 for a 1,170-square-foot two-bedroom, two-bath unit.

Currently, the complex is fully occupied and has a waiting list. Educators can stay at Casa del Maestro a maximum of seven years.

The apartment site is owned by the District and was financed with the sale of certificates of participation, which enables the District to share in the revenue of the project, the rent. Hence, educators do not need to qualify as low-income to be eligible to live in this community. For more information, contact Government Financial Strategies.

West Contra Costa Unified School District

The West Contra Cost District introduced several initiatives to help their employees with affordable housing, including a partnership with Landed, a startup that provides a down payment to educators and then makes its return when the house is sold or refinanced. One WCCUSD employee also received down payment and closing cost assistance from CalHFA and the Richmond Community Foundation program. The District also teamed up with a Richmond city program that refurbishes blighted houses and sells them at below-market rates\(^{iv}\)
U.S Department of Housing and Urban Development’s (HUD’s) Good Neighbor Next Door Program

Law enforcement officers, pre-Kindergarten through 12th grade teachers, firefighters and emergency medical technicians can contribute to community revitalization while becoming homeowners through HUD's Good Neighbor Next Door Sales Program. HUD offers a substantial incentive in the form of a discount of 50% from the list price of the home. In return you must commit to live in the property for 36 months as your sole residence.

How the Program Works

Eligible Single Family homes located in revitalization areas are listed exclusively for sale through the Good Neighbor Next Door Sales program. Properties are available for purchase through the program for seven days.

How to Participate in Good Neighbor Next Door

Check the [listings for your state](#). Follow the instructions to submit your interest in purchasing a specific home. If more than one person submits an offer on a single home a selection will be made by random lottery. You must meet the [requirements](#) for a law enforcement officer, teacher, firefighter or emergency medical technician and comply with HUD’s regulations for the program.

HUD requires that you sign a [second mortgage and note](#) for the discount amount. No interest or payments are required on this "silent second" provided that you fulfill the [three-year occupancy requirement](#).

The number of properties available is limited and the list of available properties changes weekly.

To learn more, please see our Good Neighbor Sales [Frequently Asked Questions](#)!

Teacher Next Door

HUD’s [Teacher Next Door](#) connects educators to a wide variety of grants and housing programs—including Good Neighbors Next Door—helping applicants find local programs and organizations that reduce mortgage rates and costs and provide down payment rebates. Housing in this program isn't restricted to federally designated revitalization areas, and there are no residency requirements.

The San Francisco [Teacher Next Door](#) program provides loans of up to $20,000 towards a down payment to qualified teachers employed by the San Francisco Unified School District. That’s about 10 percent of the amount needed for a down payment in San Francisco.

California Housing Finance Agency (Cal HFA) School Teacher and Employee Assistance Program (School Program)

This [program](#) is for teachers, administrators, school district employees and staff members working for any California K-12 public school, which includes Charter schools and county/continuation schools. Applicants must also be first-time homebuyers. School Program junior loans are up to 4% of the purchase price, and
can only be combined with an eligible CalHFA first mortgage loan. School Program subordinate loans can only be used for down payment assistance and/or closing costs. (See attached flyer)

Local Teacher Assistance Programs

For Californians working in an underperforming school, the Extra Credit Home Purchase Program can provide mortgage tax credits to reduce their total owed to the federal government. Participants must be first-time buyers and meet income and home price limits, which vary by county. Teachers Next Door can connect qualified buyers with the appropriate grants, or you can search for mortgage assistance programs in your state.

Educator Mortgage Program

Mortgage bank and lender Supreme Lending’s Educator Mortgage Program offers up to $800 in discounts on closing costs and Realtor® fees, as well as a speedy loan turnaround and a $400 donation to the school program of their choice. Available for all teachers and school district employees, the program requires a minimum credit score of 620, but it doesn’t discriminate based upon previous bankruptcy or foreclosure.

Homes for Heroes

Intended for firefighters and military veterans as well as teachers, this program discounts 25% of your Realtor fee when buying and selling, as long as you use a Realtor or broker who has signed up as a program affiliate. Applicants also receive reduced closing and home inspection fees.

Homebuyer Empowerment Loan Program (HELP)

HELP will assist middle-income first-time homebuyers with down payment assistance of up to 10% of the purchase price with a maximum purchase price of $800,000. This loan is a 30-year deferred loan plus a share of appreciation. Borrowers will repay the principal loan amount plus a share of the appreciation based on the percentage of the loan borrowed through HELP. (See attached flyer)

Empower Homebuyers Santa Clara County

A program administered by Housing Trust Silicon Valley provides down payment assistance loans to first-time homebuyers and is funded by the 2016 Measure A Affordable Housing Bond. The program is aimed at assisting low to moderate income County residents – including employees at nonprofit organizations, teachers, healthcare professionals, County employees and others. (See attached flyer)
The Wells Fargo NeighborhoodLIFT Program

To support sustainable homeownership and help advance neighborhood stability, the Wells Fargo NeighborhoodLIFT program looks to the future by delivering down payment assistance and financial education to homebuyers in collaboration with NeighborWorks® America and local nonprofit organizations.

How the NeighborhoodLIFT program can help:

Get help with your down payment. Apply for down payment assistance from local nonprofit groups, when the program is available in your area.1

Find out if you’re ready to buy a home. Financial education is available to help buyers prepare for homeownership.

Visit the [NeighborhoodLIFT program webpage](#) to attend an event, find available grants, or talk to a consultant (1-866-858-2151). (See attached printout)
**Support Organizations & Advocacy**

**Landed**

*Landed* is on a mission to help essential professionals (starting with K-12 educators) build financial security near the communities they serve by helping them afford the down payment on a home purchase in exchange for a share of the home’s equity. They invest alongside teachers and school staff when they are ready to buy a home in expensive areas like Hawaii, the San Francisco Bay Area, Seattle, Denver, Boulder, Los Angeles, and San Diego. Landed provides: down payment support, a homebuyer team including their Landed Agent Network, financial coaching, and homebuying education. (See attached flyer)

In April of this year, Landed broadened its reach to college staff and instructors by partnering with Cabrillo College in Santa Cruz County — its first partnership with an institute of higher education in California. From there, Landed intends to expand to public colleges throughout the Bay Area, including other community colleges, the University of California and California State University.

**United Educators Association for Affordable Housing (UEAAH)**

Established in April 2013, *United Educators Association for Affordable Housing* is a 501(c)(3) nonprofit organization dedicated to bringing affordable housing to all San Francisco Bay educators.

UEAAH’s mission is to promote public policy which contributes to scalable and affordable housing for public school teachers (K-12) through awareness and advocacy. Our goal is the creation of a federally funded Basic Allowance for Housing (BAH) to support the vital role teachers play in society by preparing the next generation through education. (See attached flyer)

**Support Teacher Housing.org**

The mission of *supportteacherhousing.org* is to help teachers afford to live where they work, help schools recruit and retain teachers so that the Bay Area can have the best schools in the county, create a sense of community by providing housing to all teachers, and help the Missing Middle onto a path of financial security and homeownership.

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School Program features:
- Rewards teachers and staff who serve in California’s public schools
- Up to 4% of the sales price or appraised value for down payment or closing cost assistance.
- Deferred payments

Additional benefits:
School Program can be combined with CalPLUS™ – first mortgage loans with exclusive, zero interest closing cost assistance.

Are you a teacher or staff member serving in one of California’s public schools? CalHFA would like to say “thank you” with the School Teacher and Employee Assistance Program (School Program).

GOT QUESTIONS?
Visit: www.calhfa.ca.gov
Call: 877.9.CalHFA (877.922.5432)
STOP RENTING & START OWNING

California Housing Finance Agency

The California Housing Finance Agency does not discriminate on any prohibited basis in employment or in admission and access to its programs or activities. Not printed at the taxpayers’ expense.
Buying a house in this market is tough and saving for a down payment is a major obstacle. HELP is designed to provide down payment assistance of up to 10% of the purchase price of a house up to $800,000. So if you're looking to buy a home in the Bay Area and have trouble making that big down payment, HELP may be for you!

### HOW it helps

A HELP loan is a thirty year deferred loan, plus a share of the home's appreciation that matches what you borrow - so if you borrow 10% of your future home's value Housing Trust's share of the appreciation is only 10% and the rest of the equity that builds up in your home over time is yours! Because the loan is a shared appreciation loan, no monthly payments of any kind are required. Payment is deferred until your loan reaches its maturity date, you decide to sell your home, or you refinance your mortgage.

### WHAT you need to know

For more information visit www.housingtrustsv.org/help

Contact us:
408-436-3450 ext. 303
homebuyer@housingtrustsv.org

Adria Quinoñes-Masur
NMLS# 863850

Hong Ngo
NMLS# 1271738
**YOU Can Qualify for HELP If...**

- You are a first-time homebuyer buying a primary residence in Santa Clara County or the cities of Menlo Park or East Palo Alto
- You have pre-approval from an approved lender (done prior to submitting application) and your household income is within the designated limits
- You have completed a HUD-certified 8 Hour Homebuyer Education class through the designated agency

<table>
<thead>
<tr>
<th>Household Size</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
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<td>Income Limit</td>
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<td>$198,660</td>
<td>$213,360</td>
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The Housing Trust is leading the effort to create a strong affordable housing market in the greater Bay Area
First Time Homebuyer Loans

How It Helps

Empower Homebuyers is the County of Santa Clara’s first-time homebuyer down payment assistance program. Funded through the 2016 Measure A Affordable Housing Bond and administered by Housing Trust Silicon Valley, the program is expected to assist approximately 250 households with incomes that do not exceed 120% of the Area Median Income over the first five years. With assistance of up to 17% of the purchase price, the Empower program makes buying a home more affordable.

What You Need To Know

Empower Homebuyers is a thirty year deferred loan, plus a share of the home’s appreciation that matches what you borrow. Because the loan is a shared appreciation loan, no monthly payments of any kind are required. Payment is deferred until your loan reaches its maturity date, you decide to sell your home, you move out of your home, or you refinance your mortgage.

For more information visit: bit.ly/EmpowerHomebuyersSCC
Contact us:
408-436-3450 ext. 301
EmpowerHomebuyersSCC@housingtrustsv.org

Adria Quiñones-Masur
NMLS# 863850

Hong Ngo
NMLS# 1271738
You Can Qualify If…

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- Your household income is within the designated limits
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Maximum Gross Household Income by Household Size (2019)

<table>
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<tr>
<th>Household Size</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income Limit</td>
<td>$110,400</td>
<td>$126,150</td>
<td>$141,950</td>
<td>$157,700</td>
<td>$170,300</td>
<td>$182,950</td>
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Empower Homebuyers is the 2016 Measure A funded down payment assistance program for first-time homebuyers in Santa Clara County. It is administered by Housing Trust Silicon Valley, an Equal Housing Opportunity Agency.
The Wells Fargo NeighborhoodLIFT® Program

Buying a home with down payment assistance

Attending an upcoming event in your area may help make homeownership a real possibility

The NeighborhoodLIFT program

To support sustainable homeownership and help advance neighborhood stability, the Wells Fargo NeighborhoodLIFT program looks to the future by delivering down payment assistance and financial education to homebuyers in collaboration with NeighborWorks® America and local nonprofit organizations.

Attend an event

Learn about homeownership, the NeighborhoodLIFT program and see if you qualify for a grant.

Find available grants

See areas where down payment assistance grants may be available.

Talk to a consultant

- Call 1-866-858-2151
- Find a local consultant

How the NeighborhoodLIFT program can help

- Get help with your down payment. Apply for down payment assistance from local nonprofit groups, when the program is available in your area.1
- Find out if you’re ready to buy a home. Financial education is available to help buyers prepare for homeownership.

Watch a video of a NeighborhoodLIFT event

Transcript:

[Music]

Everyone is in seek of the dream of homeownership.

We have found that one of the key barriers is down payment
assistance.

Today, we are at our LIFT event here in Philly.

Do you have an appointment today?

They come in. They speak with our registration desk. The registration desk then brings them to the scheduling desk. The scheduling desk is to meet with a home mortgage consultant. That is to get the first mortgage approval because in order to receive the LIFT down payment assistance grant, a customer does have to be pre-approved for a first mortgage.

Now, that first mortgage does not have to come through Wells Fargo. It can come through another lender, but that other lender does have to be approved by NeighborWorks nonprofit local affiliate.

On our website, they will receive a what to bring. Things like their tax statements, W-2 forms. We want to be able to look at their income and also their assets.

While customers are waiting at the LIFT event, we have various booths and activities, things for them to do. We have a kid zone available for kids to watch a movie. NeighborWorks America and their affiliate is here to answer any questions and they will work with customers, whether if it’s credit obstacles that they need to overcome, they will stick with the customer and work with them.

Borrowers who go through our process, homebuyer education and counseling, are a third less likely to experience delinquency in their first 24 months of home purchase.

We’re first-time homebuyers, and we don’t really know what we’re doing, so it will be really helpful to have go to-- go to classes.

We educate them on what a realtor’s role is, what a lender’s role is. We talk about home insurance, fair housing, home inspection. So we educate them on a wide variety of areas.

Once a customer secures a reservation for the LIFT down payment assistance dollars, they will receive a reservation letter. So within that 60 days, they must have a signed purchase contract on a property.

It’s actually that exact same weekend, we found this house, and so we knew that would kind of give us a little boost. So we’re really excited about it.

Customers that receive that reservation letter leave here excited, ecstatic about the program because that’s gonna make a change in their lives.

I’ve got the help that I needed. I’m excited about going and finding my dream home.

Wells Fargo is committed to strengthening communities across the country. So if you hear that the LIFT event is coming to your market, I encourage you to come to the LIFT event to hear about the advantages of homeownership.

Everyone that I personally spoke to regarding loan process was very valuable because they provided so much information, what the next steps are. Just really thoroughly explained the entire process.

And at every single step of the way holding your hand, it’s-- it’s really cool, and it kinda gives me some more faith in banks.

The face-to-face experience was incredible. I mean, to actually speak with another human being who seems to just-- already looks at you with caring eyes like we’re here to help, It made all the difference in the world.
1. The amount of down payment assistance varies by market. Combined income for all borrowers on the loan cannot exceed the program income limits, adjusted for household size. Down payment assistance grants cannot be used to purchase bank-owned properties managed by Wells Fargo Premier Asset Services.

The NeighborhoodLIFT program is a collaboration between Wells Fargo Bank, N.A., Wells Fargo Foundation and NeighborWorks America, an independent nonprofit organization.

Although Wells Fargo is the sponsor of the LIFT program, you may seek financing for the remaining balance of the home purchase from any qualified lender who accepts a LIFT down payment assistance program.

Wells Fargo team members are not eligible to participate in the LIFT program. This limitation also applies to a team member’s immediate family, including spouses and dependent children, where the team member would have beneficial ownership of the property purchased using the assistance grant.

Equal Housing Lender
Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A.
Landed helps educators buy homes.

Landed is on a mission to help essential professionals build financial security near the communities they serve. We invest alongside teachers and school/college staff when they are ready to buy a home in expensive areas like Hawaii, Denver, Seattle, the Bay Area, Los Angeles, and San Diego. We also provide a trusted network of agents, homebuying education, and financial coaching.

**What We Do**

We support you on your path to homeownership – no matter where you are right now.

**Down Payment Support**
Up to 10%. Max. $120k in California, Hawaii, & Washington, $70k in Colorado

**A Homebuyer Team**
Including our Landed Agent Network

**Financial Coaching**
Free help on your homebuying journey

**Homebuying Education**
Free resources, content, and events

**Are you eligible?**

**Financial Coaching, Homebuyer Team, & Homebuying Education**
Open to all employees of our partner districts, colleges, & universities

**Down Payment Support**
- Open to all employees of our partner districts, colleges, & universities
- You and any co-buyers must be able to contribute 10% down (or more) on the home
- You use a Landed Partner Agent & a Landed participating lender

We will guide you through this. We’re in this together.

Start the process: [www.landed.com/signup](http://www.landed.com/signup)
WHAT WE DO

We advocate and prepare policy proposals in favor of affordable housing options for all K-12 public school teachers across the nation.

OUR GOAL

In addition to teacher advocacy and promoting awareness, our goal is the creation of a federally funded Basic Allowance for Housing (BAH) to support all K-12 public school teachers across the nation.

QUICK FACTS

Basic Allowance for Housing (BAH) Program Description

The BAH program provides members of the military, who are assigned to permanent duty within the United States and for whom government housing is not available, a monthly allowance for housing based on the member’s rank, dependency status, and permanent duty station zip code. The Department of Defense (DoD) designed the BAH program to “enable members to afford suitable rental housing near their duty location.” The DoD has categorized sets of zip codes into 300 different “Military Housing Areas,” or MHAs, around the country, and it employs a contractor to determine the median rent and the average cost of utilities for each MHA every year. It then uses this price data to calculate a different BAH rate for each of the 27 military rank pay grades for members with and without dependents.

UEAAH is currently partnering with UC Berkeley’s Goldman School of Public Policy to design a state-level pilot program that uses the BAH framework to expand access to housing for K-12 public school teachers in California’s high-cost coastal metros.

*Source: The Defense Travel Management Office’s “BAH Primer” (January 2016).