

# The Liaison

Volume 8, Issue 1

March 2009

## THE BAH EXCLUSION – WHAT IT MEANS

### FOR THE SOLDIER, THEIR FAMILIES AND THE COMMUNITY

There has been much discussion recently about qualifying the Fort Drum area for something called a BAH Exclusion. What is it? What will it do for soldiers and families? What will it do for communities?

First let's understand some basics. BAH or Basic Allowance for Housing is income a soldier receives from the Army over and above their Basic Pay to cover the cost of rent (or mortgage), utilities and insurance. For the Fort Drum area that allowance starts at a minimum of \$13,920 annually and goes up depending on a soldier's rank. Those funds are provided directly to a soldier and his family in the form of a monthly check.

The 2008 Federal Housing Act included a provision for certain qualified military communities to exempt BAH when calculating soldiers pay to income qualify for housing regulated under the Federal Low-Income Housing Tax Credit (LIHTC) program.

So what does that mean? The LIHTC program is one of the nation's primary funding mechanisms to build/renovate affordable rental housing. These tax credits are sold to investors in a housing project which provides funding to help build the project. In return the owner agrees to rent regulation based on

federal guidelines for a specified period of time, usually 30 years or more.

Families must be income qualified to live in a LIHTC assisted housing unit. Generally, most military families are considered over income for LIHTC units when considering all their military pay including their BAH. So providing this form of capital subsidy to developers to build new units around the country to meet military growth in military communities was infeasible before the enactment of this new legislation since most military families were over income and did not qualify for these units.

This legislation however allows the soldiers BAH income to be excluded for purposes of income qualifying for a LIHTC assisted unit. Taking a rough average of incomes at Fort Drum, a typical soldier with family members earns approximately \$45,000 including BAH. The maximum LIHTC income for a family of 4 for Jefferson County for 2008 is \$31,620. So without the exception, the typical military family would not qualify for the LIHTC unit. By excluding the BAH for LIHTC income guidelines, the families income would be \$45,000 - \$13,920, or \$31,080 and they would qualify.

Current estimates show that somewhere between 60% and 75% of the military families at Fort Drum would qualify for a LIHTC unit by excluding the BAH if the spouse has little or no income. So what does the BAH exclusion do for soldiers and families? It makes available housing options for which they would otherwise not qualify.

*The legislation is not meant to have military families simply compete with the local civilian population for existing LIHTC units, but its intent is to promote construction of additional units to meet overall demand.*

(Continued on page 4)

#### Inside this issue:

Chair's Comments	2
Mutual Interest in Area Growth	3
Housing stats	4
FDRHPO News	5
Carl's Perspective	6
2009 Drum Air Show	7
What is "Churn"?	8

## Chairman's Corner



Keith B. Caughlin, Chair

“... nothing will make you feel more patriotic, more appreciative or more American than showing up and clapping as these soldiers return.”

The Drum Country Region recently learned the next commanding general will be James Terry - this will be his third tour at Ft. Drum, after successful battalion command in the 90's and a solid term as the Deputy Commanding General for Operations with General Austin and General Freakley. This is excellent news for the Division, the Installation and the FDRLO. Major General Terry has most recently directed the prestigious Future Force Integration Center at Ft. Bliss, where they put new equipment to the test.

Major General Oates has raised the bar on open communication and dialogue with his soldiers, their families and the community. While commanding the Division Headquarters and a multinational division in Iraq, he has used technology in the form of “the CG's blog” to open access, challenge his soldiers and solicit input in a rare and confident way. The Task Force Mountain website and Mountain View daily newsletter keep all of us supporting the Division well informed.

General Oates will bring the Division Headquarters back in May. Thereafter, the Aviation Brigade and Sustainment Brigade will return from their tours in Iraq. With the modularized Army, neither unit served under General Oates' command in Iraq.

As these units return, the Northern New York chapter of AUSA has proposed local organizations sponsor and adopt the home-coming events. Just within the FDRLO membership, we have a capable network of businesses, municipalities, unions, organizations and the agencies that could each support one of these home-comings.

“But I don't know any of the returning soldiers.” Does not matter, nothing will make you feel more patriotic, more appreciative or more American than showing up and clapping as these soldiers return. “But I don't have too much free time.” Not to worry, these only take a half hour at most in the gym, and many are conveniently scheduled outside the civilian workday (i.e., when the trans-Atlantic planes arrive and protocol tries to keep everyone updated on changes.) This is an excellent idea and those interested should call Tina Wildhaber at 773-3943 (x6623).

In addition to supporting the welcome-home ceremonies, the FDRLO has some history to mark. On May 16, as part of Armed Forces Day, the traditional parade will end up in the newly completed Public Square. The fountain will be christened and the new Square dedicated. In September, we will celebrate the 25th anniversary of the announcement that Fortress Drum would be transformed to house a to-be-formed light division. Another significant benchmark, almost a year away, is the 25th anniversary of the Re-activation of the 10th Mountain Division (Light).

I hope to see you at one of these events, or before that, at our next FDRLO Board meeting on April 3 at 3:30 p.m.

### Building On Strong Traditions – Climb To Glory Armed Forces Day Parade: May 16, 2009 Watertown, New York



Division Band will perform in Public Square following the parade. The City of Watertown and the Downtown Business Association have plans for other activities following the parade as they celebrate the rededication of the Public Square Fountain that day.

Tickets (Free for military card holders - \$5 for others) for the USO Liberty Belles Troupe Show, Friday, May 15<sup>th</sup> at the Dulles State Office Building will be available through the FDRLO office.

Join us to demonstrate **DrumCountry's** tremendous support for our military neighbors.



## **FORT DRUM AND THE REGION'S COMMUNITIES SHARE A MUTUAL INTEREST IN MANAGING THE REGION'S GROWTH.**

The Fort Drum Growth Management Strategy is complete. The report was prepared for FDRLO by Behan Planning and Design with EDAW, Inc. and is available electronically at [www.fdrlo.org](http://www.fdrlo.org) under the "Growth Management" tab. Hard copies have been mailed to the chief elected official for each of Fort Drum's border communities.

Although Fort Drum's economic impact on the region has been documented and reported, the Growth Management Study is the first effort to analyze current and projected land development patterns on a regional scale. As noted in the report, Fort Drum and the region's communities have a mutual interest in managing the region's growth. Unmanaged growth can result in sprawl and development adjacent to the installation that is incompatible with its training mission, thereby jeopardizing its long-term viability. By proactively managing growth on and off base, Fort Drum and nearby communities help to preserve the Fort's training mission, retain rural character, and promote growth opportunities. The final report provides a number of recommendations to help guide Fort Drum and its neighbors in working together more effectively to maximize the benefits of future growth while minimizing incompatible development activity. Funding for the project came from the Department of Defense's Office of Economic Adjustment (OEA).

### **Ongoing Training.**

In the first year of the project, FDRLO also utilized OEA funding to fund a monthly "Growth Management Series" of land use training workshops in partnership with the Jefferson, Lewis, and St. Lawrence County planning departments; the NYS Tug Hill Commission; and Jefferson Community College's Center for Community Studies. In response to the popularity of those sessions, FDRLO's partners will continue to organize low-cost training opportunities on topics identified in the report.

### **Fort Drum actions.**

In order to do good planning that is sensitive to the Fort Drum's concerns, communities need good

accurate information such as maps of noise contours from training exercises and Accident Potential Zones for aircraft leaving or approaching the runways at Wheeler Sack Airfield. These maps are available in the report and will soon be available at [www.fdrlo.org](http://www.fdrlo.org). Meanwhile, FDRLO and regional planners are working with Fort Drum to address the plan's recommendation for Garrison Command to appoint an information "gatekeeper" and to institutionalize a process for the two-way sharing of updated planning information in the future. The group has been discussing a number of possible strategies for establishing more regular communication between the Fort and its neighbors, such as a website, newsletters, personal outreach, and community forums.

### **Local action.**

Communities wishing to implement any of the recommended growth management strategies should can contact their county planning department for guidance and assistance. Those in the Tug Hill Commission's service area may contact that agency as well.

To help local officials evaluate where to focus their attention, the report includes a "Fort Friendly Checklist".

Here are a few examples.

- ? Does your zoning set forth appropriate land uses and densities to avoid encroachment conflicts at the Fort's border?
- ? Do you have lighting standards that ensure lighting levels are not excessive and that light sources are shielded and do not create glare (that might interfere with night vision training)?
- ? Does your community collaborate with the Fort Drum community planner on land use and development decisions along the Fort Border?
- ? Does your community have a clear understanding of where the most sensitive noise and safety areas are along the Fort-community border?





The complete list is available in the report.



## Jefferson County Housing Construction Indicators

Post Construction: Certificates of Occupancy Issued.

Jefferson County Housing Units	2008 Total Year	2007 Total Year	2006 Total Year	2005 Total Year
New Single Family Homes	253	265	306	295
New Mobile Homes	68	87	121	94
New Multi-family	298	103	24	22
Rehab resulting in new units	7	17	18	39
<b>Total</b>	<b>626</b>	<b>472</b>	<b>469</b>	<b>452</b>

-  This chart represents only those units added to the housing stock and certified for occupancy, as reported by Jefferson County and local building code enforcement officials.
-  Accuracy is limited by the percentage of surveys returned by local officials each quarter.
-  Data may have been adjusted from earlier reports, as necessary, to reflect clarifications/adjustments from local officials.
-  All information is exclusive of any housing construction activity on Fort Drum.

(Continued from page 1)

The 2008 federal legislation only allows the BAH exclusion in specific military communities that show at least 20% growth between December 31, 2005 and June 1, 2008. Further, the exclusion is only available to assist projects that receive an allocation of LIHTC through July 2012. The intent of the legislation appears to allow the use of this federal capital subsidy (LIHTC) to help build/rehabilitate housing in qualifying military growth communities only through 2012. The legislation is not meant to have military families simply compete with the local civilian population for existing LIHTC units, but its intent is to promote construction of additional units to meet overall demand.

When the new legislation was published in August 2008, 10 military communities around the country qualified for the BAH exclusion not including Fort Drum. The initial information provided by the Army to the Internal Revenue Service showed Fort Drum only had 3% growth during the required time period. However, Fort Drum officials have calculated that percentage and are confident it exceeds the 20%

growth as required in the legislation to qualify Fort Drum for the BAH exclusion.

Now several federal agencies, departments and politicians must reconsider the new data to determine if the Fort Drum area really does qualify and will be granted the exclusion.

So the final question asked earlier,

*What will the BAH exclusion do for area communities?*

The exclusion will significantly broaden market demand for LIHTC units thereby making a valuable capital subsidy available to rehabilitate and / or construct rental units throughout communities in the Fort Drum housing market. Let's not forget, growth at Fort Drum is expected to continue through December 2012. There are still additional units needed to meet market demand and many more units in need of rehabilitation. Getting Fort Drum qualified for the BAH exclusion will provide an important resource in building/renovating housing for our military families and for our local affordable population.

## FDRHPO Report

### Grant to Plan for EMS Cooperative

A NYS HEAL 9 Local Health Planning Initiative Grant for \$104,268 was recently awarded to FDRHPO to assist with planning efforts to establish a County-wide EMS Cooperative.

The grant is intended to carry out a multi-stakeholder local planning process that will align fragmented and unsustainable pre-hospital emergency medical care resources under a high functioning county-wide cooperative system and provides a foundation for dedicated emergency medical service providers across Jefferson County.

The deliverable of this planning initiative will be a detailed business and step-by-step implementation plan for an innovative, replicable emergency medical services (EMS) system that can serve as a model for other areas of New York and the United States. The challenges facing Jefferson County are not unique; the crisis in EMS is growing across NY and the nation.

### Increasing Behavioral Health Providers in the Fort Drum Region

Fort Drum Regional Health Planning Organization (FDRHPO) is working on several projects to increase the number of behavioral health providers in the Fort Drum region. While some of these measures work to recruit providers from outside the region, many are intended to increase the workforce with opportunities for residents of Drum Country.

A Behavioral Health Recruitment video is in the final stages of production. The video highlights the behavioral health employment opportunities and showcases the quality of life in the Fort Drum region. This video will be available for use by any healthcare, human service or mental hygiene agency for their recruitment efforts.

An incentive program for both Licensed Master Social Workers (LMSW) and Licensed Clinical Social Workers (LCSW) is currently being offered by the FDRHPO. LMSWs who work in the Fort Drum region can apply for a \$5,000 stipend for up to three years to work toward becoming credentialed. LCSW's who work outside the region and chose to relocate to the Fort Drum region can apply for a one-time \$5,000 stipend. Stipends were awarded to a LMSW, the spouse of a previous Fort Drum soldier who chose to settle in Drum Country, and to two LCSWs, who relocated to the region. Applications are reviewed quarterly and are currently being reviewed for the second round of award distributions.

There are 41 autonomous EMS agencies in Jefferson County that fall into three broad categories; volunteer only, community organizations with both volunteer and paid personnel, and commercial services that operate with paid personnel. These 41 entities provide a mix of fire department non transport first response, basic life support (BLS) transport capable ambulance service, non-transport advanced life support (ALS fly-car) and ALS transport capable ambulance service. Like many counties this system has become a patchwork quilt. Reliability of response is not predictable and varies widely from day to day, hour to hour and location to location.

### \$2 Million DoL Grant To Expand Nursing & Health Education Capacity

To address the Fort Drum region's shortage of allied healthcare professionals, several key community partners have combined resources and pledged their support of Jefferson Community College's Department of Labor Community-Based Job Training Grant. The Fort Drum Regional Health Planning Organization (FDRHPO) has partnered with Jefferson Community College (JCC) on a 3-year grant designed to help build a regional healthcare workforce. Through the FDRHPO, the five hospitals in the Fort Drum region, local school districts and post-secondary healthcare educational institutions, JCC was able to leverage an additional \$750,000 to support the grant application.

The grant will add a part-time night and weekend Registered Nursing program at JCC, nearly doubling their current capacity, and establish a program mentor position to increase the graduation rates of JCC's RN programs. Using a tuition assistance incentive program, the grant will increase Bachelor's of Nursing and Master's of Nursing degree holders who will become future nursing faculty. In addition, it will support the JCC Higher Education Center for SUNY Upstate Medical University's healthcare education programs.

For more information, contact the FDRHPO Recruitment Project Manager, Ms. Erika Flint at (315) 755-2020.

Syracuse University is trying to bring their Master's in Social Work program in an extension format to the Watertown area. Survey results indicate both need and interest in the program. An information session is scheduled for Monday, April 6, 2009 at the Best Western, 300 Washington Street, Watertown. A reception begins at 5:30pm with a 6:00 pm information and Q & A to follow.

Contact the FDRHPO Recruitment Project Manager, Ms. Erika Flint at (315) 755-2020 or [eflint@fdrhpo.org](mailto:eflint@fdrhpo.org) for more on these awards.

## From Carl's Perspective

It wasn't too long ago that FDRLO's attention was focused on projects and tasks that would help "BRAC proof" the installation. We don't hear much about BRAC proofing any more. Nonetheless, the concept is still very much alive under a new guise - "Sustainability."

Sustainability is the Army's approach to working and thinking about lasting improvements to insure future relevance. But sustainability has many more goals than simply securing the installation's future. It includes long range planning, protecting the environment, concern for quality of life and much, much more. It recognizes Fort Drum as an enduring asset, and requires documentation of efforts and actions needed to ensure it continues to be a valuable asset for many years into the future.

I was first exposed to the concept of sustainability at a conference sponsored by DoD in the summer of 2007. At that time, sustainability's primary emphasis was on ranges and military readiness. How could this be done? The answer seemed clear - through conservation, compatible land use planning, and encroachment mitigation. Today sustainability applies to all facets of operating a military installation like Fort Drum where leaders are charged with providing for the many and varied needs of residents living within the "fence" as well as developing and implementing appropriate protocols for living and working with the communities and residents outside the "fence."

This framework of sustainability provides for short term, long term, and really long term (out 20 to 25 years) planning.

If like me you have trouble conceiving of a 25 year plan or wrapping your thoughts around that seemingly huge time interval, consider this: September 11, 2009 will mark the 25<sup>th</sup> Anniversary of the announcement of the Army's intent to reactivate and station the 10<sup>th</sup> Mountain Division at Fort Drum. Between December 2007 - March 2008, the 20 year Army leases ended on 1400 of the 2000 community based "801" rental units. It's nearly five years since May of 2004 when Congressman John McHugh announced the formation of the 3<sup>rd</sup> Brigade. At that time there was mention of something called "transformation." The new Brigade became permanent with the final BRAC recommendations in September 2005. On that same May day, ground was broken for the first of 845 units of RCI housing. These units were completed in February 2009. With the parameters of transformation not fully known, no one imagined that process and the new brigade would almost double the soldier population at Fort Drum. Time does move quickly; the 3<sup>rd</sup> Brigade is already months into their second deployment.

I mention these recent changes at Fort Drum to put into perspective the things that we couldn't have imagined on September 11, 1984. Sustainability is about thinking about what will keep us relevant, without clearly knowing what the future needs will be.

For the army, specifically the Garrison command, sustainability provides five challenge areas: Community, Infrastructure, Training Enablers, Human Capital, and Logistics. And within those 5 challenge areas, the sustainable installation will seek goals that:

- Optimize the military mission
- Provide for the well being of soldiers and family
- Are mutually beneficial to the post and to the local community
- Have life-cycle cost effectiveness
- Systemically decrease the base's reliance on:
  - Fossil fuels and mining
  - Non-biodegradable and toxic compounds
- Seek natural renewable resources
- Ensure the post uses only its "fair share" of available resources

Within the next few months the Garrison teams, with community involvement, will work to hammer out goals, measurable objectives, and time frames within these challenge areas to ensure Fort Drum remains an enduring asset relevant to the mission.

\*\*\*\*\*

### Best Wishes

It is always sad when you lose a key person with tremendous institutional knowledge, but also always a time to celebrate when someone has reached and certainly achieved that wonderful goal, the right time to retire. I will miss Patricia Stock, Secretary, Garrison Command Group, when she retires at the end of the March. Pat is a most thoughtful and kind lady who always provided appropriate counsel and guided me correctly through the intricacies of the Fort Drum "way." Enjoy!

**Carl McLaughlin**  
**Executive Director, FDRLO**

*(Continued from page 8)*

been overwhelmed by the rapid increase in soldier assignments to Fort Drum. But it is also one of the reasons for dissatisfaction among military families and their assignment to Fort Drum.

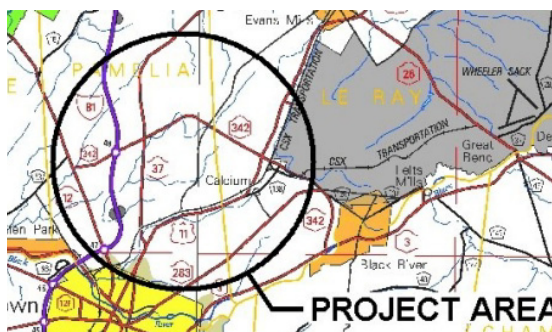
As a defense community, our on-going obligation is to use the time provided by "churn" to address the market's needs for new and rehabilitated for-sale and rental housing. Soldiers and their families will continue to "come and go"; we must provide adequate options in housing from which newly arriving families can choose.

## Drum Connector Moves Closer to Reality

The Fort Drum Connector Project has moved one step closer to becoming a reality with the signing of the official record-of-decision. The record of decision allows the department of transportation to move forward with final design and allows the real estate acquisition process to begin for the project.

The department is also continuing to reach out to project stakeholders with the creation of five working-groups to address issue specific topics such as project aesthetics and pedestrian facility needs. At this point in time, the project is slated to begin construction by the spring on 2010 with an estimated project cost of \$106 million.

When completed, the project will provide a direct link between I-81 and the north gate of Fort Drum on State Route 11 in the Town of LeRay. The connector will help to relieve traffic congestion along Route 11 as well as help to support Fort Drum's sustainability in the North Country.



### [www.jeffcountymentalhealth.co](http://www.jeffcountymentalhealth.co)

In an effort to create community awareness of military mental health concerns, the Cornell Cooperative Extension Association of Jefferson County has initiated a new Community Mental Health Education Program.

In addition to organizing trainings for human service workers, first line responders, school children, and mental health providers, the Community Mental Health Education Program has developed a new website at [www.jeffcountymentalhealth.com](http://www.jeffcountymentalhealth.com).

The objective of the website is to let people know where they can get mental health related education or services in Jefferson County. The website provides information about the services available on Fort Drum, the community organizations in Jefferson County, and how to find private providers that accept military health benefits.

Are you in the military or know someone who is?

Do you need information about military mental health needs and resources available in Jefferson County and on Fort Drum?  
Visit: [www.jeffcountymentalhealth.com](http://www.jeffcountymentalhealth.com)



There is also a comprehensive training page which provides information about upcoming trainings and events in the community as well as resources that are available online for continuing education credits for mental health providers.



## 2009 Fort Drum Air Show! June 27th & 28th, 2009

Fort Drum's plans to celebrate the return of the heroes of the 10<sup>th</sup> Mountain Division (li) are well underway. The kick-off for the official welcome home ceremony will be the 2009 Fort Drum Air Show and concert on June 27 & June 28.

Visit this website for complete details <http://www.drum.army.mil/airshow/>

## FORT DRUM REGIONAL LIAISON ORGANIZATION

P. O. Box 775  
Watertown, New York 13601

Phone: 315-836-1531  
Fax: 315-836-1532  
Email:office@fdrlo.org

### BOARD OF DIRECTORS

#### OFFICERS

*Chair*  
Keith Caughlin

*Vice-Chair*  
Elizabeth Fipps

*Treasurer*  
Terrence Roche

*Secretary*  
Mary Corriveau

*Past Chair*  
John W. Deans

*CASA*  
F. Anthony Keating

#### Directors

Richard Babbitt  
Joseph Baruth  
Jay Boak  
Ray Fountain  
Robert Hagemann  
George Intschert  
John B. Johnson, Jr.  
Kevin Mastellon  
Jay Matteson  
Carole McCoy  
Ron McDougall  
Richard O'Connor  
David Pendergast  
Daniel Stern  
Karen St. Hilaire  
Barbara Webber

**Fort Drum Reps**  
COL Kenneth Riddle  
Betty Jones

**Executive Director**  
Carl McLaughlin



PRSR STD  
US Postage  
**PAID**  
Watertown, NY  
Permit 40



## What is Churn?

If you've been involved in any discussions related to the need for additional rental housing in our market, you may have heard someone use the term "churn."

No, we aren't talking about a butter maker. The Thesaurus suggests "mix, roll, agitate, shake, whip, toss, stir up, or stir" as substitutions. The closest definition is an intransitive verb meaning "to feel unsettled" as if in a *churn*.

The term *churn* is used locally to describe the volatility in comings and goings of soldiers and families or the turnover and vacancy rates in the real estate market.

The three main causes of churn in this market are assignment cycles, deployments, and redeployments.

A typical assignment to Fort Drum means a two or three year stay. With nearly 18,000 soldiers, a one-third turnover means 6,000 soldiers going and 6,000 soldiers coming every year. Some of these soldiers will live in barracks, but many reside in family housing on and off base.

With each deployment, a significant percentage of spouses choose to give up their quarters and move home. The elimination of 15 month deployment cycles has slowed down this practice, but it does still occur.

The period following redeployment – reintegration – also results in churn. Couples who have experienced lengthy separation for the first time and even the veterans who have returned from the second, third or more deployments may choose to reexamine their options.

Geo-bachelors, soldiers who opted not to bring families with them to Fort Drum, comprise another impact group. Last year's Niehaus report indicated there were many reasons why families made the decision to be separated. Limited available housing options was one factor.

Of lesser impact, but still very much a part of the "churn" is the soldier's personal choice, i.e. a desire to find the right kind or more affordable housing within the market. Clearly "new" housing is preferable to units that haven't been refreshed or rehabilitated. And no one wants to pay more than fair value for a place to live.

These are all major reasons for turn over or "churn" in the housing market. Churn appears to be one reason our housing market hasn't

*(Continued on page 6)*