



April 22, 2015


Dear Resident:


The Department of Defense recently adjusted the 2015 Basic Allowance for Housing (BAH) program to eliminate funding for renters insurance, in an effort to minimize impacts of BAH reductions in a slow and sustainable way. This funding adjustment has resulted in a change in coverage requirements for all of the residents in our community. The Villages at Belvoir would like to inform our current residents that The Villages at Belvoir is no longer required to provide renters insurance for all residents assigned to housing *on or after April 1, 2015*.

Although the requirement to provide renters insurance no longer exists, The Villages at Belvoir has chosen to continue to provide renters insurance to our residents who were assigned to housing prior to April 1, 2015, by extending our commitment through your current lease term.

The Villages at Belvoir appreciates your attention and cooperation regarding the DoD implemented change in BAH funding. If you have any questions, please see the attached Frequently Asked Questions (FAQ) form, or reach out to our office at 703-619-3877.

Both The Villages at Belvoir Community Management Office and the Army's representatives have reviewed and approved this notice to you regarding the change in the renter's insurance program.


Amanda G. Weeks Walker
Community Director
The Villages at Belvoir


Michelle D. Mitchell
Colonel, US Army
Garrison Commander



Renters Insurance

Frequently Asked Questions (FAQ):

1.) Why is the Department of Defense no longer providing renters insurance as part of my BAH?

According to the Department of Defense, adjustments were made to the 2015 Basic Allowance for Housing program in an effort to slow the growth of certain military pay and benefits in a fair, responsible and sustainable way. As a result, elimination of renters insurance was one of the key adjustments made.

2.) I was assigned to housing before 2015; do I need to obtain my own renter's insurance?

If you signed a lease before April 1, 2015, you will continue to receive the renter's insurance provision as stated in your current lease agreement.

3.) I thought renters insurance was free; when did it become a component of BAH?

Until 2015, renters insurance was always funded as a component of a Service Member's BAH. The new BAH program does not include this component, and Service Members will now be responsible for providing their own renters insurance.

4.) Am I required to purchase my own renters insurance?

No, at this time it is not a requirement to purchase one's own renters insurance, though it is highly recommended. There are many insurance providers that offer affordable renters insurance, and even offer discounts and incentives to Service Members and their families. If you decide not to purchase renters insurance, you will be held liable for any and all costs associated with replacing or repairing damages to your personal property due to theft, natural disaster, weather, fire, etc. You may also be held liable for any damage to the home due to resident negligence.

5.) My BAH increase, so how is it that renters insurance was removed?

Any BAH increases in 2015 covered the standard annual increases in rent and utility costs as determined by your specific geographic location only. The removal of renters insurance funding was included in the calculated 2015 rates.

6.) What renter's insurance carrier do you recommend?

Though we cannot endorse a specific insurance provider, below you will find a sample list of providers that are available to you. Be sure to inquire about military discounts.

- USAA: www.usaa.com
- Progressive: www.progressive.com
- Allstate: www.allstate.com
- State Farm: www.statefarm.com
- GEICO: www.geico.com
- Armed Forces Insurance: www.afi.org