

NSA Naples Community Housing Resource Guide

To view a copy of all instructions and forms reference in this document, please visit the policy, forms and resources tab of the Naples housing website: <https://ffr.navy.mil/Navy-Housing/Housing-By-Region/EURAFCENT/NSA-Naples/>.

All Service Members must check-in with the Housing Service Center (HSC), located in building 2073 (outside the back gate of NSA Naples Support Site), to begin the economy lease process.

For unaccompanied members E-5 and above or accompanied members with a Certificate of Non-Availability (CNA) from the Assignments office, members are entitled to live in the community (also known as “on the economy”, “out in town” or “off base”).

It is important to understand the “up-front cost” of PCSing to Naples, approximately \$7,800 will be needed for lodging if all 60 days are used. If TLA claims are submitted in accordance with the current instruction, then lodging costs will be reimbursed. If a loan is need, the Navy Marine Corps Relief Society offers an interest free PCS loan.

The home selection process is designed to be complete within 60 days. This will require the member to be proactive about house hunting. On average it takes 3-4 weeks to prepare the lease. If you do not find a home within 30 days, you will be at risk of exceeding 60 days in Temporary Lodging Allowance (TLA). It is also good to have multiple options in case a home falls through.

Economy housing consists of a wide variety of apartments and villas throughout the Naples Area. From the beach life of Monte di Procida, Bacoli, and Baia to the city life of Chaia and Vomero and the mountains of Avellino, the Campania Region has it all. It is very important to know that there are areas identified as off-limits due to health and safety concerns. Leases through the HSC will not be authorized in these areas. The two areas are classified as the Vesuvius Lease Suspension Zone and the Naval Public Health Evaluations (NPHE) Lease Suspension Zone. Additionally, there are Landlords and certain properties that are off limits, as listed in the off-limits instruction.

Most properties are unfurnished, however, there are a few furnished properties available. Sometimes the Landlord will leave a few pieces of furniture in the house upon request. In Italy, tenants usually provide their own appliances, cabinets, wardrobes, and transformers. Many Service Members do not bring these items with them, and the costs are prohibitive, therefore, the Navy has established the Partial Full Tour Furnishings (PFTF) program to help. A few homes are equipped with both 110V/220V power; however, the majority are 220V. Most washers are cold wash only and most dryers are electric, though you can find homes with a gas dryer connection. Most homes are equipped with gas heat and are made with plaster walls. It is important to keep the home well ventilated to prevent mold.

The following community housing services are available with the HSC:

- **Codice Fiscale:** A Codice Fiscale (CF) is the equivalent to a Social Security Number in Italy. You will apply for a CF at the HSC because it is a requirement for signing a lease in Italy. This application only applies to Service Members who are entitled to live off base. The HSC will not process applications for the Service Member's family members or Service Members who reside on base (unless they have met their one year of occupancy on base and wish to relocate off base). Accordingly, if you do not have a CF, you will **not** be able to sign your lease. You will apply for a CF in your introduction paperwork. A scanned photocopy of your passport (not a picture taken with your phone) is required by the Italian government to accept the CF application.
- **House Hunting:** The HSC has a list of approved realtors and real estate agencies for use (see the Naples housing website for list). These are not government employees, but they have been vetted through the HSC. These realtors will be helpful in finding a home. They can provide transportation to and from base and will fill out the Showing Form required to receive TLA reimbursement. You are not permitted to use the services of a realtor who is not on the HSC "Registered and Approved Agencies/ Realtor" list. NSA Naples Instruction 11101.9 *requires that all leases be negotiated through the Housing Services Center*. Disregarding this policy will void your Overseas Housing Allowance (OHA) eligibility. It is not possible to 'rent to own' through the HSC, and the HSC does not provide services for purchases on the economy. The HSC has prepared a database of all properties listed through the Naples and Gaeta Housing Offices. This database can be accessed through the official department of defense home finding website www.homes.mil.
- **Property Registration:** Once you find a place that you like, call or email the HSC to request either a temporary hold or a permanent hold. A temporary hold will reserve the home for 48 hours (2 working days). A permanent hold will reserve the unit and begin the lease preparation process, which begins with Property Registration. A list of required documents for a property to be registered can be found on the Naples housing website. If the property has already been registered, then this process will be much shorter than if the property is a "New Listing" or in other words, has not been registered in homes.mil.
- **Inspections:** All rentals listed by the Housing Service Center are inspected primarily for safety and security. This will ensure proper security alarms are installed, metal shutters for the windows and doors, property banister heights and similar concerns are addressed prior to moving in. Additionally, other items such as suitability and utility connections will also be inspected. You may request to attend the inspection with the Counselor and the Landlord, but transportation will not be provided through the HSC. The inspection checklist and requirements for a home to be rented through the HSC can be found on the Naples housing website.

- **Pre-Contract Negotiations:** A Pre-Contract Appointment (PCA) is not always necessary. The purpose of a Pre-Contract appointment is to negotiate the rent with the Landlord and/or to apply for Advanced Overseas Housing Allowance (AOHA). AOHA is sometimes necessary for Service Members to get an advance on their OHA to pay the security deposit at the lease signing. A PCA will only take place after the registration is complete and may be scheduled prior to the completion of the Inspection. You are highly encouraged to negotiate the lease price with the Landlord. This can be accomplished through the realtor as well. An HSC counselor will help you negotiate a rental price and ensure compliance with Italian law. The counselor will also help you identify any improvements you want, your responsibilities, and those of the landlord.

Note: The lease agreement is solely between you and the landlord, however the HSC will assist with the negotiations.

- **Lease Signing:** After you have selected a prospective home, and all appointments for registration and inspection have been completed, HSC staff will set an appointment for lease signing between you and the landlord. If a PCA is not necessary, then after the registration and inspection appointments are complete, then you will go straight to a lease appointment. The lease term is four years, though every lease includes the military clause, which allows members to terminate the lease if orders are received. At least 15-days' notice is required in this instance. The HSC will generate a termination letter for you to give to the landlord. If you wish to relocate for personal reasons, you may do so after the initial 6 months and every 3 months after that. In this case, at least 30-days' notice is required to be given to the landlord. You must have the security deposit equal to one month's rent with you at the time of the lease appointment. This security deposit will be paid to the General Services Fund (GSF) located on the first floor of the Village Forum at the Support Site. At the lease signing, you will fill out the OHA form. This form will be sent to PSD, and you will then begin receiving monthly OHA equivalent to your rent or OHA cap (whichever is lower). There is also a one-time Move-In Housing Allowance (MIHA) paid to Service Members to assist with economy housing move-in costs. Click here for OHA and MIHA rates. A blank copy of the lease agreement and the maintenance responsibilities between the landlord tenant can be found on the Naples housing website.
- **Household Goods (HHG):** Delivery of HHG is coordinated through the Personal Property Office.
- **Interpreting/Translating:** The HSC provides translation as well as clerical assistance and advice in preparing and negotiating amendments and termination of formal leases.
- **Liaison with Utilities:** Utilities are not regimented in Italy as they are in the U.S. Unlike in the U.S., they will not be on a monthly schedule. Bills may be kept in the Landlords name or set up with Residential Service Office (RSO) through the NEX on Support Site.
- **Mediation:** If disputes arise with Landlords, the HSC will mediate between the two parties. The HSC will not provide any legal representation.

- **Partial Full Tour Furnishing (PFTF) Program:** Your Housing Counselor will arrange for loaner furniture and appliances at your lease signing. At least 3 days are needed to arrange for loaner furniture and PFTF. Loaner furniture consists of items such as a bed, kitchen table, chairs, and sofa. These items are only issued for 90 days upon move-in. Additionally, appliances through the PFTF program are provided for personnel to include an AFN decoder, stove, microwave oven, refrigerator, washer, dryer, 2 transformers, CO detector, 1 wardrobe per family member, and an extra wardrobe for active-duty member uniforms for your full tour.

Checking In

As of June 1, 2013, Direct Assignment to Military Family Housing (MFH) is in effect for all incoming military personnel (E-1 to O-6) with accompanying family members. Actual assignment to a unit is based on paygrade and family composition and availability.

Single or unaccompanied E-5 and above Service Members and single or unaccompanied officers should immediately start looking for a place to live on the local community through the HSC.

Things To Consider:

- Always keep security in mind while you are looking at homes.
- All units are inspected by the HSC and must meet safety and security standards.
- Be aggressive in your search - TLA authorization is up to 60 days for military and 90 days for civilian personnel.

The HSC will help with:

- Complete a housing application.
- Apply for a Codice Fiscale, the Italian equivalent of a Social Security Number (required for phone and electrical service).
- View the current community listings and choose homes you would like to see.
- Maintain your TLA eligibility during the house hunting process.
- Sign up for a Showing Tour or a Tag-Along Tour. These tours are required for TLA claim approval. Note: The tag-along tour allows you (or your spouse) to join someone else on their tour.
- Sign a bi-lingual lease.
- Establish and maintain utility service.

Housing Priorities List

A prioritized list of what you would like in a home will help simplify your search. As you develop the list, ask yourself:

Do You Want:

- A view?
- A yard?
- A house or an apartment?
- A garage?
- A landlord who allows pets?
- An Italian or an American neighborhood?
- Security features?
- A short commute time?
- Access to public transportation?
- Access to the school bus route?
- Close proximity to shopping?
- Close proximity to base services?
- Expenses within my housing allowances?

Placing a Property on Hold

- **Regular Hold:** When you find a home you may put it on regular hold for two working days. This will give you an opportunity to weigh the pros and cons of the house. If you like, you can continue to look at other locations during this time. If there is no second hold, a request for extension can be made.
- **Contract Hold:** When you make your final decision, you will need to put the house you have chosen on contract hold. Housing will then schedule a safety and security inspection. When the home meets the inspection standards, a contract signing appointment will be scheduled for you and the landlord. Once you have a contract hold, no more housing tours may be made.

Contract Signing

A Contract Hold is a legal binding commitment between you and your landlord. When scheduling your contract appointment, the staff from the Housing Services Center will assist you in applying for your advance OHA, which takes approximately five working days to be credited to your account.

For the contract signing appointment you will need to bring the equivalent of 1 month's rent in euro. This money will be deposited in the General Service Fund Cash Cage to serve as a rental

security deposit. The General Service Cash Cage is unable to accept dollars, checks or credit cards; only euro is accepted.

Signing the Lease

All properties are inspected by the HSC and must meet safety, structural and security standards. Once you sign a lease, the fact that you did not know about some discrepancy with the premises is not enough justification to break the legal lease document, so it is important that you thoroughly check out the property before you sign the lease.

Checking Out

Getting started your very first stop will be the Personal Property Office located in the West Wing of the Village Forum. As soon as you receive your PCS orders, contact them for an appointment with a counselor to schedule your Household Goods shipment dates.

Once you have scheduled your personal property shipment, you should contact the HSC to make your pre-termination appointment. This will be the first in a series of three appointments.

Appointment number one is to make known your intent to vacate, appointment number two is with your landlord for inspection of the premises, the third and final appointment is at the HSC to complete your final close out. The HSC staff will help you determine how much will need to be paid as they guide you through this process and return your security deposit kept at the General Service Cash Cage in EURO cash.

Appointment #1

Obtain a Letter of Termination (30 days prior to departure): Only available at the HSC in Gricignano for Naples Residents and Gaeta Port Housing Office for Gaeta Residents.

- You will need a copy of your PCS orders.
- A letter of termination must be prepared and mailed to your landlord via registered mail through the Italian Post Office a minimum of 15 days prior to your departure. This letter will include the dates of your next two appointments, which may be scheduled on the same day. Please note that your telephone service will be terminated up to five working days before leaving your house due to Telecom Italia close out process. During this appointment, the Housing Counselor will also arrange for loaner furniture to be delivered and picked up.

Appointment #2

Inspection of Premises (After Pack-Out-Date):

- You and your landlord will inspect your home together. A Housing Representative will not participate at this appointment.
- If no damages are found, your landlord will sign a Certificate of Repossession. This document is provided in both Italian and English. When signed, it releases you from

your contract. This document must be presented to the HSC at your final clearance appointment. Tenants will not be released without written agreement by the landlord!

Appointment #3

- Final Clearance (at the HSC).
- Bring signed Certificate of Repossession.
- Shut off your electrical power, bring your final ENEL meter reading and all your bills.
- Telecom contract will be terminated. Bring the Telecom issued telephone and all your bills with you to this appointment.
- If landlord and tenant have disputes, they will be settled at this time with the housing staff.
- Final utility consumption and damage costs, if any, will be deducted from your housing deposit. The balance will be refunded to you in euro.
- If damage is determined to be the result of your tenancy, you will be held liable for the cost of repairs. HSC personnel will assist you in obtaining the best deal for completing the necessary repairs. These costs are usually deducted from your housing deposit. If the cost of repairs exceeds your deposit amount, you will be required to pay the difference in euro cash to your landlord.

How much will I owe?

The final rental payment is determined by your move-out date. Due to new agreements, contracts signed after 1 January 1999 will calculate the final month's rent by "per diem" by day basis. Final utility payments must be calculated and paid prior to departure. The final payments largely depend on your usage, outstanding payments and your billing cycle. The Housing Service Center will provide individualized guidance to you during your close out process. Please note that your telephone service will be terminated up to five working days before leaving your house due to Telecom Italia close out process.

Warehouse (Loaner Furniture/PFTF)

For Partial Full Tour Furnishings/Loaner Furniture - Arrange, in writing, for pickup at least 5 days in advance. Visit the Housing Service Center to request this service. Gaeta Residents must visit the Housing Office at Gaeta Port and Naples residents can visit the main Housing Service Center in Gricignano or the Housing Quick Stop Center in Capodichino, located in Admin II.