



**City of Houston
Build it Forward
Homeowner Assistance Program
Situation and Pipeline Report #2
September 30, 2019**

Funds for Harvey Recovery Programs are provided by the City of Houston and the Texas General Land Office through the U.S. Department of Housing and Urban Development's Community Development Block Grant Program.



Homeowner Assistance Program Situation and Pipeline Report #2











September 30, 2019

Program Overview

The City of Houston Homeowner Assistance Program helps homeowners affected by Hurricane Harvey repair and rebuild their damaged homes, or get reimbursed for work already completed.

The Homeowner Assistance Program (HoAP) serves homeowners in order of six priority groups. The program is structured this way to make sure that **limited federal funds are provided first to the most vulnerable homeowners** with the fewest resources to recover on their own.

The **first step in the process is a short survey** that all homeowners affected by Hurricane Harvey must complete. The purpose of the survey is to gather information about unmet housing needs. The Housing and Community Development Department uses survey responses to determine which priority phase of the program the homeowner will be invited to apply for.

Priority 1	Priority 2	Priority 3	Priority 4	Priority 5	Priority 6
 and  and  and Less than 80% AMI	 and  and Less than 80% AMI	 or  and  and Less than 80% AMI	 or  and Less than 80% AMI	Any Household below 80% AMI	All Other Households



Homeowner Assistance Program Situation and Pipeline Report #2 September 30, 2019

DO I QUALIFY?

A property is eligible for the HoAP program if:

- It is located outside of the floodway and has not experienced “repetitive losses” according to FEMA’s National Flood Insurance Program.
- The homeowner lived in it as their primary residence at the time of Hurricane Harvey (August 25, 2017)
- It was damaged by Hurricane Harvey

Homeowners must also meet certain requirements:

- All applicants and household members over the age of 18 must be current on payments for child support
- Applicants must be the owner and pay property taxes on the property
- The homeowner must agree to remain in the home as their principal residence for the duration of the program and an additional compliance period, which depends on the amount of assistance granted.

Additional eligibility requirements depend on the program option selected.

The Homeowner Assistance Program (HoAP) prioritizes helping vulnerable populations, but all impacted homeowners are eligible. Priority will be given according to the above schedule.



Homeowner Assistance Program Situation and Pipeline Report #2

September 30, 2019

Homeowners who qualify and are eligible for assistance can choose one of three solutions for repairing or rebuilding their home:

Solution 1 CITY MANAGED	Solution 2 HOMEOWNER MANAGED	Solution 3 REIMBURSEMENT
<ul style="list-style-type: none">• The City manages and completes the construction process• Homeowners do not select contractors or deal directly with the contractor• The City's contractors will repair or reconstruct damaged properties• Economy-grade materials/finishes only	<ul style="list-style-type: none">• Homeowners manage repair or reconstruction work• Homeowners select contractors and deal directly with the contractor• The City provides advisory services and monitoring• Program provides funds for economy-grade finishes only, but homeowners are allowed to pay the difference for higher grade materials/finishes	<ul style="list-style-type: none">• Homeowners who have completed partial or full repairs before applying to the program may qualify for reimbursement of eligible expenses incurred before the application process or by December 31, 2019, whichever is sooner

Reimbursement may be combined with Solution 1 or 2, or be a stand-alone solution.



Homeowner Assistance Program Situation and Pipeline Report #2

September 30, 2019

Homeowner Journey

STEP 1 HARVEY RECOVERY SURVEY



- Start with the survey, so we can figure out how and when to help you
- Access the survey online (recovery.houstontx.gov), by phone (832.393.0550), or in person at any of the Housing Resource Centers (HRC)
- You need to complete the survey and click "submit" to move to the next step

STEP 2 APPLICATION (See Application Checklist for a list of required documents)



- We will let you know when you can begin the application
- Submit your application (online or at an HRC)
- If you need help contact your Intake Specialist
- You must meet with an Intake Specialist **at least once before** you submit your application
- * Remember, you must stop ALL construction on your home when you submit an application

STEP 3 INITIAL SITE INSPECTION AND ENVIRONMENTAL REVIEW



- We will visit your home to verify damage, total amount of assistance needed, and repairs done to to prepare a scope of work
- * We will also do an environmental inspection

STEP 4 ELIGIBILITY



- * Based on your application and property inspections, we will let you know if you are eligible for help

STEP 5 DUPLICATION OF BENEFITS (DOB) AND ASSISTANCE CALCULATION



- * We will review other sources of assistance you received related to Harvey repairs to make sure that a repair is not paid for twice, and then calculate your amount of assistance or reimbursement

STEP 6 CLOSING APPOINTMENT AND MEETING WITH HOUSING SPECIALIST



- Review of requirements, scope of work, and final program agreement documents signed
- (if applicable) Your reimbursement payment is approved
- (if applicable) Your amount for acquisition is approved, and next steps are discussed

For City-Managed and Homeowner-Managed Rehabilitation and Reconstruction options:

STEP 7 CONSTRUCTION



- All required permits are obtained from the Houston Permitting Center
- Construction begins and progress inspections completed based on construction milestones
- Final inspections and program approval for final payment completed

STEP 8 CLOSEOUT



- Contractor provides warranty policies
- Sign all documents stating the work is done
- If you have not been living in your home, you can return!

CONTACT US

832.393.0550

RECOVERY.HOUSTONTX.GOV

* Federal regulations or rules apply



832.393.0550

www.recovery.houstontx.gov

01.10.19 CITY OF HOUSTON | HOUSING AND COMMUNITY DEVELOPMENT DEPARTMENT



Homeowner Assistance Program Situation and Pipeline Report #2 September 30, 2019

Pipeline: Summary as of September 30

- **20,026** households have responded to the survey in total (excluding duplicate address surveys). **16,229** of these are homeowners interested in the Homeowner Assistance Program.
- **5,408** homeowners have been invited to complete the application, in priority phases 1 – 6.
- **111** applications have had a Preliminary feasibility assessment to determine their pathway in the program.
- A total of **50 grant awards** have been offered to homeowners. All homeowners have acknowledged their grant agreements.

Outreach: Summary as of September 30

- Canvass teams have knocked **181,817** doors since January.
- A total of **11,411** walk-in meetings have been held at the four Housing Resource Centers.
- **33,464** calls have been completed by the call center. **23,395** were inbound calls and **10,069** were outbound calls.
- A total of **169** outreach events have been held to date. The program has completed **1** outreach events so far in September.

Table 1: Outreach Events

Year	Month	Events Held	Number of Attendees	Surveys Completed
2019	January	7	105	28
	February	29	1,147	438
	March	45	3,324	483
	April	24	1,606	162
	May	16	1,105	122
	June	14	1,042	66
	July	13	1,817	36
	August	20	5,875	65
	September	1	457	26
Total		169	16,478	1,426



Homeowner Assistance Program Situation and Pipeline Report #2 September 30, 2019

Canvassing Report as of September 30

A team of canvassers knocks on doors in low- and moderate-income neighborhoods to encourage residents to take the survey.

Zip Codes	Count of Knocks
77004	1,154
77007	411
77008	700
77009	2,333
77011	1,170
77012	3,483
77013	2,498
77015	4,323
77016	3,768
77017	5,344
77018	970
77021	1,620
77022	2,010
77023	1,309
77024	38
77025	6,936
77026	1,207
77028	2,316
77029	1,427
77030	486
77031	691
77033	3,783

Zip Codes	Count of Knocks
77034	7,698
77035	2,633
77037	916
77040	1,685
77042	1,782
77043	613
77045	2,491
77047	13
77048	2,141
77049	636
77051	5,301
77056	604
77057	581
77060	63
77061	302
77063	355
77067	579
77071	1,377
77072	223
77074	1,056
77075	4,858
77076	464

Zip Codes	Count of Knocks
77077	2,737
77079	1,859
77080	222
77082	332
77087	4,912
77088	2,678
77089	5,440
77091	1,907
77092	818
77093	566
77096	7,174
77336	958
77339	796
77345	1,317
77346	125
Jan/Feb*	65,628
Grand Total	181,817

*Zip code data was not consistently collected in January and February 2019.



Canvassers wear red polo shirts with the Build It Forward logo and carry tablets.



Homeowner Assistance Program Situation and Pipeline Report #2

September 30, 2019

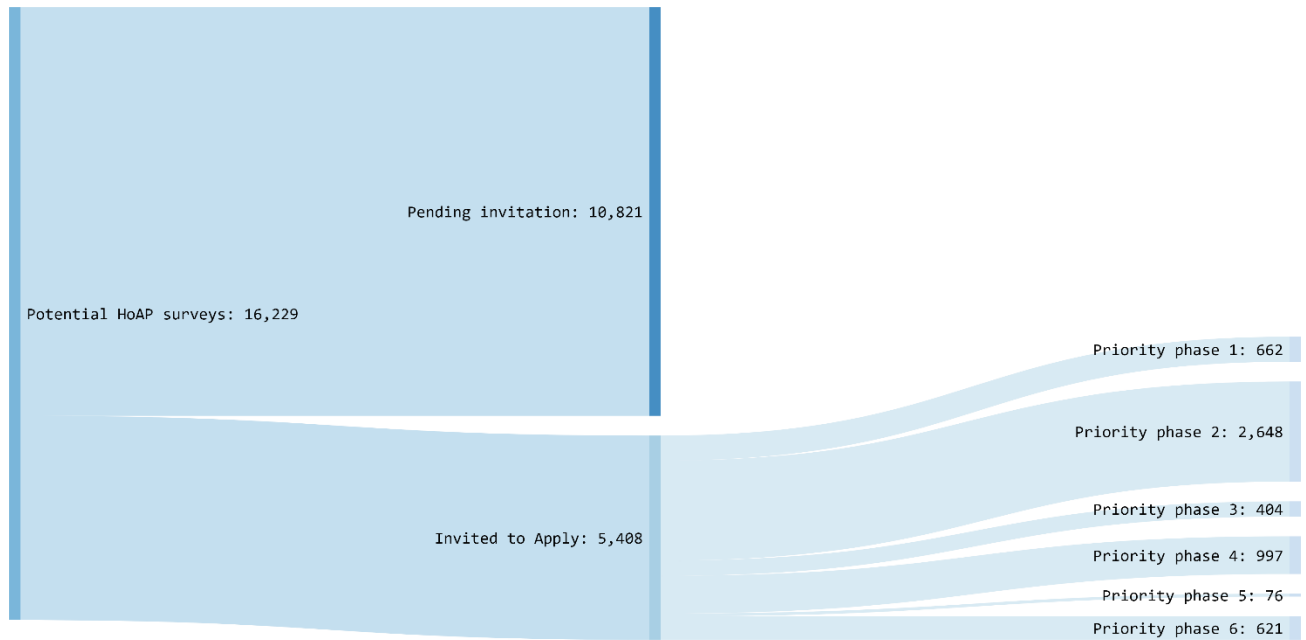
Table 2: Homeowner Assistance Program Snapshot

Activity	As of September, 30
Surveys Recorded for HoAP	
Total survey responses – all programs	20,026
Potential HoAP surveys	16,229
Priority 1	692
Priority 2	2,744
Priority 3	1,277
Priority 4	3,126
Priority 5	2,275
Priority 6	6,115
Non-HoAP surveys	
Duplicate address	2,692
Outside program area	186
Floodway	400
Landlords	189
Renters	1,932
Homeowners but not primary resident	351
Tax Day storm 2016	17
DR-15	10
Households invited to complete an application	
Total number of invited applicants	5,408
Grant Awards	
Grant awards offered	50
Grant awards obligated	50
HoAP funds obligated	\$5,542,641.29



Survey and Grant Award Progress

Figure 1: Survey and Invitations to Apply (September 30)

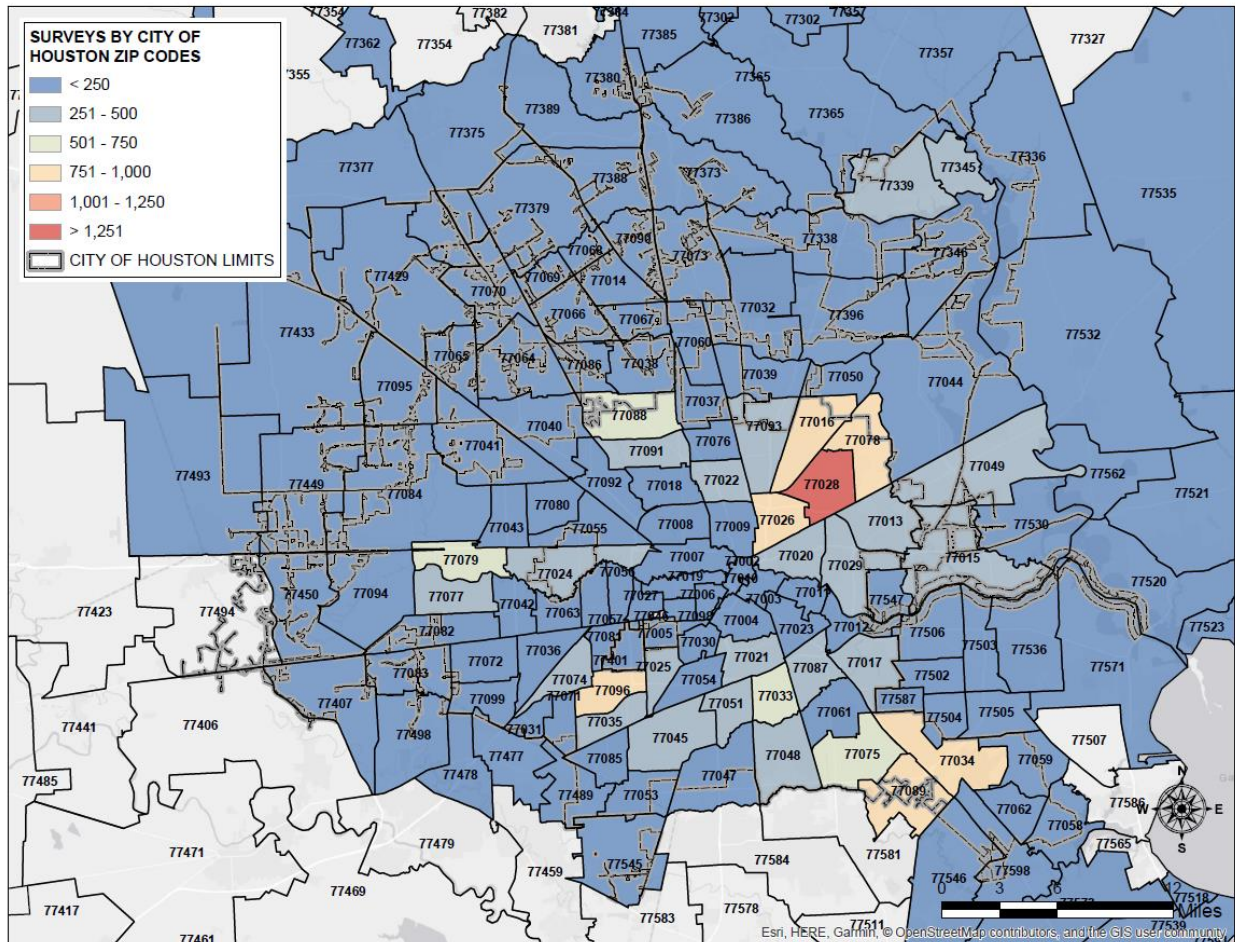




Homeowner Assistance Program Situation and Pipeline Report #2

September 30, 2019

Figure 2: Survey Map



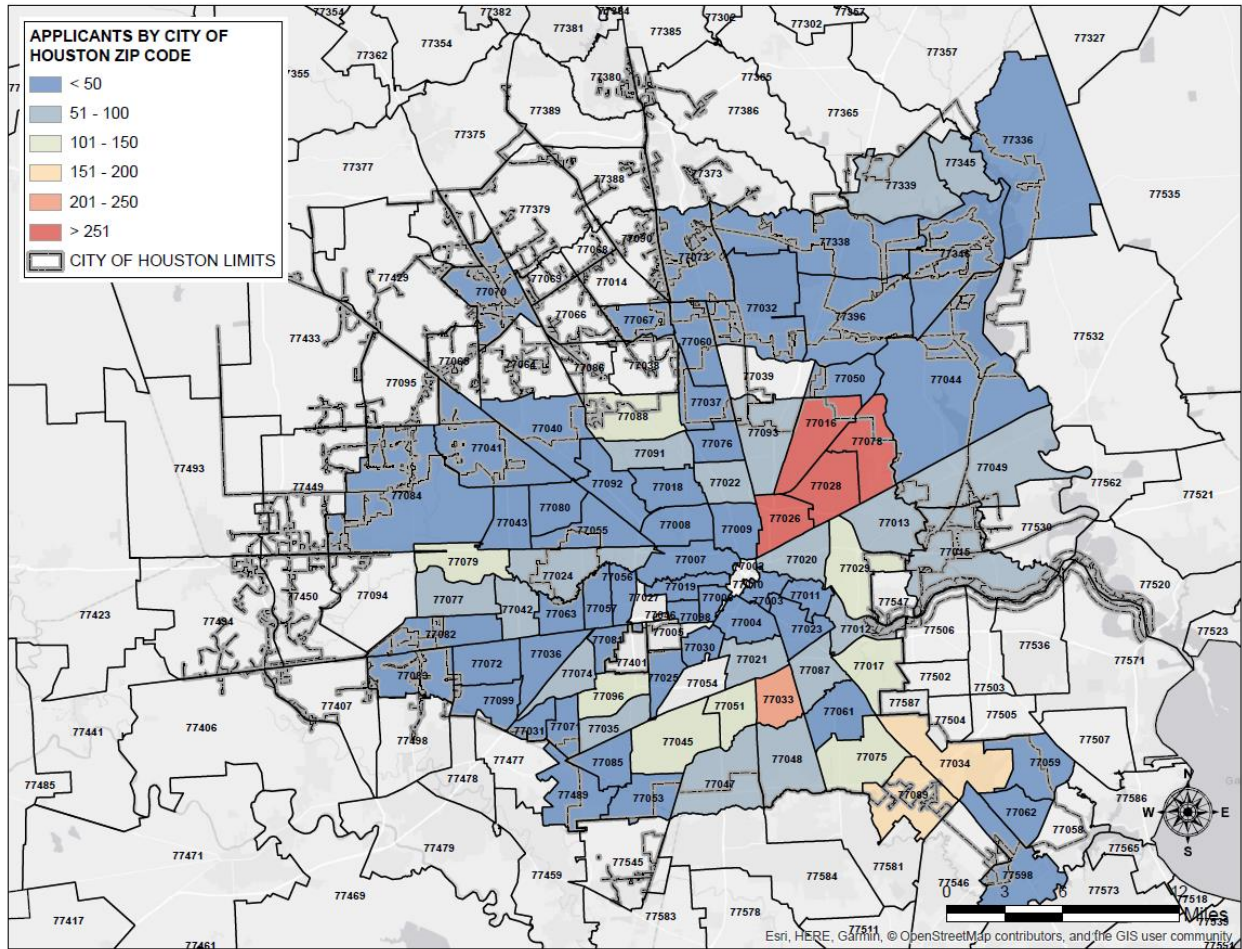
Survey data is reported for all surveys collected, including those not potentially eligible for HoAP, such as renters and landlords.



Homeowner Assistance Program Situation and Pipeline Report #2

September 30, 2019

Figure 3: Application Invitation Map

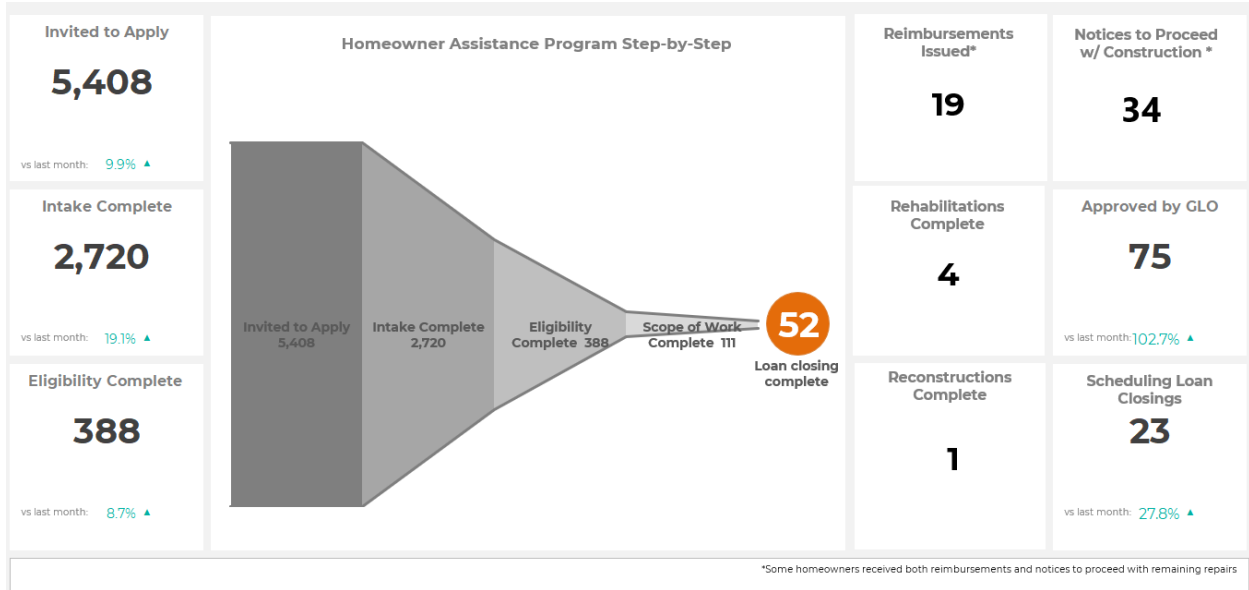




Homeowner Assistance Program Situation and Pipeline Report #2

September 30, 2019

Figure 4: Progress toward Grant Award (September 30)





Homeowner Assistance Program Situation and Pipeline Report #2

September 30, 2019

Low- to Moderate-Income (LMI), Seniors, and People with Disabilities

Table 3: Survey Response: LMI, Seniors, and People with Disabilities

Activity	As of September, 30
Total Recorded Surveys – HoAP	16,229
Low- to Moderate Income (LMI) Surveys	11,569
Below 30% AMI	4,916
31 – 50% AMI	3,450
51 – 80% AMI	3,203
Seniors Surveys	8,345
Below 30% AMI	3,099
31 – 50% AMI	1,952
51 – 80% AMI	1,484
81-120% AMI	741
More than 120% AMI	1,064
AMI to be determined	5
People with Disabilities Surveys	5,425
Below 30% AMI	2,563
31 – 50% AMI	1,371
51 – 80% AMI	829
81-120% AMI	338
More than 120% AMI	322
AMI to be determined	2

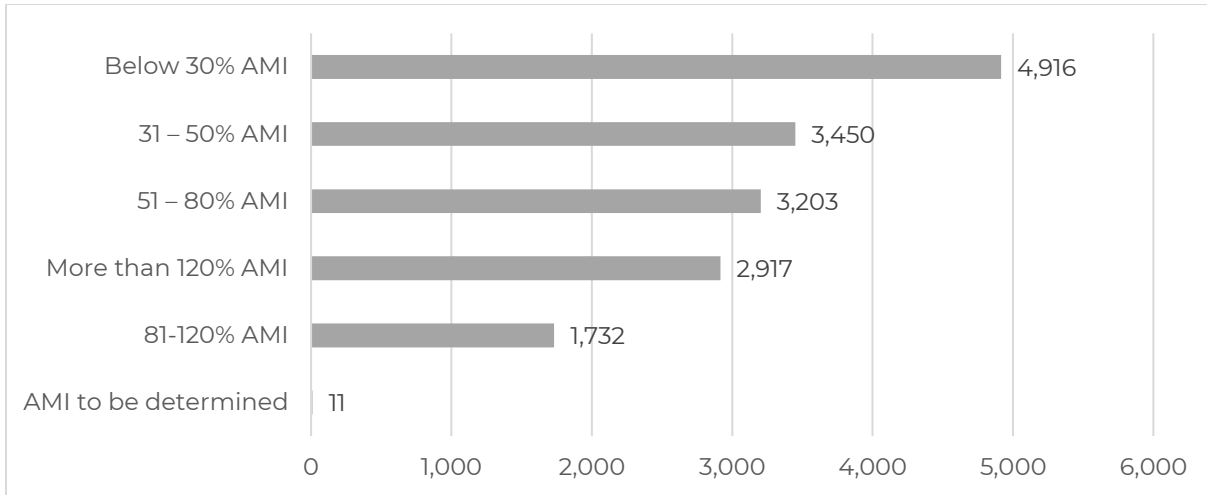
Survey data is self-declared information by the survey respondents.



Homeowner Assistance Program Situation and Pipeline Report #2

September 30, 2019

Figure 5: Survey Response by Income Category (September 30)



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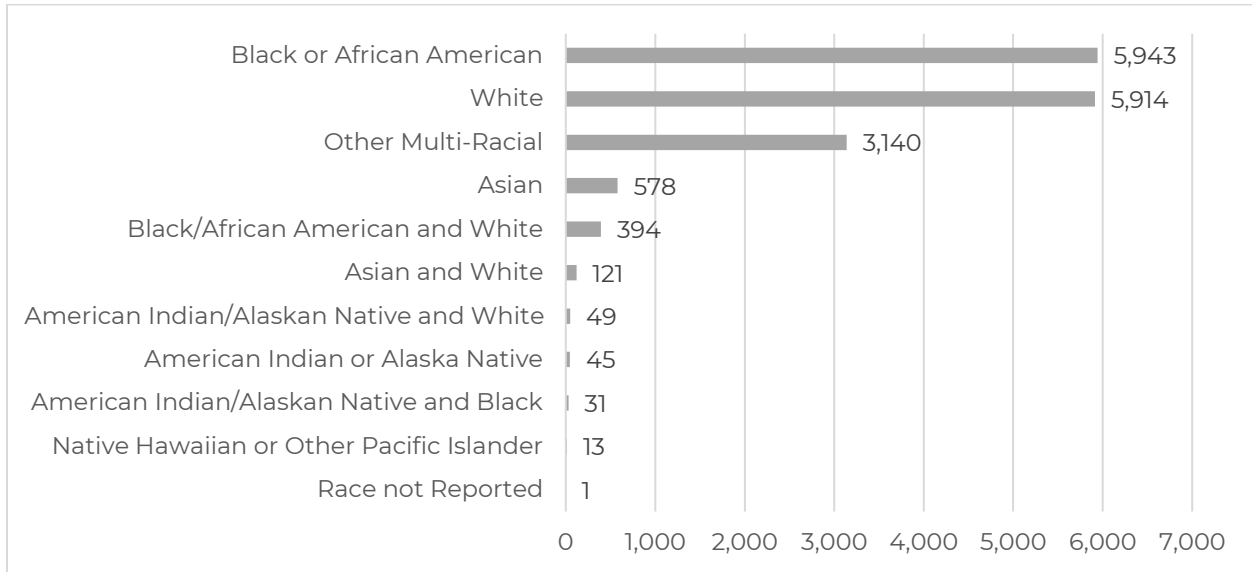
Table 4: Application Invitations: LMI, Seniors, and People with Disabilities

Activity	As of September, 30
Total Invitations to Apply – HoAP	5,408
Low- to Moderate Income (LMI) Invitations	4,891
Below 30% AMI	2,417
31 – 50% AMI	1,419
51 – 80% AMI	983
Seniors Invitations	4,249
Below 30% AMI	2,138
31 – 50% AMI	1,254
51 – 80% AMI	857
People with Disabilities Invitations	3,768
Below 30% AMI	2,017
31 – 50% AMI	1,100
51 – 80% AMI	651



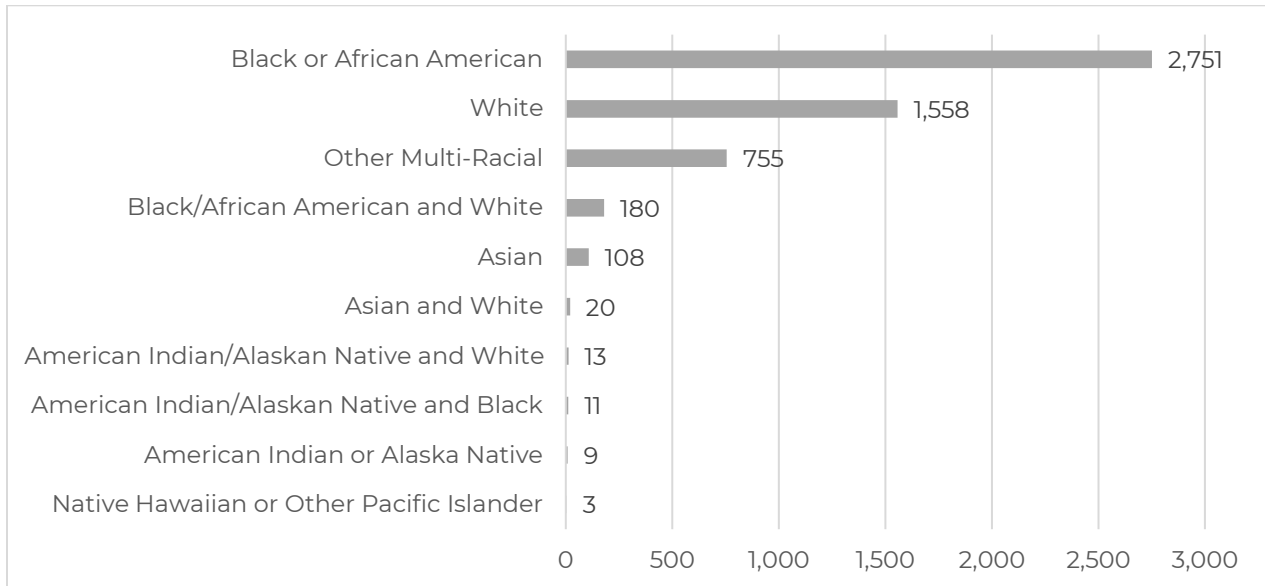
Racial Demographics

Figure 6: Submitted Surveys by Race – HoAP



Survey data is self-declared information by the survey respondents.

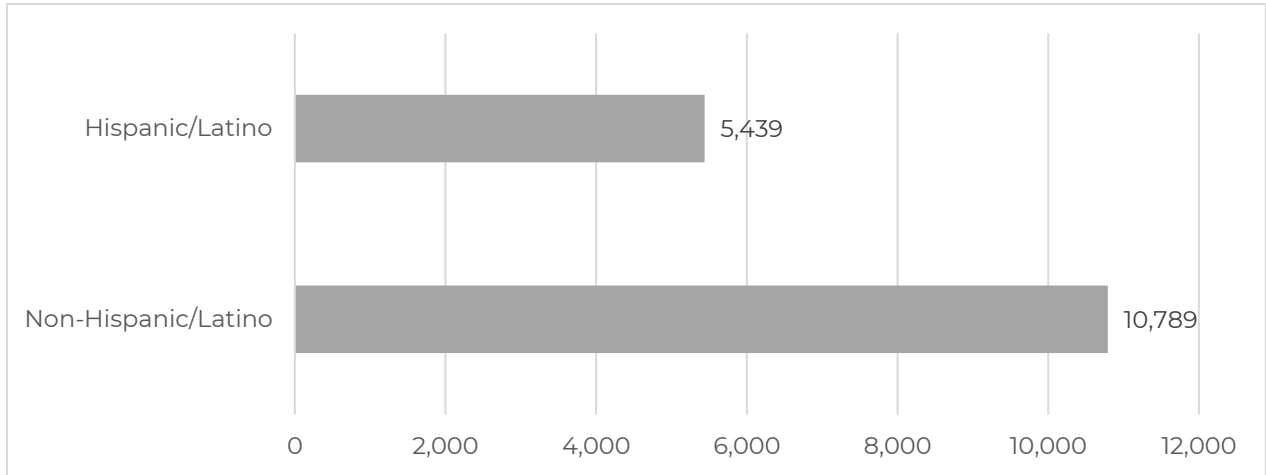
Figure 7: HoAP Application Invitations by Race





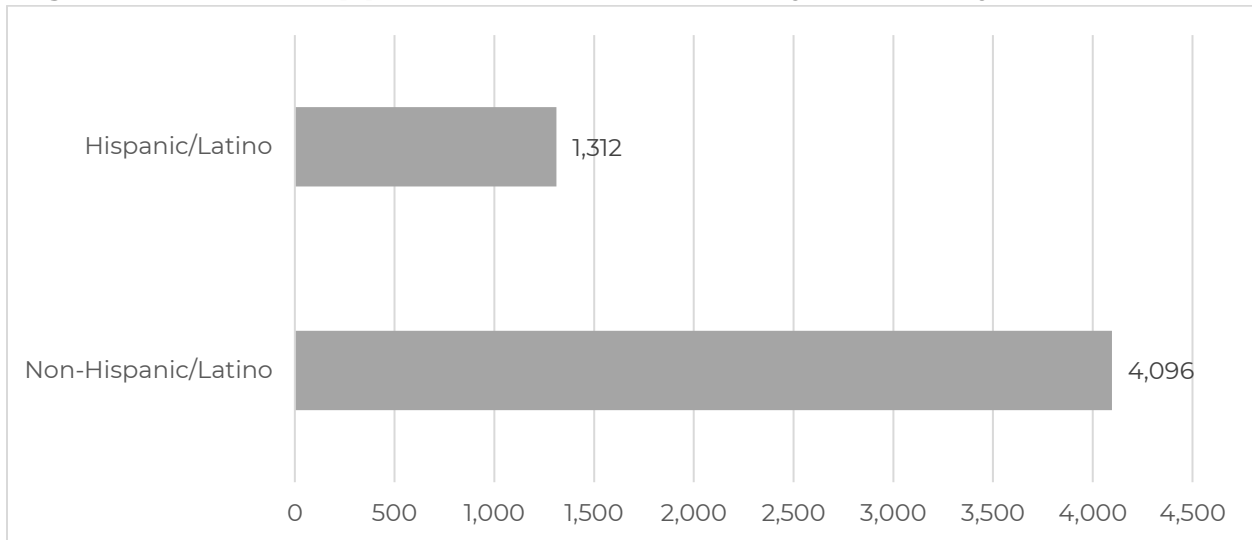
Ethnicity

Figure 8: Submitted Surveys by Ethnicity – HoAP



Survey data is self-declared information by the survey respondents.

Figure 9: HoAP Application Invitations by Ethnicity





Homeowner Assistance Program Situation and Pipeline Report #2

September 30, 2019

Housing Resource Centers

Table 5: Housing Resource Center (HRC) Activity

Activity	Previous Month (August)	Current Month (as of September 30)	YTD
Activities – All HRCs			
Total activity	1,038	461	11,411
Applications	648	257	6,056
Surveys	39	16	2,339
Other Assistance	351	188	3,016
No Shows	165	129	688
Home visits/Transportation Services	0	0	14
Phone (Apps, Surveys, and Other)	57	75	4,557
Northeast HRC			
Total activity	556	249	6,080
Applications	397	166	3,104
Surveys	20	13	1,627
Other Assistance	139	70	1,349
No Shows	54	56	318
Home visits/Transportation Services	0	0	5
Phone (Apps, Surveys, and Other)	0	0	17
Northwest HRC			
Total activity	100	40	955
Applications	54	9	560
Surveys	6	3	145
Other Assistance	40	28	250
No Shows	14	9	48
Home visits/Transportation Services	0	0	6
Phone (Apps, Surveys, and Other)	16	37	740
Southeast HRC			
Total activity	227	98	2,511
Applications	126	51	1,361

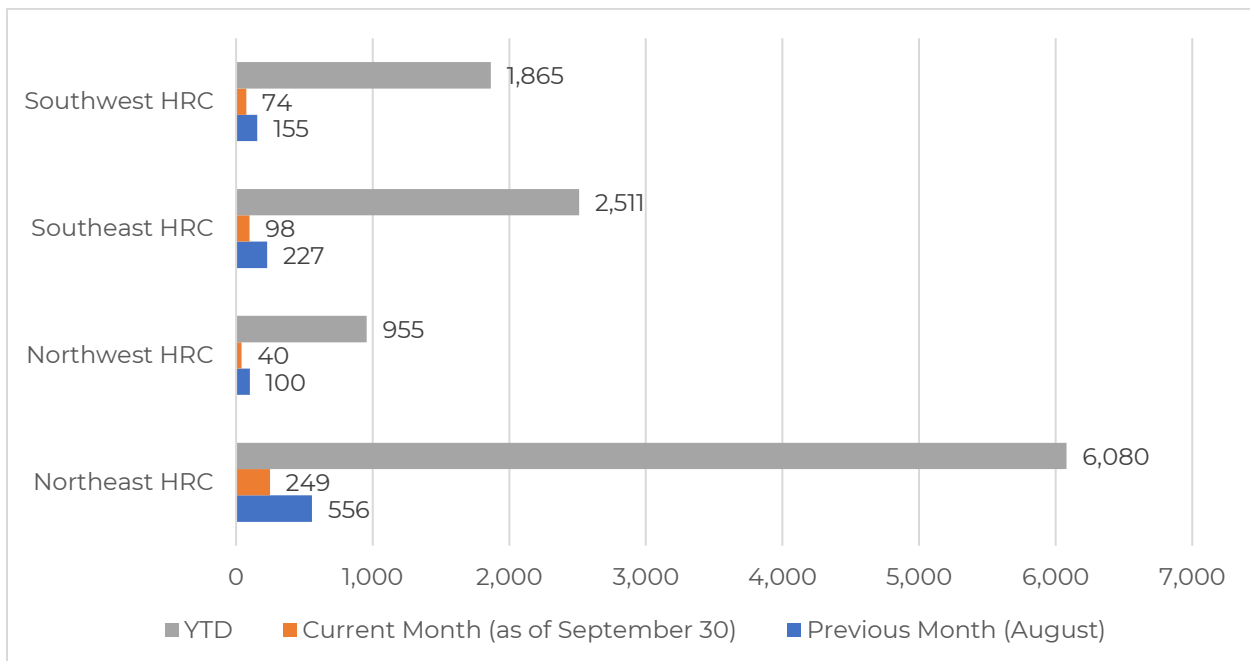


Homeowner Assistance Program Situation and Pipeline Report #2

September 30, 2019

Surveys	11	0	421
Other Assistance	90	47	729
No Shows	23	24	92
Home visits/Transportation Services	0	0	0
Phone (Apps, Surveys, and Other)	3	0	702
Southwest HRC			
Total activity	155	74	1,865
Applications	71	31	1,031
Surveys	2	0	146
Other Assistance	82	43	688
No Shows	74	40	230
Home visits/Transportation Services	0	0	3
Phone (Apps, Surveys, and Other)	38	38	3,098

Figure 10: Housing Resource Center (HRC) Activity





Homeowner Assistance Program Situation and Pipeline Report #2

September 30, 2019

Call Center

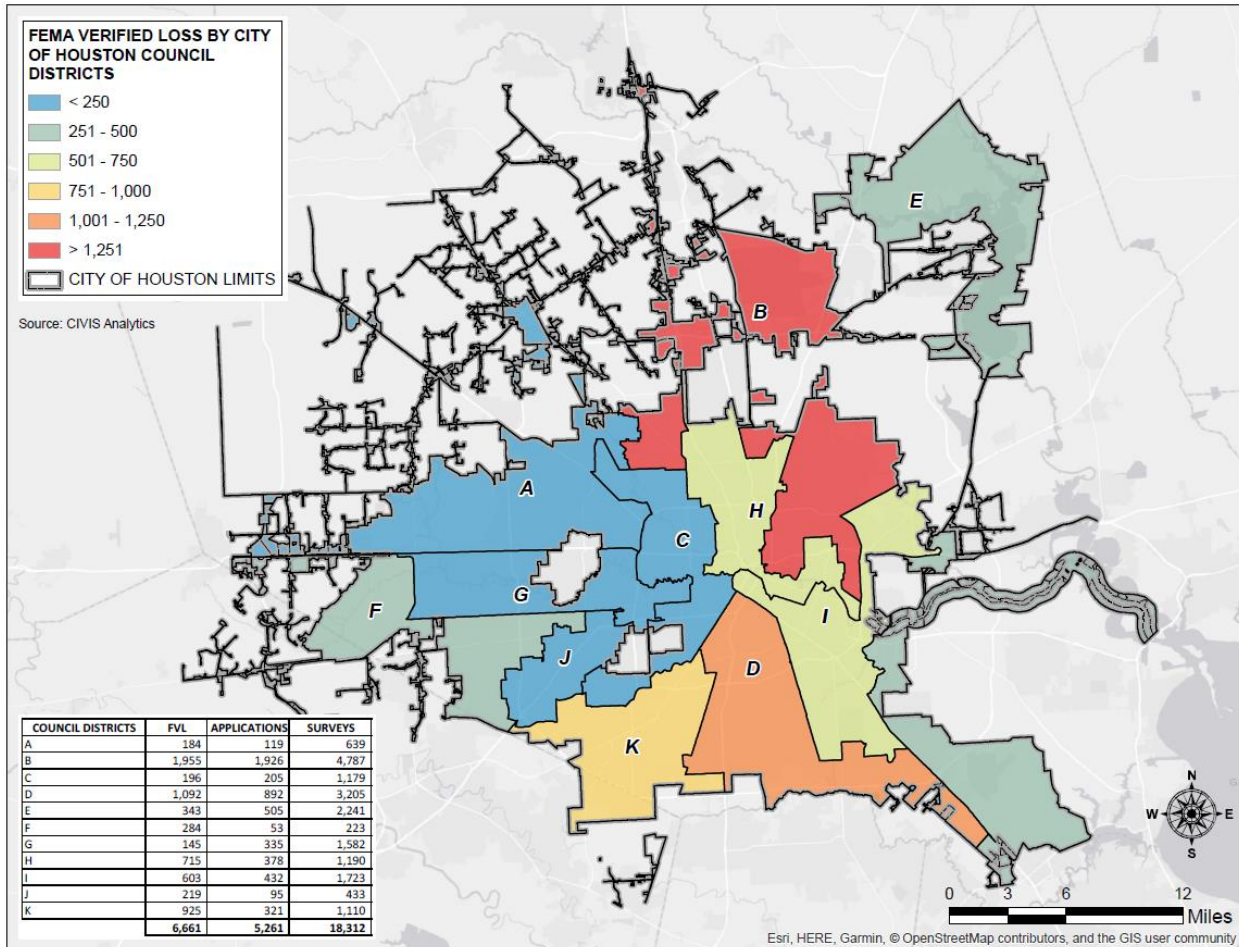
Table 6: Call Center Activity

Activity	Previous Month (August)	Current month (as of September 30)	YTD
Inbound Calls			
Calls Handled	2,016	1,192	23,395
Outbound Calls			
Outbound Calls	807	492	10,069
Total Calls			
Inbound Calls Handled + Outbound	2,823	1,684	33,464



Appendix: Program Information by Districts

Figure 9: FEMA Verified Loss (FVL), Surveys, and Application Invitations by Houston City Council Districts

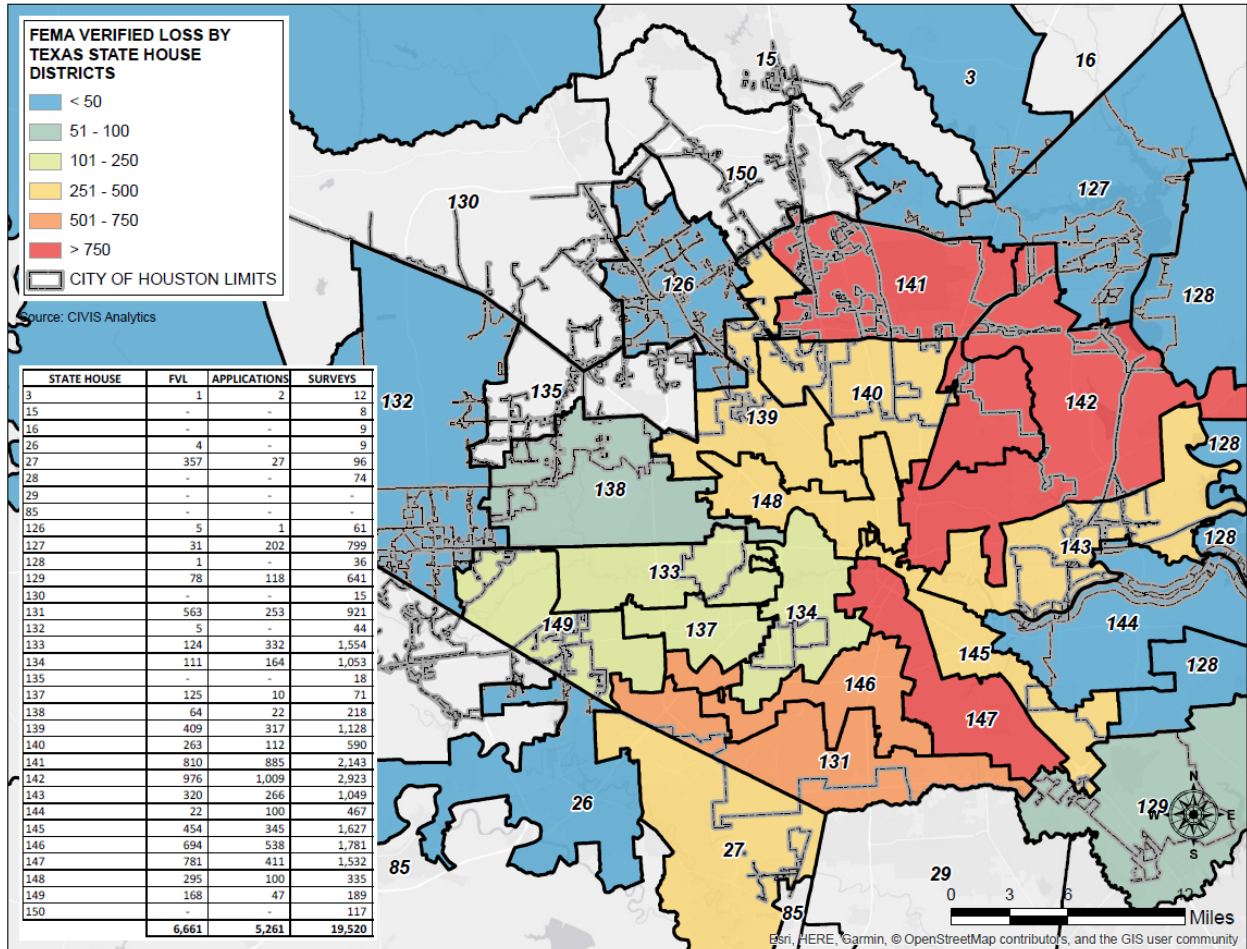


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Figure 10: FEMA Verified Loss (FVL), Surveys, and Application Invitations by Texas State House Districts

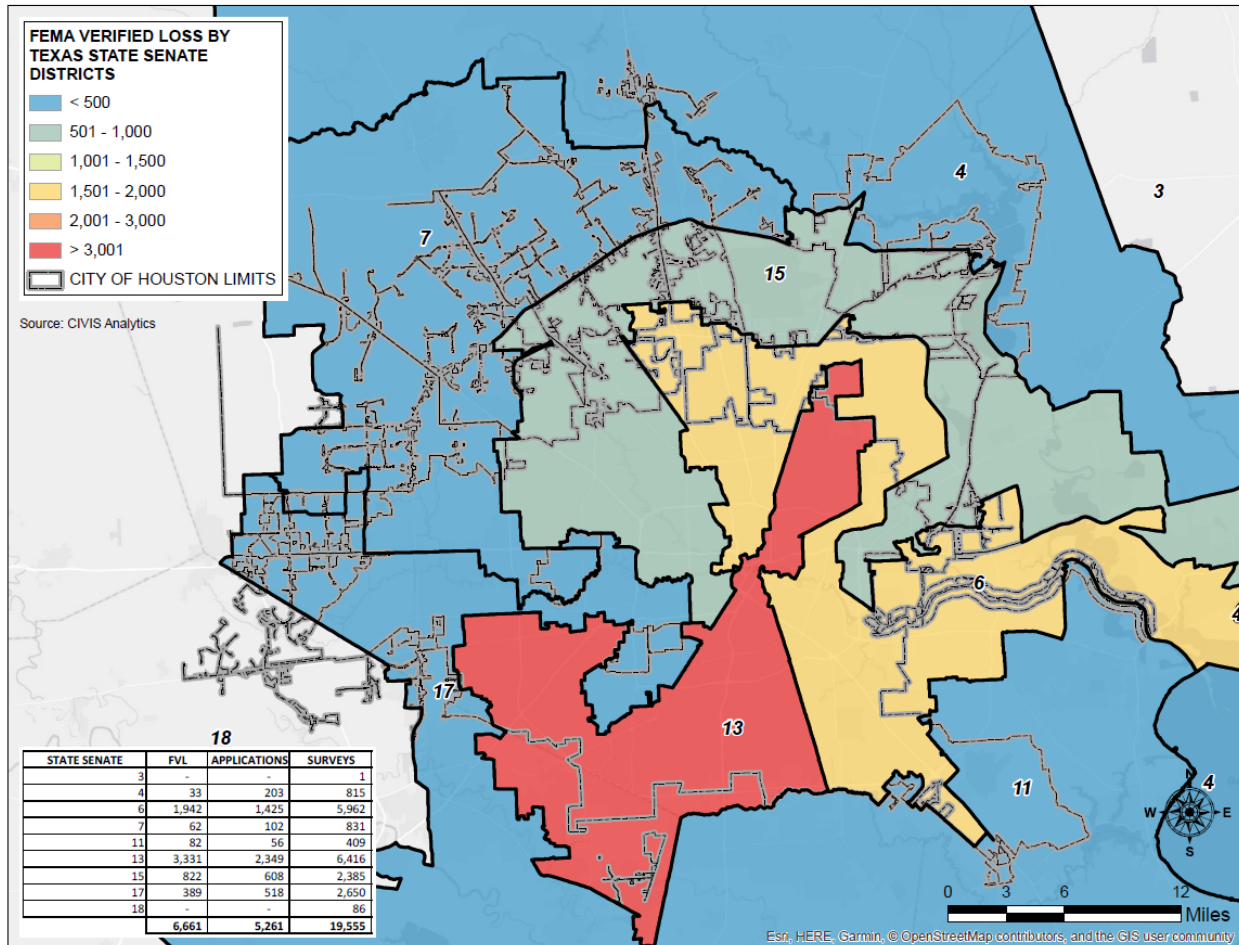


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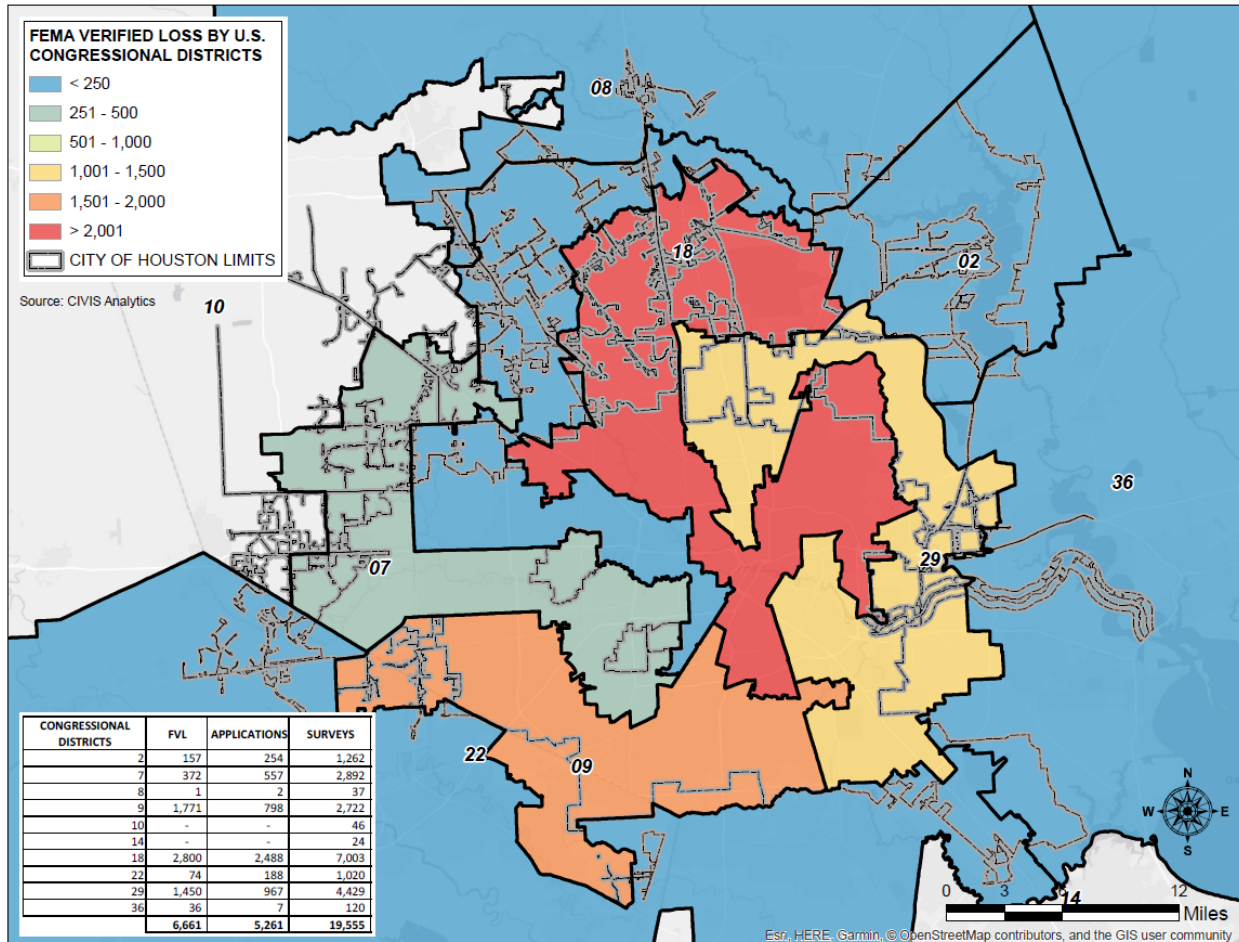
Figure 11: FEMA Verified Loss (FVL), Surveys, and Application Invitations by Texas State Senate Districts



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Figure 12: FEMA Verified Loss (FVL), Surveys, and Application Invitations by US Congressional districts



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Homeowner Assistance Program Situation and Pipeline Report #2

September 30, 2019



This report is produced by the Housing and Community Development Department and will be updated monthly throughout the life of the Homeowner Assistance Program.