



**City of Houston  
Build it Forward  
Homeowner Assistance Program  
Situation and Pipeline Report #3  
October 31, 2019**



# Homeowner Assistance Program Situation and Pipeline Report #3

October 31, 2019

## Situation Report: October 2019

The City of Houston Homeowner Assistance Program (HoAP) helps homeowners affected by Hurricane Harvey repair and rebuild their damaged homes, or get reimbursed for work already completed. The program prioritizes low- and moderate-income homeowners, while serving Houstonians of all income levels. The Housing and Community Development Department (HCDD) administers the program for the City of Houston, through a sub-grant agreement with the Texas General Land Office (GLO)

The program launched in January 2019 with outreach to affected homeowners to encourage them to participate in the program. At the same time, the City was building capacity to repair and reconstruct homes and reimburse homeowners for repair expenses. The first homeowners were served in April 2019, with steady ramp up since then.

In September and October, the program continued a significant transition away from a Master Program Manager model for program management that began in June 2019. HCDD hired 6 new staff in October, including a Deputy Assistant Director for Disaster Recovery Home Repair. The Department also on-boarded a new contactor for inspection services, which will address delays in scheduling home inspections for HoAP applicants.

The program continues to work closely with GLO to increase efficiency and speed, while maintaining high standards for oversight and preventing waste, fraud, and abuse of federal funds. As a result of ongoing collaborative work with GLO to agree on standards for review and enhance quality control, there was an **21%** increase in GLO-approved applications in October.

This report is issued monthly. Additional infographics and an interactive map are posted on <http://recovery.houstontx.gov/transparency>. As of October 31:

- **20,277** households have responded to the survey in total (excluding duplicate address surveys). **16,455** of these are homeowners interested in the Homeowner Assistance Program.
- **5,525** homeowners of all income have been invited to complete the application. The majority of applicants are low- and moderate-income homeowners.
- **91 (+21%) applicants have been approved by the GLO. 47 (+38%)** homeowners have received a Notice to Proceed to construction and **24 (+26%)** have received a reimbursement check (some homeowners may receive a reimbursement check while also participating in the City-managed program option).
- A total of **61 (+22%) grant awards** have been offered to homeowners, totaling **\$8,275,651.56** million.



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## Program Overview

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.

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.

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

<b>Solution 1 CITY MANAGED</b>	<b>Solution 2 HOMEOWNER MANAGED</b>	<b>Solution 3 REIMBURSEMENT</b>
<ul style="list-style-type: none"> <li>• The City manages and completes the construction process</li> <li>• Homeowners do not select contractors or deal directly with the contractor</li> <li>• The City’s contractors will repair or reconstruct damaged properties</li> <li>• Economy-grade materials/finishes only</li> </ul>	<ul style="list-style-type: none"> <li>• Homeowners manage repair or reconstruction work</li> <li>• Homeowners select contractors and deal directly with the contractor</li> <li>• The City provides advisory services and monitoring</li> <li>• Program provides funds for economy-grade finishes only, but homeowners are allowed to pay the difference for higher grade materials/finishes</li> </ul>	<ul style="list-style-type: none"> <li>• 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</li> </ul>

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





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## Outreach: Summary as of October 31

Hurricane Harvey was the 5th federally declared disaster in Houston in three years. Encouraging public trust in the recovery effort is a priority for the program. The program has invested significant resources in outreach to ensure that homeowners are aware of their program options.

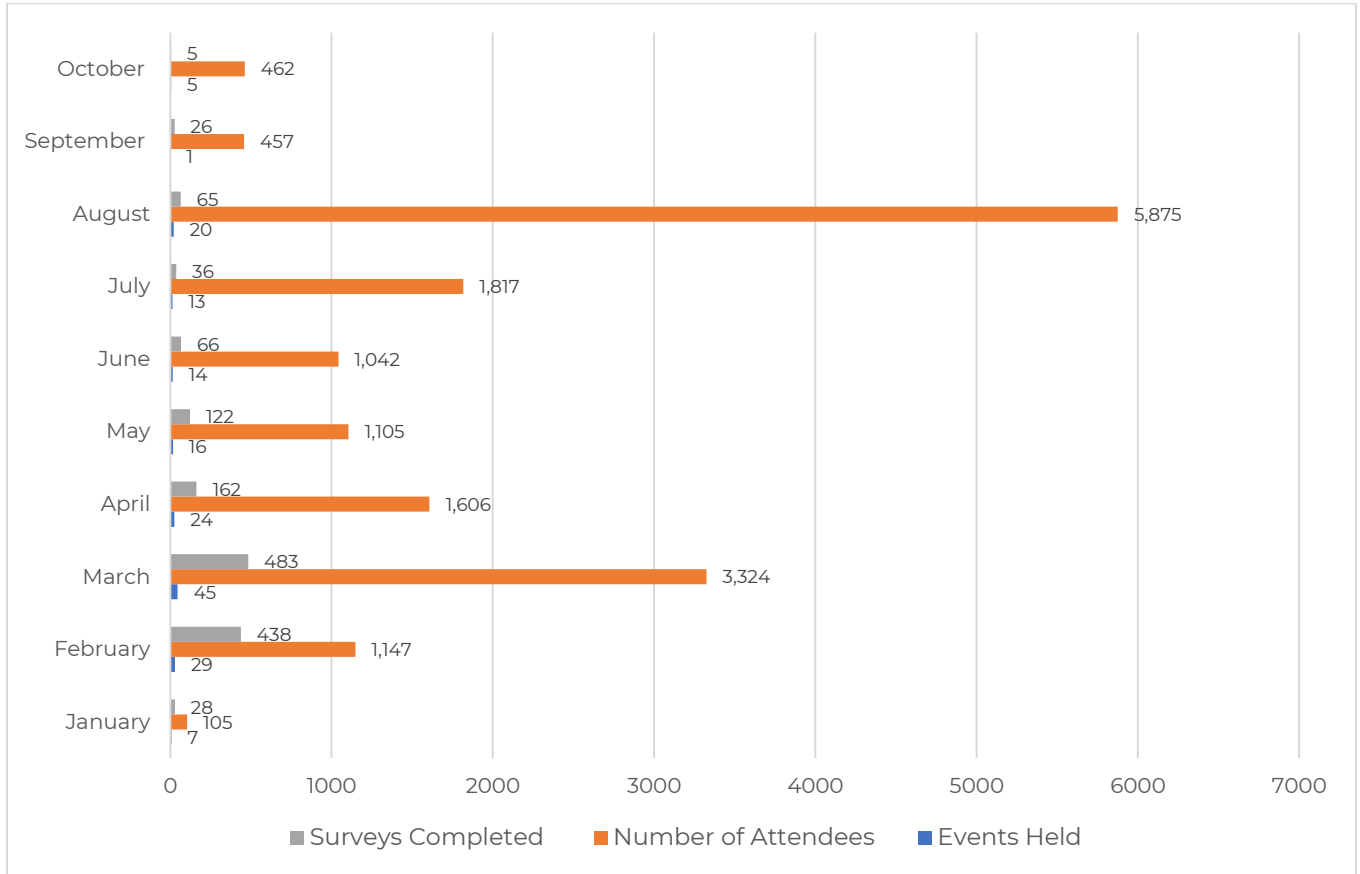
- **72%** of survey respondents are low- and moderate-income, reflecting the program's outreach goals of reaching people who are usually left behind after a disaster.
- In October, the City transitioned from a contract call center located out of state to an in-house call center for housing recovery, located at HCDD. The 10-person team is staffed by customer representatives from Houston. Also in October, they started a series of outbound call campaigns to update residents on their status in the program. In October, the team fielded **2,534** calls, 59% of which were for status inquiries.
- In late October, HCDD established an expanded in-house outreach team that includes 5 staff. This team will take over responsibility for participating in and hosting external community events, replacing previous efforts by an outside contractor. During the transition in September and October, the number of monthly events decreased. However, the team **launched a new print newsletter** that was distributed to **92** community centers during October. The newsletter is available at the end of this report. The total number of outreach events to date is 169. Events are expected to ramp up in November and into 2020, beginning with a winter safety series for seniors in partnership with the Harris County Sheriff's Office. Any group interested in having disaster recovery information presented at a community event should contact LaTasha Smith at [LaTasha.Smith@houstontx.gov](mailto:LaTasha.Smith@houstontx.gov).
- The City conducted door-to-door canvassing across Houston from February to the end of August 2019. The goal of the canvass effort was to reach low- and moderate-income homeowners at home to encourage them to take the Harvey Recovery Survey. Canvass teams completed a total of 181,817 attempts to reach homeowners at their homes.
- There are four Housing Resource Centers located in each quadrant of the City. Residents can walk in or set up an appointment to get help completing their program applications. The Northeast Center remains the most active center. A total of **12,270** walk-in meetings have been held at the Centers.
- From March to May 2019, HCDD conducted a paid marketing outreach effort that included advertising online, in social media and print ads, as well as radio spots. A summary of this outreach is available at [Housing Committee presentation](#), slide 19-29.



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**Figure 1: Outreach Events**



Outreach team participating in and hosting external community events



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**Table 1: Homeowner Assistance Program Snapshot**

Activity	As of October, 31
<b>Surveys Recorded for HoAP</b>	
<b>Total survey responses – all programs</b>	<b>20,277</b>
<b>Potential HoAP surveys</b>	<b>16,455</b>
Priority 1	707
Priority 2	2,785
Priority 3	1,298
Priority 4	3,178
Priority 5	2,299
Priority 6	6,188
<b>Non-HoAP surveys</b>	<b>6,459</b>
Duplicate address	2,692
Outside program area	186
Floodway	400
Landlords	190
Renters	1,943
Homeowners but not primary resident	354
Tax Day storm 2016	17
DR-15	10
Interested in the buyout program	667
<b>Households invited to complete an application</b>	
<b>Total number of invited applicants</b>	<b>5,525</b>
<b>Grant Awards</b>	
Grant awards offered	61
Grant awards obligated	61
HoAP funds obligated	<b>\$8,275,651.56</b>

**Figure 2: Survey and Invitations to Apply (October 31)**





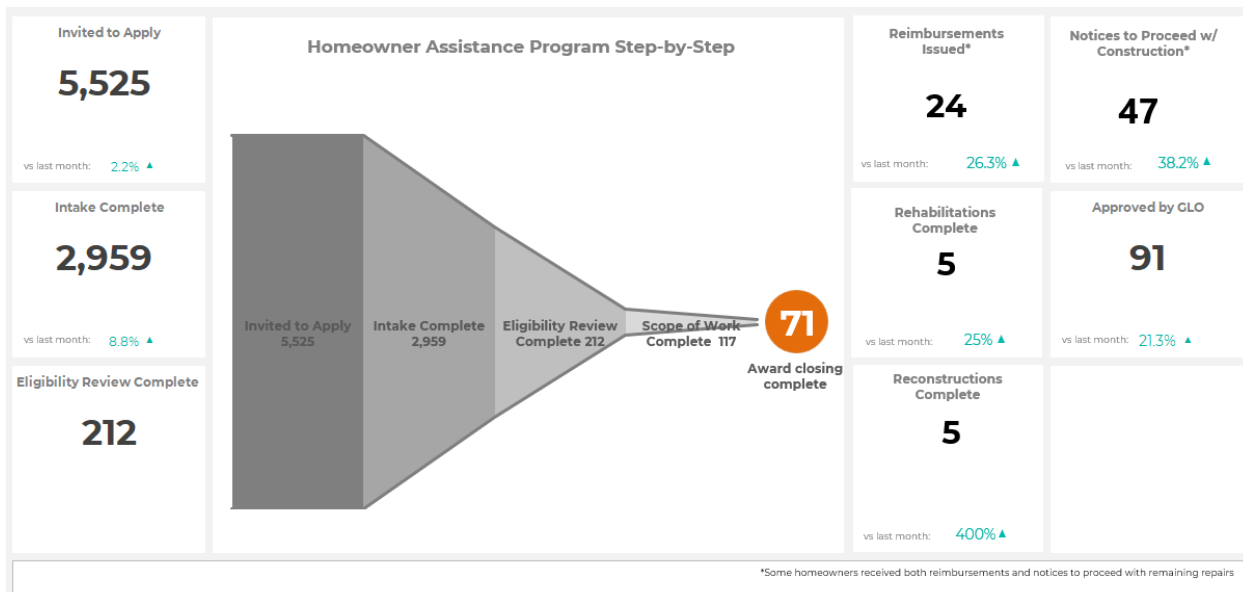
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## Survey and Grant Award Progress

**91 (+21%) applicants have been approved by the GLO.** 16 Files are under GLO review awaiting approval. **47 (+38%)** homeowners have received a Notice to Proceed to construction and **24 (+26%)** have received a reimbursement check (some homeowners may receive a reimbursement check while also participating in the City-managed program option).

**Figure 3: Progress toward Grant Award (November 1)**

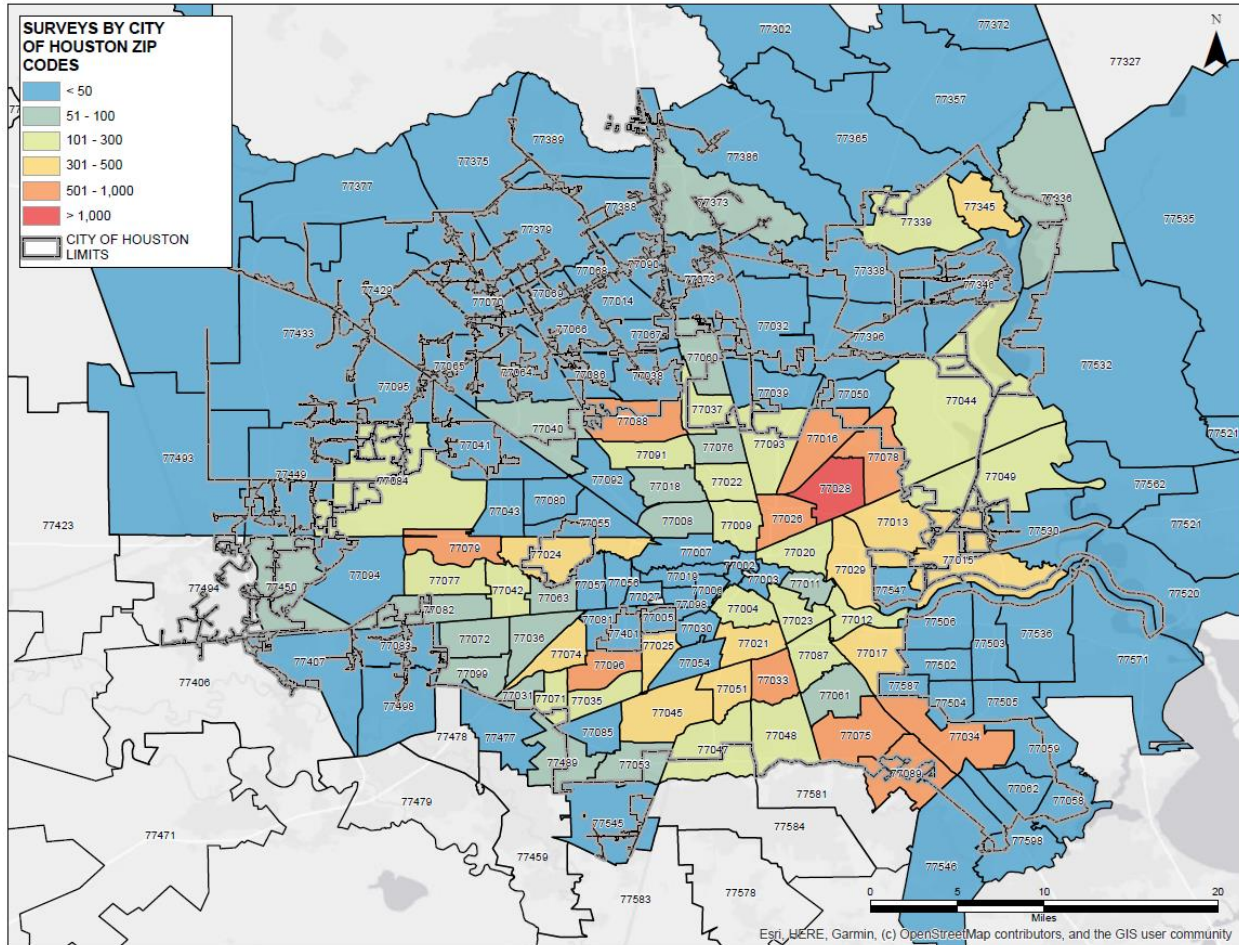




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Figure 4: Survey Map



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

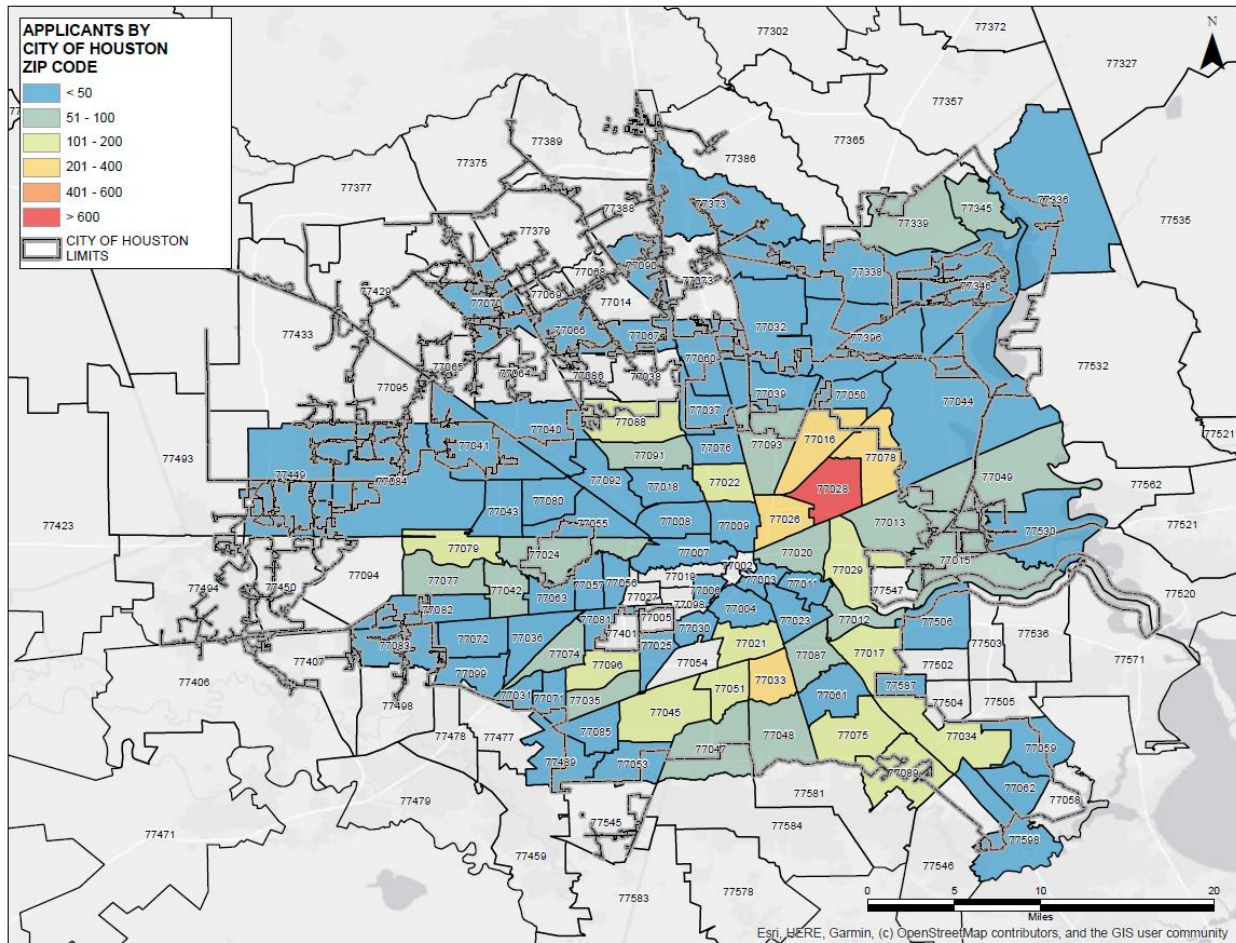




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Figure 5: Application Invitation Map





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

**Table 2: Survey Response: LMI, Seniors, and People with Disabilities**

Activity	As of October, 31
<b>Total Recorded Surveys – HoAP</b>	<b>16,455</b>
<b>Low- to Moderate Income (LMI) Surveys</b>	<b>11,736</b>
Below 30% AMI	4,990
31 – 50% AMI	3,507
51 – 80% AMI	3,239
<b>Seniors Surveys</b>	<b>8,466</b>
Below 30% AMI	3,137
31 – 50% AMI	1,993
51 – 80% AMI	1,505
81-120% AMI	744
More than 120% AMI	1,081
AMI to be determined	6
<b>People with Disabilities Surveys</b>	<b>5,515</b>
Below 30% AMI	2,608
31 – 50% AMI	1,400
51 – 80% AMI	840
81-120% AMI	339
More than 120% AMI	326
AMI to be determined	2

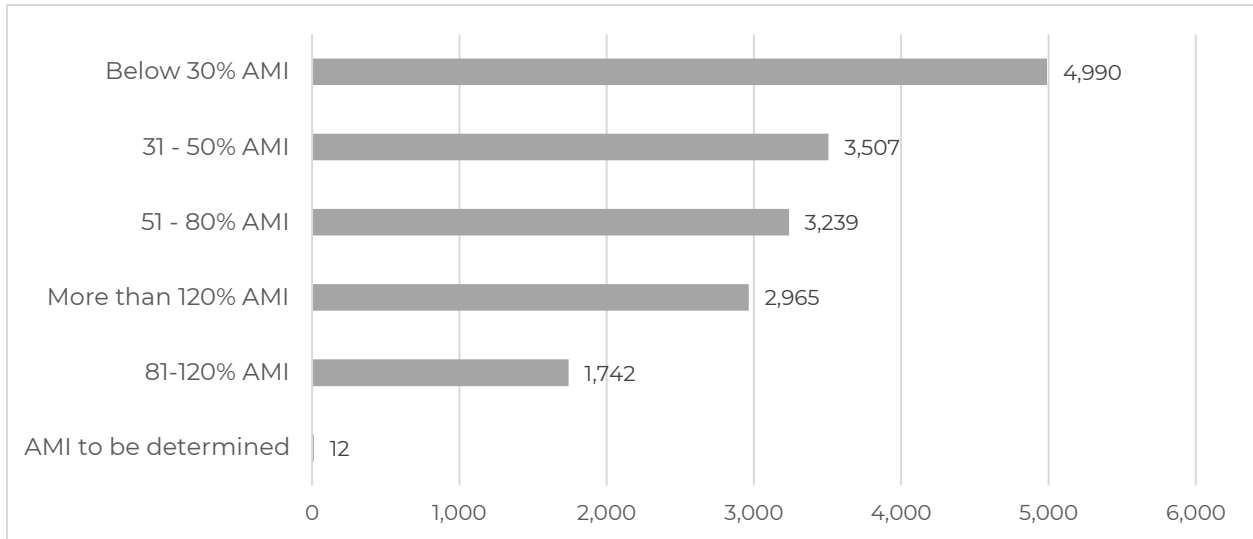
*Survey data reflects self-reported information by survey respondents*



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**Figure 6: Survey Response by Income Category (October 31)**



*Survey data reflects self-reported information by survey respondents*

**Table 3: Application Invitations: LMI, Seniors, and People with Disabilities**

Activity	As of October, 31
<b>Total Invitations to Apply – HoAP</b>	<b>5,525</b>
<b>Low- to Moderate Income (LMI) Invitations</b>	<b>4,921</b>
Below 30% AMI	2,465
31 – 50% AMI	1,451
51 – 80% AMI	1,005
<b>Seniors Invitations</b>	<b>4,341</b>
Below 30% AMI	2,183
31 – 50% AMI	1,282
51 – 80% AMI	876
<b>People with Disabilities Invitations</b>	<b>3,851</b>
Below 30% AMI	2,060
31 – 50% AMI	1,122
51 – 80% AMI	669

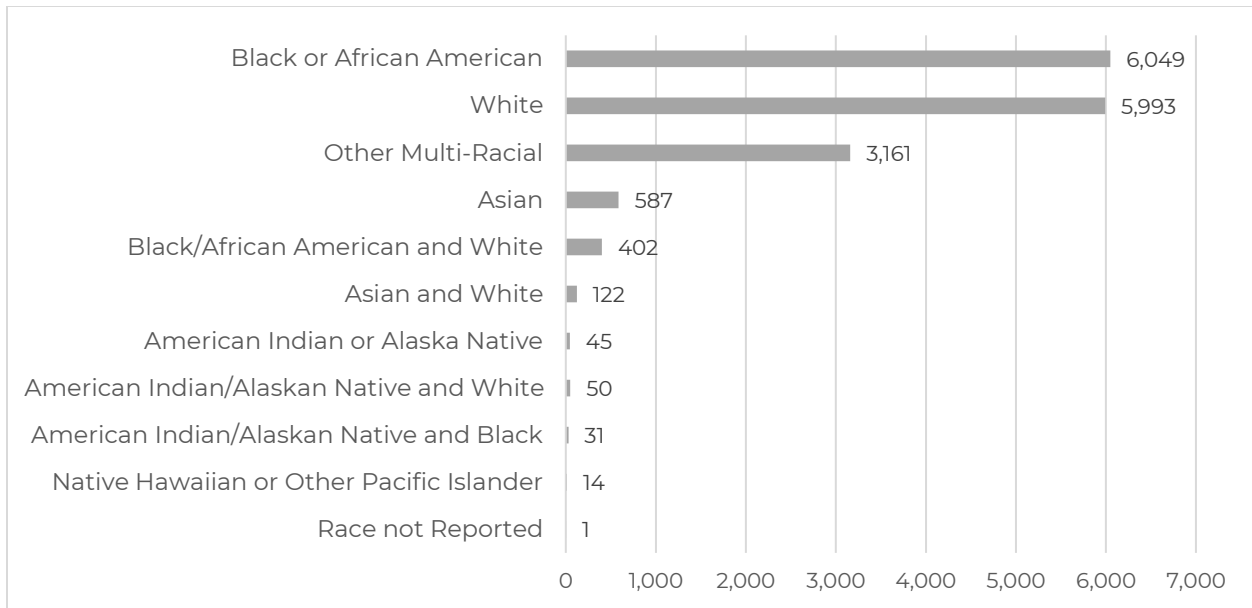


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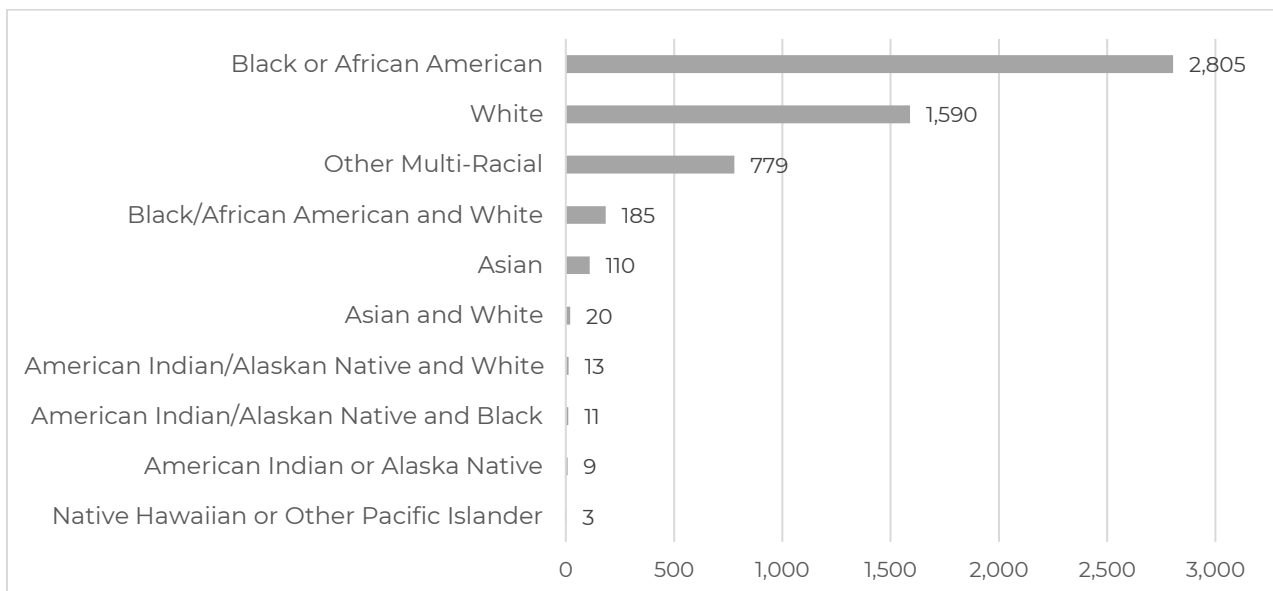
## Racial Demographics

**Figure 7: Submitted Surveys by Race – HoAP**



*Survey data reflects self-reported information by survey respondents*

**Figure 8: HoAP Application Invitations by Race**



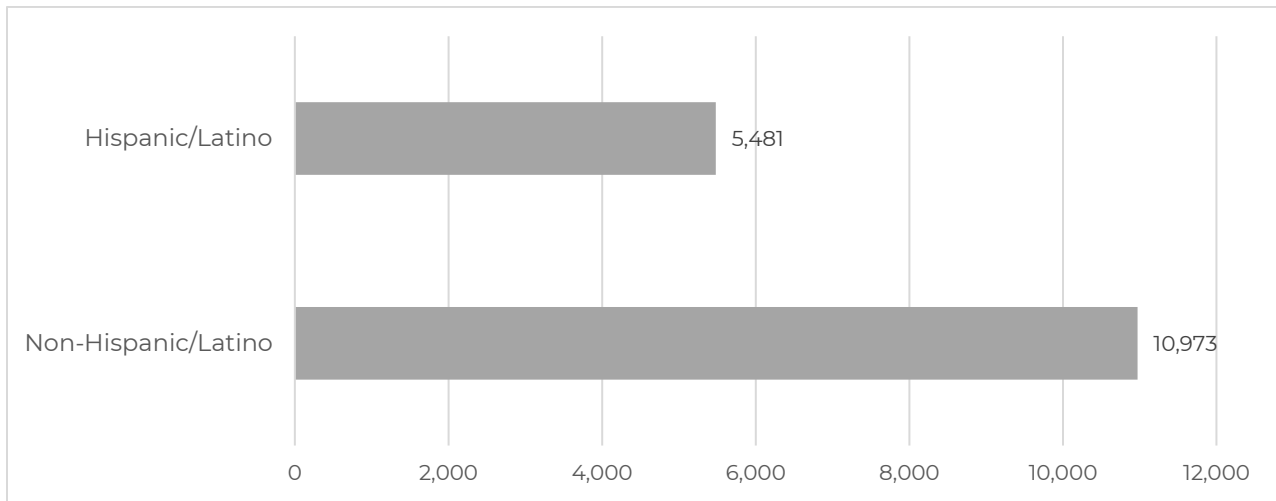


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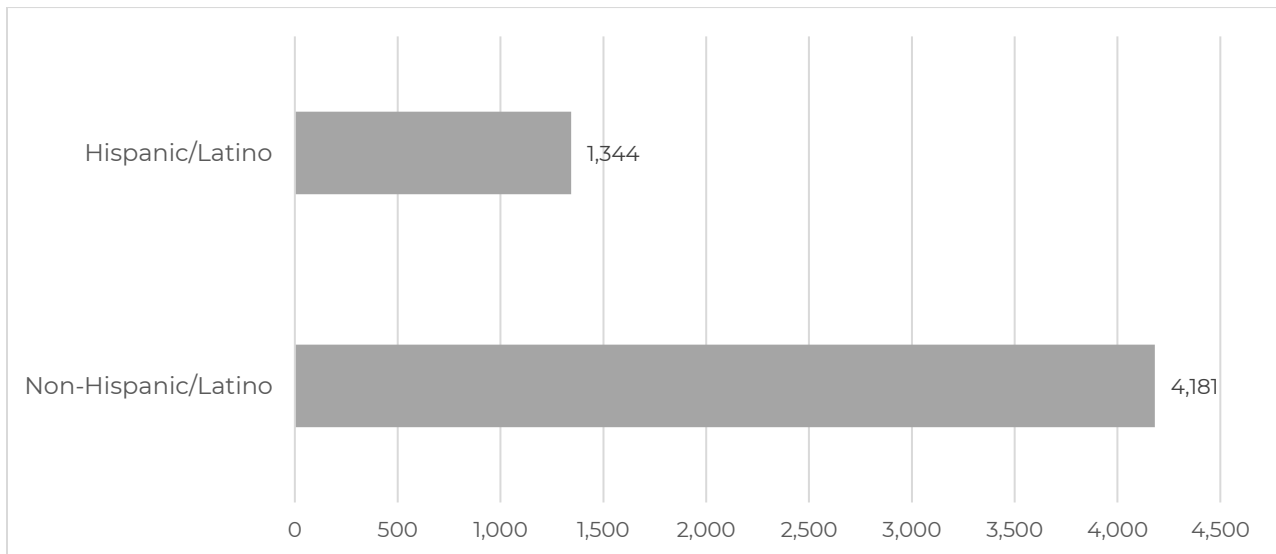
## Ethnicity

**Figure 9: Submitted Surveys by Ethnicity – HoAP**



*Survey data reflects self-reported information by survey respondents*

**Figure 10: HoAP Application Invitations by Ethnicity**





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## Housing Resource Centers

**Table 4: Housing Resource Center (HRC) Activity**

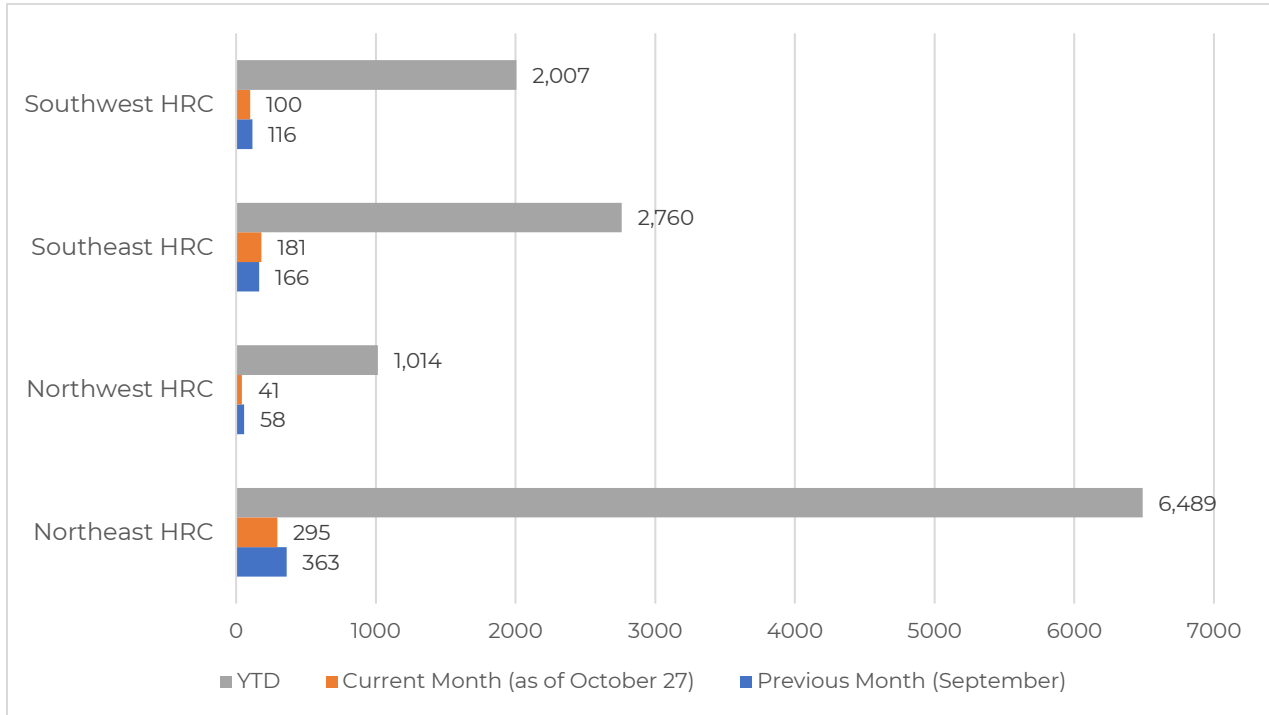
Activity	Previous Month (September)	Current Month (as of October 27)	YTD
<b>Activities – All HRCs</b>			
Total activity	703	617	12,270
Applications	396	284	6,479
Surveys	25	22	2,370
Other Assistance	282	311	3,421
No Shows	260	177	1,052
Home visits/Transportation Services	0	0	14
Phone (Apps, Surveys, and Other)	116	4	4,602
<b>Northeast HRC</b>			
Total activity	363	295	6,489
Applications	228	139	3,305
Surveys	20	19	1,653
Other Assistance	115	137	1,531
No Shows	135	86	539
Home visits/Transportation Services	0	0	5
Phone (Apps, Surveys, and Other)	0	0	17
<b>Northwest HRC</b>			
Total activity	58	41	1,014
Applications	27	16	594
Surveys	3	1	146
Other Assistance	28	24	274
No Shows	13	7	59
Home visits/Transportation Services	0	0	6
Phone (Apps, Surveys, and Other)	66	2	771
<b>Southeast HRC</b>			
Total activity	166	181	2,760
Applications	92	93	1,495
Surveys	2	2	425
Other Assistance	72	86	840
No Shows	48	44	160
Home visits/Transportation Services	0	0	0
Phone (Apps, Surveys, and Other)	0	0	702
<b>Southwest HRC</b>			
Total activity	116	100	2,007
Applications	49	36	1,085
Surveys	0	0	146
Other Assistance	67	64	776
No Shows	64	40	294
Home visits/Transportation Services	0	0	3
Phone (Apps, Surveys, and Other)	50	2	3,112



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### Figure 11: Housing Resource Center (HRC) Activity





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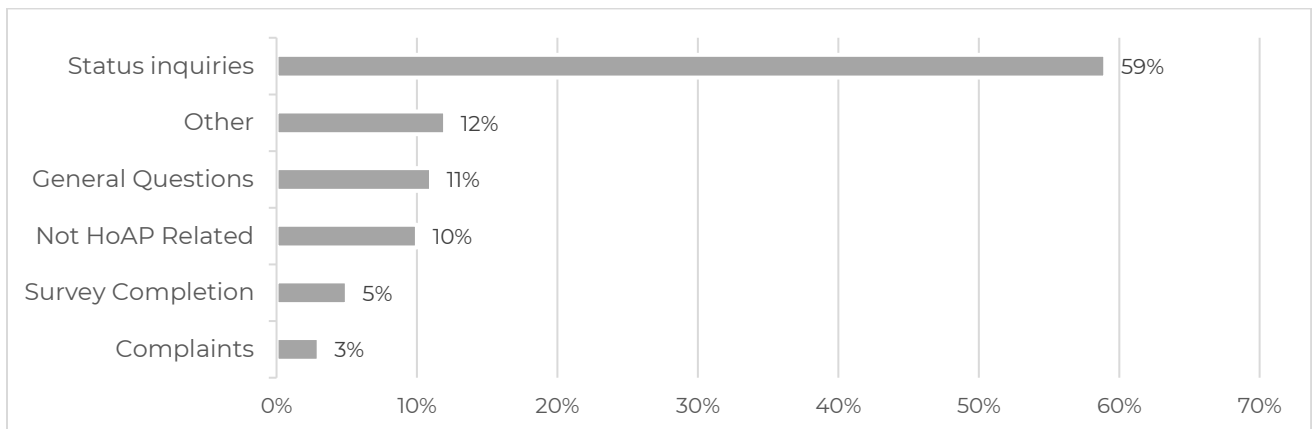
## Call Center

**Table 5: Call Center Activity**

In October, the City transitioned from a contract call center located out of state to an in-house call center for housing recovery, located at HCDD. The 10-person team is staffed by customer representatives from Houston. Also, in October, they started a series of outbound call campaigns to update residents on their status in the program. In October, the team fielded **2,534** calls, **59%** of which were for status inquiries.

Activity	Previous Month (September)	Current month (as of October 31) (1 <sup>st</sup> month of in-house call center)	YTD
<b>Inbound Calls</b>			
Calls Handled	1,192	2,534	25,929
<b>Outbound Calls</b>			
Outbound Calls	492	535	10,604
<b>Total Calls</b>			
Inbound Calls Handled + Outbound	1,684	3,069	36,533

**Figure 12: Call Center - Call inquires**







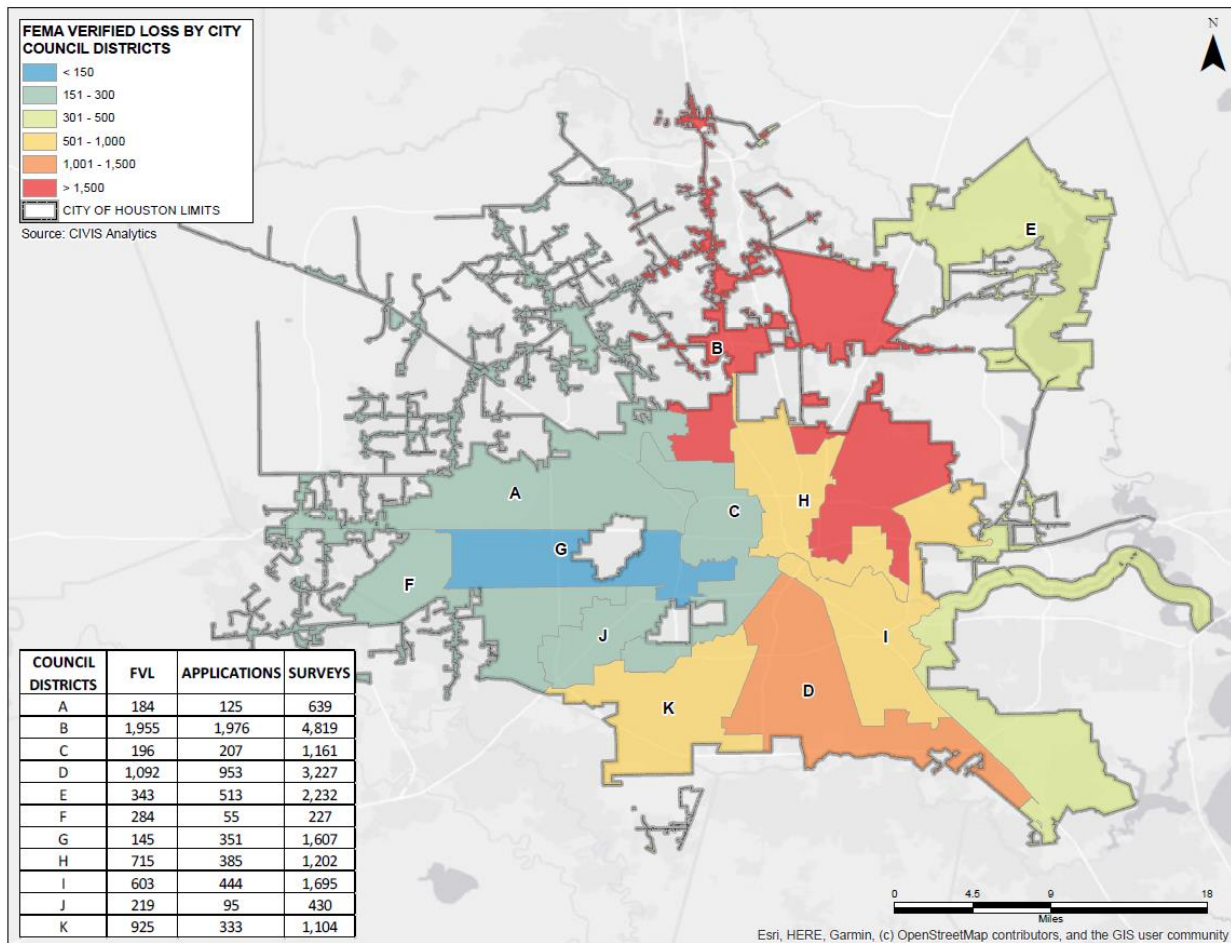
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## Appendix: Program Information by Districts

Survey data is reported for all surveys collected, including those not potentially eligible for HoAP, such as renters and landlords. Many people did not apply for, or were not granted, help from FEMA after Harvey. The Housing and Community Development published a more comprehensive needs assessment in November 2018 that takes into account social vulnerability. The needs assessment is available at <https://recovery.houstontx.gov/transparency/>

**Figure 13: FEMA Verified Loss (FVL), Surveys, and Application Invitations by Houston City Council Districts**



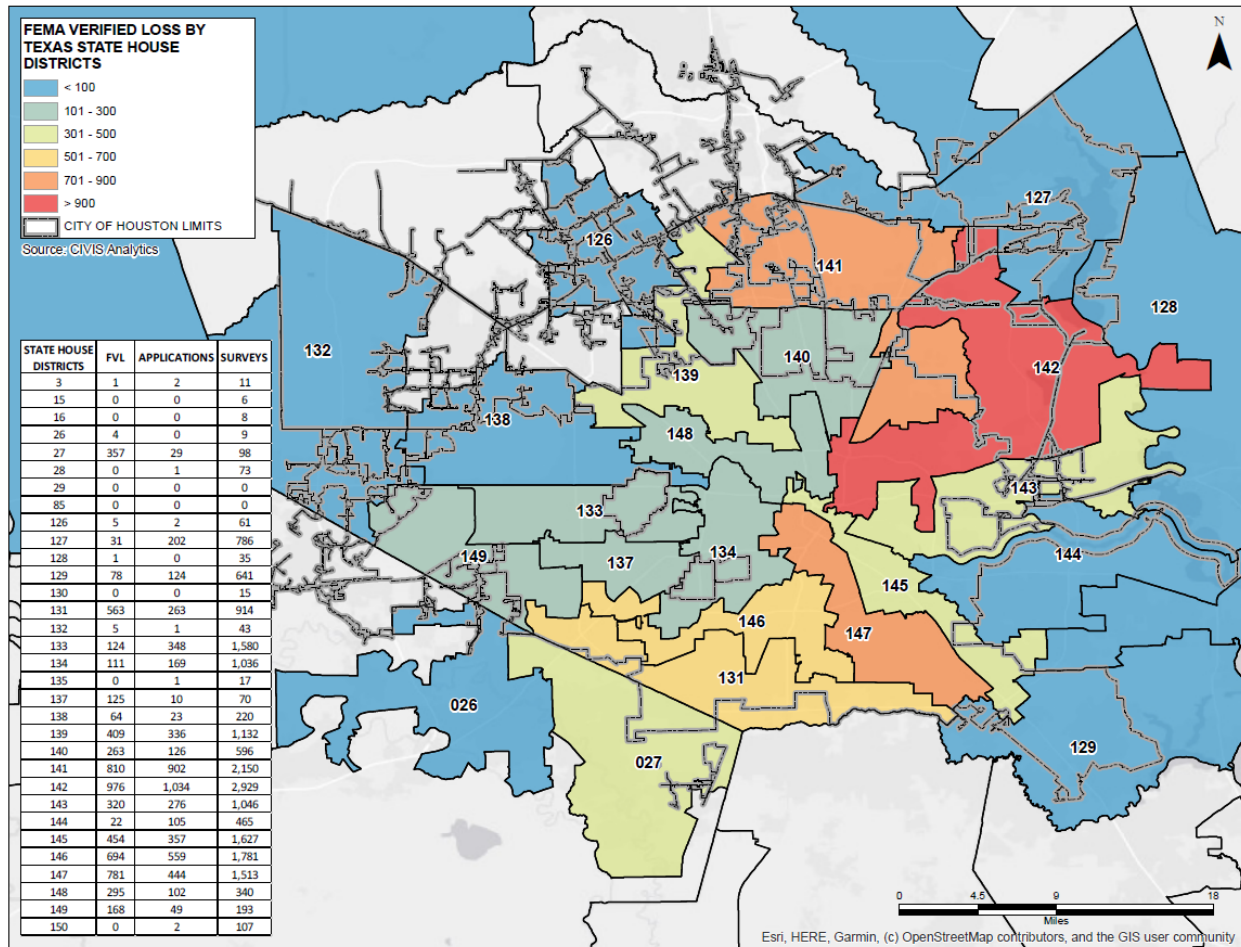
Survey data is reported for all surveys collected, including those not potentially eligible for HoAP, such as renters and landlords. Some survey respondents filled out the survey for properties outside the city limits of Houston.



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**Figure 14: FEMA Verified Loss (FVL), Surveys, and Application Invitations by Texas State House Districts**



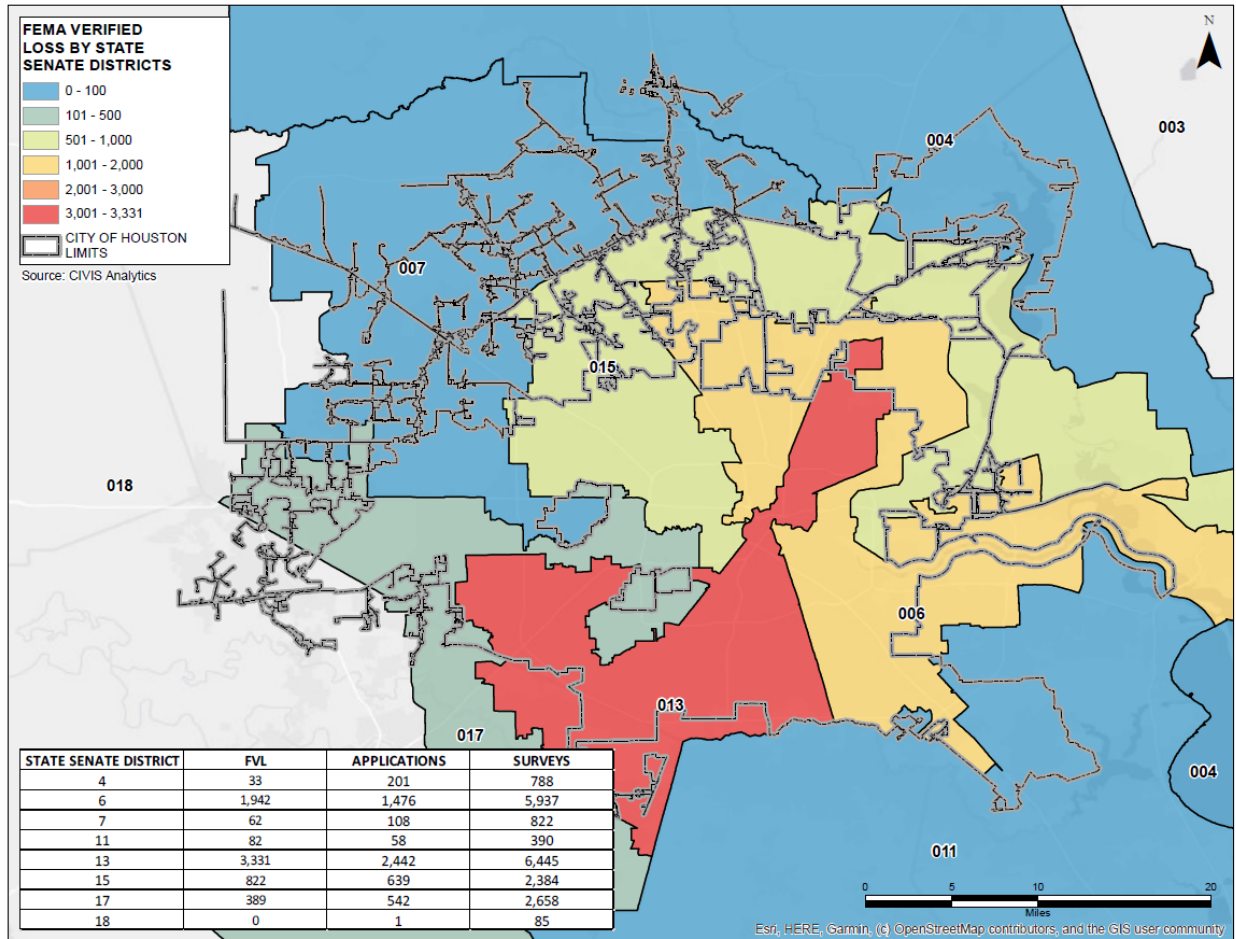
Survey data is reported for all surveys collected, including those not potentially eligible for HoAP, such as renters and landlords. Some survey respondents filled out the survey for properties outside the city limits of Houston.



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**Figure 15: FEMA Verified Loss (FVL), Surveys, and Application Invitations by Texas State Senate Districts**



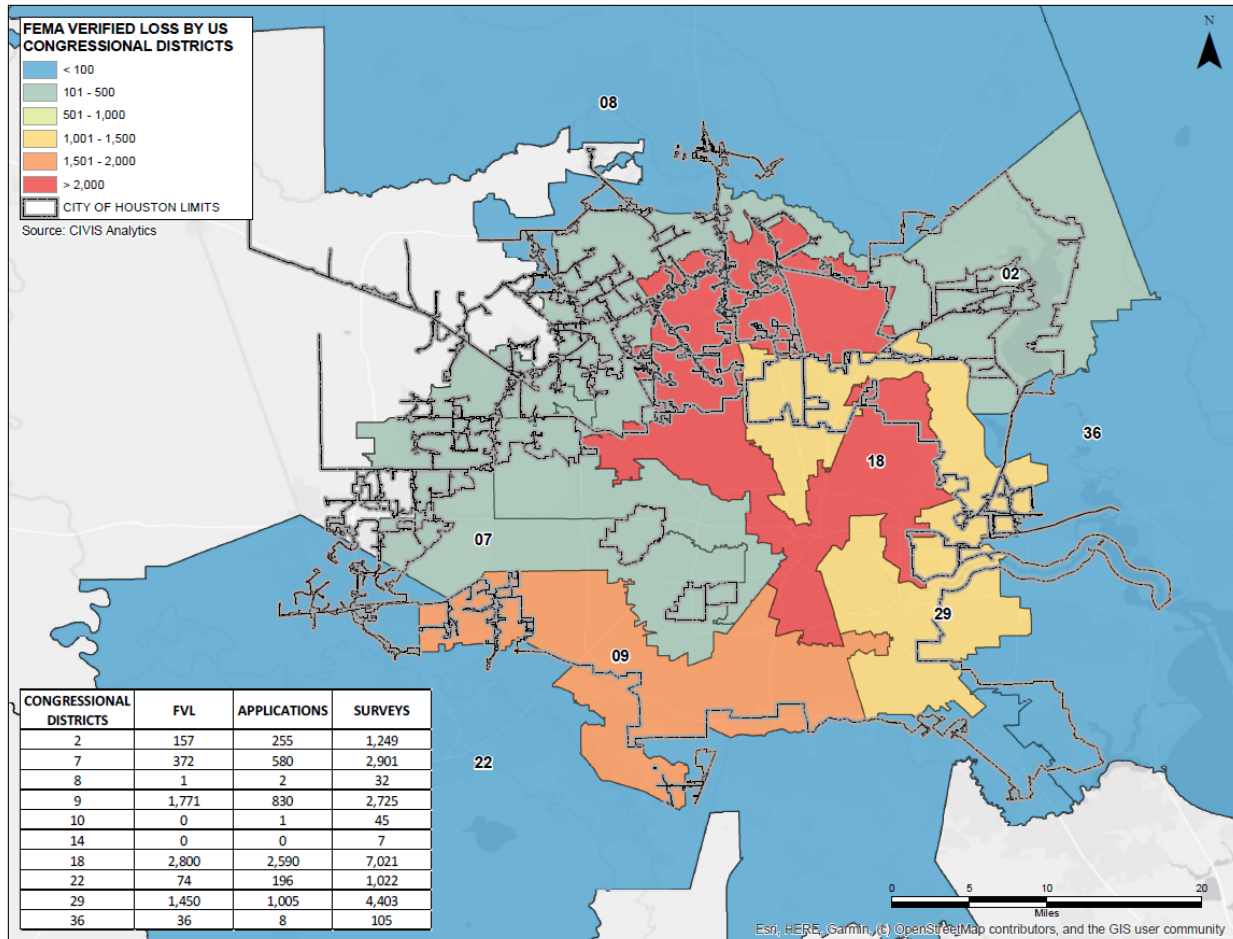
*Survey data is reported for all surveys collected, including those not potentially eligible for HoAP, such as renters and landlords. Some survey respondents filled out the survey for properties outside the city limits of Houston.*



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**Figure 16: FEMA Verified Loss (FVL), Surveys, and Application Invitations by US Congressional districts**



*Survey data is reported for all surveys collected, including those not potentially eligible for HoAP, such as renters and landlords. Some survey respondents filled out the survey for properties outside the city limits of Houston.*



# Homeowner Assistance Program Situation and Pipeline Report #3 October 31, 2019

## HCDD Newsletter October – December 2019

A new print newsletter was distributed to 92 community centers during October.

**HCDD NEWSLETTER**  
October - December 2019 | www.houstontx.gov/housing | @HoustonHCDD

**HURT BY IMELDA?** Visit [HoustonRecovers.org](http://HoustonRecovers.org) or call 2-1-1 for resources

**Harvey recovery underway**  
Even as Imelda hits Houston, Harvey recovery continues.

August 23 was a big day for Ms. Emma Wood, a resident of South Park. She just moved into a brand-new home. Her home was badly damaged during Hurricane Harvey, but she qualified to have the City rebuild it. Only three weeks after demolition day, we welcomed her home. Ms. Wood is excited to show her family her new place, sit back, and relax. Ms. Wood is the first homeowner to finish reconstruction, and help is still available for more families!

August 23, Emma Wood (center right) joins Inspector Derrick Alexander (left), Recovery Specialist Kadra Suley (right), and developer Tim Tumar (center left) on the porch of her new home.

**HARVEY HELP IS HERE**  
Take the first step today: call 832-393-0550 or visit [recovery.houstontx.gov](http://recovery.houstontx.gov)

**Community Office Hours**  
Tell us in person how we can help you  
Every Wednesday 1:00-4:00pm  
2000 Travis Street 9th floor  
**WE ARE OPEN**

**Looking to buy your first home? WE CAN HELP!**  
Up to \$10,000 for qualified home buyers for down payments and other costs. Call 832-394-6200

**SPOTLIGHT ON: HOME REPAIRS**

**Need to make repairs on your single-family home? Maybe we can help.**

Households making at or below 80% Area Median Income can apply for help fixing those problems that make your home unsafe or unlivable. We will remove hazards like lead paint, adjust plumbing, electrical, and air conditioning, repair main features like roofs, doors, siding or steps, and more. Your home should be secure and comfortable for you and your family for years to come, and we can help you get there.

We offer three levels of repair assistance:

1. **Minor home repair** – used when repairs cost less than \$10,000
2. **Moderate/Substantial home repair** – used when repairs cost between \$10,000-\$80,000
3. **Reconstruction** – used when repairs cost more than \$80,000 or 50% of the home's value.

finished building or repairing 1027 single-family homes since 2016. Our Single-Family Development and Repair programs make it possible to find quality homes at affordable prices, and to stay in your home for the long term.

To start your application or learn more, call **832-394-6200**

Since January 2018, we have completed repairs on 77 homes and are currently working on 38 more. Across all our programs, we have

**Having problems with your landlord? Facing discrimination? We are here to help you!**

**Our Tenant/Landlord Hotline will help you:**

- Identify and fight against housing discrimination.
- Find free or low-cost legal resources.
- Settle conflicts about security deposits, costs for repairs, hidden fees, and more.
- Resolve maintenance issues that your landlord hasn't provided.
- Learn about tenant rights and fair housing.

The Fair Housing Act protects against discrimination on the basis of race, color, national origin, religion, sex, family status, or disability.

**CALL THE FAIRHOUSING HOTLINE AT 832-394-6240**

**Did you know?**  
HCDD has repaired or rebuilt 1,027 homes since 2016. Call 832-394-6200 to learn how you can get help.

Follow us  
  
 @HoustonHCDD



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