The Housing and Community Development Department (HCDD) presents the following changes to the attached guidelines for the Homeowner Assistance Program (HoAP) for the Community Development Block Grant-Disaster Recovery (CDBG-DR) for Hurricane Harvey funding from the Texas General Land Office (GLO).

The goals and objectives of HoAP are to provide housing programs that will preserve and expand the housing stock while creating sanitary, safe, energy efficient housing, and a resilient community. Houston’s objectives also include prioritizing elderly and disabled households and households in which members are under the age of five while affirmatively furthering fair housing. HoAP also places an emphasis on housing choices and designs that reduce maintenance and insurance costs as well as provide independent living options. The program will also secure housing by bringing existing units into compliance with applicable health and safety codes or by replacing those existing structures that cannot be technically or economically repaired.

To make these guidelines accurately reflect the most efficient method of operating, the following changes have been made:

## Alignment with Action Plan and Current HUD Standards

* Adjusted Interim Mortgage Assistance and Temporary Relocation Assistance to reflect language in Amendment 3 to the Action Plan
* Updated income limits to reflect 2019 HUD limits
* Updated allocation amounts from the GLO

## Clarification and Editing Changes

* Format updates
* Minor language changes
* Corrected point system matrix for priority system
* Introduced version numbers (this is version 1.5)
* Included Communication Designee requirement

## Eligibility Information Clarifications

* Clarified that LMI Households will not be placed in priority group 6
* Clarified that participants in the reimbursement-only track will be served outside of the priority system
* Specified lien payable terms in the event of a conveyance of ownership
* Clarified the $5,000 incomplete repair threshold for the Reimbursement Only eligibility criteria
* Revised phasing chart in place of previous scoring and prioritization chart

## Program Changes / Updates

* Specified maximum assistance caps and additional allocations for Reimbursement, Rehabilitation, and Reconstruction
* Included “neighborhood requirements” as a potential additional allocation for reconstruction and rehabilitation
* Included deadline for repairs eligible for reimbursement to reflect HUD and GLO guidance
* Elaborated unit size terms and included provision allowing Director to allocate non-federal funds to restore 3 bed/2 bath homes for qualifying applicants
* Included deed-restriction and HOA standards as eligible expenses for reconstruction and rehabilitation
* Revised Rehabilitation vs Reconstruction cut-offs as a measure of the estimated cost to repair, including a Director-level discretionary waiver
* Clarified homeowner responsibilities within the homeowner managed track

## Flood Plan and Elevation Information

* Updated Elevation language
* Clarified elevation process and included matrix detailing when elevation will be performed
* Clarified ineligibility criteria regarding the 100-year flood plain
* Included provision detailing the City’s purchase of Flood Insurance for program participants

The changes in the HoAP guidelines are brought before City Council to enhance transparency and ensure that the public is aware of the changes. This was brought before the Housing and Community Affairs Committee meeting on 11/19/2019. This will be published as a public notice for receipt of comments for seven days.