



**City of Houston  
Build it Forward  
Harvey Recovery Situation and Pipeline  
Report #14  
September 30, 2020**



# Harvey Recovery Situation and Pipeline Report #14 September 2020

## **Situation Report: September 2020**

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.

### **Single Family Current Status:**

- Submitted Single-Family Files to GLO: 729
- HoAP Submitted Files: 466 (54 pending GLO approval)
- HbAP Submitted Files: 263 (18 pending GLO approval)

### **GLO Approved Single-Family Files: 657**

- HoAP Approved Files: 412
- HbAP Approved Files: 245

### **Single-Family Households with Assistance in Process: 333**

- Homeowners in contract closings/permitting/waiting NTPs:
  - Under contract: 88
- Pending Closing/Appealing: 79
- Recons Under Construction: 72
- Rehabs Under Construction: 7
- Approved homebuyers searching for home: 87

### **Total Single-Family Assisted: 324** (sum of numbers below -19 to account for 19 rehab/reimbursements)

- Recons Completed: 54
- Rehabs Completed: 37
- Reimbursement checks sent: 94
- HbAP closed: 158

### **Current Multifamily Status:**

- 31 developments announced for \$335 million in funding and nearly \$1 billion in development cost
  - o 13 developments approved by Council, 11 of which are closed and 10 are under construction
  - o 3 developments awaiting Council approval
  - o 15 developments announced and working through underwriting/legal documents

There may be a few changes to the announced 9% Tax Credit developments once the State finalizes its list

### **Public Services Status:**

- 18 different contracts with nonprofits approved by Council for a total of \$15.2 million.

### **Overall Funding Status:**

\$498 million (39.0% of total) with identified addresses/developments/nonprofits for funding currently under contract/LOI negotiations, underwriting or otherwise prepping for Council approval.

\$187 million (14.6% of total) with Council Approved contracts



## 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 (September 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> <li>• Temporary relocation assistance.</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</li> <li>• 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, 2020, whichever is sooner.</li> <li>• Reimbursement may be combined with rehabilitation (not reconstruction) as completed in Solution 1 or Solution 2.</li> <li>• Reimbursement may also be a stand-alone solution.</li> </ul>



# Harvey Recovery Situation and Pipeline Report #14 September 2020

## Outreach: Summary as of Se

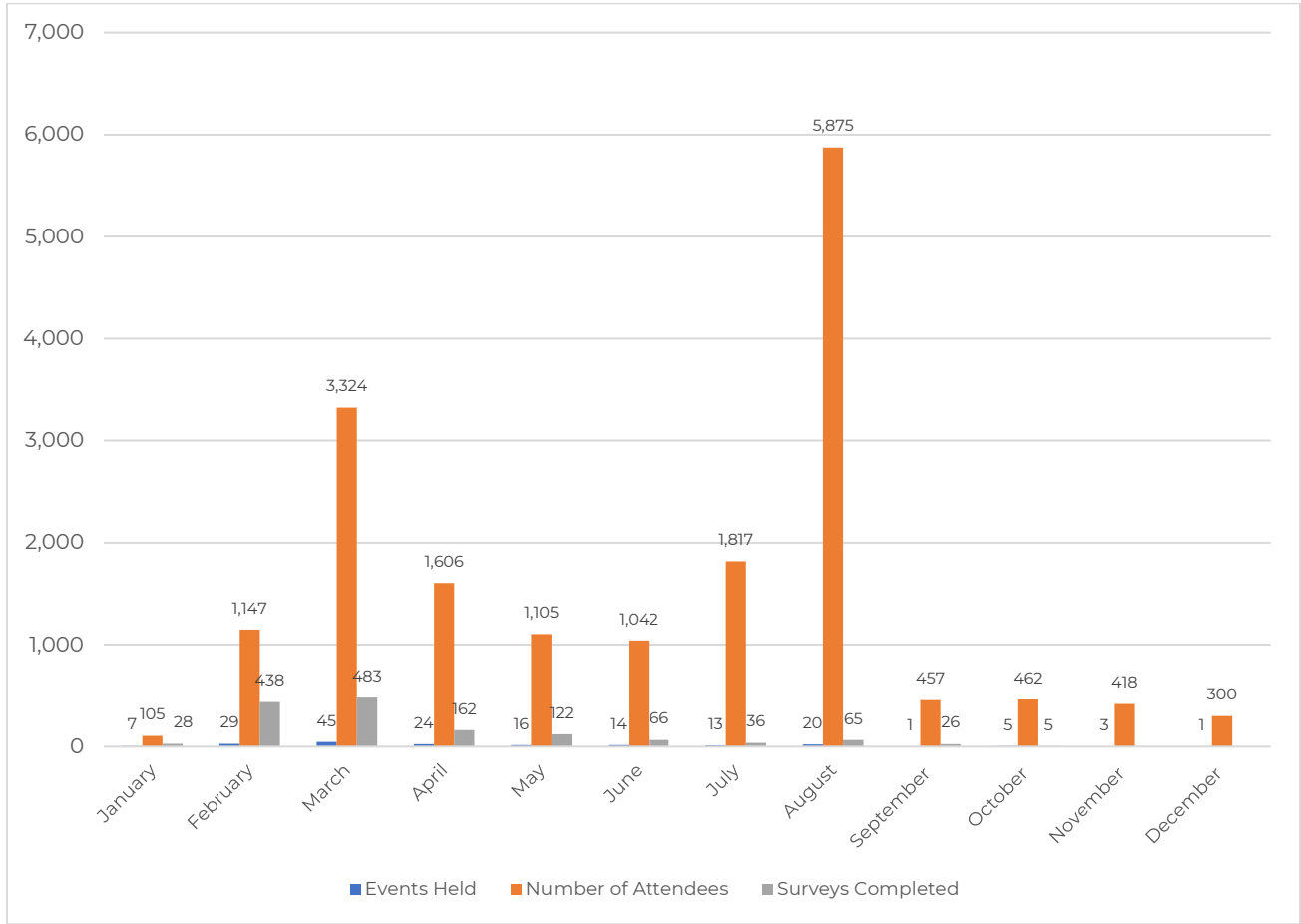
Hurricane Harvey was the 5th federally declared disaster in Houston in three years. Encouraging public trust in the recovery effort is a priority for the program. The program has invested significant resources in outreach to ensure that homeowners are aware of their program options.

- **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 September Customer Service Representatives took 1,759 inbound calls directly related to the Disaster Recovery Divisions, Homeowner Assistance Program (HoAP).
- In late January, HCDD's in-house outreach team distributed the second edition of the print newsletter to 92 community centers and 134 elementary schools. The newsletter is available at the end of this report. The total number of outreach events to date is 178. Events are expected to ramp up 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 September 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. As of March 2020, a total of **14,341** walk-in meetings have been held at the Centers. In response to COVID-19, the City of Houston's HoAP Housing Resource Centers (HRCs) have suspended in-person consultations until further notice.
- 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.



# Harvey Recovery Situation and Pipeline Report #14 September 2020

**Figure 1: 2019 Outreach Events**



Outreach team participating in and hosting external community events

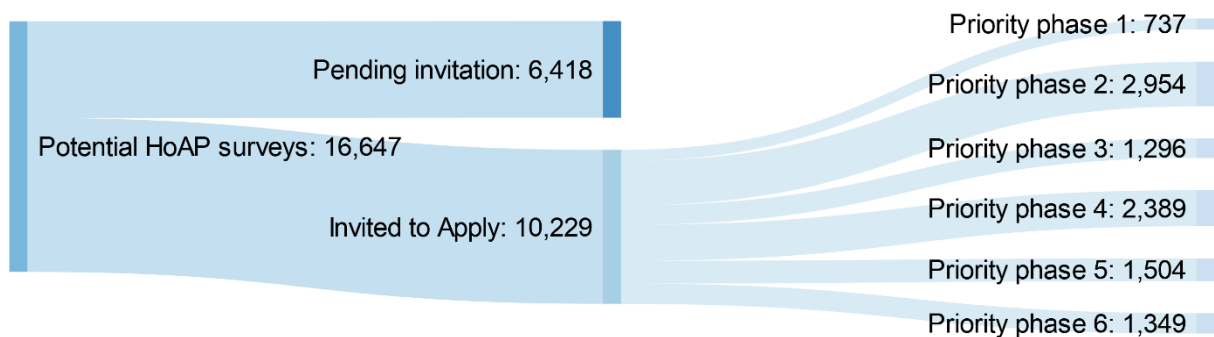


# Harvey Recovery Situation and Pipeline Report #14 September 2020

**Table 1: Homeowner Assistance Program Snapshot**

Activity	As of September 30
<b>Surveys Recorded for HoAP</b>	
Total survey responses – all programs	<b>21,219</b>
<b>Potential HoAP surveys</b>	<b>16,647</b>
Priority 1	723
Priority 2	2,902
Priority 3	1,315
Priority 4	3,304
Priority 5	2,229
Priority 6	6,174
<b>Non-HoAP surveys</b>	<b>8,123</b>
Duplicate address	2,988
Outside program area	1,450
Floodway	423
Landlords	201
Renters	1,973
Homeowners but not primary resident	360
Tax Day storm 2016	20
DR-15	10
Interested in the buyout program	698
<b>Households invited to complete an application</b>	
Total number of invited applicants	<b>10,229</b>
<b>Grant Awards</b>	
Grant awards offered	312
HoAP funds obligated	<b>\$ 34,519,639.09</b>

**Figure 2: Survey and Invitations to Apply (September 30)**

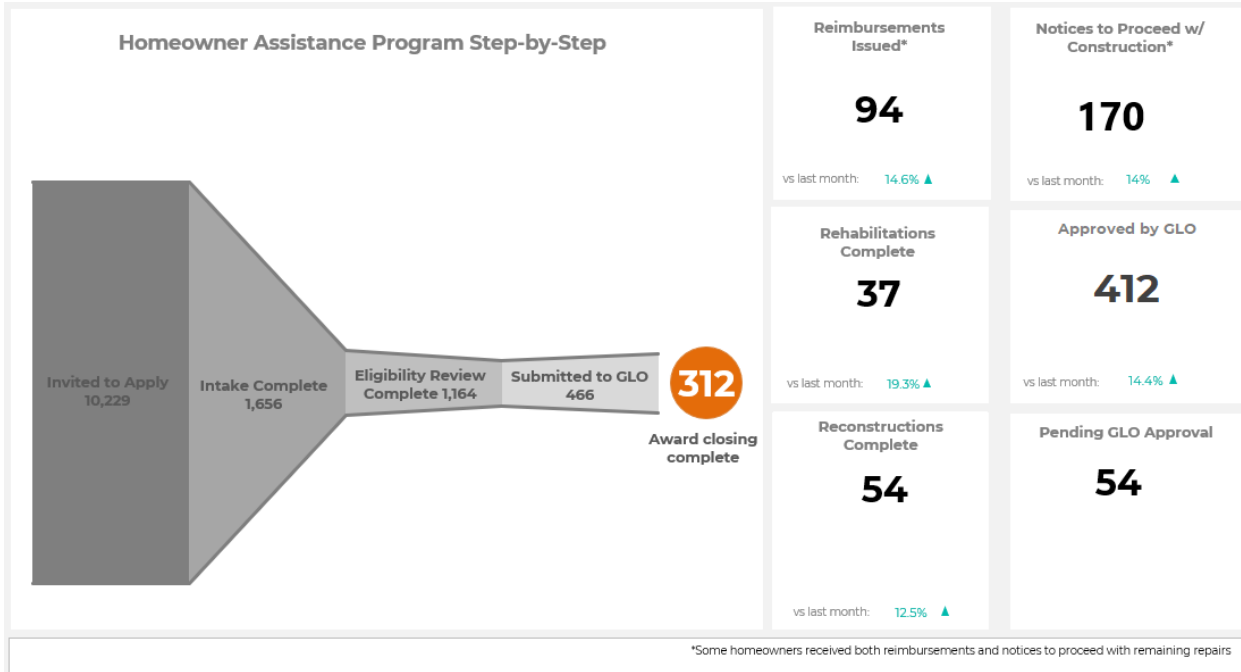




## Survey and Grant Award Progress

**412 (+14%) applicants have been approved by the GLO. 170** homeowners have received a Notice to Proceed to construction and **94** 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 (10-5-20)**



**Invited to Apply:** This category represents the most vulnerable residents and highest priorities from the survey respondents who have been invited to submit a complete application.

**Intake Complete:** This category represents the number of files that the City has received from the intake contractor, which are ready for review and eligibility determination. The difference between this category and the next category are the files that are waiting additional GLO-required documents from the applicant in order to complete the file. This number has dropped from last month due to files sent back to the intake contractor for further processing.

**Eligibility Review Complete:** This category represents the number of files that have been determined to be eligible per City, GLO and HUD standards. These files are now moving through inspections, environmental review and completion of the final scope of work with the builder and homeowner.

**Reimbursements Issued:** For homeowners who are reimbursement only, this is the final step in the process. Some homeowners receive both a reimbursement and additional repair, so they receive the reimbursement check immediately after the GLO issues the approval, and the home moves forward into construction for the remaining repairs.

**Rehabilitations Complete:** This category includes all homes that are through the repair only or reimbursement and repair process, with the homeowner having received the keys back to their home.

**Reconstruction Complete:** This category includes all homes that have been fully reconstructed with the homeowner having received the keys back to their new home.

**Notices to Proceed w/ Construction:** This category includes all homes that need repair or full reconstruction. The notice to proceed is to the builder, and involves the homeowner moving out of their home, the utilities being shut off, demolition if the home is to be reconstructed, and the full construction process.

**Approved by the GLO:** This category includes the number of homes out of the 466 submitted to the GLO that have received GLO approval. The next step for all homeowners is to sign the required contracts, regardless of whether they are receiving repair, reconstruction or reimbursement. Those that have signed the required contracts represents the 312 with Award Closing Complete.

**Pending GLO Approval:** This category includes those homes that have been submitted to the GLO, but have not yet received GLO approval.



## **Snapshot: Harvey Homebuyer Assistance Program**

For many Houstonians, owning a home is a dream – one that is often out of reach. Incomes in Houston have not risen as quickly as home prices, which means fewer people can afford to buy homes. In the wake of Hurricane Harvey, many families had to delay their plans to find a home or start all over.

Life plans shouldn't be put on hold because of the weather. Harvey Homebuyer Assistance Program provides up to \$30,000 in assistance to families who were in Houston at the time of Hurricane Harvey, who are either buying a first home or replacing a Harvey-damaged home.

As of September **245 (+11%)** applicants have been approved by the GLO for eligibility. **158 (+13%)** applicants have closed on their new homes.

**YOUR HOME  
BUYING  
JOURNEY  
STARTS HERE.**

**You may qualify for  
the City's Housing  
and Community  
Development  
Department's  
Homebuyer  
Assistance Program!**

*Additional qualifications apply. Program subject to change and/or cancellation without notice.*

Learn more at - <https://recovery.houstontx.gov/hbap/>



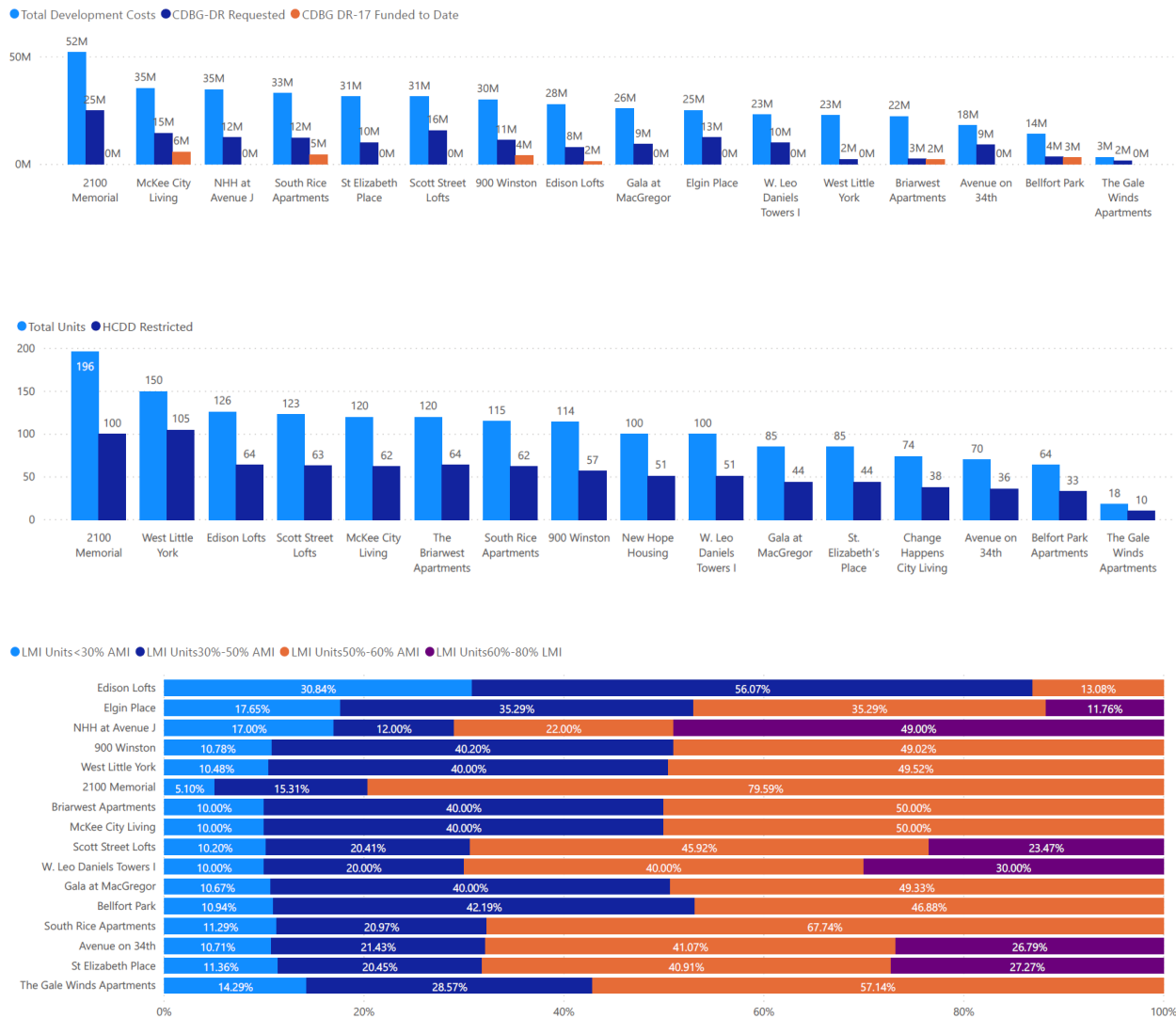


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## Snapshot: Multifamily Development

The first of three rounds of funding for multifamily development opened in February 2019 and closed April 12, 2019. Fifty-six applications were reviewed and 15 were selected for funding. The selected developments will create 1,604 apartments in Houston, the majority of which will be rented at guaranteed-affordable rates to qualified renters.

**Figure 4: Award summary: Round 1, Harvey Multifamily Program**



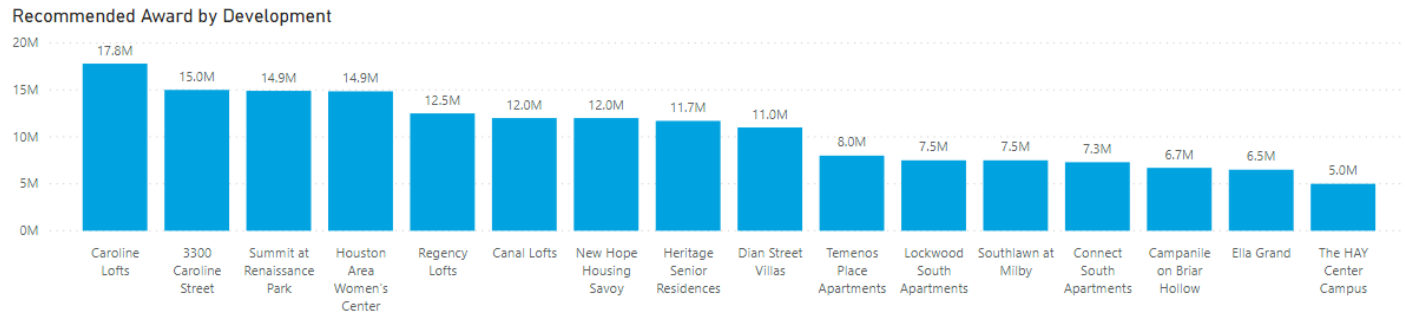


## The City of Houston Housing and Community Development Department (HCDD) is announcing changes to Round 2 of its Harvey Multifamily Program

Two new developments have been approved, one development has been removed, and two developments have changed funding amounts due to recent changes to housing tax credits allocated by the Texas Department of Housing and Community Affairs (TDHCA). The modifications bring the total amount of funding for this round to \$170,250,000, which will be distributed between 16 developments. The changes bring new affordable apartments to priority areas, including Gulfton Complete Community and Piney Point Village, and ensure that chosen developments have the capacity to create high-quality communities for residents.

The currently proposed Round 2 of the program will create 1,932 apartments. Combined with Round 1, the Harvey Multifamily Program is expected to bring 3,400 new, resilient apartments to Houston, 3,000 of which will be held at affordable prices to provide greater choice and quality of homes to low- and moderate-income Houstonians.

**Figure 5: Award summary: Round 2, Harvey Multifamily Program**



*amount provided is based on the application and is subject to revision during HCDD underwriting.*

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. For more information visit <https://recovery.houstontx.gov/multifamily-program/>



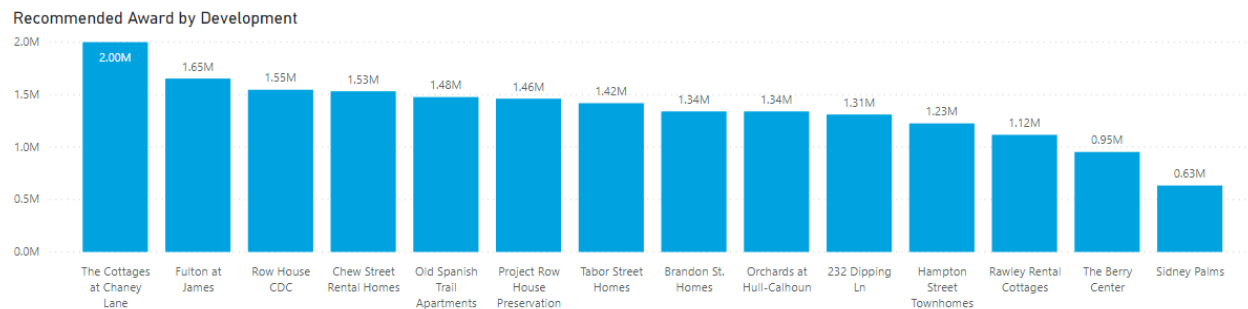
## The Harvey Recovery Small Rental Program Awards \$20M to Nonprofit Housing Developers to Create Up to 14 Affordable Apartment Communities

The City of Houston Housing and Community Development Department (HCDD) will select up to 14 developments to receive funding as Round 1 of the Harvey Recovery Small Rental Program. This program creates and rehabilitates small (2-7 unit) rental communities and helps build capacity and experience for local nonprofit developers to help build Houston’s overall ability to provide quality, affordable homes for community members. Funding for the Harvey Recovery Small Rental Program is provided by the U.S. Department of Housing and Urban Development (HUD) as part of disaster relief efforts to rebuild after Hurricane Harvey.

This funding will provide \$20,470,326 to create 86 new homes for Houston renters. Proposals were scored based on including organizational capacity, cost efficiency, location, community factors, and how well the development will serve existing City of Houston priorities. Successful developments also provide services for special needs populations, access to local transit and high-ranked schools, and help develop priority areas such as the Mayor’s Complete Communities. The list of awarded developments can be viewed in full below.

The five newly announced projects utilize 4% housing tax credits from the Texas Department of Housing and Community Affairs (TDHCA) along with other funding sources. These developments will contain resilient building features and contribute to an equitable recovery process that will provide affordable, quality homes for up to 40 years. More details on each of these proposals can be viewed in the table below.

**Figure 6: Award summary: Harvey Small Rental Program**



*Amounts reflect the original application amount and are subject to revision during HCDD underwriting. Allocations may vary at the time of presentation to City Council.*

Information about this round of funding rounds of funding can be found at [recovery.houstontx.gov](http://recovery.houstontx.gov)

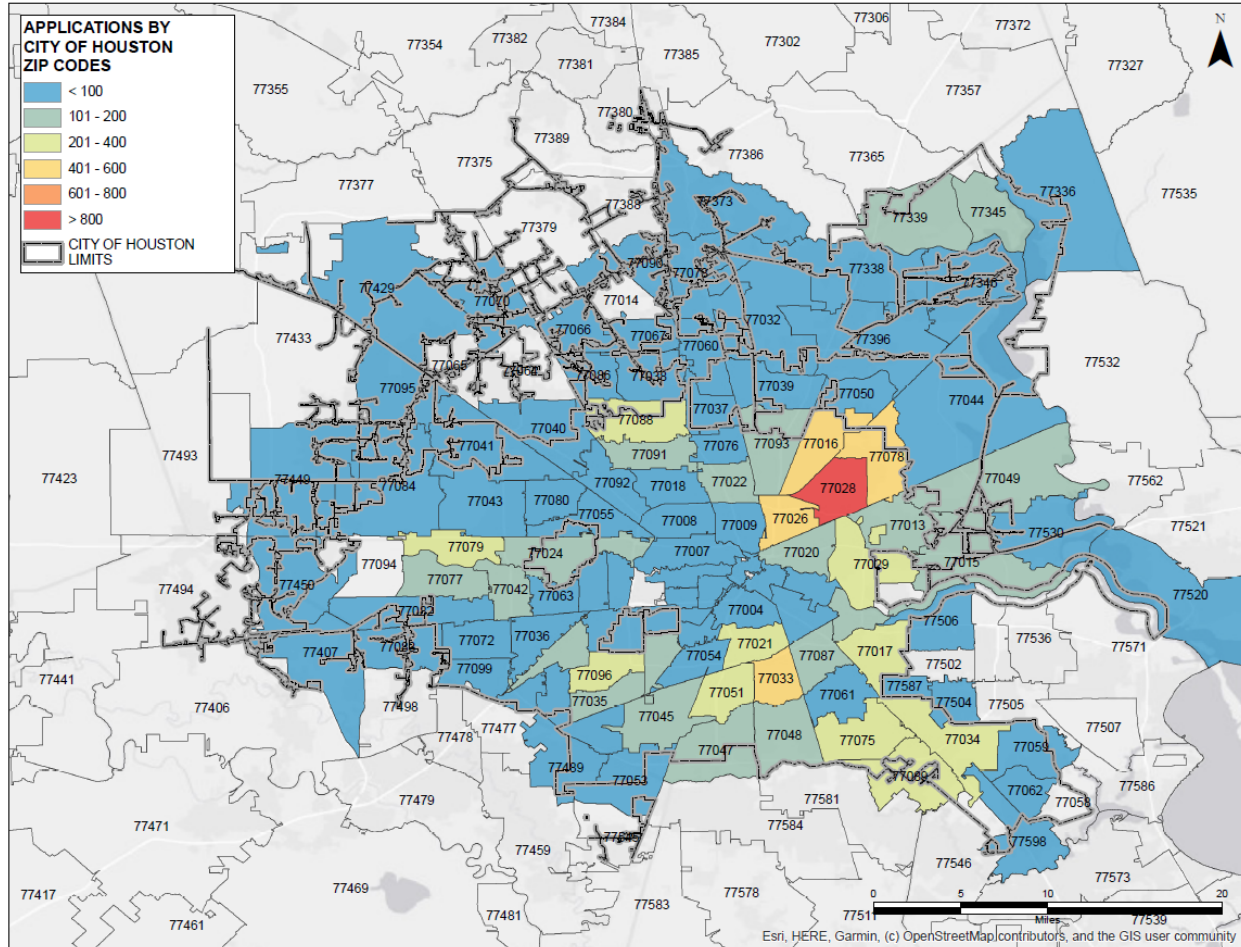






# Harvey Recovery Situation and Pipeline Report #14 September 2020

Figure 8: Application Invitation Map





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

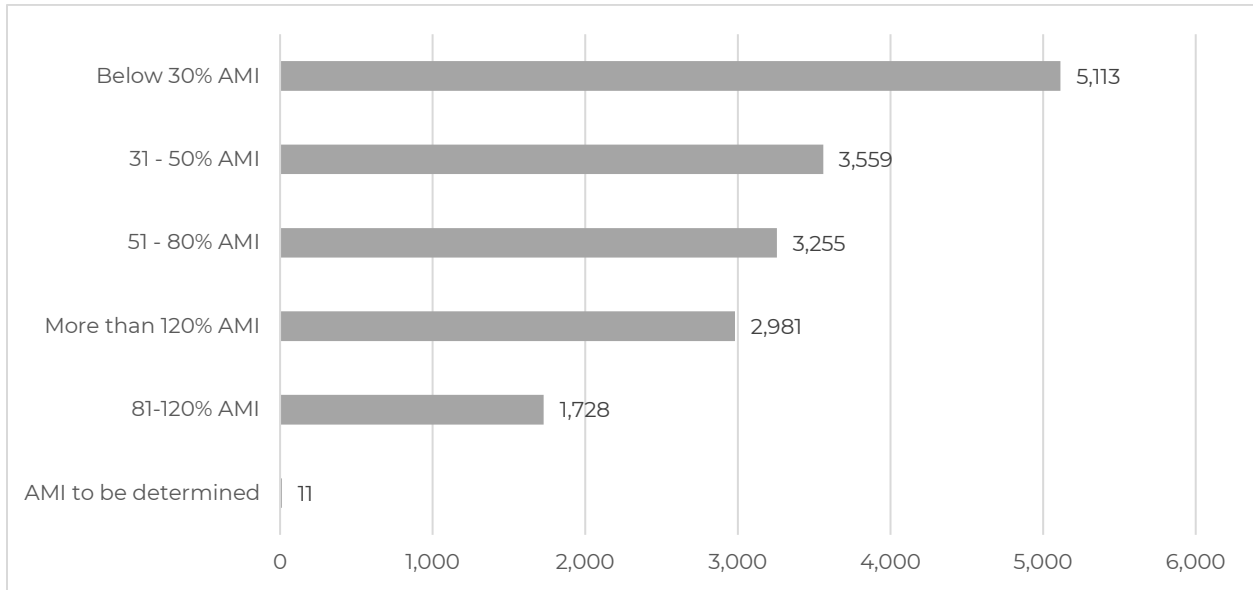
**Table 2: Survey Response: LMI, Seniors, and People with Disabilities**

Activity	As of September 30
<b>Total Recorded Surveys – HoAP</b>	<b>16,647</b>
<b>Low- to Moderate Income (LMI) Surveys</b>	<b>11,927</b>
Below 30% AMI	5,113
31 – 50% AMI	3,559
51 – 80% AMI	3,255
<b>Seniors Surveys</b>	<b>8,719</b>
Below 30% AMI	3,250
31 – 50% AMI	2,075
51 – 80% AMI	1,549
81-120% AMI	746
More than 120% AMI	1,093
AMI to be determined	6
<b>People with Disabilities Surveys</b>	<b>5,680</b>
Below 30% AMI	2,711
31 – 50% AMI	1,440
51 – 80% AMI	867
81-120% AMI	334
More than 120% AMI	326
AMI to be determined	2

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



**Figure 9: Survey Response by Income Category (September 30)**



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

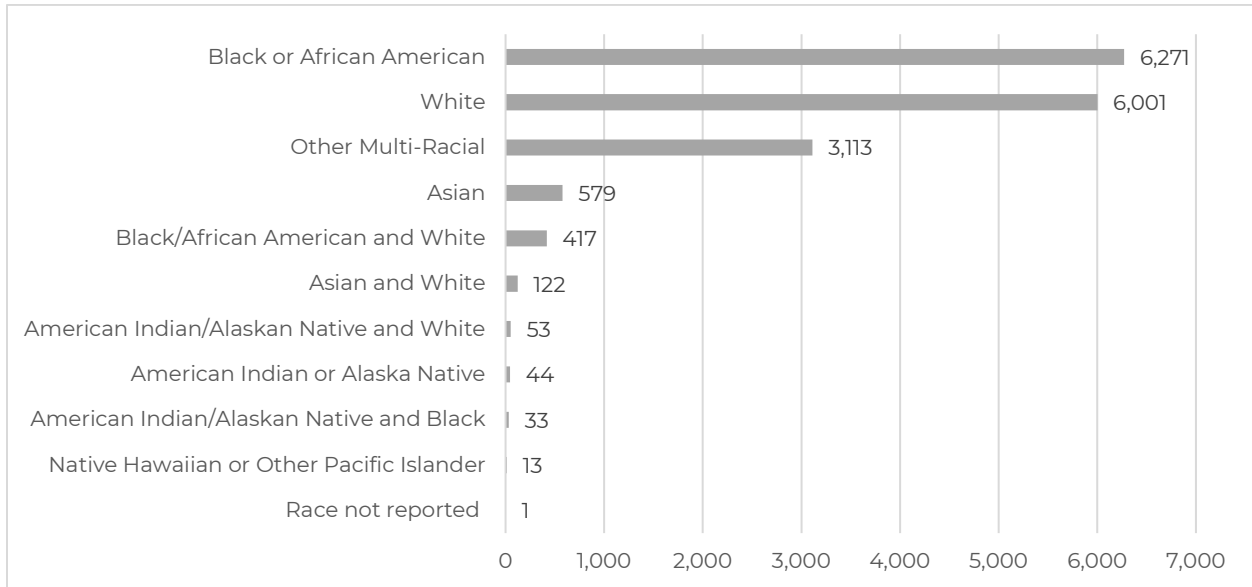
**Table 3: Application Invitations: LMI, Seniors, and People with Disabilities**

Activity	As of September 30
<b>Total Invitations to Apply – HoAP</b>	<b>10,229</b>
<b>Low- to Moderate Income (LMI) Invitations</b>	<b>8,949</b>
Below 30% AMI	4,077
31 – 50% AMI	2,687
51 – 80% AMI	2,185
<b>Seniors Invitations</b>	<b>6,171</b>
Below 30% AMI	2,955
31 – 50% AMI	1,867
51 – 80% AMI	1,349
<b>People with Disabilities Invitations</b>	<b>4,892</b>
Below 30% AMI	2,606
31 – 50% AMI	1,423
51 – 80% AMI	863



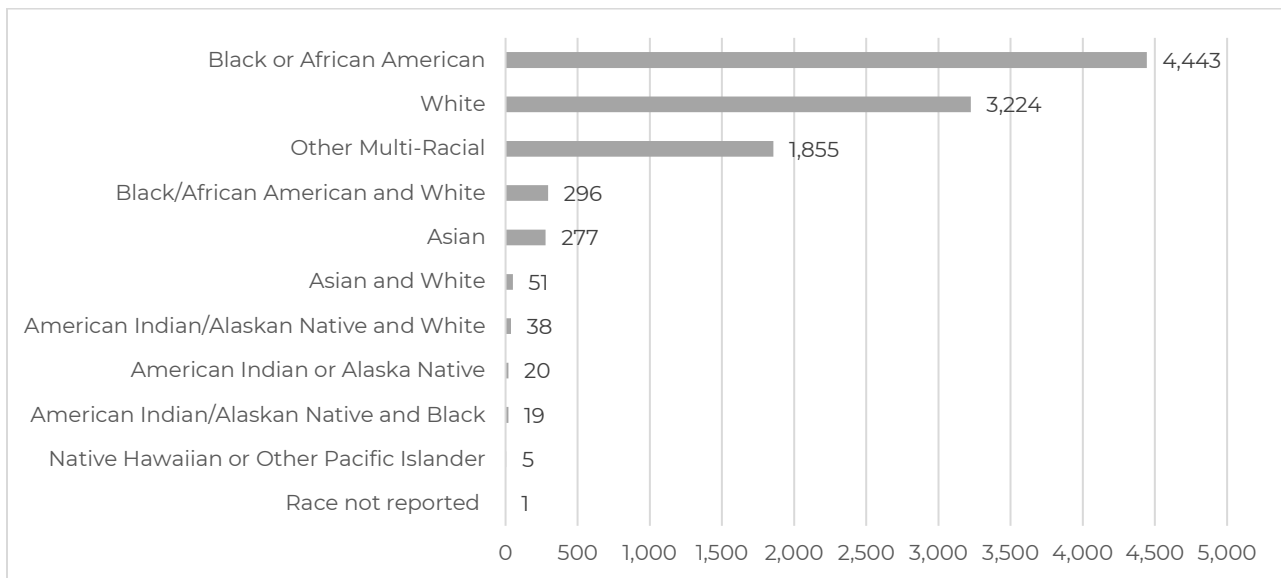
## Racial Demographics

**Figure 10: Submitted Surveys by Race – HoAP**



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

**Figure 11: HoAP Application Invitations by Race**

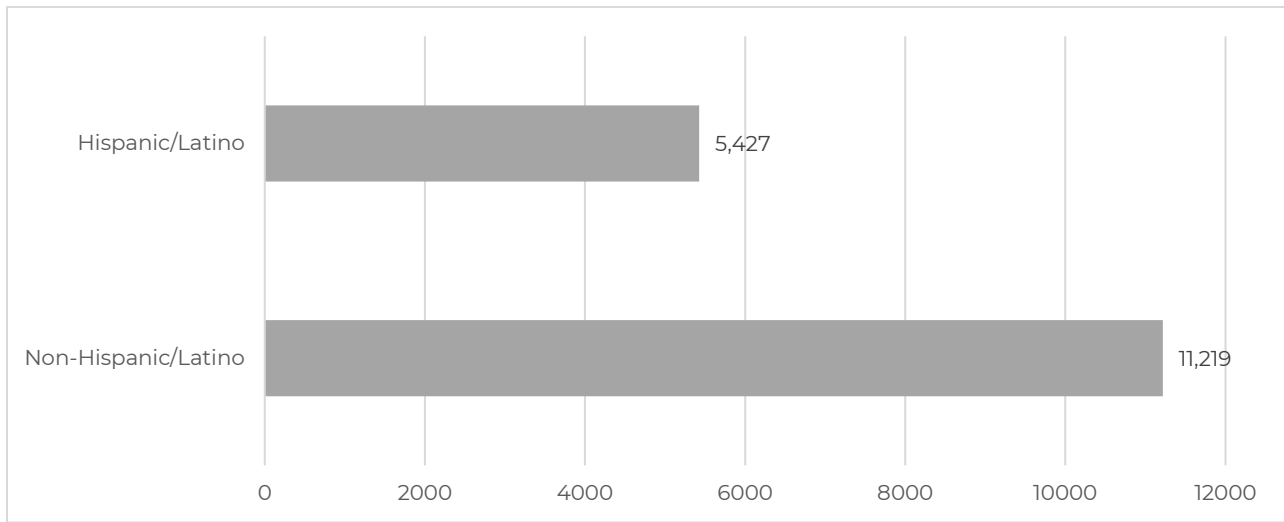






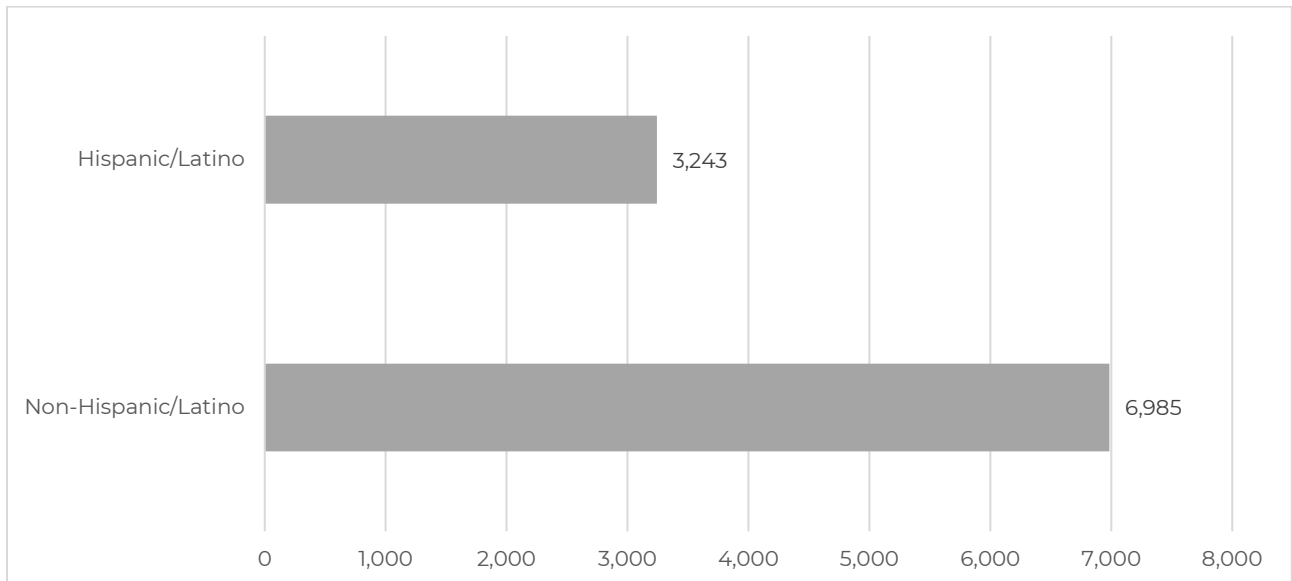
## Ethnicity

**Figure 12: Submitted Surveys by Ethnicity – HoAP**



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

**Figure 13: HoAP Application Invitations by Ethnicity**





# Harvey Recovery Situation and Pipeline Report #14 September 2020

## Housing Resource Centers

In response to COVID-19, three of the City of Houston's HoAP program Housing Resource Centers (HRCs) have been permanently closed. The remaining HRC continues with its temporary suspended in-person consultation policy until further notice.

**Table 4: Housing Resource Center (HRC) Activity** (Last updated 03/22/2020.)

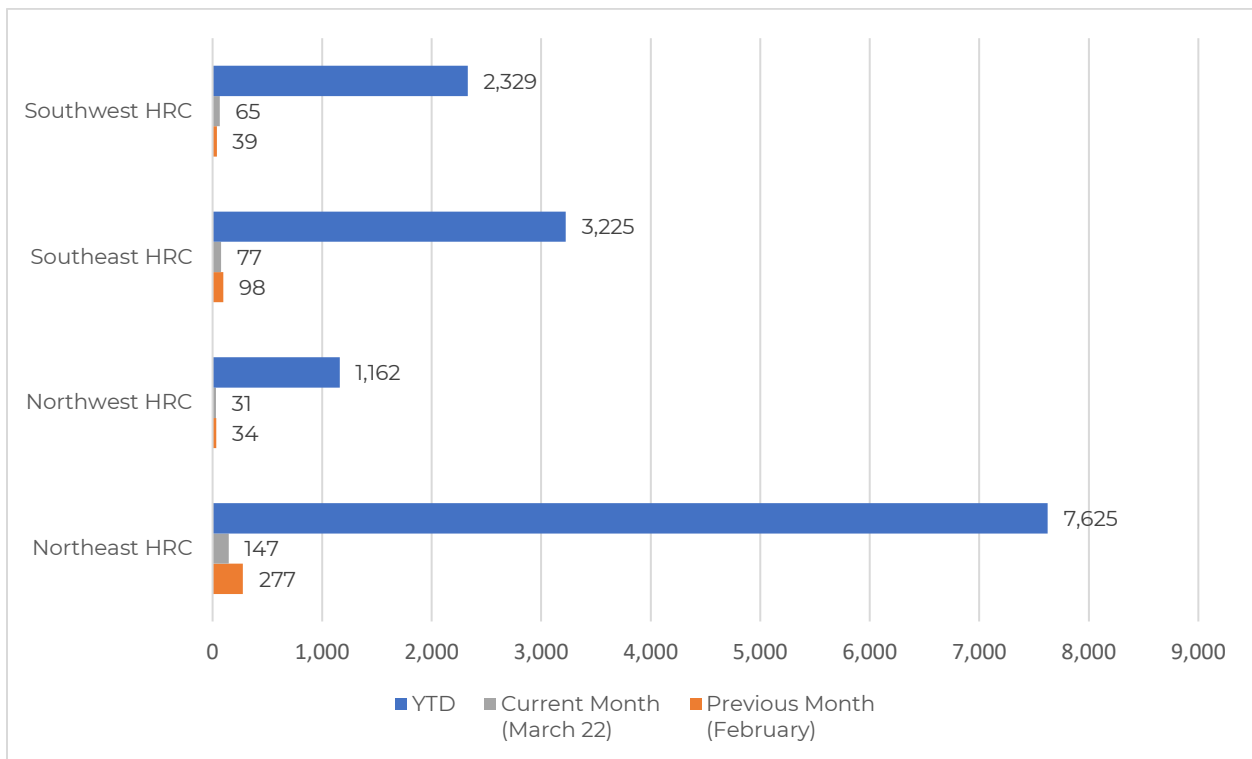
Activity	Previous Month (February)	Current Month (as of March 22)	YTD
<b>Activities – All HRCs</b>			
Total activity	448	320	14,341
Applications	62	34	7,015
Surveys	11	1	2,422
Other Assistance	375	285	4,904
No Shows	28	18	1,445
Home visits/Transportation Services	0	0	14
Phone (Apps, Surveys, and Other)	0	0	4,604
<b>Northeast HRC</b>			
Total activity	277	147	7,625
Applications	33	8	3,567
Surveys	9	0	1,693
Other Assistance	235	139	2,365
No Shows	13	3	689
Home visits/Transportation Services	0	0	5
Phone (Apps, Surveys, and Other)	0	0	18
<b>Northwest HRC</b>			
Total activity	34	31	1,162
Applications	9	10	628
Surveys	1	0	147
Other Assistance	24	21	387
No Shows	3	4	82
Home visits/Transportation Services	0	0	6
Phone (Apps, Surveys, and Other)	0	0	771
<b>Southeast HRC</b>			
Total activity	98	77	3,225
Applications	18	13	1,659
Surveys	1	1	435
Other Assistance	79	63	1,131
No Shows	9	7	251
Home visits/Transportation Services	0	0	0
Phone (Apps, Surveys, and Other)	0	0	702
<b>Southwest HRC</b>			
Total activity	39	65	2,329
Applications	2	3	1,161
Surveys	0	0	147
Other Assistance	37	62	1,021
No Shows	3	4	423
Home visits/Transportation Services	0	0	3
Phone (Apps, Surveys, and Other)	0	0	3,113



## Figure 14: Housing Resource Center (HRC) Activity

In response to COVID-19, three of the City of Houston’s HoAP program Housing Resource Centers (HRCs) have been permanently closed. The remaining HRC continues with its temporary suspended in-person consultation policy until further notice.

Last updated 03/22/2020





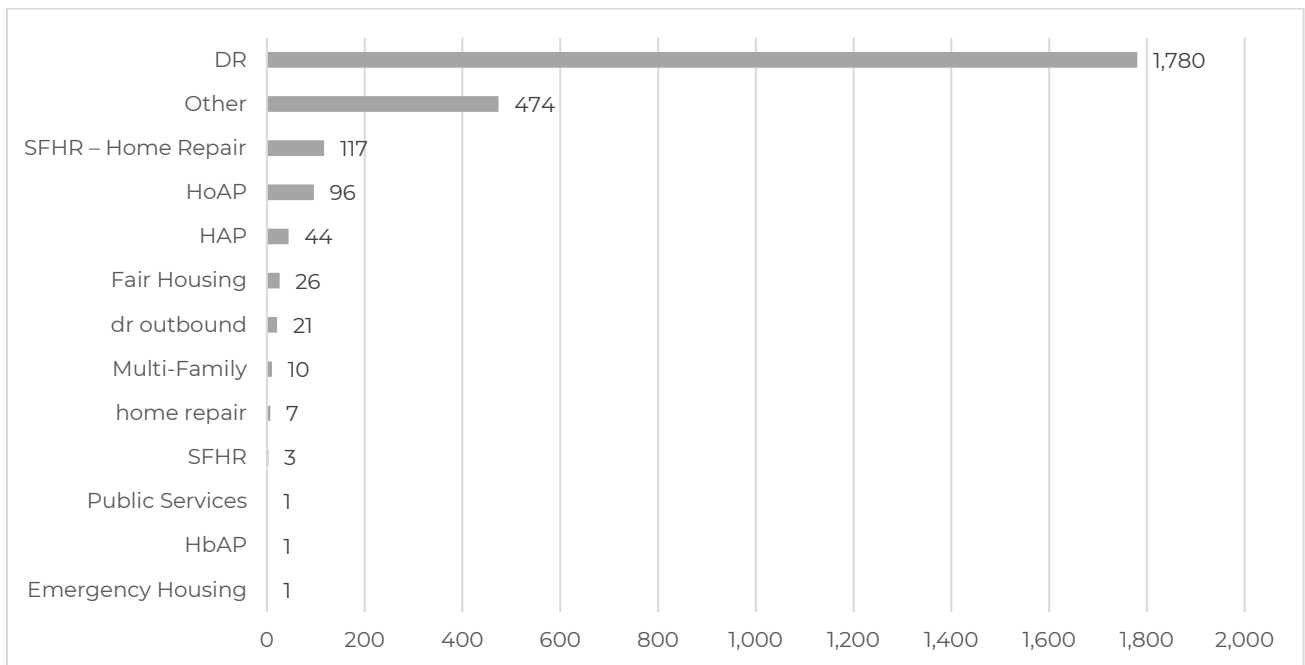
# Harvey Recovery Situation and Pipeline Report #14 September 2020

## Call Center

In September, team of 7 Customer Service Representatives took 1,759 inbound calls directly related to the Disaster Recovery Divisions, Homeowner Assistance Program (HoAP).

Activity	Previous Month (August)	Current month (as of September 30)	YTD
<b>Inbound Calls</b>			
Calls Handled	1,382	2,560	52,253
<b>Outbound Calls</b>			
Outbound Calls	1	21	13,412
<b>Total Calls</b>			
Inbound Calls Handled + Outbound	1,383	2,581	65,665

**Figure 15: Call Center - Call inquires**

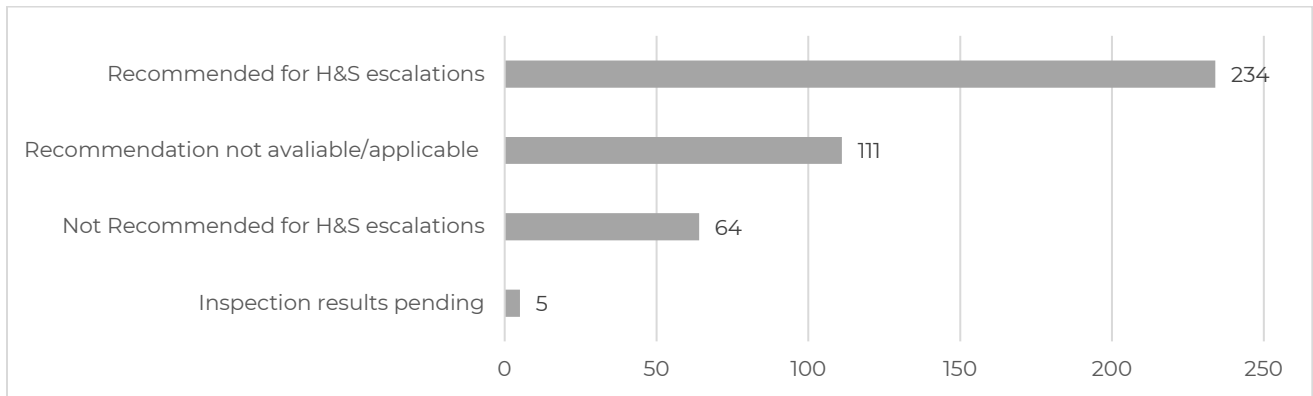




## Health and Safety Escalation Report

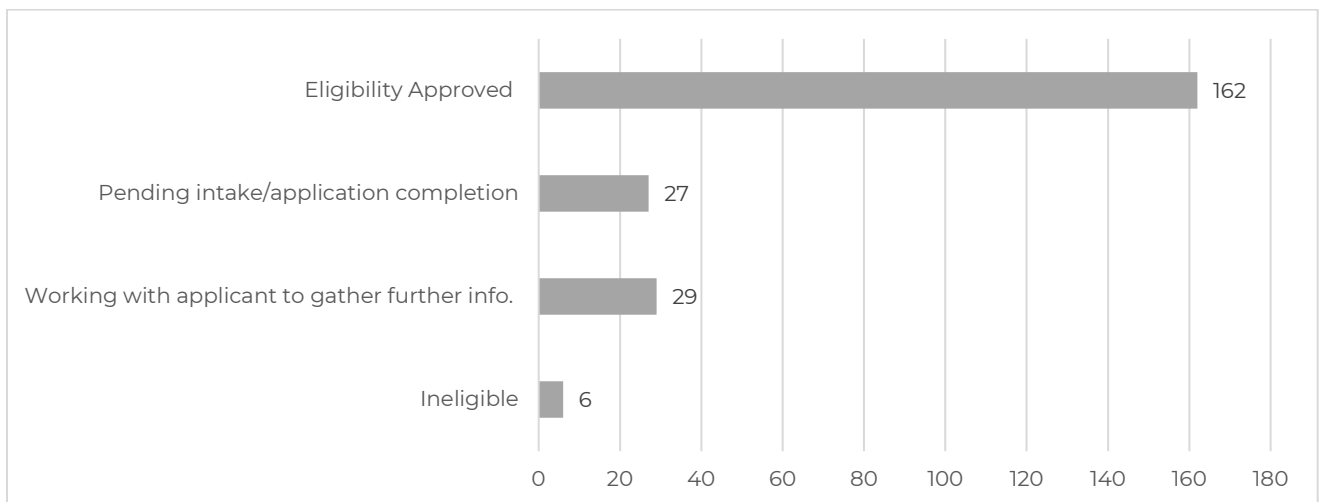
As of September 30, the Harvey Homeowner Assistance Program (HoAP) received a total of 424 possible health and safety escalation requests. 234 (55%) were recommended for health and safety escalations. 64 (15%) are not recommended for escalations.

**Figure 16: Health and Safety Escalation Snapshot**



Out of the 234 files recommended for health and safety escalation 162 (69%) are approved by the eligibility team and are progressing forward in the HoAP program. Eligibility is actively working with 29 (12%) applicants to gather further information for eligibility determination. An eligibility review deemed 6 (2%) applicants ineligible. 27 (11%) are pending intake/application completion.

**Figure 17: Health & Safety Escalation Recommended**

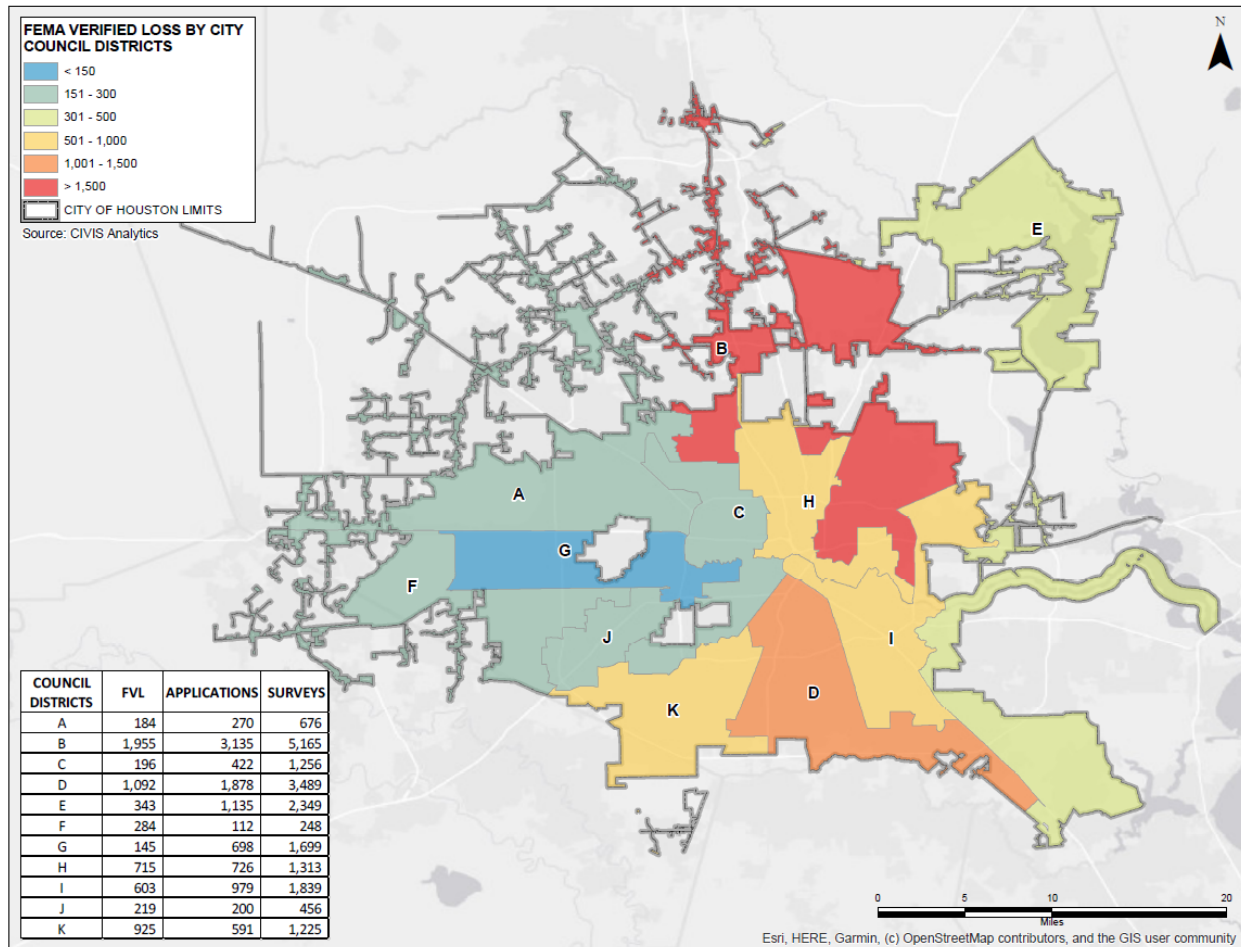




## Appendix: Program Information by Districts

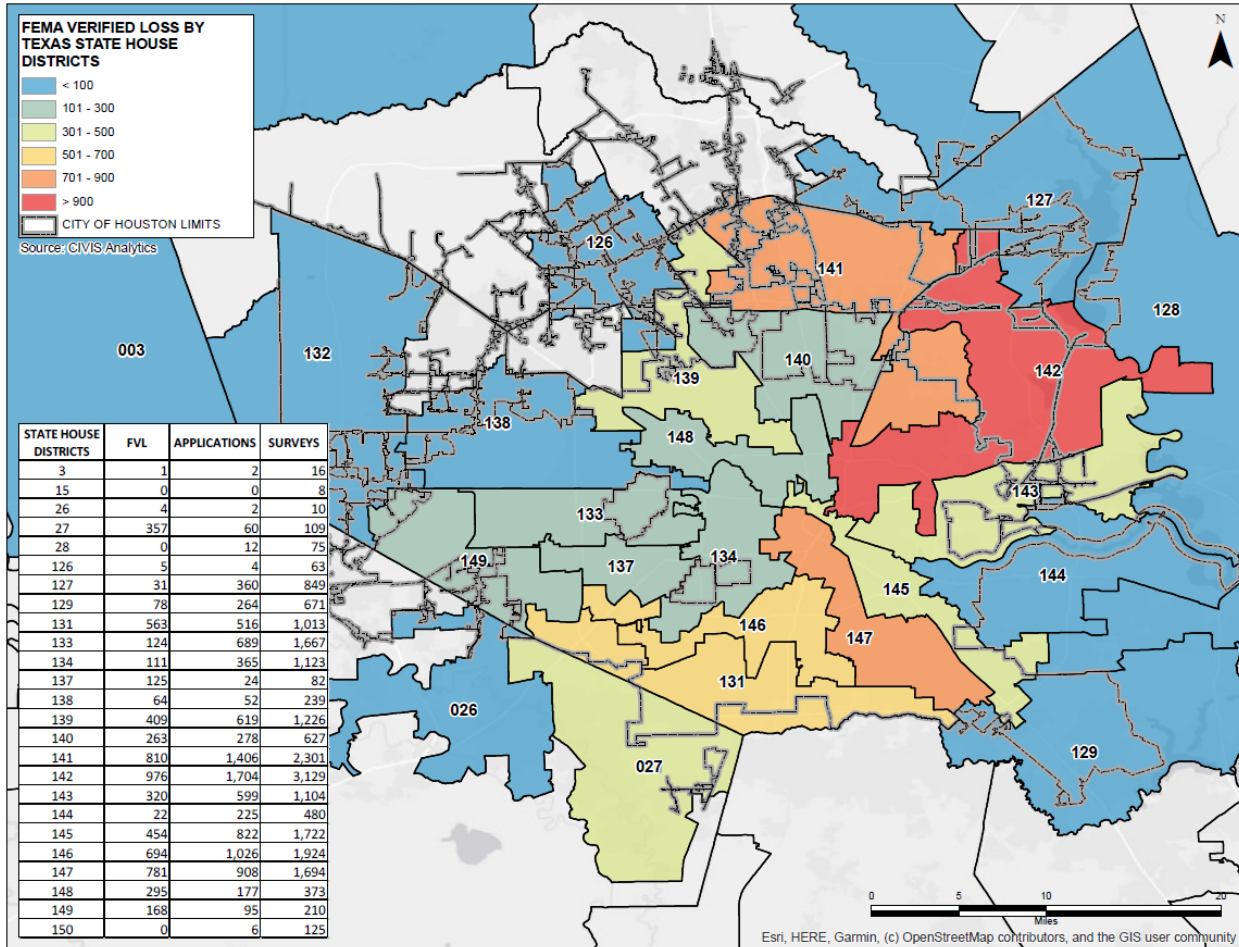
Survey data is reported for all surveys collected, including those not potentially eligible for HoAP, such as renters and landlords. Many people did not apply for, or were not granted, help from FEMA after Harvey. The Housing and Community Development published a more comprehensive needs assessment in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

**Figure 18: 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.

**Figure 19: FEMA Verified Loss (FVL), Surveys, and Application Invitations by Texas State House Districts**



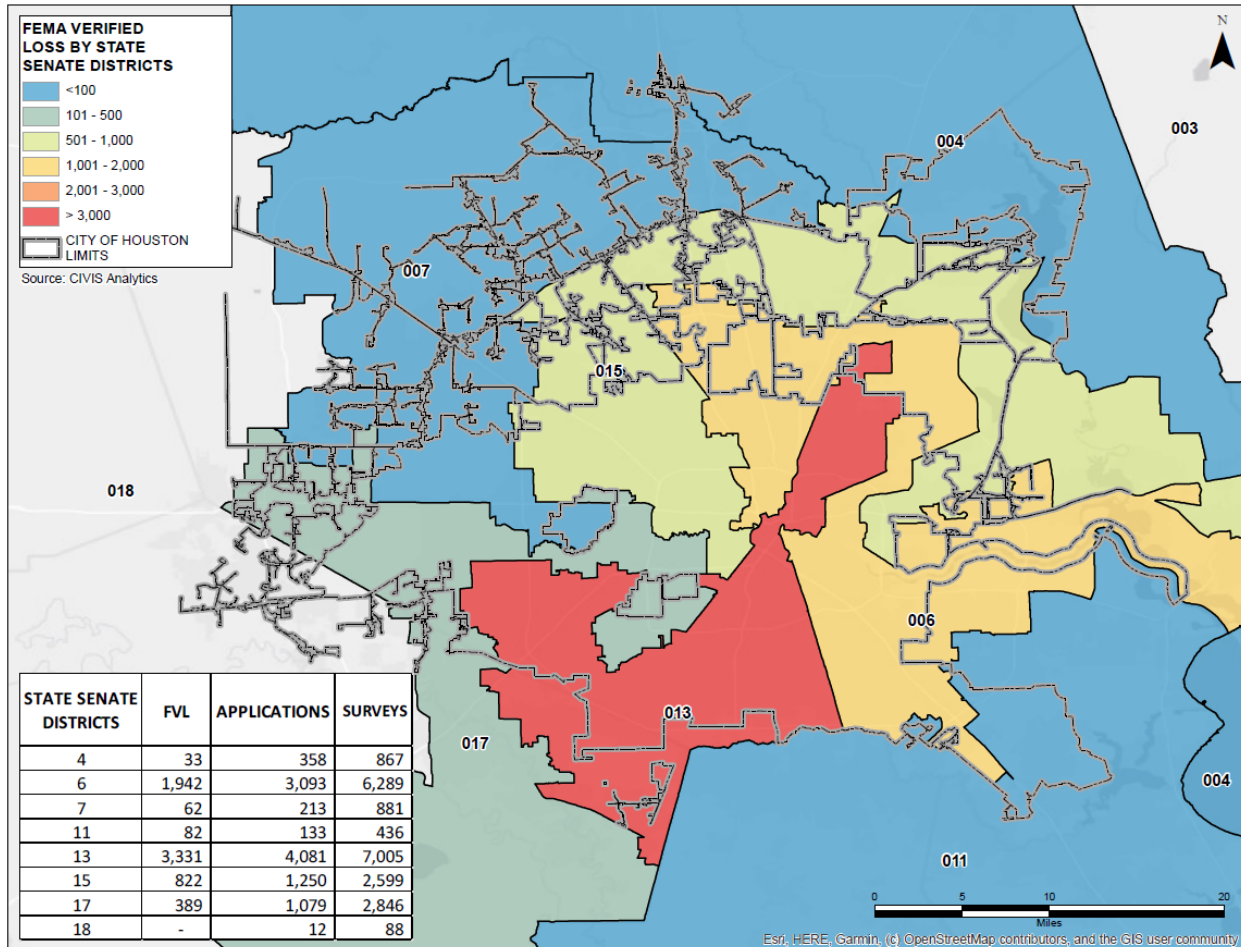
Survey data is reported for all surveys collected, including those not potentially eligible for HoAP, such as renters and landlords. Some survey respondents filled out the survey for properties outside the city limits of Houston.



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**Figure 20: FEMA Verified Loss (FVL), Surveys, and Application Invitations by Texas State Senate Districts**



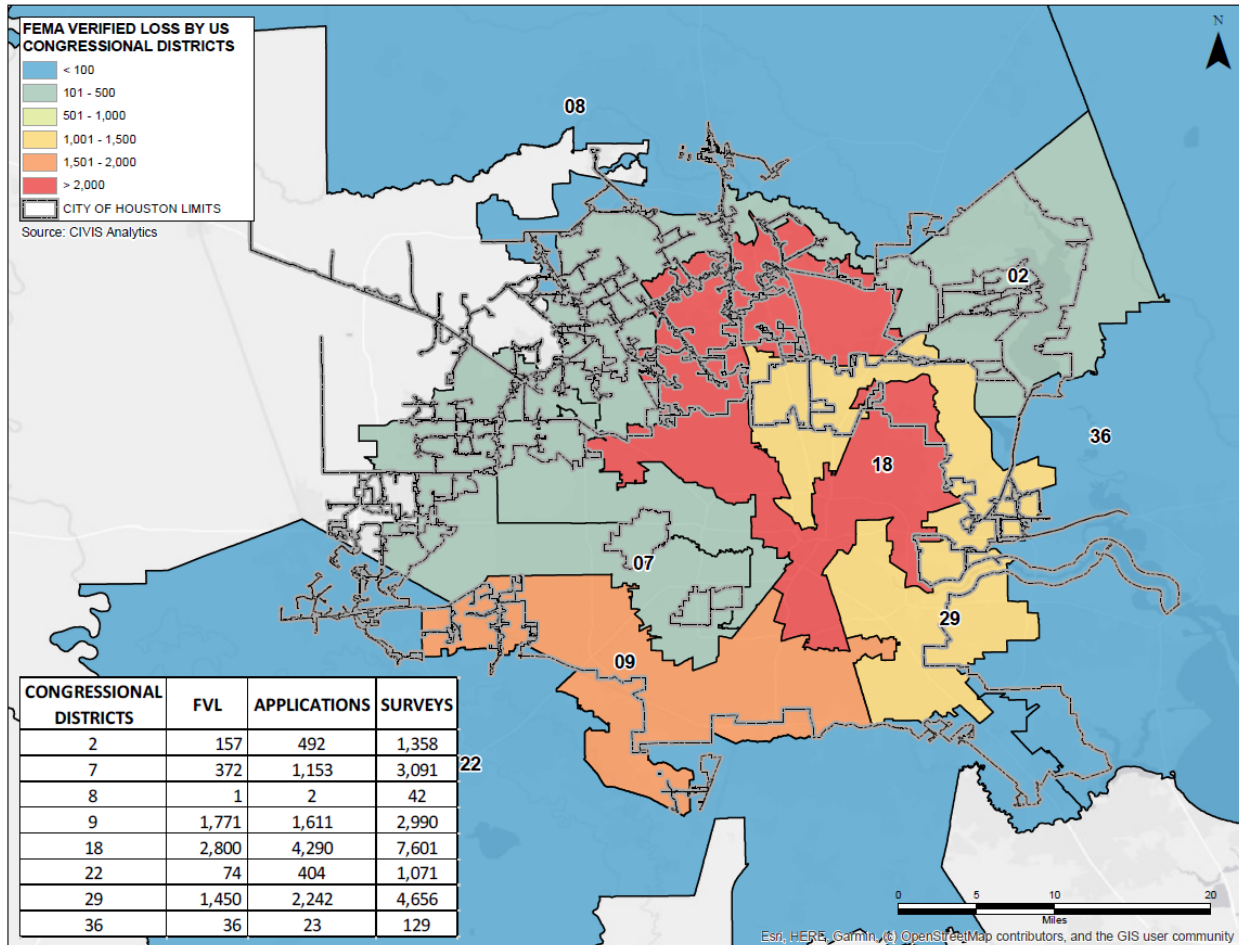
Survey data is reported for all surveys collected, including those not potentially eligible for HoAP, such as renters and landlords. Some survey respondents filled out the survey for properties outside the city limits of Houston.





# Harvey Recovery Situation and Pipeline Report #14 September 2020

**Figure 21: 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.



# Harvey Recovery Situation and Pipeline Report #14 September 2020

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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.*