



**City of Houston
Build it Forward
Homeowner Assistance Program
Situation and Pipeline Report #4
November 29, 2019**



Homeowner Assistance Program Situation and Pipeline Report #4

November 29, 2019

Situation Report: November 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 November, the program continued a significant transition away from a Master Program Manager model for program management that began in June 2019. HCDD hired 8 new staff in November. In November, City Council approved to modify the lien requirements for assistance provided through the Harvey Homeowner Assistance Program (HoAP). Assistance will be provided in the form of either a grant or a zero-interest forgivable loan. A summary is available at [Housing Dept. Presentation](#) - October 15, 2019 Slide, 27.

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 **26%** 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 November 29:

- **20,417** households have responded to the survey in total (excluding duplicate address surveys). **16,375** of these are homeowners interested in the Homeowner Assistance Program.
- **5,551** homeowners of all income have been invited to complete the application. The majority of applicants are low- and moderate-income homeowners.
- **115 (+26%) applicants have been approved by the GLO. 51 (+8%)** homeowners have received a Notice to Proceed to construction and **30 (+25%)** have received a reimbursement check (some homeowners may receive a reimbursement check while also participating in the City-managed program option).
- A total of **84 (+18%) grant awards** have been offered to homeowners, totaling **\$9,006,634.01** 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:

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.



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Outreach: Summary as of November 29

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.

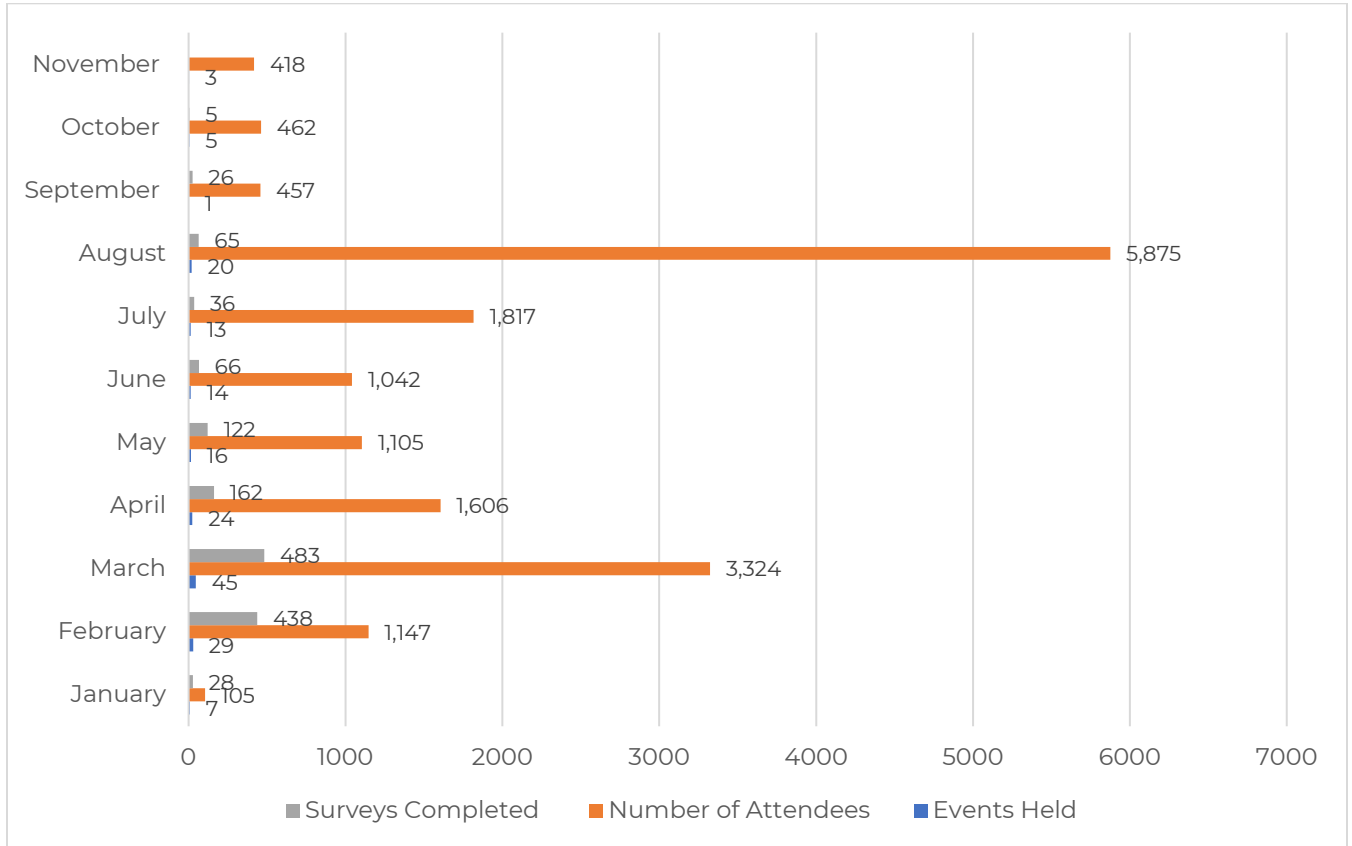
- **73%** of survey respondents are low- and moderate-income, reflecting the program's outreach goals of reaching people who are usually left behind after a disaster.
- November was the second month of having the Customer Service Call Center in-house, for our Disaster Recovery Division. The team of 10 Customer Service Representatives took 2000 inbound calls directly related to the Disaster Recovery Divisions, Homeowner Assistance Program (HoAP). Total calls were down by 21% from the previous month, due to the 3 Holidays that occurred during the month of November. The team also executed multiple outbound calling campaigns which provided HoAP applicants with status updates, as 60% of the inbound calls received during the month of November were for "status Inquiries". This was a 4% increase from the previous month.
- 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 177. 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.
- 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 **12,800** 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



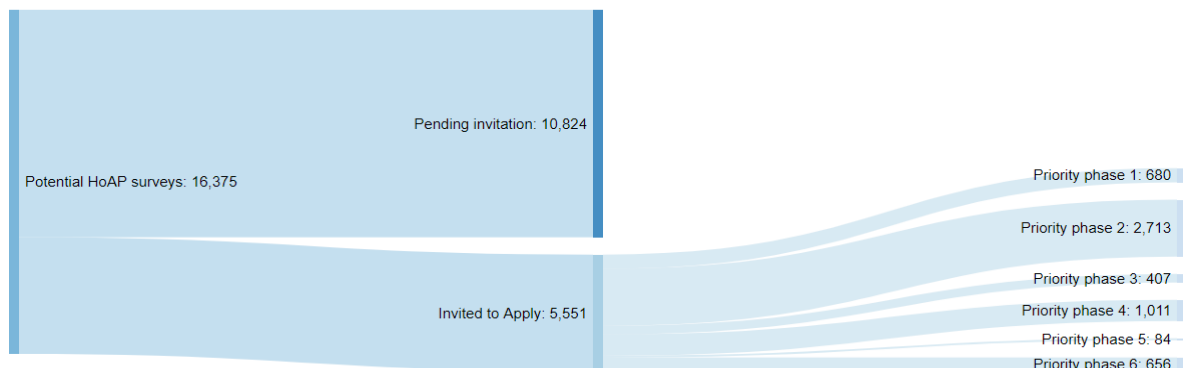
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Table 1: Homeowner Assistance Program Snapshot

Activity	As of November 29
Surveys Recorded for HoAP	
Total survey responses – all programs	20,417
Potential HoAP surveys	16,375
Priority 1	699
Priority 2	2,779
Priority 3	1,289
Priority 4	3,169
Priority 5	2,276
Priority 6	6,163
Non-HoAP surveys	6,497
Duplicate address	2,727
Outside program area	186
Floodway	394
Landlords	192
Renters	1,948
Homeowners but not primary resident	350
Tax Day storm 2016	18
DR-15	10
Interested in the buyout program	672
Households invited to complete an application	
Total number of invited applicants	5,551
Grant Awards	
Grant awards offered	84
Grant awards obligated	70
HoAP funds obligated	\$9,006,634.01

Figure 2: Survey and Invitations to Apply (November 29)





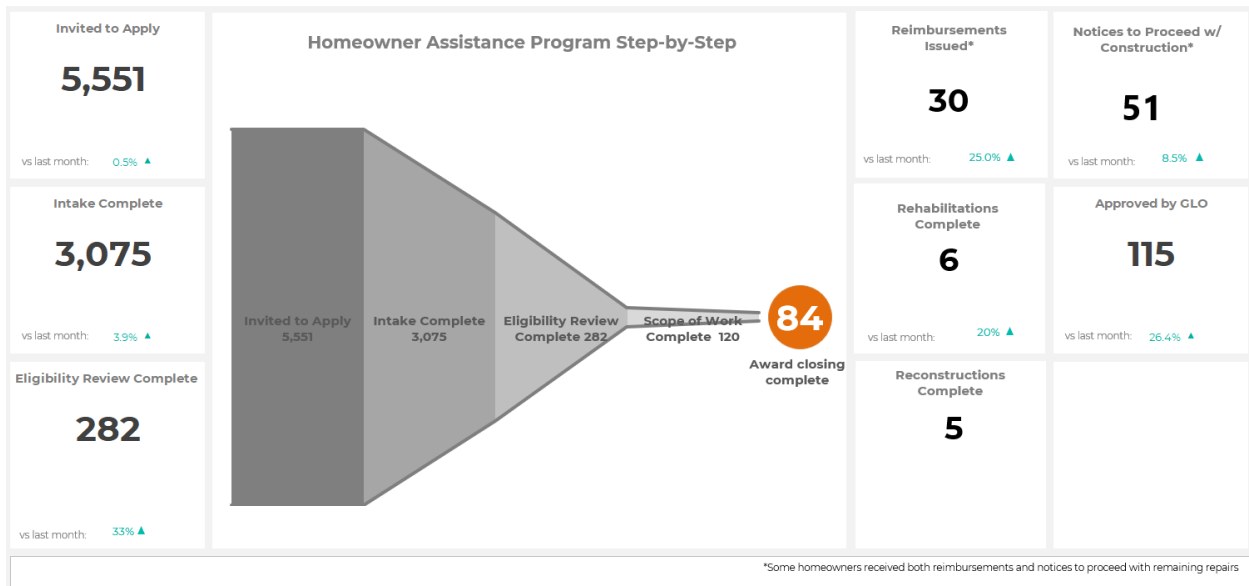
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Survey and Grant Award Progress

115 (+26%) applicants have been approved by the GLO. 8 Files are under GLO review awaiting approval. **51 (+8%)** homeowners have received a Notice to Proceed to construction and **30 (+25%)** 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 29)





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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 November, **34** applicants have been approved by the GLO for eligibility. **27** 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.

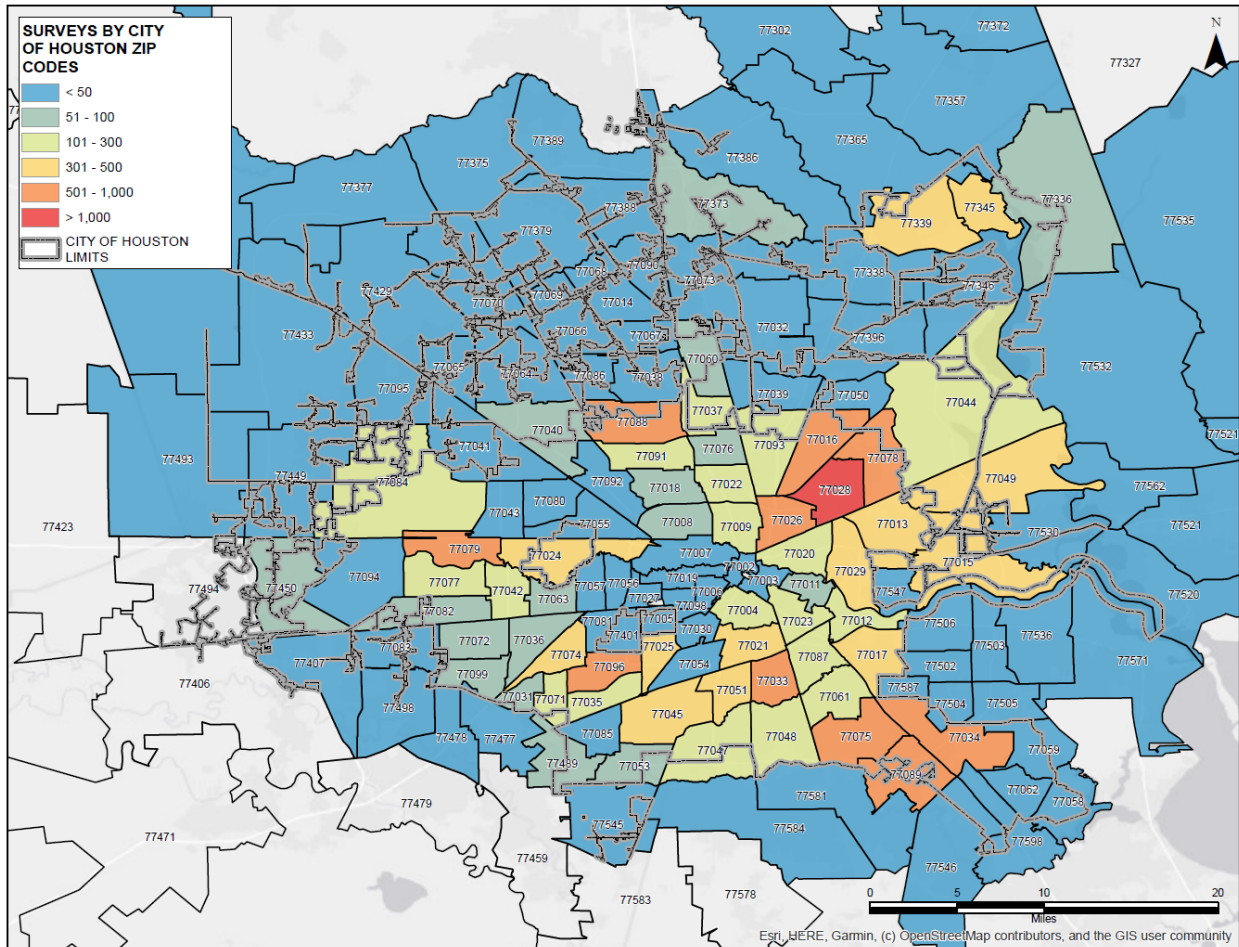
Learn more at - <https://recovery.houstontx.gov/hbap/>



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Figure 4: Survey Map



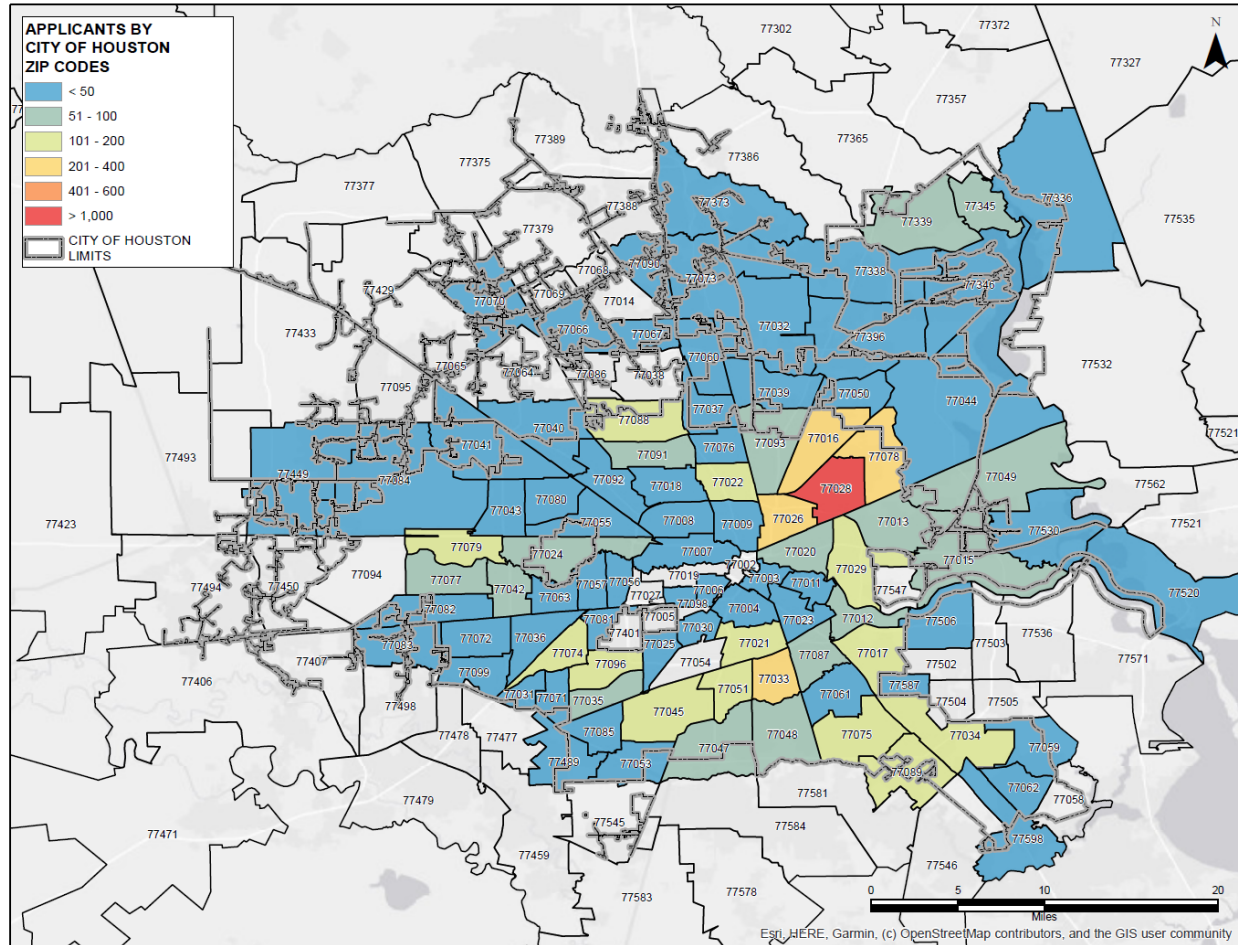
Survey data is reported for all surveys collected, including those not potentially eligible for HoAP, such as renters and landlords



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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 November 29
Total Recorded Surveys – HoAP	16,375
Low- to Moderate Income (LMI) Surveys	11,669
Below 30% AMI	4,957
31 – 50% AMI	3,494
51 – 80% AMI	3,218
Seniors Surveys	8,430
Below 30% AMI	3,121
31 – 50% AMI	1,989
51 – 80% AMI	1,496
81-120% AMI	739
More than 120% AMI	1,079
AMI to be determined	6
People with Disabilities Surveys	5,494
Below 30% AMI	2,597
31 – 50% AMI	1,391
51 – 80% AMI	843
81-120% AMI	335
More than 120% AMI	326
AMI to be determined	2

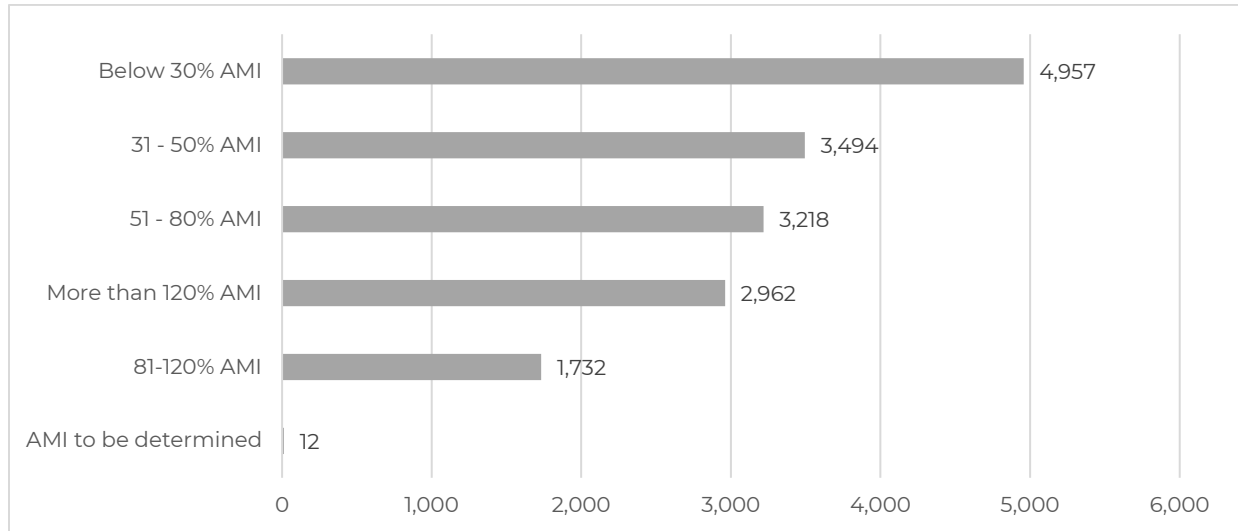
Survey data reflects self-reported information by survey respondents



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Figure 6: Survey Response by Income Category (November 29)



Survey data reflects self-reported information by survey respondents

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

Activity	As of November 29
Total Invitations to Apply – HoAP	5,551
Low- to Moderate Income (LMI) Invitations	4,931
Below 30% AMI	2,469
31 – 50% AMI	1,455
51 – 80% AMI	1,007
Seniors Invitations	4,346
Below 30% AMI	2,185
31 – 50% AMI	1,284
51 – 80% AMI	877
People with Disabilities Invitations	3,854
Below 30% AMI	2,061
31 – 50% AMI	1,123
51 – 80% AMI	670

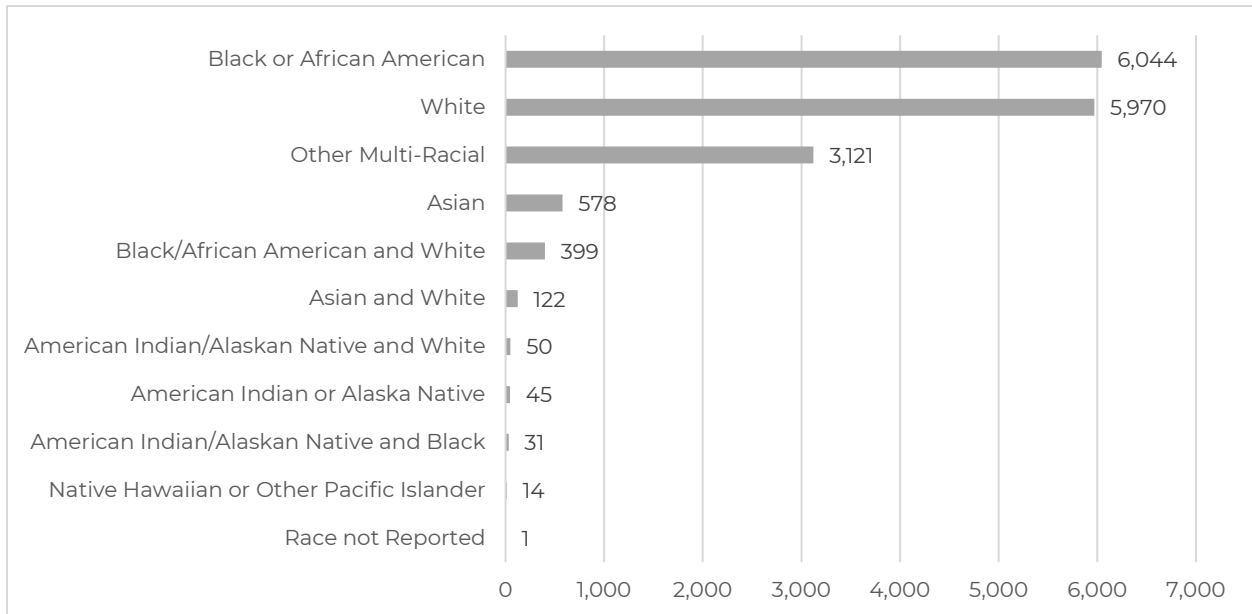


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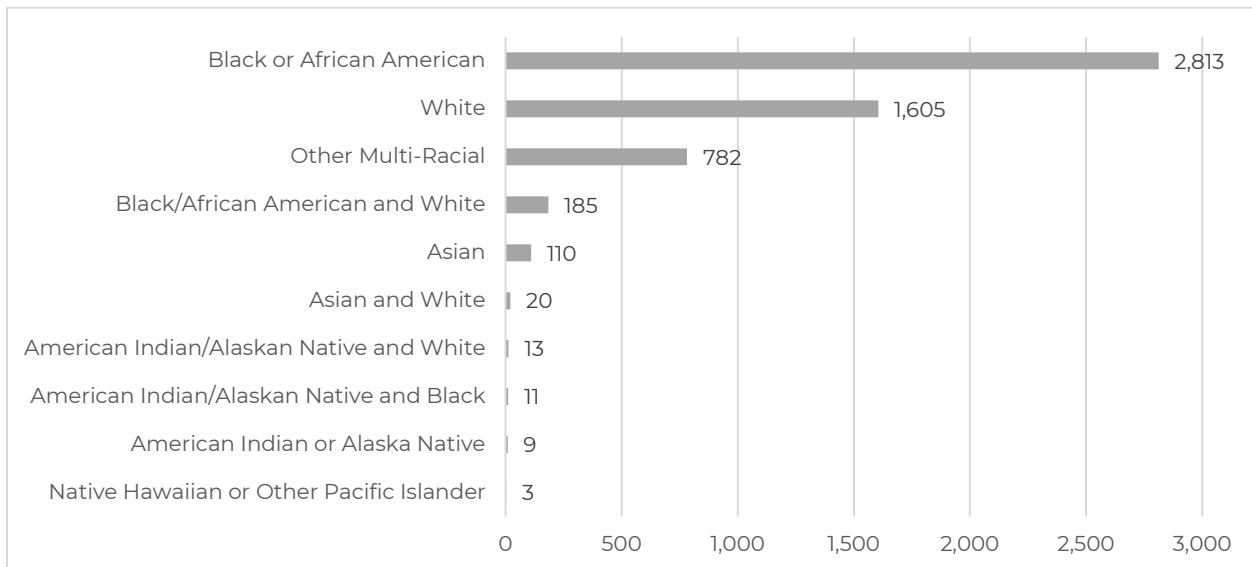
Racial Demographics

Figure 7: Submitted Surveys by Race – HoAP



Survey data reflects self-reported information by survey respondents

Figure 8: HoAP Application Invitations by Race



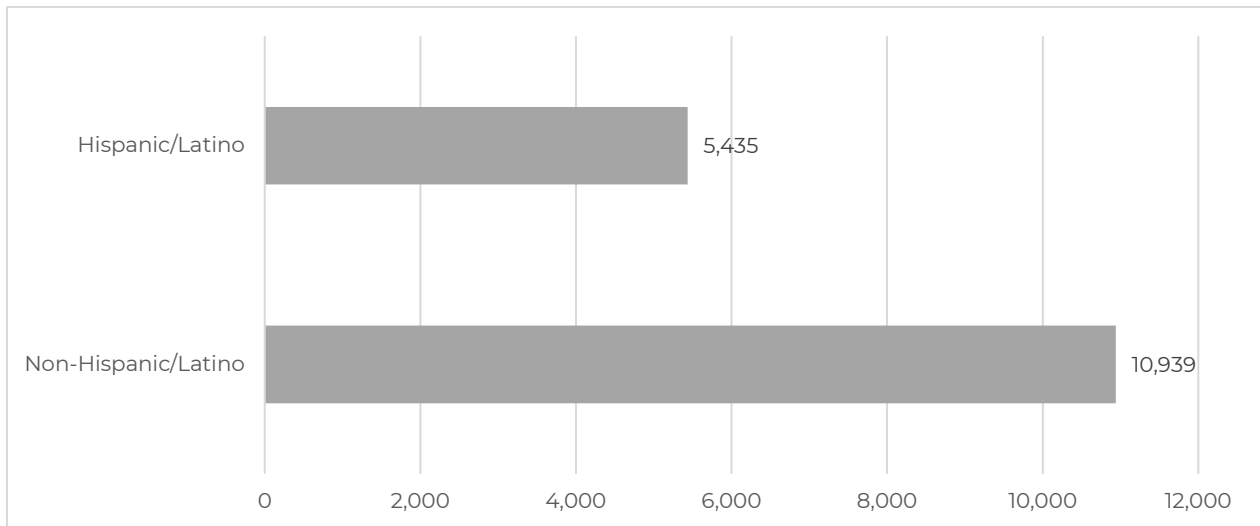


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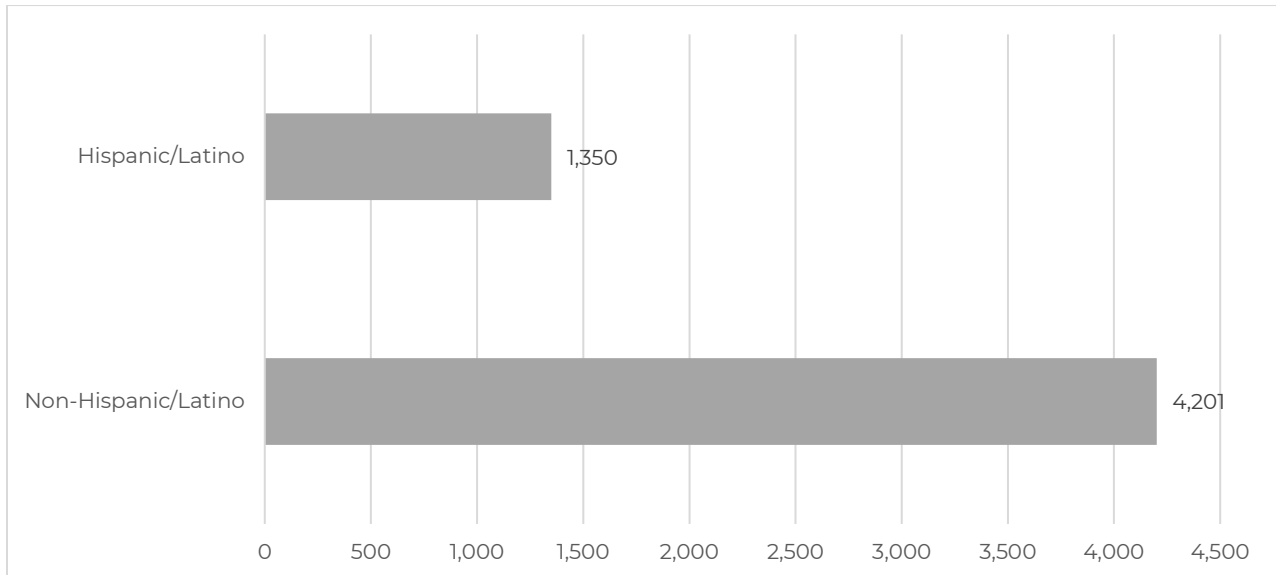
Ethnicity

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

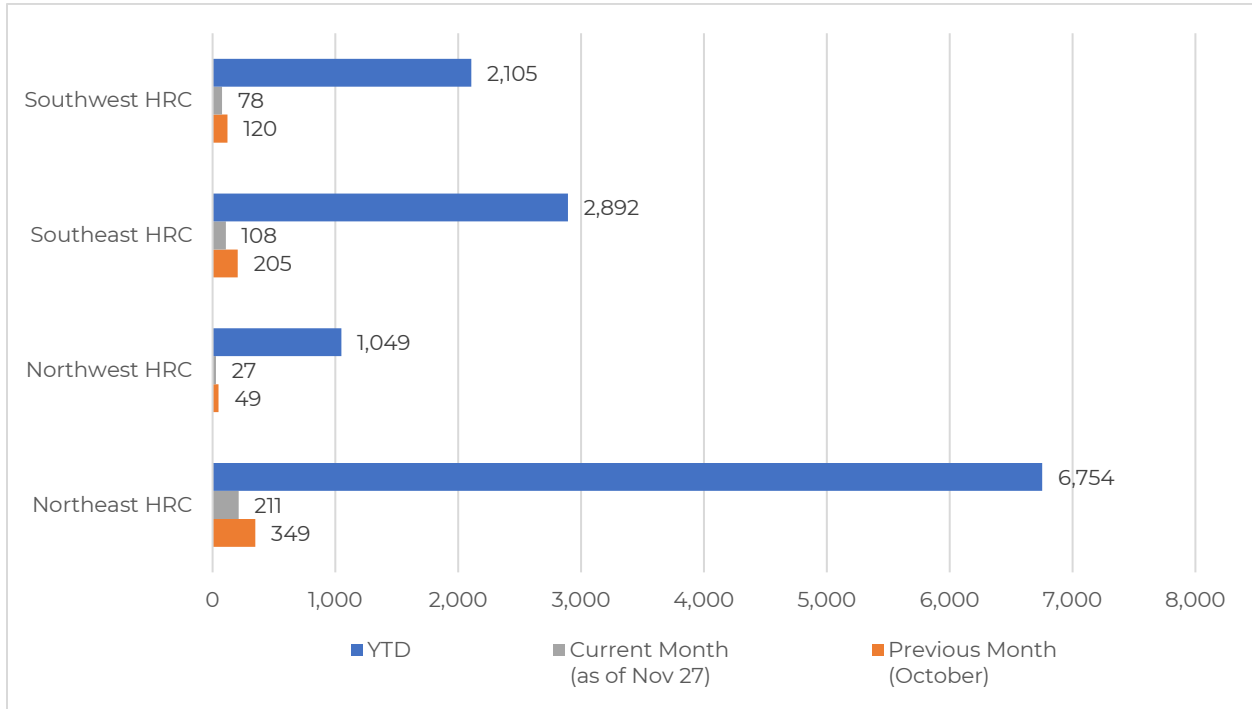
Activity	Previous Month (October)	Current Month (as of November 27)	YTD
Activities – All HRCs			
Total activity	723	424	12,800
Applications	337	176	6,780
Surveys	26	10	2,384
Other Assistance	360	238	3,708
No Shows	214	148	1,237
Home visits/Transportation Services	0	0	14
Phone (Apps, Surveys, and Other)	4	1	4,603
Northeast HRC			
Total activity	349	211	6,754
Applications	169	74	3,409
Surveys	21	5	1,660
Other Assistance	159	132	1,685
No Shows	94	62	609
Home visits/Transportation Services	0	0	5
Phone (Apps, Surveys, and Other)	0	0	17
Northwest HRC			
Total activity	49	27	1,049
Applications	18	11	607
Surveys	1	0	146
Other Assistance	30	16	296
No Shows	11	5	68
Home visits/Transportation Services	0	0	6
Phone (Apps, Surveys, and Other)	2	0	771
Southeast HRC			
Total activity	205	108	2,892
Applications	105	60	1,567
Surveys	4	4	431
Other Assistance	96	44	894
No Shows	55	32	203
Home visits/Transportation Services	0	0	0
Phone (Apps, Surveys, and Other)	0	0	702
Southwest HRC			
Total activity	120	78	2,105
Applications	45	31	1,125
Surveys	0	1	147
Other Assistance	75	46	833
No Shows	54	49	357
Home visits/Transportation Services	0	0	3
Phone (Apps, Surveys, and Other)	2	1	3,113



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Figure 11: Housing Resource Center (HRC) Activity





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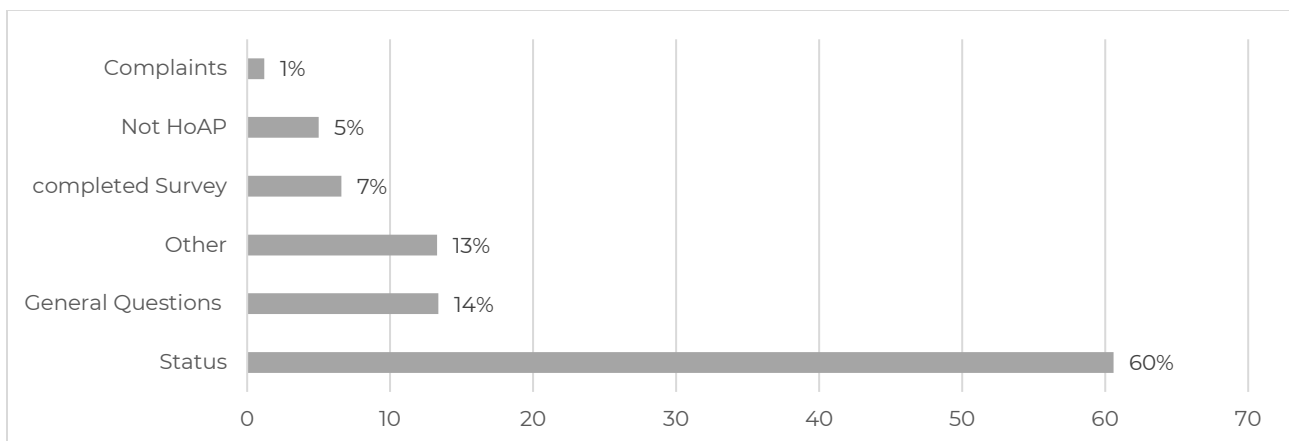
Call Center

Table 5: Call Center Activity

November was the second month of having the Customer Service Call Center in-house, for our Disaster Recovery Division. The team of 10 Customer Service Representatives took 2000 inbound calls directly related to the Disaster Recovery Divisions, Homeowner Assistance Program (HoAP). Total calls were down by 21% from the previous month, due to the 3 Holidays that occurred during the month of November. The team also executed multiple outbound calling campaigns which provided HoAP applicants with status updates, as 60% of the inbound calls received during the month of November were for “status Inquiries”. This was a 4% increase from the previous month.

Activity	Previous Month (October)	Current month (as of November 30)	YTD
Inbound Calls			
Calls Handled	2,534	2,000	27,929
Outbound Calls			
Outbound Calls	535	918	11,522
Total Calls			
Inbound Calls Handled + Outbound	3,069	2,918	39,451

Figure 12: Call Center - Call inquires





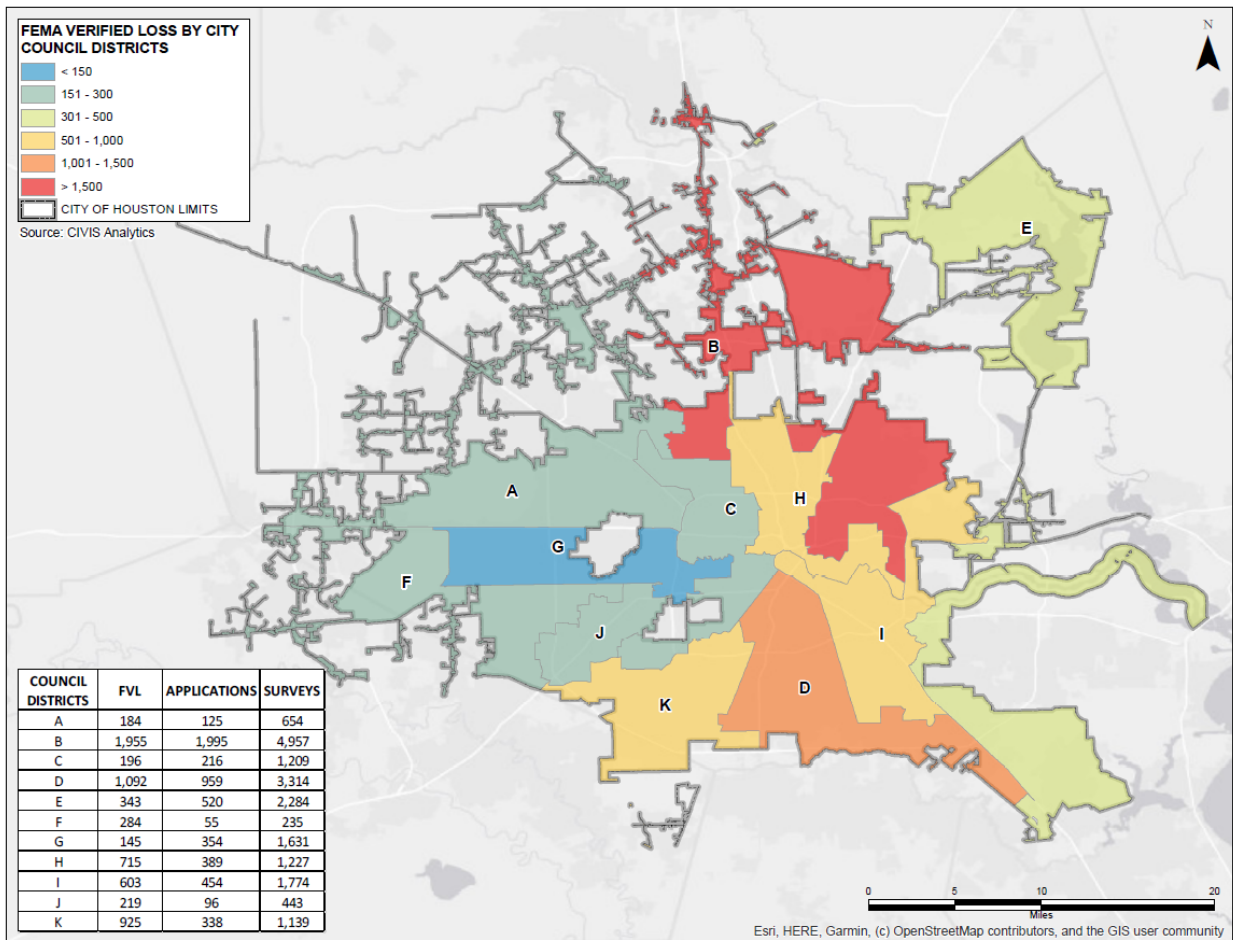
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Appendix: Program Information by Districts

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



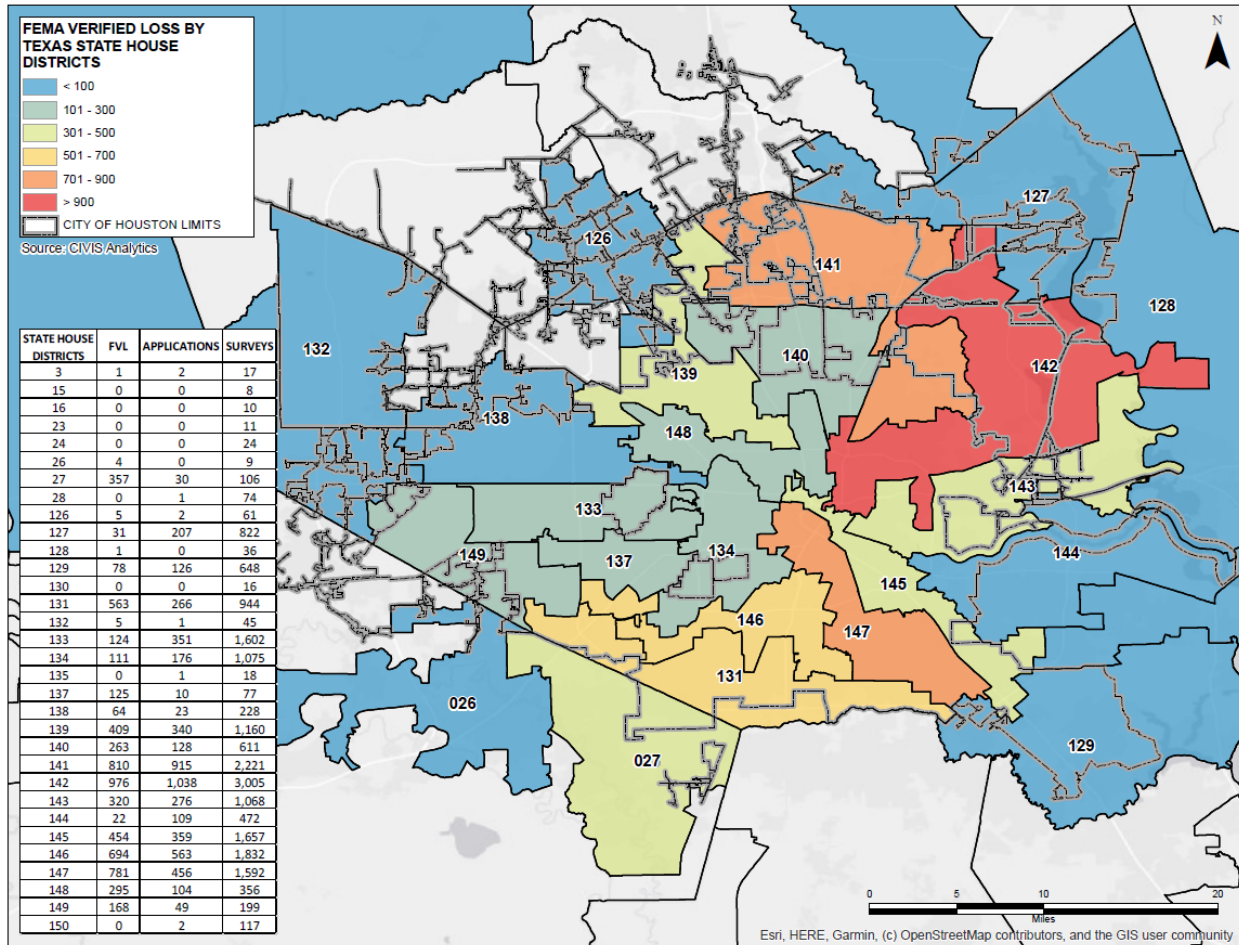
Survey data is reported for all surveys collected, including those not potentially eligible for HoAP, such as renters and landlords. Some survey respondents filled out the survey for properties outside the city limits of Houston.



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



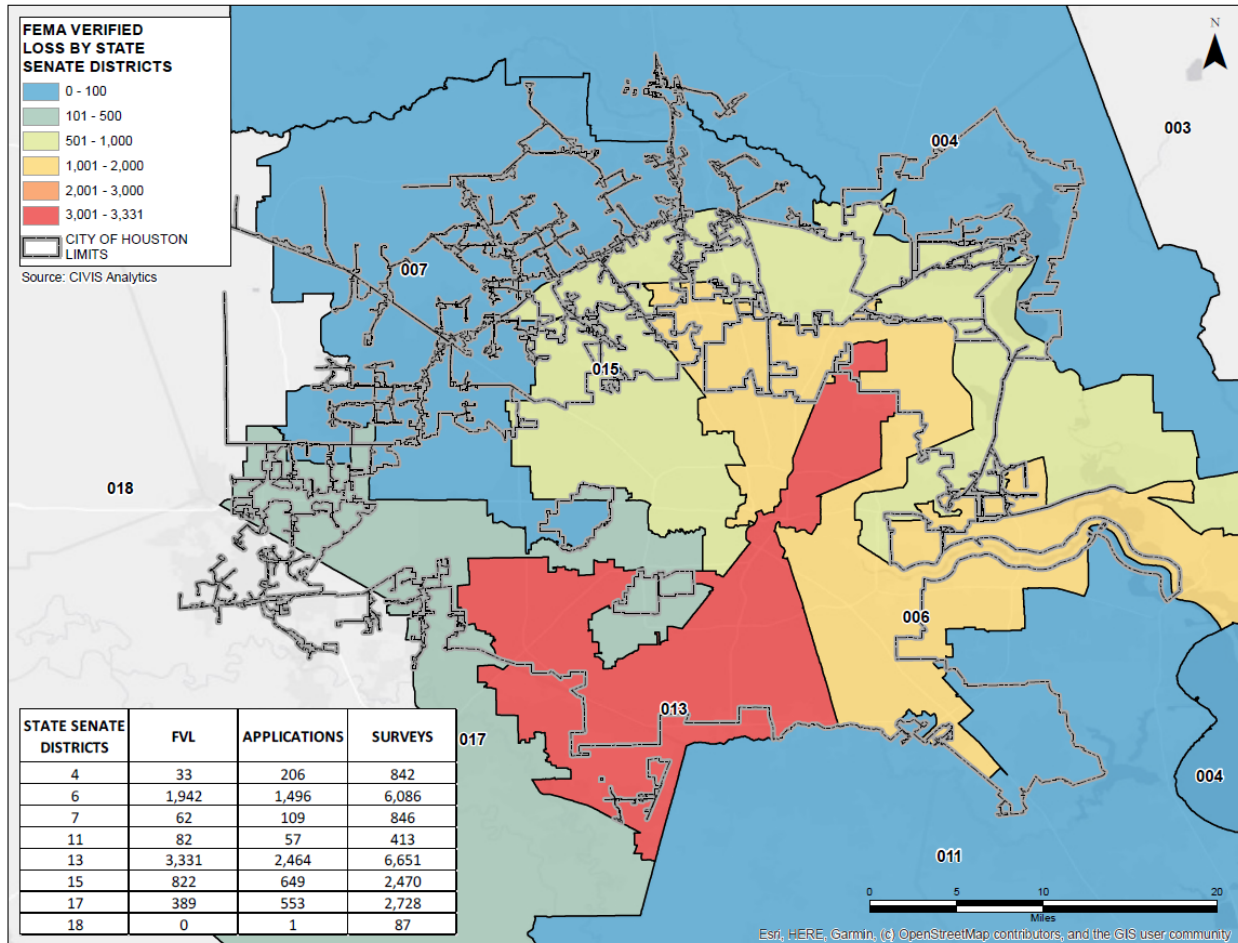
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Figure 15: FEMA Verified Loss (FVL), Surveys, and Application Invitations by Texas State Senate Districts



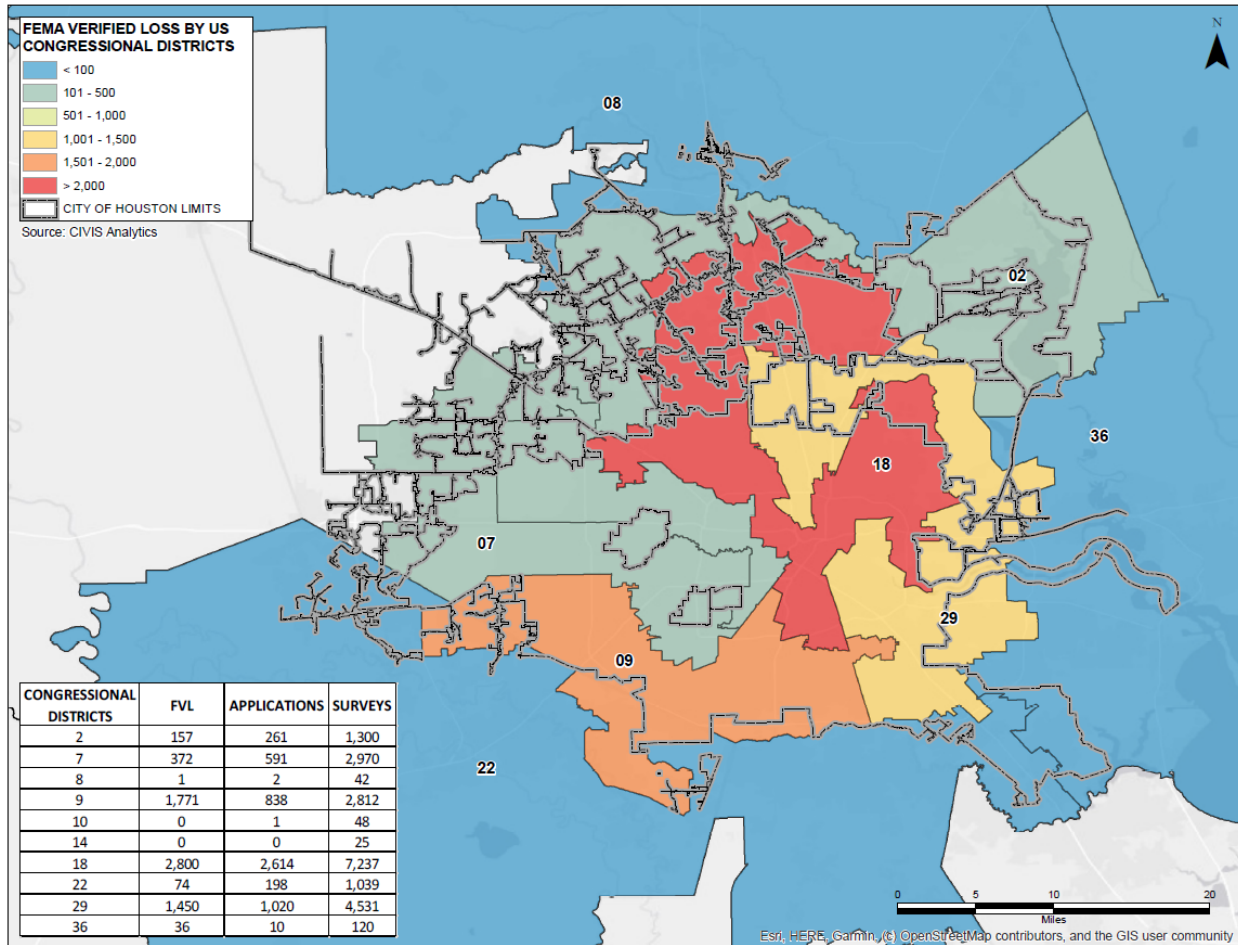
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Figure 16: FEMA Verified Loss (FVL), Surveys, and Application Invitations by US Congressional districts



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.



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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 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 Saib (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

Community Office Hours
That's us getting to work 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 houses 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 FAIR HOUSING 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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