



**City of Houston
Build it Forward
Homeowner Assistance Program
Situation and Pipeline Report #6
January 31, 2020**



Homeowner Assistance Program Situation and Pipeline Report #6

January 31, 2020

Situation Report: January 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.

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 **5%** increase in GLO-approved applications in January.

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

- **20,726** households have responded to the survey in total (excluding duplicate address surveys). **16,465** of these are homeowners interested in the Homeowner Assistance Program.
- **5,624** homeowners of all income have been invited to complete the application. The majority of applicants are low- and moderate-income homeowners.
- **133 (+5%) applicants have been approved by the GLO. 58 (+7%)** homeowners have received a Notice to Proceed to construction and **36** have received a reimbursement check (some homeowners may receive a reimbursement check while also participating in the City-managed program option).
- A total of **87 (+19%)** grant awards have been obligated to homeowners, totaling **\$11,251,493.52** 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 repairs for Solution 1 or 2, or can be a stand-alone solution.



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Outreach: Summary as of January 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.

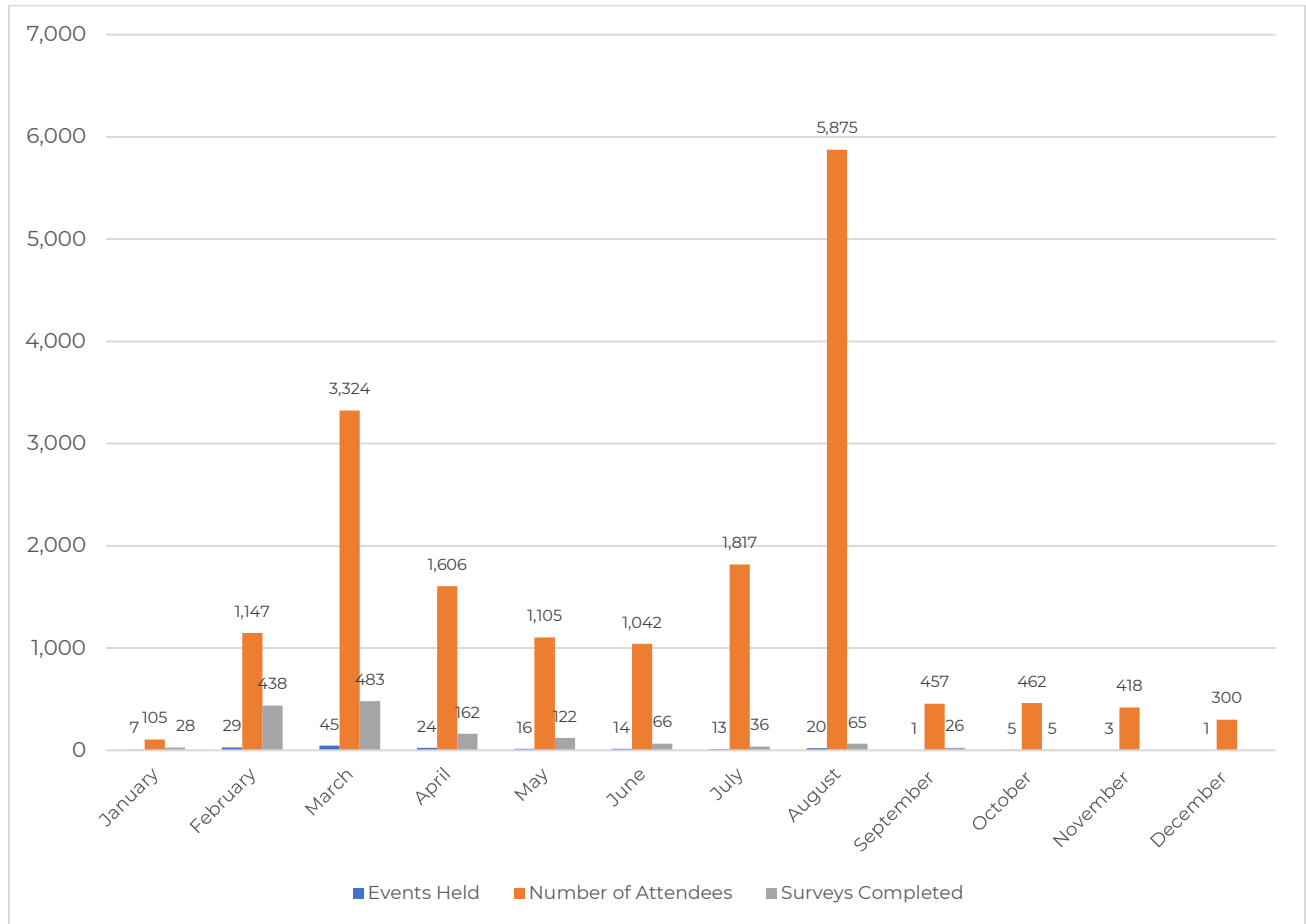
- **72%** of survey respondents are low- and moderate-income, reflecting the program's outreach goals of reaching people who are usually left behind after a disaster.
- January was the fourth month of having the Customer Service Call Center in-house, for our Disaster Recovery Division. The team of 9 Customer Service Representatives took 3,001 inbound calls directly related to the Disaster Recovery Divisions, Homeowner Assistance Program (HoAP). Total calls were up by 29% from the previous month. The team also executed multiple outbound calling campaigns which provided HoAP applicants with status updates, as 47% of the inbound calls received during the month of January were for "status inquiries". The outbound call campaigns reduced the calls for "status inquiries" by 4% as compared to previous month
- 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
- 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 **13,357** 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



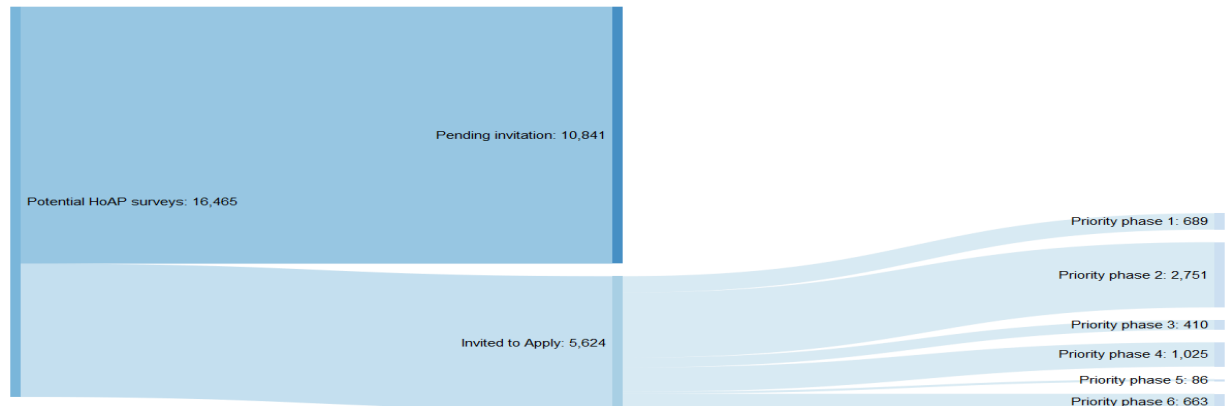
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Table 1: Homeowner Assistance Program Snapshot

Activity	As of January 31
Surveys Recorded for HoAP	
Total survey responses – all programs	20,726
Potential HoAP surveys	16,465
Priority 1	699
Priority 2	2,794
Priority 3	1,294
Priority 4	3,190
Priority 5	2,280
Priority 6	6,208
Non-HoAP surveys	6,533
Duplicate address	2,730
Outside program area	186
Floodway	394
Landlords	196
Renters	1,960
Homeowners but not primary resident	356
Tax Day storm 2016	18
DR-15	10
Interested in the buyout program	683
Households invited to complete an application	
Total number of invited applicants	5,624
Grant Awards	
Grant awards offered	113
Grant awards obligated	87
HoAP funds obligated	\$11,251,493.52

Figure 2: Survey and Invitations to Apply (January 31)





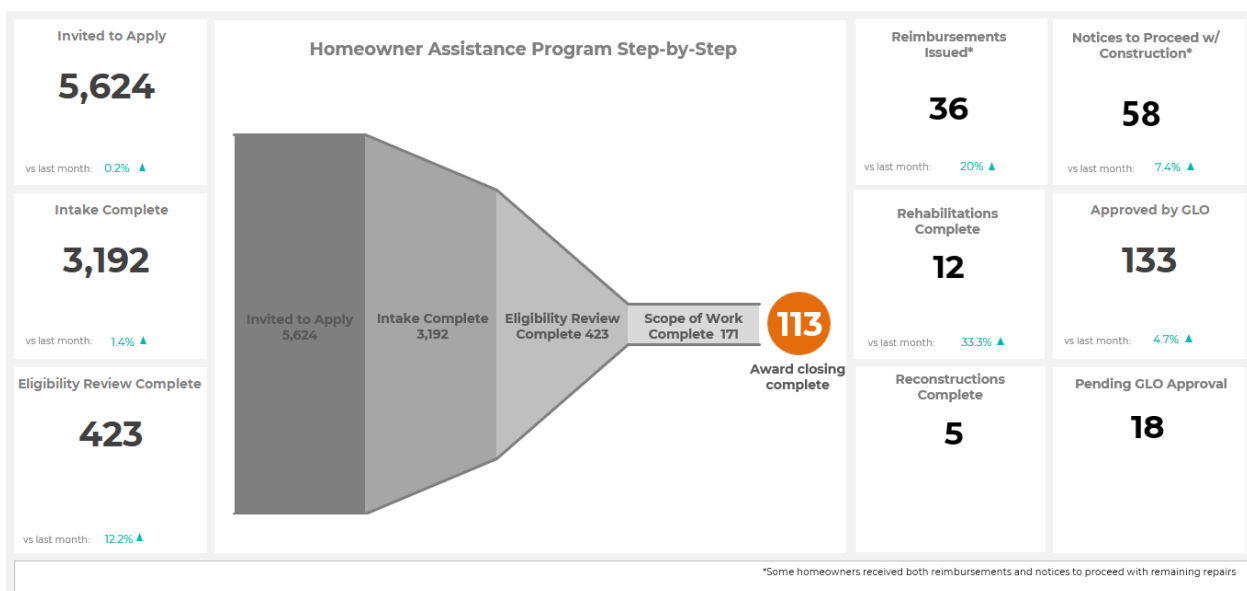
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Survey and Grant Award Progress

133 (+5%) applicants have been approved by the GLO. 58 (+7%) homeowners have received a Notice to Proceed to construction and **36** 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 (January 31)





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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 January, **80 (+14%)** applicants have been approved by the GLO for eligibility. **61 (+38%)** 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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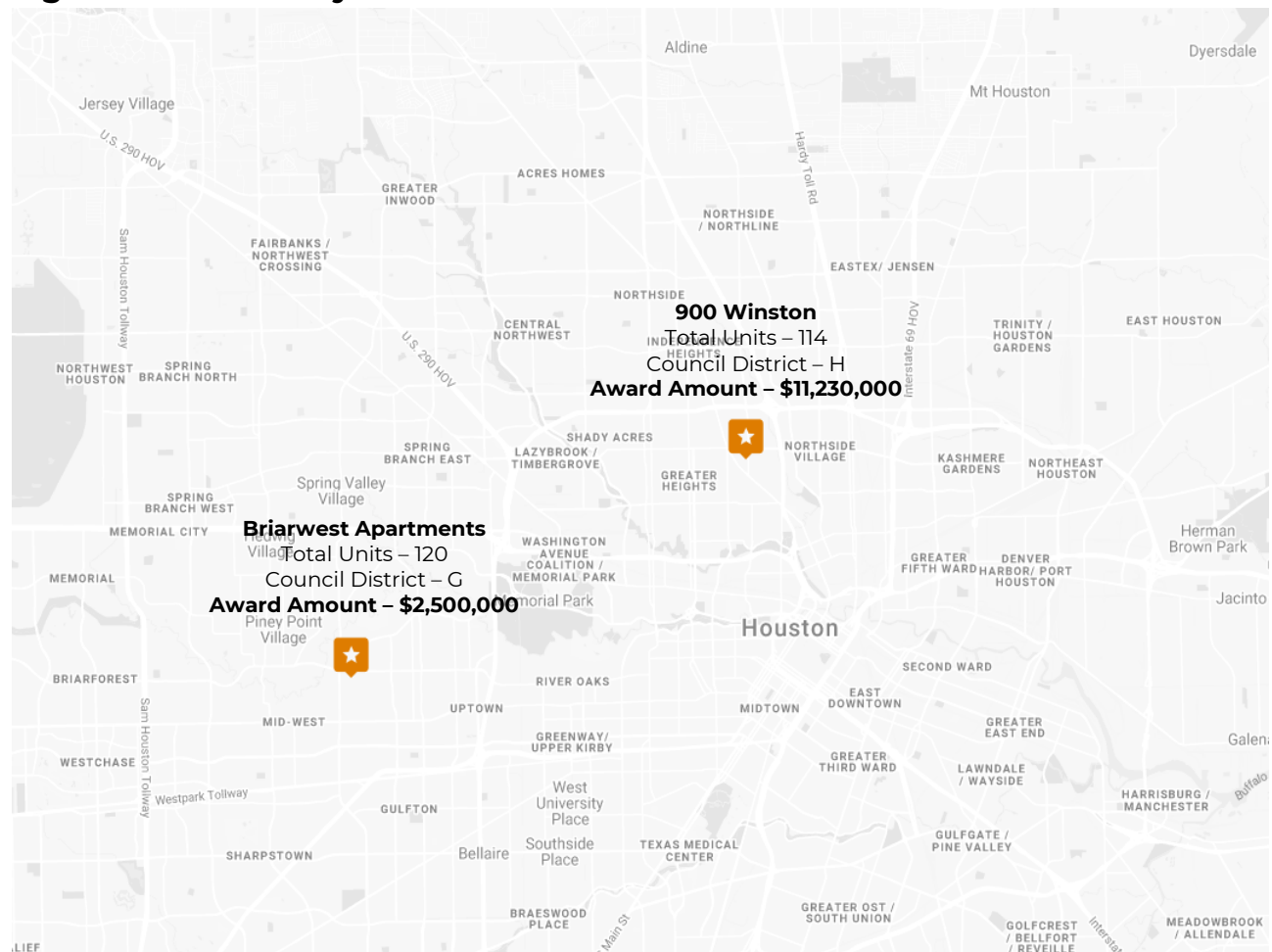
Snapshot: Multifamily Development

On average, renter households struggle to find affordable options more than homeowners. 46% of renter households spend 30% or more of their monthly income on housing. 23% spend 50% or more. Three-fifths of children live in rental units. So, do two-thirds of Houston's foreign-born population.

Houston was short on affordable multifamily homes before Hurricane Harvey. Now, our need is even more urgent. The Harvey Multifamily Program builds and repairs multifamily developments. These new and refurbished units will stay affordable to low- and moderate-income residents for up to 40 years.

In January, Multifamily closed **2** developments that create affordable apartments with federal funds for Harvey recovery.

Figure 4: Multifamily closed deals



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.



SURVEYS BY ZIP CODE OF HOUSTON ZIP CODES

- < 50
- 51 - 100
- 101 - 300
- 301 - 500
- 501 - 1,000
- > 1,000
- CITY OF HOUSTON LIMITS

0 5 10 20 Miles

Esri, HERE, Garmin, (c) OpenStreetMap contributors, and the GIS user community



CITY OF HOUSTON
HOUSING AND
COMMUNITY
DEVELOPMENT



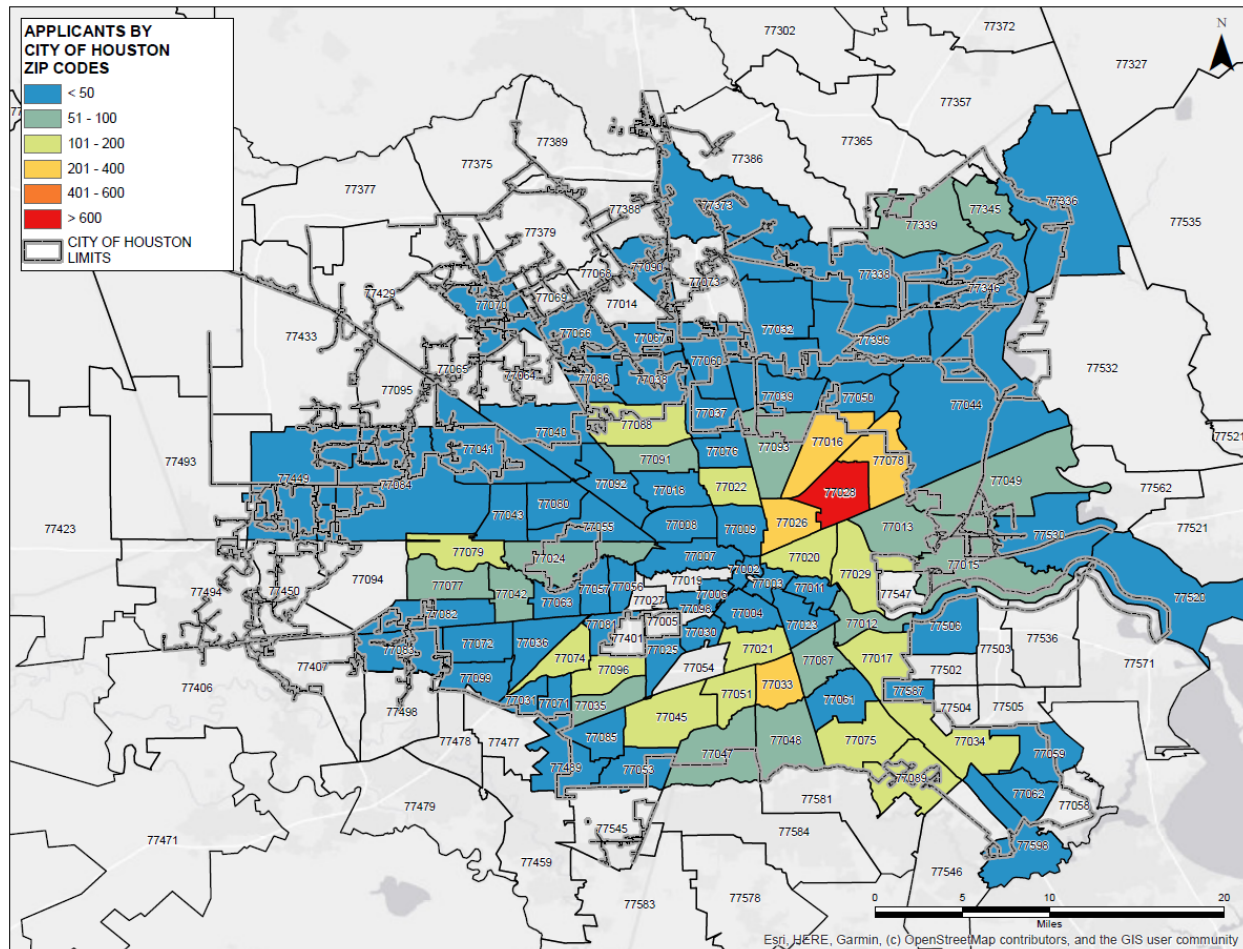
EQUAL HOUSING
OPPORTUNITY



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Figure 6: 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 January 31
Total Recorded Surveys – HoAP	16,465
Low- to Moderate Income (LMI) Surveys	11,723
Below 30% AMI	4,988
31 – 50% AMI	3,510
51 – 80% AMI	3,225
Seniors Surveys	8,480
Below 30% AMI	3,141
31 – 50% AMI	2,002
51 – 80% AMI	1,499
81-120% AMI	745
More than 120% AMI	1,087
AMI to be determined	6
People with Disabilities Surveys	5,520
Below 30% AMI	2,611
31 – 50% AMI	1,397
51 – 80% AMI	843
81-120% AMI	340
More than 120% AMI	327
AMI to be determined	2

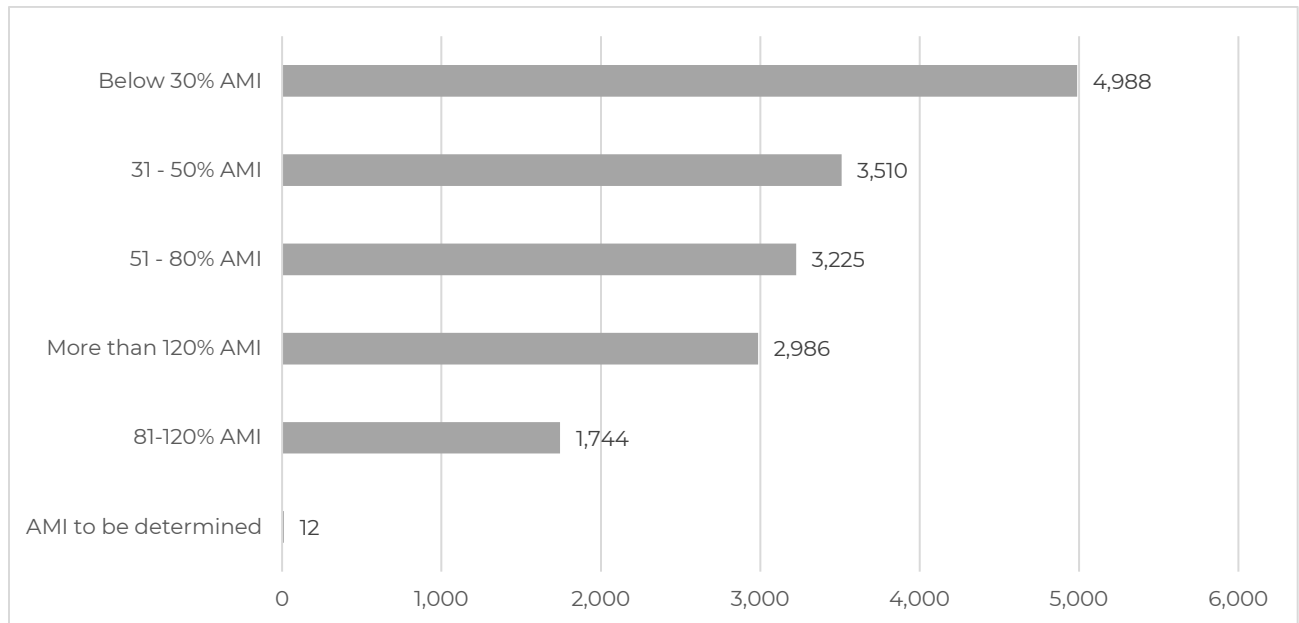
Survey data reflects self-reported information by survey respondents



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Figure 7: Survey Response by Income Category (January 31)



Survey data reflects self-reported information by survey respondents

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

Activity	As of January 31
Total Invitations to Apply – HoAP	5,624
Low- to Moderate Income (LMI) Invitations	4,997
Below 30% AMI	2,497
31 – 50% AMI	1,480
51 – 80% AMI	1,020
Seniors Invitations	4,404
Below 30% AMI	2,210
31 – 50% AMI	1,305
51 – 80% AMI	889
People with Disabilities Invitations	3,907
Below 30% AMI	2,085
31 – 50% AMI	1,142
51 – 80% AMI	680



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Racial Demographics

Figure 8: Submitted Surveys by Race – HoAP

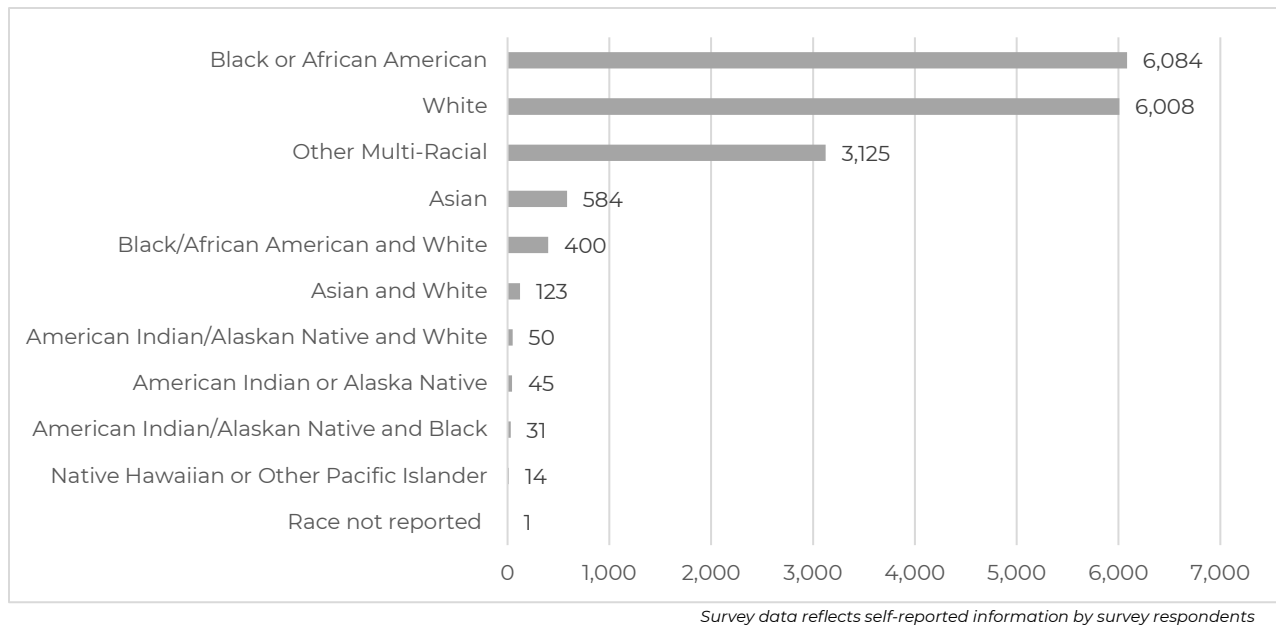
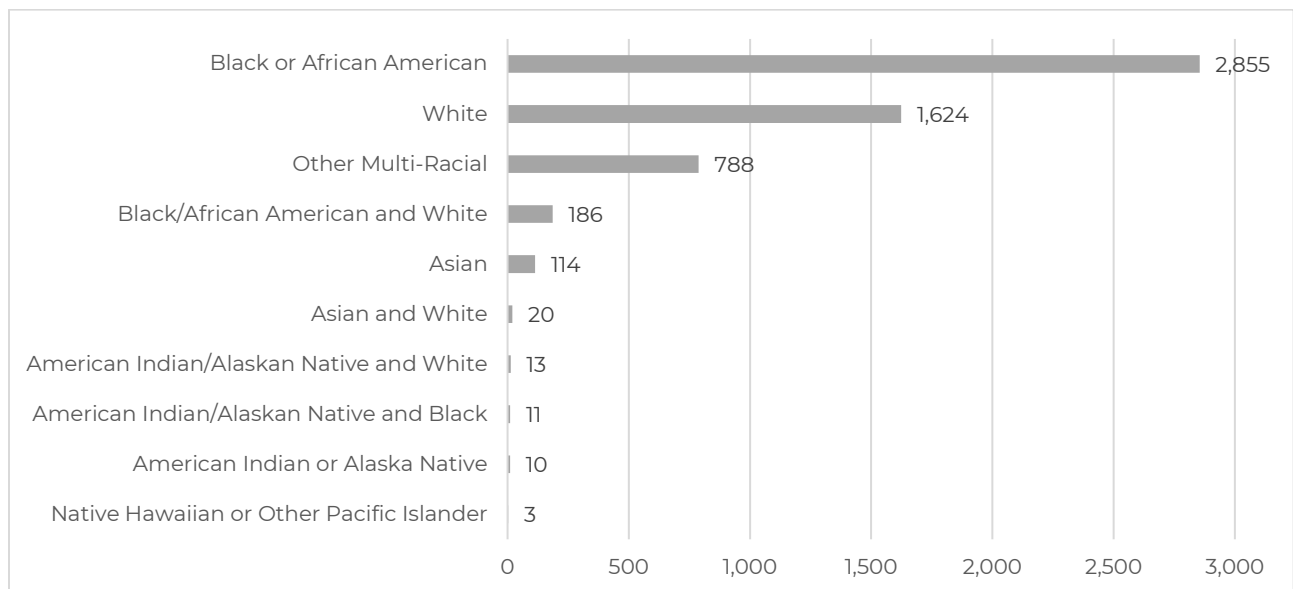


Figure 9: HoAP Application Invitations by Race



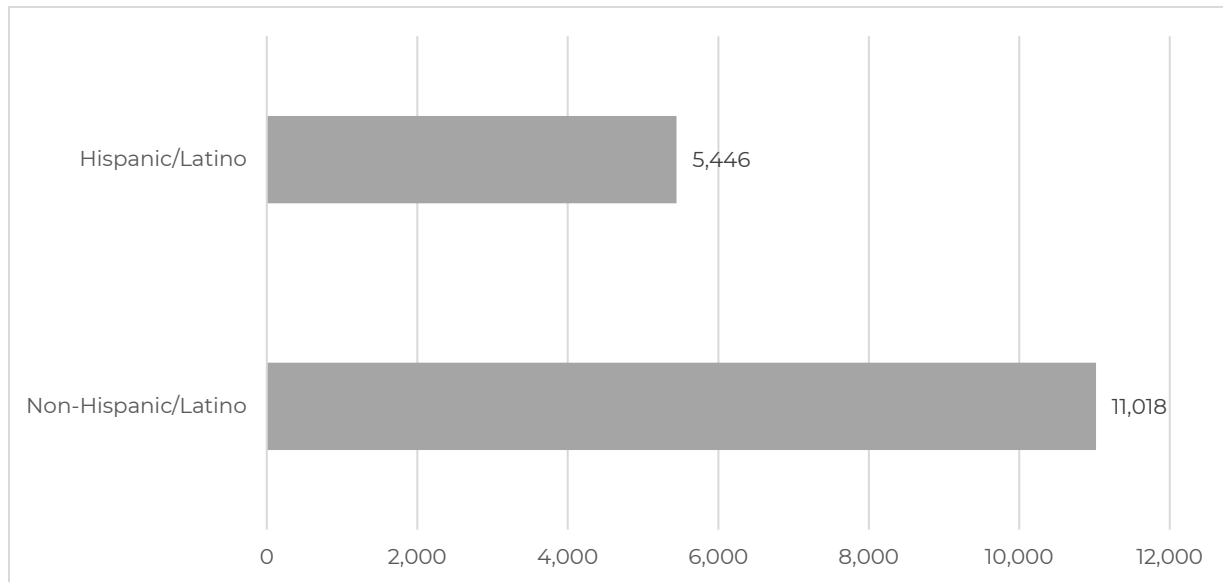


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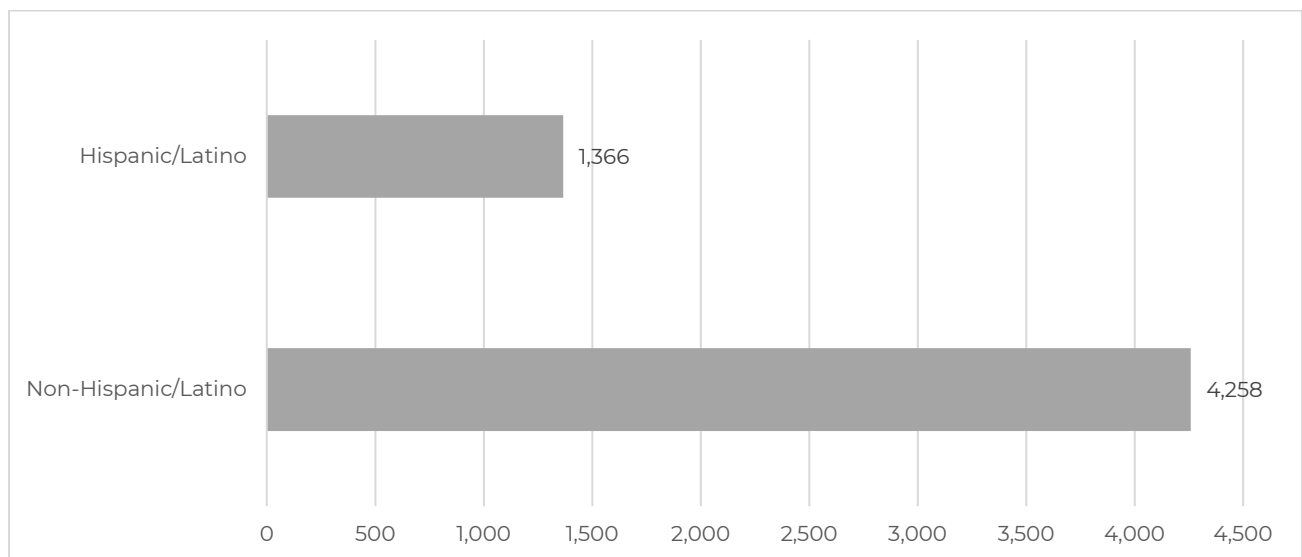
Ethnicity

Figure 10: Submitted Surveys by Ethnicity – HoAP



Survey data reflects self-reported information by survey respondents

Figure 11: HoAP Application Invitations by Ethnicity





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Housing Resource Centers

Table 4: Housing Resource Center (HRC) Activity

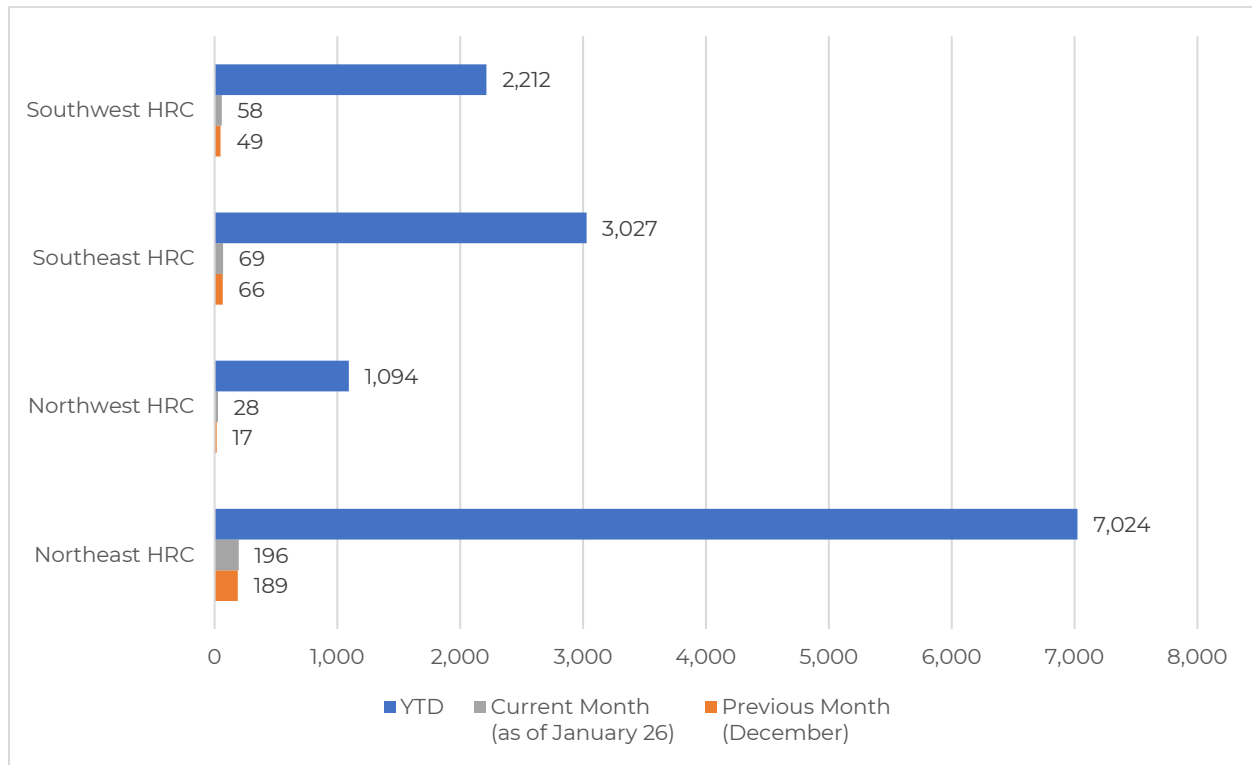
Activity	Previous Month (December)	Current Month (as of January 26)	YTD
Activities – All HRCs			
Total activity	321	351	13,357
Applications	115	70	6,892
Surveys	12	11	2,408
Other Assistance	194	270	4,057
No Shows	112	54	1,403
Home visits/Transportation Services	0	0	14
Phone (Apps, Surveys, and Other)	1	0	4,604
Northeast HRC			
Total activity	189	196	7,024
Applications	67	34	3,509
Surveys	10	11	1,682
Other Assistance	112	151	1,833
No Shows	34	24	667
Home visits/Transportation Services	0	0	5
Phone (Apps, Surveys, and Other)	1	0	18
Northwest HRC			
Total activity	17	28	1,094
Applications	1	1	609
Surveys	0	0	146
Other Assistance	16	27	339
No Shows	5	5	78
Home visits/Transportation Services	0	0	6
Phone (Apps, Surveys, and Other)	0	0	771
Southeast HRC			
Total activity	66	69	3,027
Applications	31	22	1,620
Surveys	2	0	433
Other Assistance	33	47	974
No Shows	23	13	239
Home visits/Transportation Services	0	0	0
Phone (Apps, Surveys, and Other)	0	0	702
Southwest HRC			
Total activity	49	58	2,212
Applications	16	13	1,154
Surveys	1	0	147
Other Assistance	33	45	911
No Shows	50	12	419
Home visits/Transportation Services	0	0	3
Phone (Apps, Surveys, and Other)	0	0	3,113



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Figure 12: Housing Resource Center (HRC) Activity





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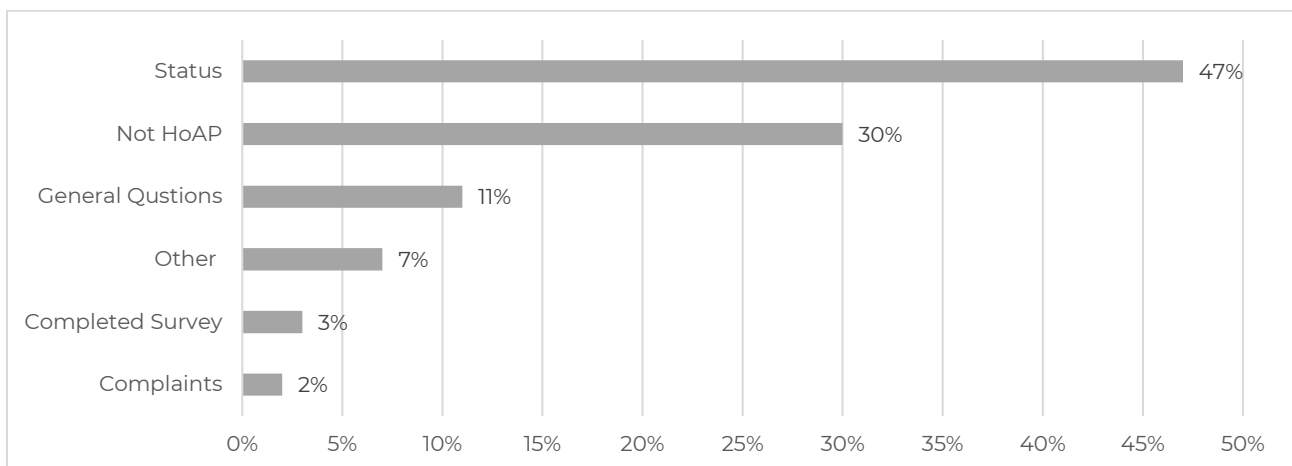
Call Center

Table 5: Call Center Activity

January was the fourth month of having the Customer Service Call Center in-house, for our Disaster Recovery Division. The team of 9 Customer Service Representatives took 3,001 inbound calls directly related to the Disaster Recovery Divisions, Homeowner Assistance Program (HoAP). Total calls were up by 29% from the previous month. The team also executed multiple outbound calling campaigns which provided HoAP applicants with status updates, as 47% of the inbound calls received during the month of January were for “status Inquiries”. The outbound call campaigns reduced the calls for “status Inquiries” by 4% as compared to previous month.

Activity	Previous Month (December)	Current month (as of January)	YTD
Inbound Calls			
Calls Handled	3,311	4,284	35,524
Outbound Calls			
Outbound Calls	856	497	12,875
Total Calls			
Inbound Calls Handled + Outbound	4,167	4,781	48,399

Figure 13: Call Center - Call inquires





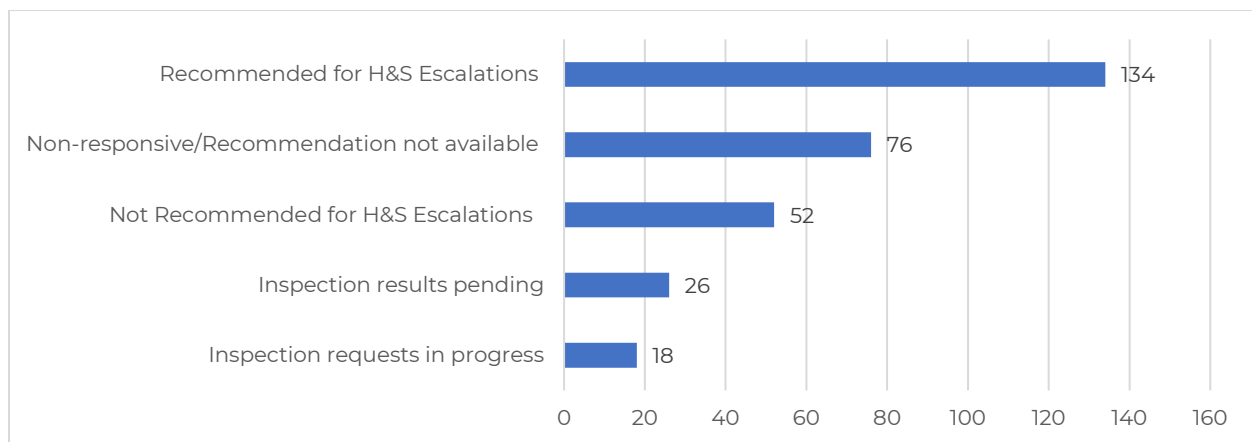
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Health and Safety Escalation Report

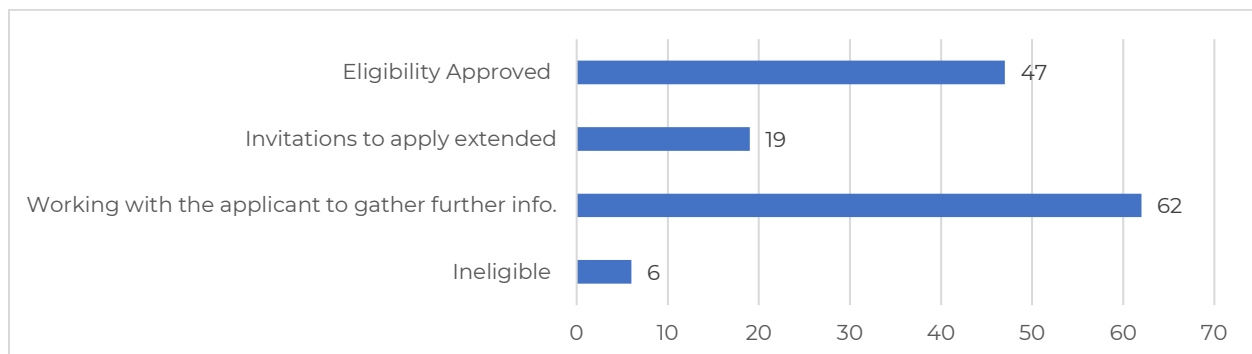
As of January 31, the Harvey Homeowner Assistance Program (HoAP) received a total of 306 possible health and safety escalation requests. 134 (43%) were recommended for health and safety escalations. 26 (8%) are awaiting inspection results. 76 (25%) are flagged as non-responsive and the call center team is conducting outbound call campaigns to contact the applicants. 18 (6%) have inspection requests in progress.

Figure 14: Health and Safety Escalation Snapshot



Out of the 134 files recommended for health and safety escalation 47 (35%) are approved by the eligibility team and are progressing forward in the HoAP program. Eligibility is actively working with 62 (46%) applicants to gather further information for eligibility determination. An eligibility review deemed 6 (4%) applicants ineligible. 19 (14%) invitations to apply were extended based on the recommendation to escalate.

Figure 15: Health & Safety Escalation Recommended





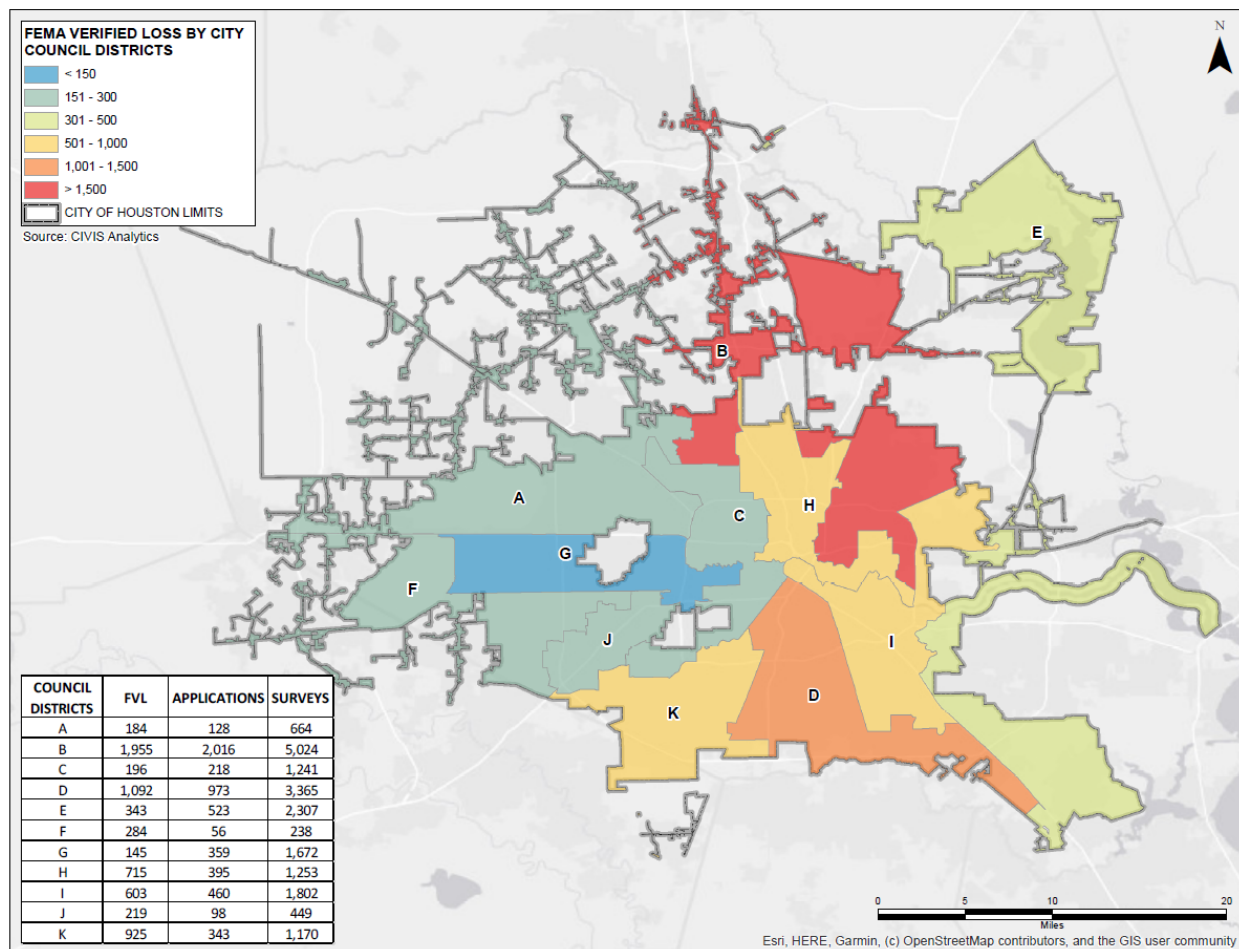
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Appendix: Program Information by Districts

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 October 2018 that takes into account social vulnerability. The needs assessment is available at <https://recovery.houstontx.gov/transparency/>

Figure 16: FEMA Verified Loss (FVL), Surveys, and Application Invitations by Houston City Council Districts



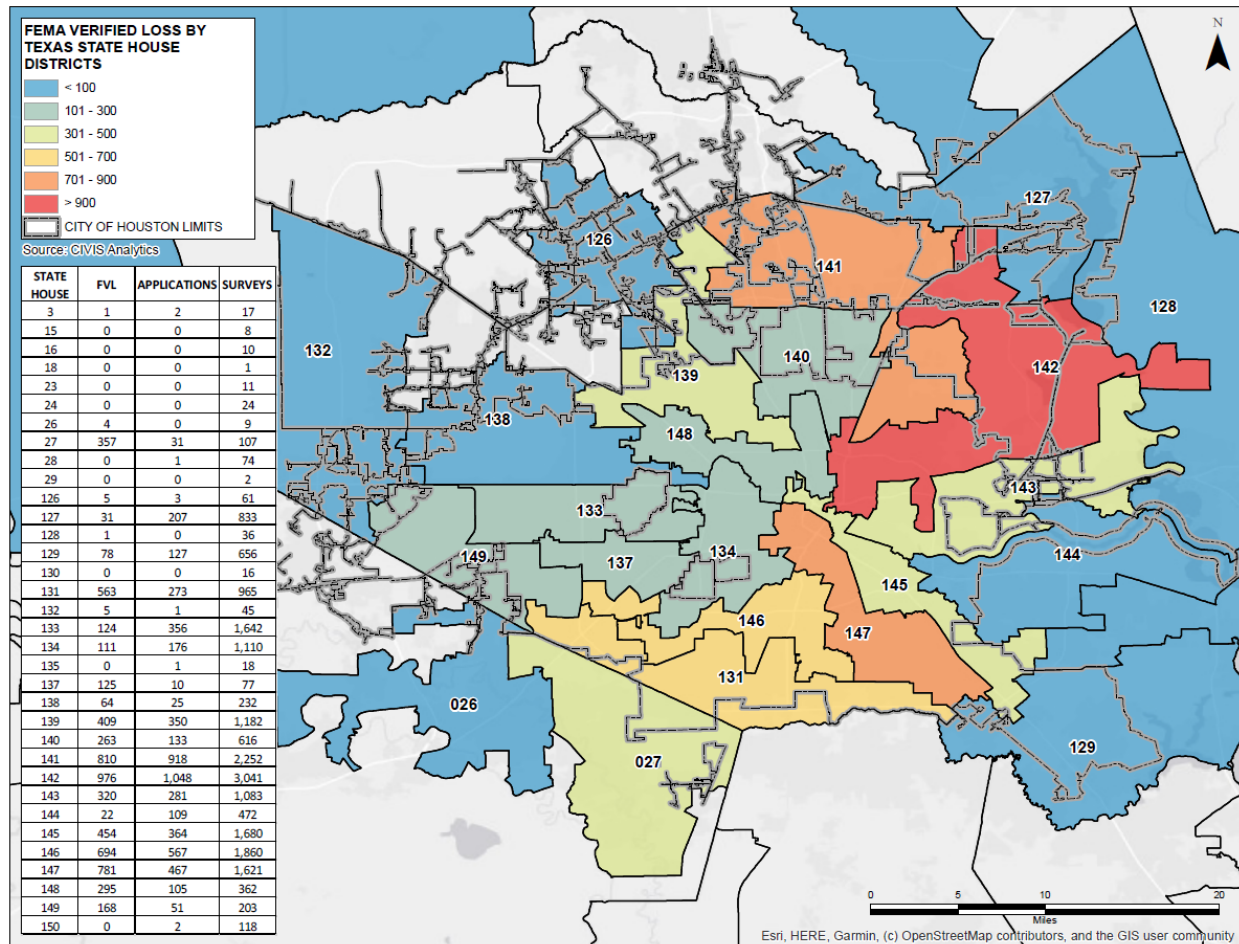
Survey data is reported for all surveys collected, including those not potentially eligible for HoAP, such as renters and landlords. Some survey respondents filled out the survey for properties outside the city limits of Houston.



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Figure 17: FEMA Verified Loss (FVL), Surveys, and Application Invitations by Texas State House Districts



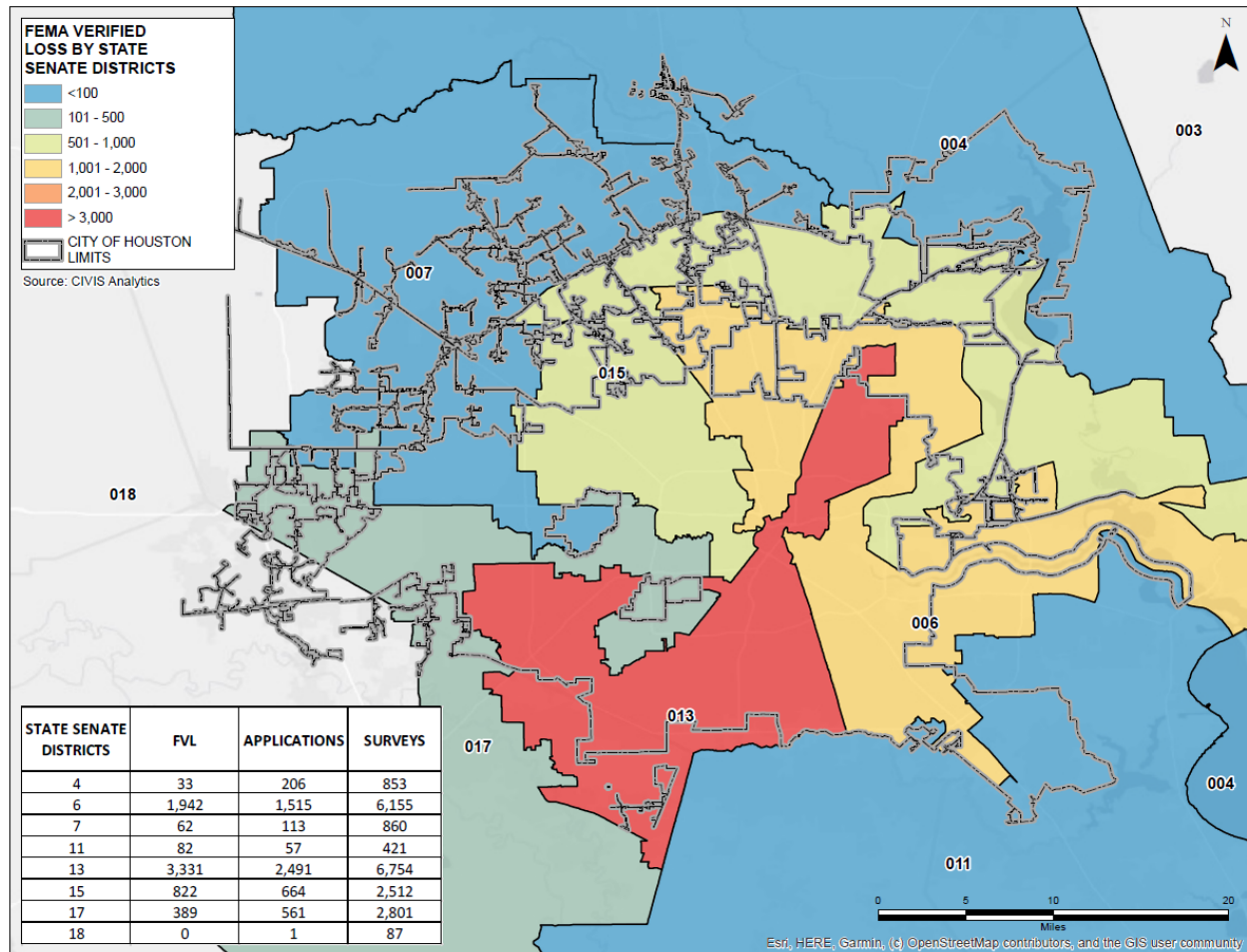
Survey data is reported for all surveys collected, including those not potentially eligible for HoAP, such as renters and landlords. Some survey respondents filled out the survey for properties outside the city limits of Houston.



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Figure 18: FEMA Verified Loss (FVL), Surveys, and Application Invitations by Texas State Senate Districts



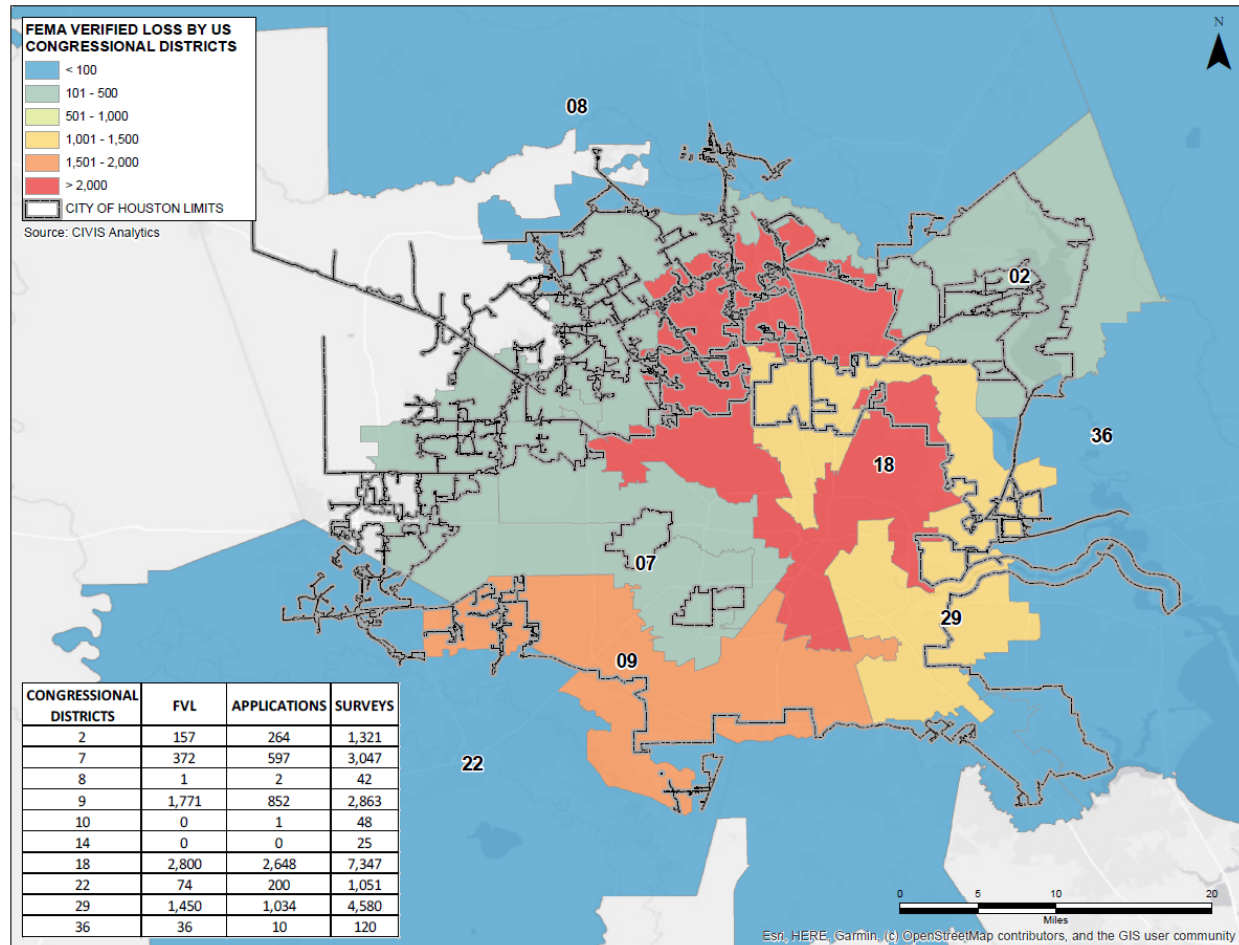
Survey data is reported for all surveys collected, including those not potentially eligible for HoAP, such as renters and landlords. Some survey respondents filled out the survey for properties outside the city limits of Houston.



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Figure 19: 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 January -March 2020

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.

January -March 2020

www.houstontx.gov/housing

0000 @HoustonHCDD

WAY TO GO, TEAM! GIVING FOR THE HOLIDAYS

Our team members embody service beyond their job responsibilities. Here are some of the projects they completed this season. Our Single Family Home Repair team gathered home supplies for families who have recently moved into reconstructed homes. Our Compliance team delivered 10 turkey dinners to families across the city. Our Constituent Service team delivered teddy bears and hugs to seniors in Denver Harbor, Third Ward and Fifth Ward. All the teddy bears were donated by our staff. Our outreach team leader helped connect 100 children to Docklets players for a Christmas shopping spree. Giving our support to build stronger, kinder communities stands behind everything we do.

A YEAR OF ENGAGEMENT, A YEAR OF SERVICE

2019 was a record year for community engagement. In 2020, we're looking to do more.

This year, the Housing and Community Development Department expanded our reach. Online, we are connecting in more ways than ever. With a fresh and user-friendly new website for Hurricane Harvey Recovery (recovery.houstontx.gov), a relaunched YouTube channel ([YouTube.com/HoustonHCDD](https://www.youtube.com/HoustonHCDD)), and updated accounts on five platforms, we are doing our best to get the word out. For our non-Internet-users, we are also finding ways to spread the news in-person. The newsletter you're reading right now, for example, is placed in nearly 100 public locations.

We now have weekly community office hours, where residents can talk to staff and get help on applications. Starting in 2020, these open hours will go on the road.

Community Office Hours

Current Office Hours times
Every Wednesday
1:00-4:00pm
2100 Travis St. 9th floor
Houston, TX 77002

NEED REPAIRS?

Our team has repaired over 1000 homes since 2016. Call 832-394-6200 to learn how you can get help.

BECOME A PARTNER!

We host monthly meetings with non-profit organizations to talk about ways we can better help Houstonians. Join us - sign up at bit.ly/AdvocateJan20

SPOTLIGHT ON: NEW HOME DEVELOPMENT

Looking for a new place to call home?

We have safe and affordable options.

The City has teamed up with the Houston Land Bank and the Houston Community Land Trust to provide new homes across Houston. When you buy through the Houston Land Bank, you can receive a subsidy up to \$39,900 on homes priced under \$200,000. The Houston Community Land Trust (HCLT) helps set even lower prices, around \$75,000. When they are ready to move on, HCLT homeowners agree to sell their home at an affordable price to others. This allows us to pay it forward to the next family looking for an opportunity. Any household making at or below 80% Area Median Income can apply.

To learn more, call 832-394-6200 and ask about New Homes for Sale.

Be a part of our mitigation plan!

The City of Houston has the opportunity to get \$61 million from the federal government to spend on mitigation of floods and other natural disasters. Over this quarter, our department will be building an Action Plan, a proposal of how we will spend this money.

We held one public meeting to gather input for our plan in November, and another the second week of January (see details below). If you miss these events, they are posted to our Facebook page @HoustonHCDD.

Once we release our Action Plan, it will be open for public comment. We appreciate all input. If you are interested in providing comments, check back at our website houstontx.gov/housing or call 832-394-6200 to ask about it!

Public Hearing for Mitigation

Tuesday, January 7, 6pm-8pm
Tracy Gee Community Center
3599 Westcenter Drive, Houston, TX 77042
METRO Route 25, 153

Missed the event? Look to [YouTube.com/HoustonHCDD](https://www.youtube.com/HoustonHCDD) to watch a recording

Already have a home in mind?

We offer up to \$30,000 in down payment assistance to first-time homebuyers or those replacing homes that were lost during Hurricane Harvey. Apply to the Harvey Homebuyer Assistance Program by calling 832-395-0550 or online at recovery.houstontx.gov/hbap

Follow us

@HoustonHCDD



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HCDD Newsletter January -March 2020



BOLETÍN INFORMATIVO HCDD

Enero -Marzo 2020 | www.houstontx.gov/housing | @HoustonHCDD

¡ASÍ SE HACE, EQUIPO! DEJANDO NUESTRA HUELLA DURANTE LAS FESTIVIDADES

Los miembros de nuestro equipo ven más allá de cumplir sus deberes y responsabilidades laborales. En los días de las festividades, nuestro equipo de atención al cliente se compromete a brindar el mejor servicio posible. Los miembros de nuestro equipo de atención al cliente se comprometen a brindar el mejor servicio posible. Los miembros de nuestro equipo de atención al cliente se comprometen a brindar el mejor servicio posible.

UN AÑO DE COMPROMISO, UN AÑO DE SERVICIO

2019 fue un año récord para acercarnos a la comunidad. En 2020, buscamos hacer más.

Este año, el Departamento de Vivienda y Desarrollo Comunitario amplió su alcance. En internet, nos estamos conectando con la comunidad de muchas maneras como antes nunca. Con un sitio web nuevo para la recuperación del huracán Harvey que es más fácil de usar (recovery.houstontx.gov), un canal de YouTube que relanzamos (YouTube.com/HoustonHCDD) y cuentas actualizadas en cinco redes sociales, estamos haciendo todo lo posible para correr la voz. Para los que no usan Internet, también estamos encontrando formas de difundir las noticias de manera personal. El boletín que está leyendo en este momento, por ejemplo, se coloca en casi 100 edificios públicos.

Ahora tenemos horarios semanales de oficina comunitaria, para que miembros del público puedan hablar con nuestros empleados y obtener ayuda sobre las solicitudes. A partir del 2020, este evento irá visitando diferentes locaciones.

Horario de oficina para atender a la comunidad
Horarios Anuales
Todos los Miércoles de 10 a 4 p.m.
2100 Travis Street
Houston, TX 77002
Número 310

ESTAMOS ABIERTOS

NECESITA REPARACIONES?
Nuestro equipo ha reparado más de 1,000 hogares desde el 2016. Llame al 832-394-6200 para obtener ayuda.

¡ÚNASE A NUESTRA CAUSA!
Organizamos reuniones mensuales con organizaciones en línea de trabajo para hablar sobre las formas en que podemos ayudar mejor a los habitantes de Houston. Únase a nosotros registrándose en la.ly/hoousestacion

ENFOQUE EN: DESARROLLO DE NUEVOS HOGARES



¿Busca un nuevo hogar? Tenemos opciones seguras y accesibles.

La ciudad se ha asociado con el Houston Land Bank y el Houston Community Land Trust para proporcionar nuevos terrenos para viviendas en todo Houston.

Cuando compre a través del Houston Land Bank, puede recibir un subsidio de hasta \$39,900 en casas con un valor inferior a \$200,000. El Houston Community Land Trust (HCLT) ayuda a establecer precios aún más bajos, alrededor de \$75,000. Cuando están listos para seguir adelante, los propietarios de HCLT acuerdan vender su casa a un precio accesible para otros.

Esto nos permite pagarlo a la próxima familia que busca una oportunidad. Cualquier familia que tenga un ingreso mediano del área del 80% o menos puede ser elegible.

Para obtener más información, llame al 832-394-6200 y pregunte por las nuevas casas en venta.



Audiencia pública para mitigación
Martes 7 de enero de 2020, 6 p.m. a 8 p.m.
Centro Comunitario Tracy Gee
3599 Westcreek Drive, Houston, TX 77042
METRO Rutas 25, 153
Haz click en YouTube.com/HoustonHCDD para ver la grabación

¿Ya ha elegido una casa?
Ofrecemos hasta \$30,000 en asistencia para el pago inicial a las personas que están comprando casa por primera vez o a aquellos que reemplacen la vivienda que perdieron durante el huracán Harvey. Solicite el Programa de Asistencia para Compradores de Vivienda de Harvey llamando al 832-394-0550 o en línea en recovery.houstontx.gov/hbap

Signanos en

@HoustonHCDD



Homeowner Assistance Program Situation and Pipeline Report #6

January 31, 2020



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