



**City of Houston
Build it Forward
Homeowner Assistance Program
Situation and Pipeline Report #5
December 31, 2019**



Homowner Assistance Program Situation and Pipeline Report #1

December 31, 2019

Situation Report: December 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.

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 **10%** increase in GLO-approved applications in December.

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

- **20,589** households have responded to the survey in total (excluding duplicate address surveys). **16,468** of these are homeowners interested in the Homeowner Assistance Program.
- **5,602** homeowners of all income have been invited to complete the application. The majority of applicants are low- and moderate-income homeowners.
- **127 (+10%) applicants have been approved by the GLO. 54 (+6%)** homeowners have received a Notice to Proceed to construction and **30** have received a reimbursement check (some homeowners may receive a reimbursement check while also participating in the City-managed program option).
- A total of **73 (+4%)** grant awards have been obligated to homeowners, totaling **\$10,416,286.46** million.



Homowner Assistance Program Situation and Pipeline Report #1

December 31, 2019

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.





Homowner Assistance Program Situation and Pipeline Report #1

December 31, 2019

Outreach: Summary as of December 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.

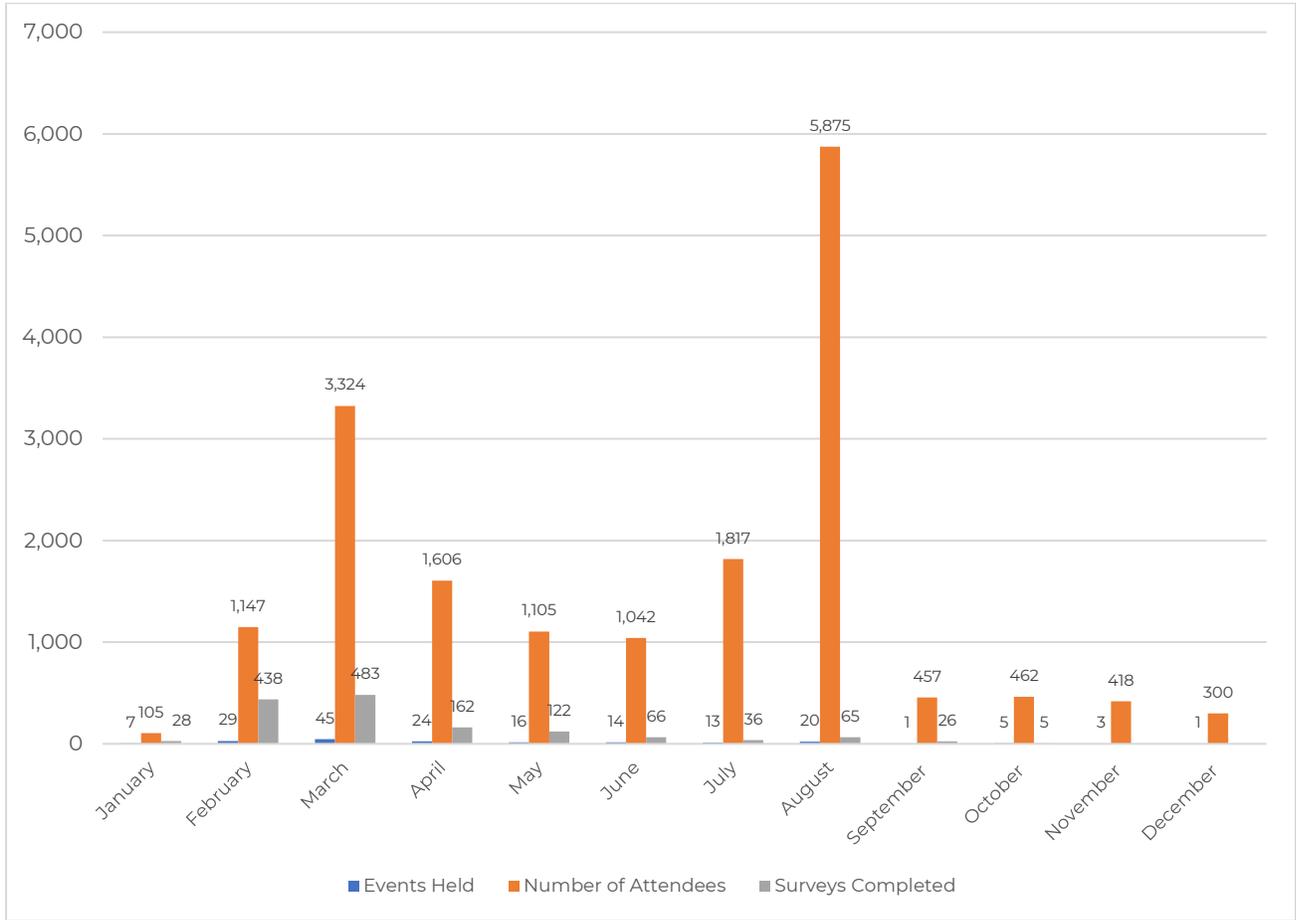
- **71%** of survey respondents are low- and moderate-income, reflecting the program's outreach goals of reaching people who are usually left behind after a disaster.
- December was the third month of having the Customer Service Call Center in-house, for our Disaster Recovery Division. The team of 10 Customer Service Representatives took 2,455 inbound calls directly related to the Disaster Recovery Divisions, Homeowner Assistance Program (HoAP). Total calls were up by 22% from the previous month. The team also executed multiple outbound calling campaigns which provided HoAP applicants with status updates, as 51% of the inbound calls received during the month of December were for "status Inquiries". The outbound call campaigns reduced the calls for "status Inquiries" by **15%** as compared to 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 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 **13,094** 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.



Homowner Assistance Program Situation and Pipeline Report #1

December 31, 2019

Figure 1: Outreach Events



Outreach team participating in and hosting external community events



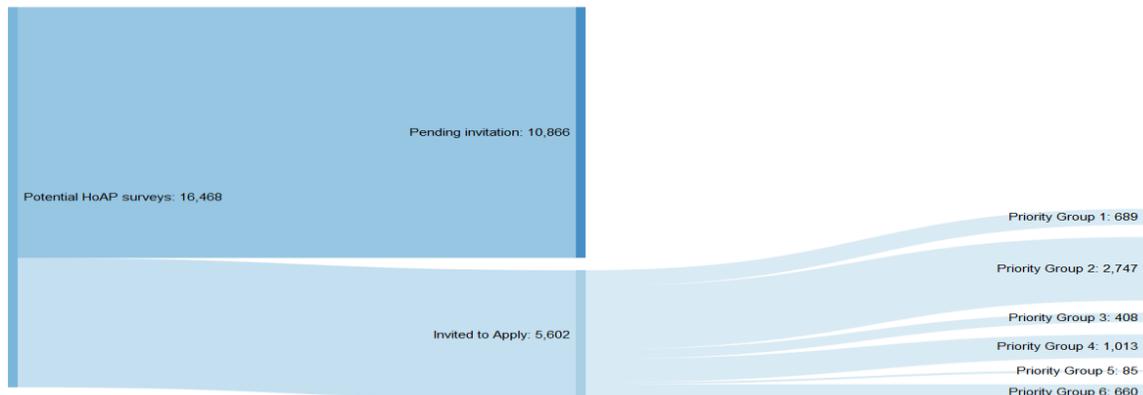
Homeowner Assistance Program Situation and Pipeline Report #1

December 31, 2019

Table 1: Homeowner Assistance Program Snapshot

Activity	As of December 31
Surveys Recorded for HoAP	
Total survey responses – all programs	20,589
Potential HoAP surveys	16,468
Priority 1	699
Priority 2	2,794
Priority 3	1,294
Priority 4	3,190
Priority 5	2,281
Priority 6	6,210
Non-HoAP surveys	
Duplicate address	2,727
Outside program area	186
Floodway	394
Landlords	195
Renters	1,951
Homeowners but not primary resident	354
Tax Day storm 2016	18
DR-15	10
Interested in the buyout program	678
Households invited to complete an application	
Total number of invited applicants	5,602
Grant Awards	
Grant awards offered	103
Grant awards obligated	73
HoAP funds obligated	\$10,416,286.46

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





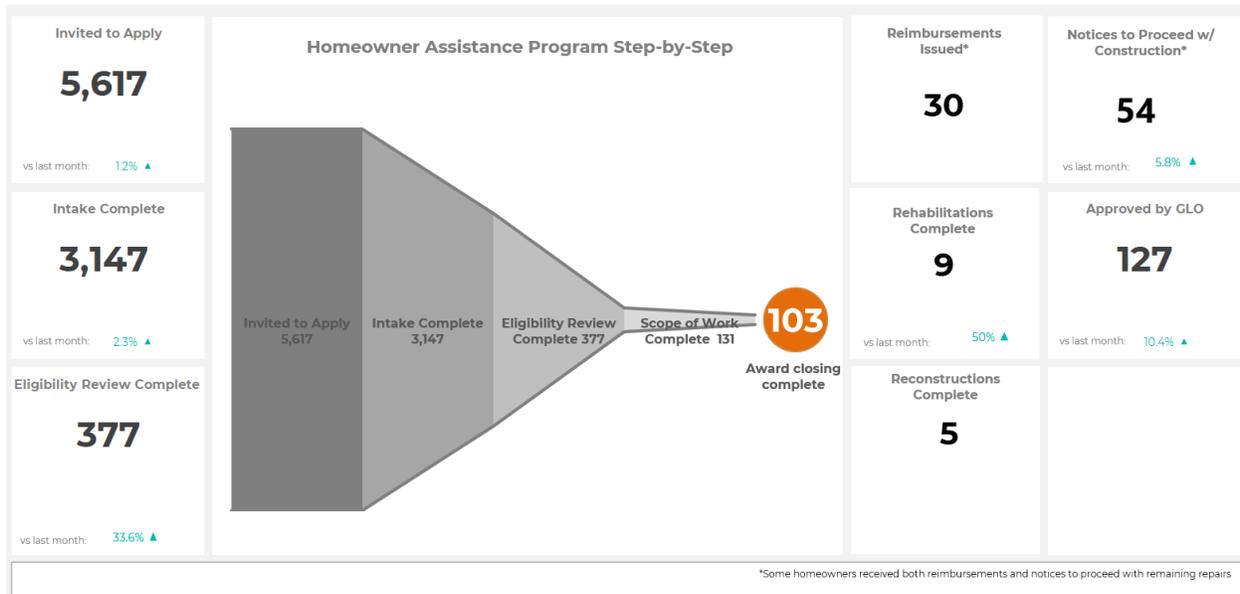
Homeowner Assistance Program Situation and Pipeline Report #1

December 31, 2019

Survey and Grant Award Progress

127 (+10%) applicants have been approved by the GLO. 54 (+6%) homeowners have received a Notice to Proceed to construction and **30** 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 6)





Homowner Assistance Program Situation and Pipeline Report #1

December 31, 2019

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 December, **70 (+106%)** applicants have been approved by the GLO for eligibility. **44 (+63%)** 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/>



Homowner Assistance Program Situation and Pipeline Report #1

December 31, 2019

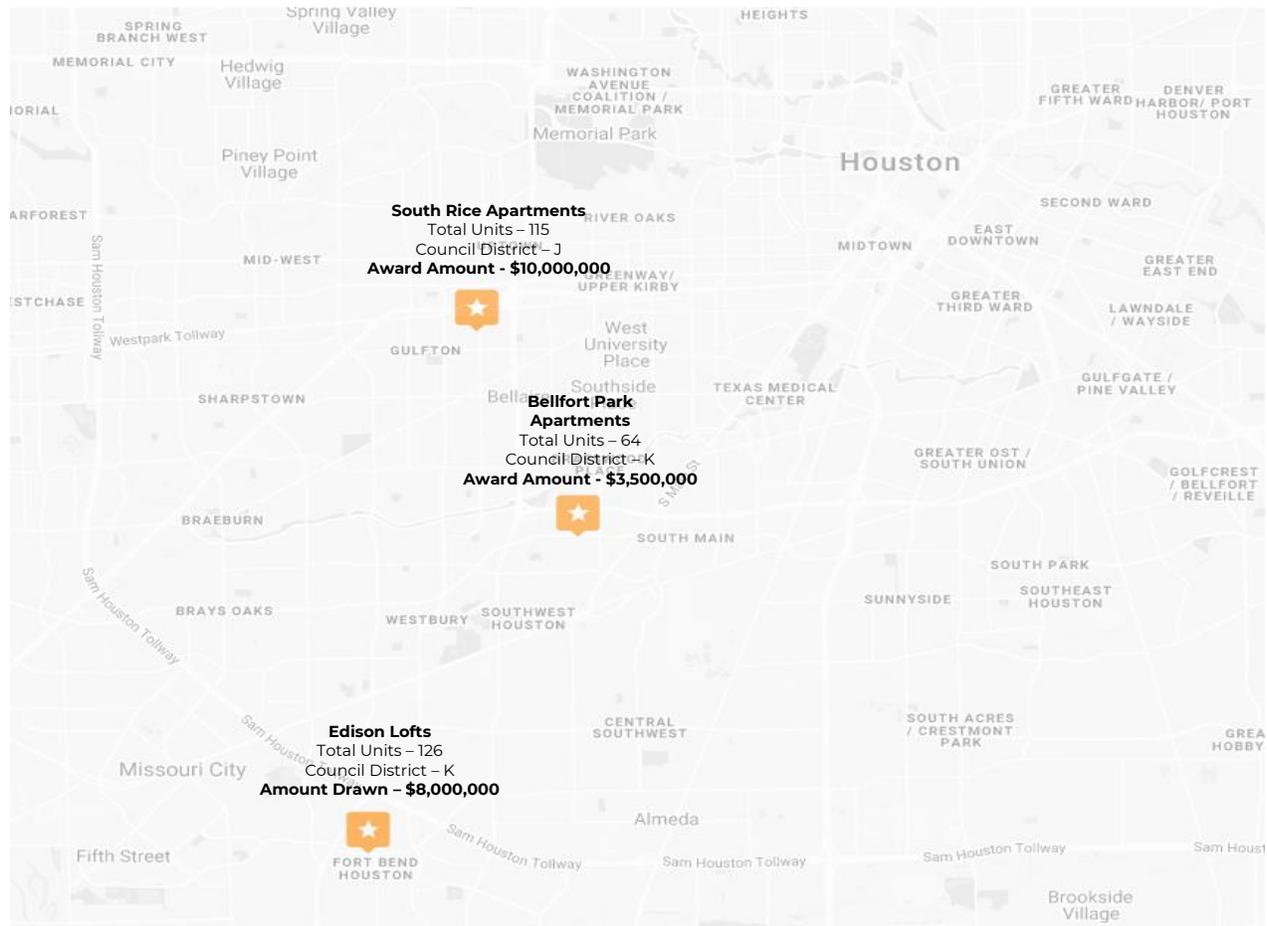
Snapshot: Multifamily Development

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 December, Multifamily closed **3** developments that create affordable apartments with federal funds for Harvey recovery.

Figure 4: Multifamily closed deals



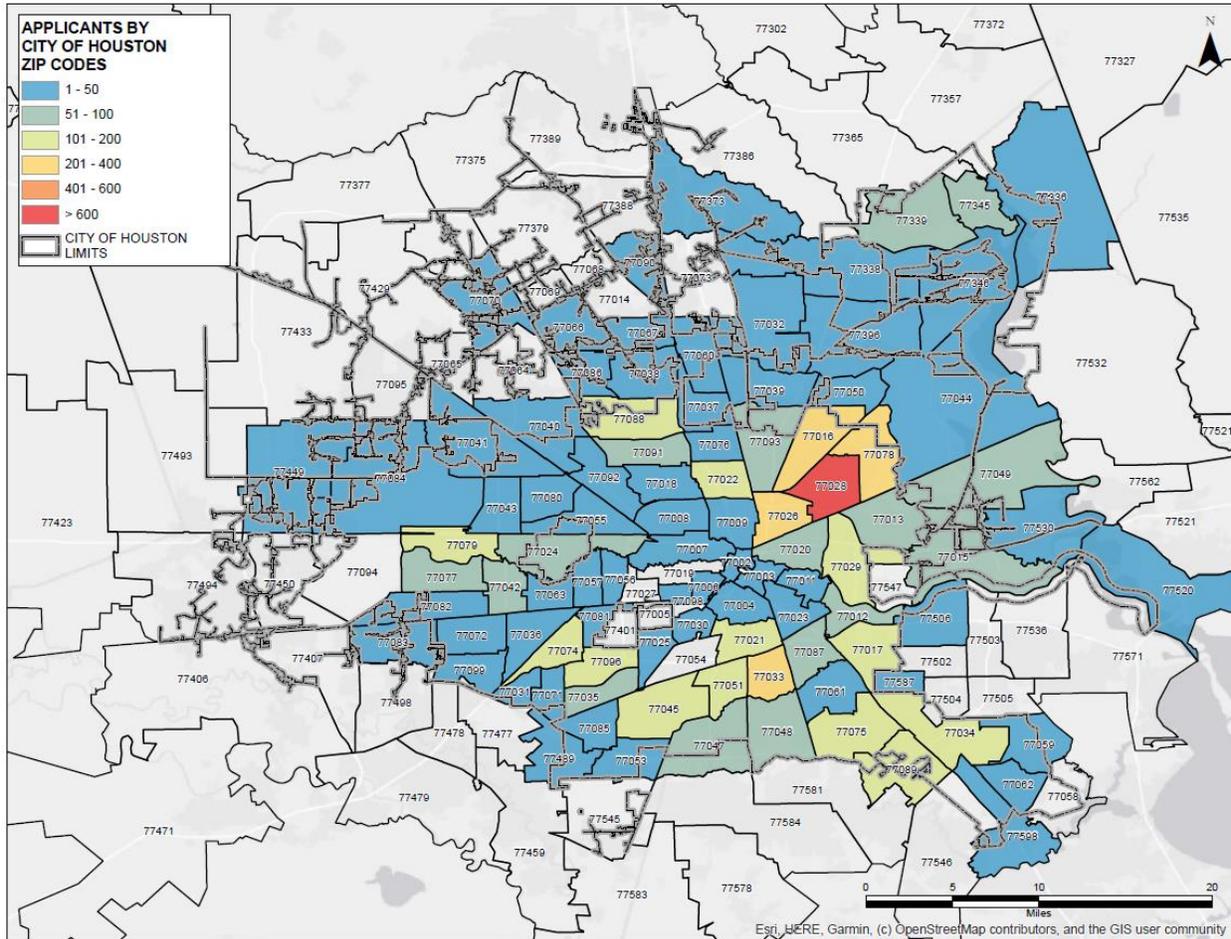
Funds for Harvey Recovery Programs are provided by the City of Houston and the Texas General Land Office through the U.S. Department of Housing and Urban Development's Community Development Block Grant Program.



Homowner Assistance Program Situation and Pipeline Report #1

December 31, 2019

Figure 5: Survey Map



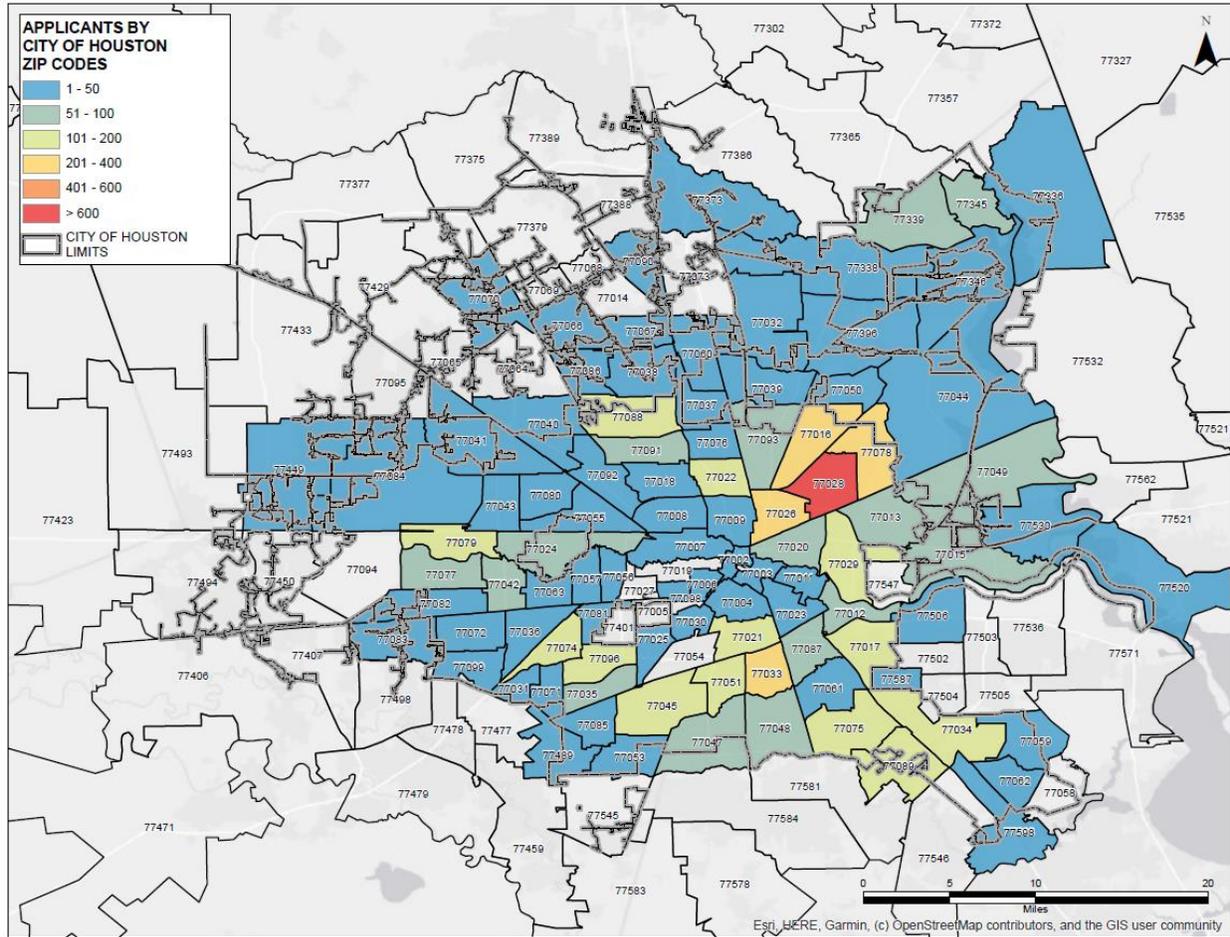
Survey data is reported for all surveys collected, including those not potentially eligible for HoAP, such as renters and landlords



Homowner Assistance Program Situation and Pipeline Report #1

December 31, 2019

Figure 6: Application Invitation Map





Homowner Assistance Program Situation and Pipeline Report #1

December 31, 2019

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

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

Activity	As of December 31
Total Recorded Surveys – HoAP	16,468
Low- to Moderate Income (LMI) Surveys	11,724
Below 30% AMI	4,989
31 – 50% AMI	3,510
51 – 80% AMI	3,225
Seniors Surveys	8,481
Below 30% AMI	3,141
31 – 50% AMI	2,002
51 – 80% AMI	1,499
81-120% AMI	745
More than 120% AMI	1,088
AMI to be determined	6
People with Disabilities Surveys	5,521
Below 30% AMI	2,611
31 – 50% AMI	1,397
51 – 80% AMI	843
81-120% AMI	340
More than 120% AMI	328
AMI to be determined	2

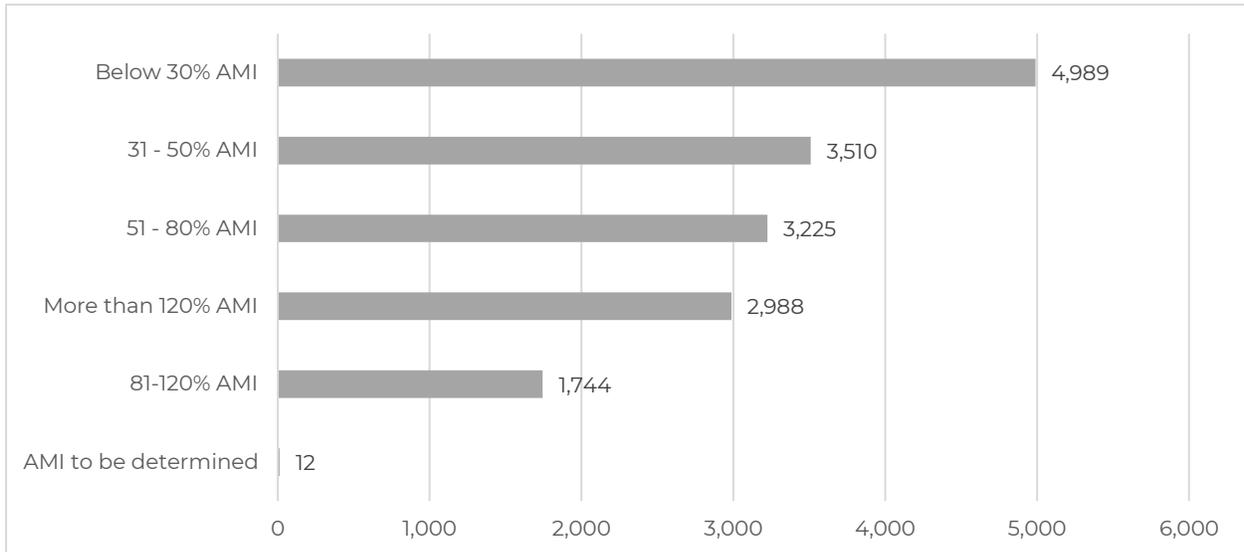
Survey data reflects self-reported information by survey respondents



Homowner Assistance Program Situation and Pipeline Report #1

December 31, 2019

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



Survey data reflects self-reported information by survey respondents

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

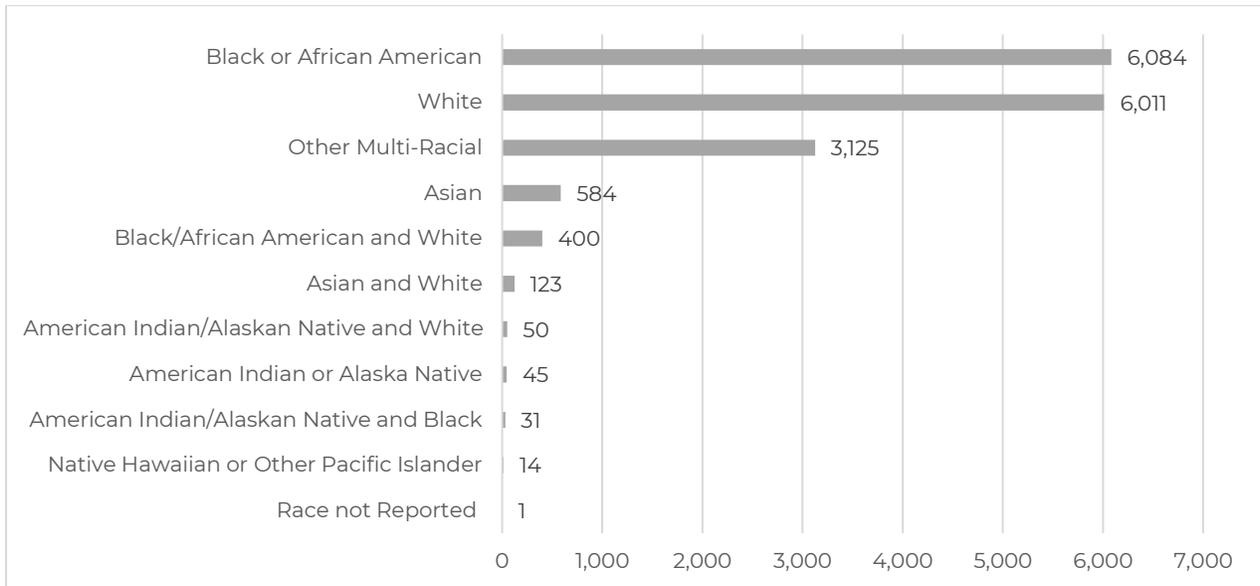
Activity	As of December 31
Total Invitations to Apply – HoAP	5,602
Low- to Moderate Income (LMI) Invitations	4,978
Below 30% AMI	2,489
31 – 50% AMI	1,473
51 – 80% AMI	1,016
Seniors Invitations	4,392
Below 30% AMI	2,205
31 – 50% AMI	1,301
51 – 80% AMI	886
People with Disabilities Invitations	3,897
Below 30% AMI	2,080
31 – 50% AMI	1,139
51 – 80% AMI	678



Homowner Assistance Program Situation and Pipeline Report #1 December 31, 2019

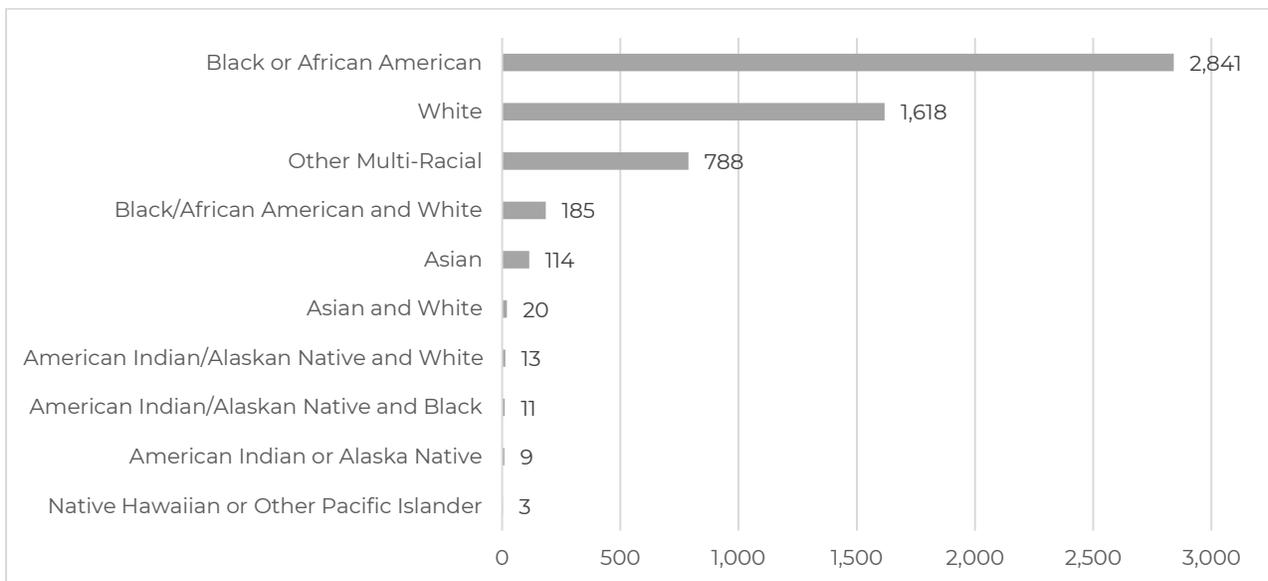
Racial Demographics

Figure 8: Submitted Surveys by Race – HoAP



Survey data reflects self-reported information by survey respondents

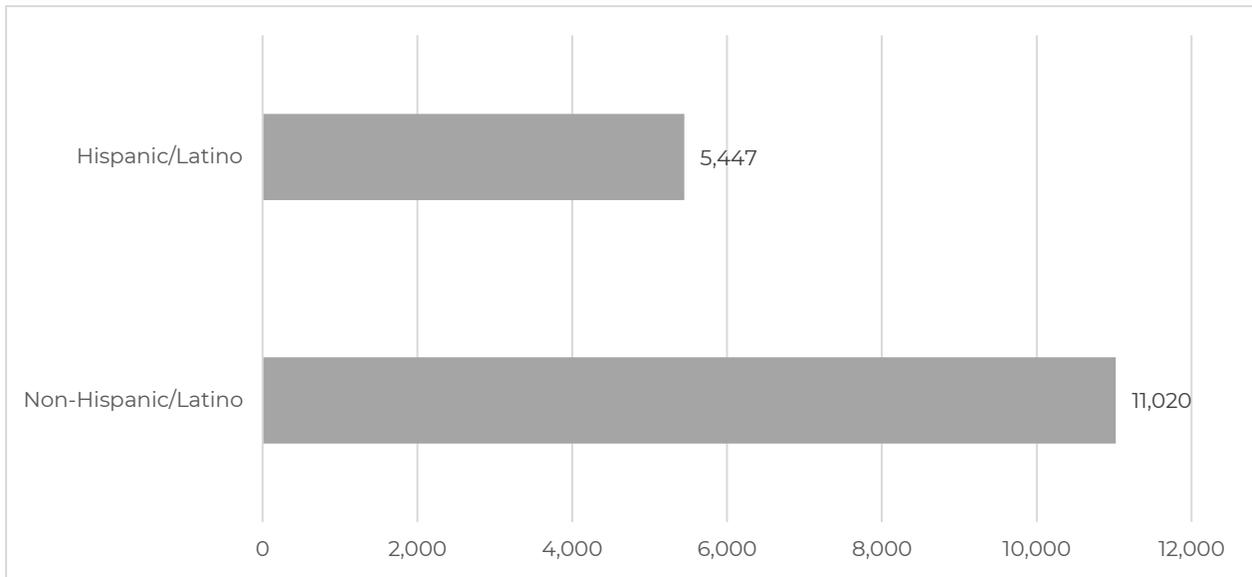
Figure 9: HoAP Application Invitations by Race





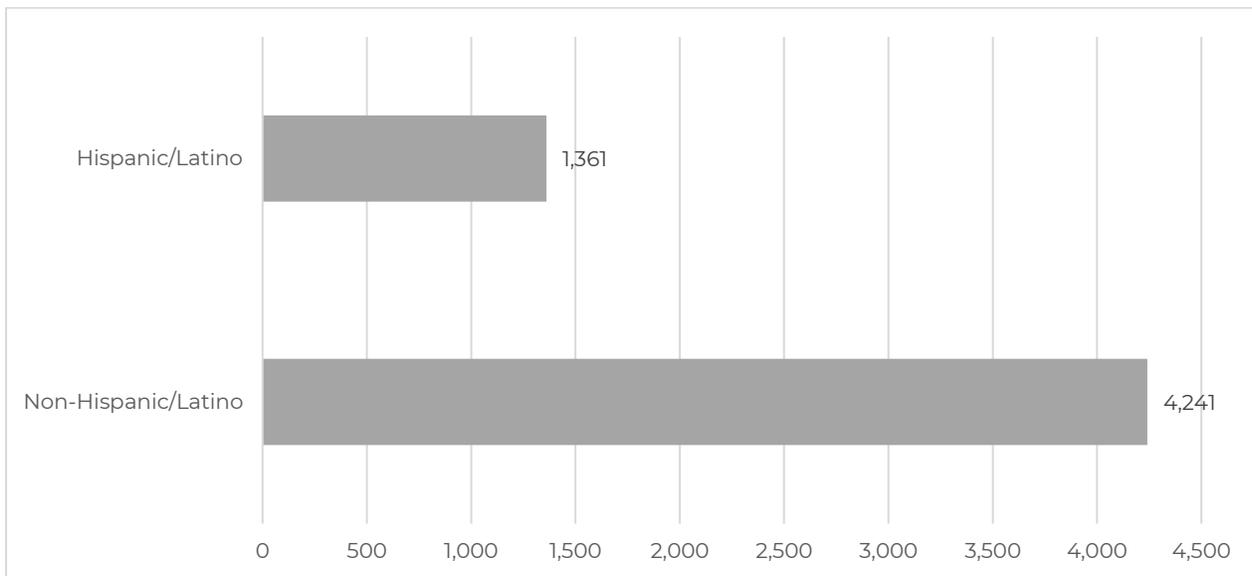
Ethnicity

Figure 10: Submitted Surveys by Ethnicity – HoAP



Survey data reflects self-reported information by survey respondents

Figure 11: HoAP Application Invitations by Ethnicity





Homowner Assistance Program Situation and Pipeline Report #1

December 31, 2019

Housing Resource Centers

Table 4: Housing Resource Center (HRC) Activity

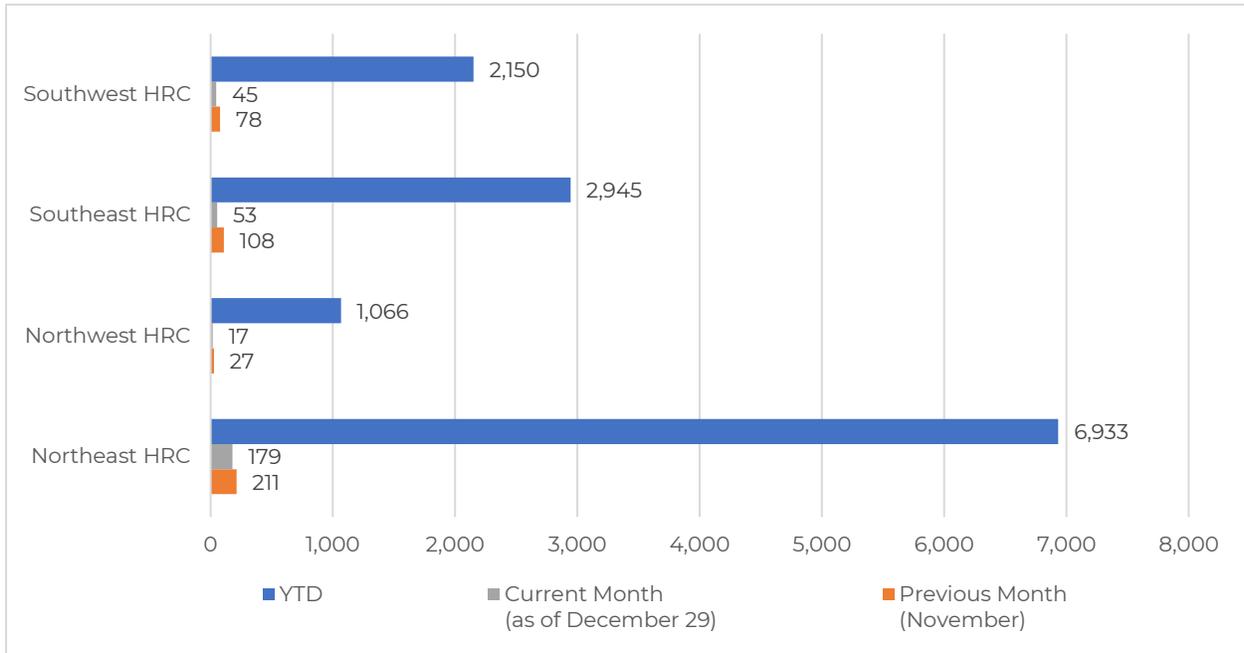
Activity	Previous Month (November)	Current Month (as of December 29)	YTD
Activities – All HRCs			
Total activity	424	294	13,094
Applications	175	108	6,815
Surveys	11	11	2,396
Other Assistance	238	175	3,883
No Shows	148	95	1,332
Home visits/Transportation Services	0	0	14
Phone (Apps, Surveys, and Other)	1	1	4,604
Northeast HRC			
Total activity	211	179	6,933
Applications	73	66	3,474
Surveys	6	9	1,670
Other Assistance	132	104	1,789
No Shows	62	30	639
Home visits/Transportation Services	0	0	5
Phone (Apps, Surveys, and Other)	0	1	18
Northwest HRC			
Total activity	27	17	1,066
Applications	11	1	608
Surveys	0	0	146
Other Assistance	16	16	312
No Shows	5	2	70
Home visits/Transportation Services	0	0	6
Phone (Apps, Surveys, and Other)	0	0	771
Southeast HRC			
Total activity	108	53	2,945
Applications	60	26	1,593
Surveys	4	2	433
Other Assistance	44	25	919
No Shows	32	16	219
Home visits/Transportation Services	0	0	0
Phone (Apps, Surveys, and Other)	0	0	702
Southwest HRC			
Total activity	78	45	2,150
Applications	31	15	1,140
Surveys	1	0	147
Other Assistance	46	30	863
No Shows	49	47	404
Home visits/Transportation Services	0	0	3
Phone (Apps, Surveys, and Other)	1	0	3,113



Homowner Assistance Program Situation and Pipeline Report #1

December 31, 2019

Figure 12: Housing Resource Center (HRC) Activity





Homeowner Assistance Program Situation and Pipeline Report #1

December 31, 2019

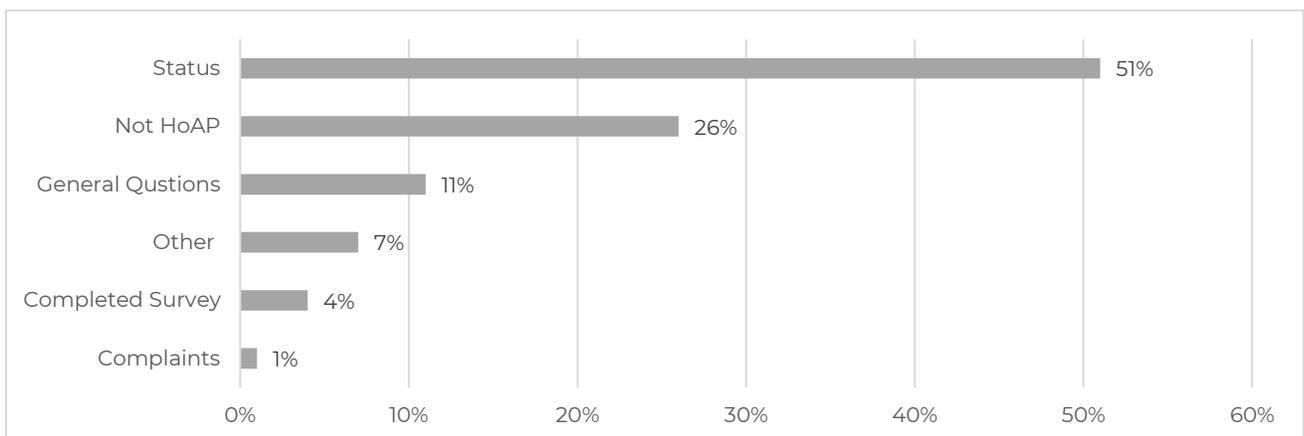
Call Center

Table 5: Call Center Activity

December was the third month of having the Customer Service Call Center in-house, for our Disaster Recovery Division. The team of 10 Customer Service Representatives took 2,455 inbound calls directly related to the Disaster Recovery Divisions, Homeowner Assistance Program (HoAP). Total calls were up by 22% from the previous month. The team also executed multiple outbound calling campaigns which provided HoAP applicants with status updates, as 51% of the inbound calls received during the month of December were for “status Inquiries”. The outbound call campaigns reduced the calls for “status Inquiries” by **15%** as compared to previous month.

Activity	Previous Month (November)	Current month (as of December)	YTD
Inbound Calls			
Calls Handled	2,000	3,311	31,240
Outbound Calls			
Outbound Calls	918	856	12,378
Total Calls			
Inbound Calls Handled + Outbound	2,918	4,167	43,618

Figure 13: Call Center - Call inquires





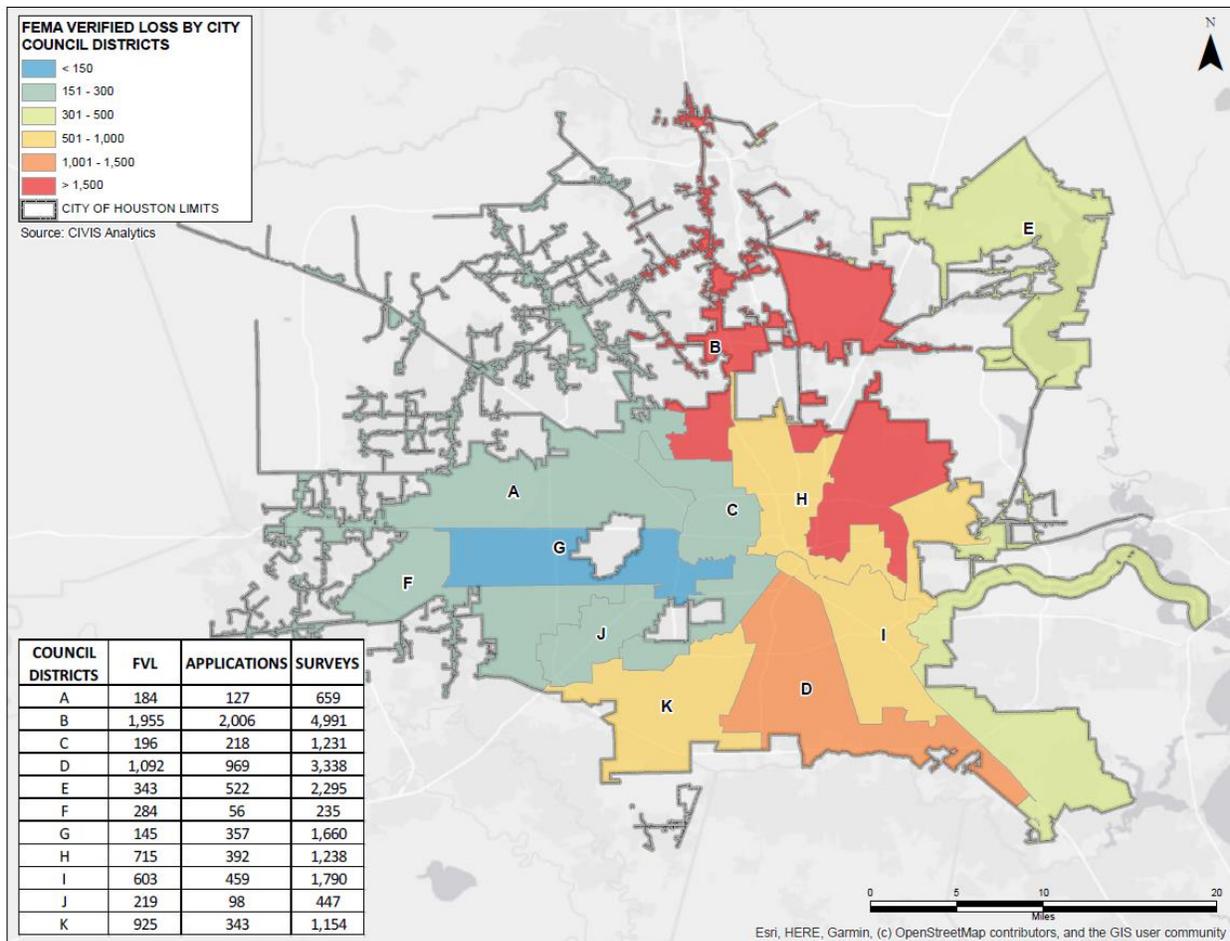
Homowner Assistance Program Situation and Pipeline Report #1

December 31, 2019

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



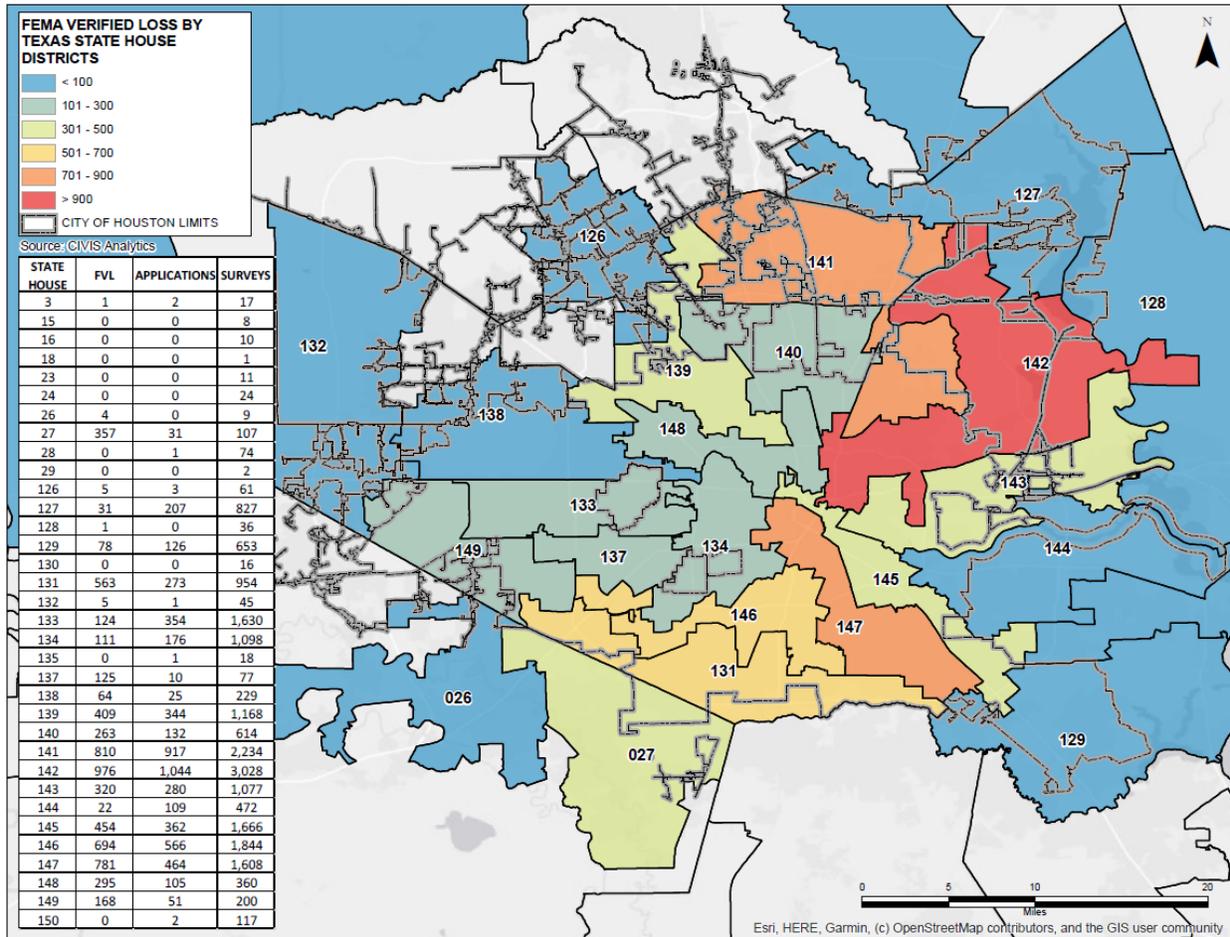
Survey data is reported for all surveys collected, including those not potentially eligible for HoAP, such as renters and landlords. Some survey respondents filled out the survey for properties outside the city limits of Houston.



Homowner Assistance Program Situation and Pipeline Report #1

December 31, 2019

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



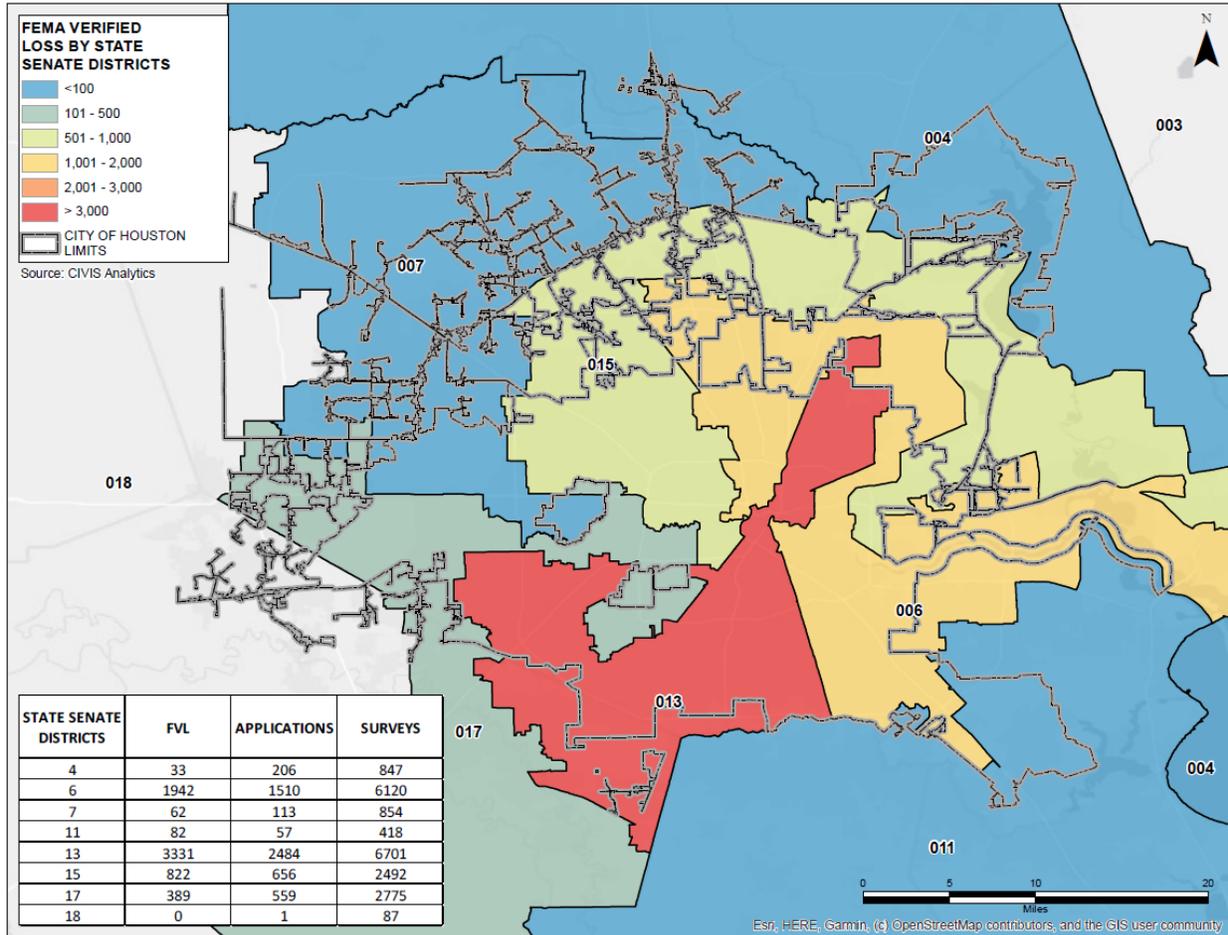
Survey data is reported for all surveys collected, including those not potentially eligible for HoAP, such as renters and landlords. Some survey respondents filled out the survey for properties outside the city limits of Houston.



Homowner Assistance Program Situation and Pipeline Report #1

December 31, 2019

Figure 16: FEMA Verified Loss (FVL), Surveys, and Application Invitations by Texas State Senate Districts



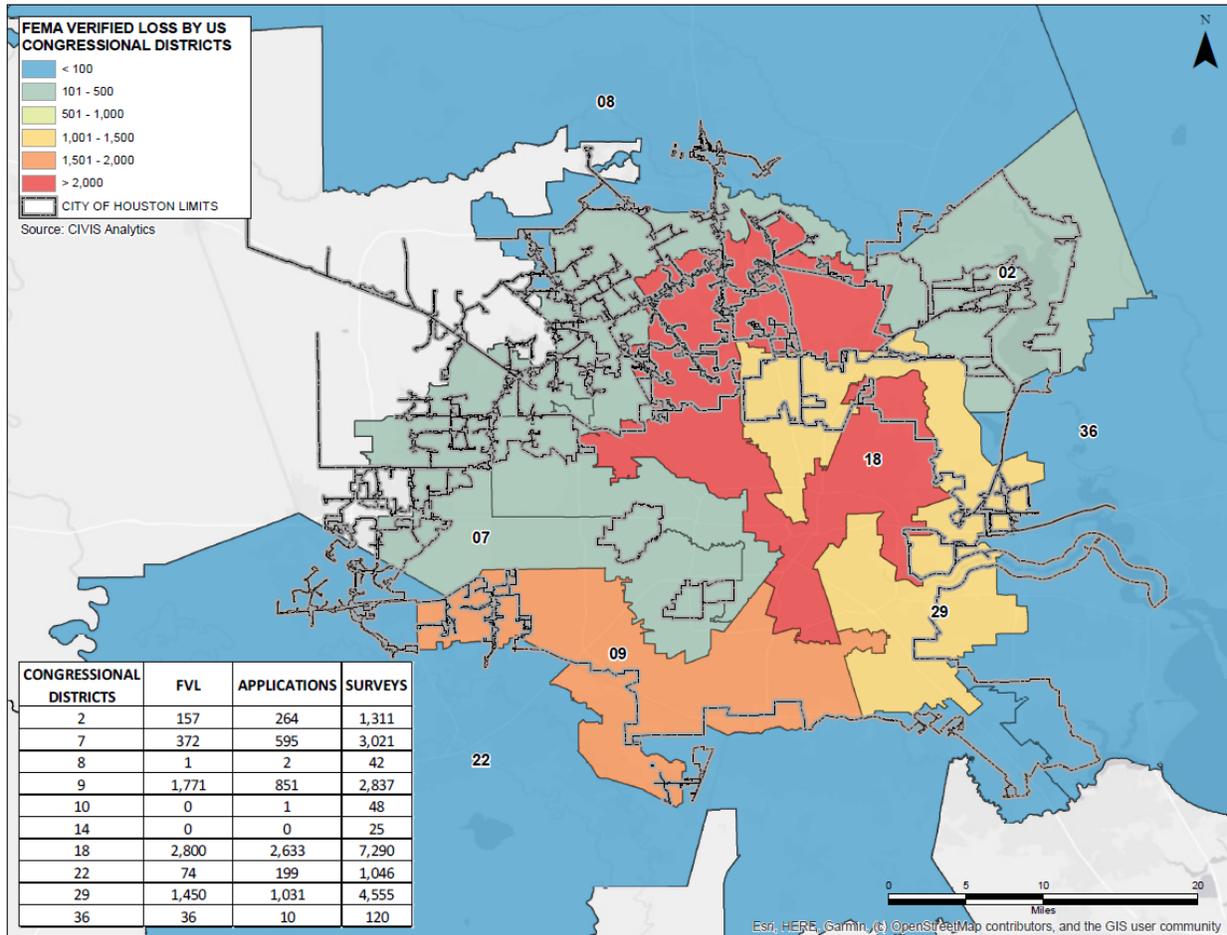
Survey data is reported for all surveys collected, including those not potentially eligible for HoAP, such as renters and landlords. Some survey respondents filled out the survey for properties outside the city limits of Houston.



Homowner Assistance Program Situation and Pipeline Report #1

December 31, 2019

Figure 17: 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.



Homowner Assistance Program Situation and Pipeline Report #1 December 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 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

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.

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.

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.

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



Homeowner Assistance Program Situation and Pipeline Report #1

December 31, 2019



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