







City of Houston Build it Forward Harvey Recovery Situation and Pipeline Report #7 February 28, 2020



February, 2020

Situation Report: February 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 February 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 **13%** increase in GLO-approved applications in February.

This report is issued monthly. Additional infographics and an interactive map are posted on http://recovery.houstontx.gov/transparency. As of February 28:

- **20,822** households have responded to the survey in total (excluding duplicate address surveys). **16,682** of these are homeowners interested in the Homeowner Assistance Program.
- **5,635** homeowners of all income have been invited to complete the application. The majority of applicants are low- and moderate-income homeowners.
- 167 (+25%) applicants have been approved by the GLO. 66 (+13%) homeowners have received a Notice to Proceed to construction and 42 have received a reimbursement check (some homeowners may receive a reimbursement check while also participating in the City-managed program option).
- A total of **95** (**+9**%) grant awards have been obligated to homeowners, totaling **\$13,932,110.59** million.





February, 2020

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

- 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

Solution 2 HOMEOWNER MANAGED

- 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

Solution 3 REIMBURSEMENT

 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.





February, 2020

Outreach: Summary as of February 28

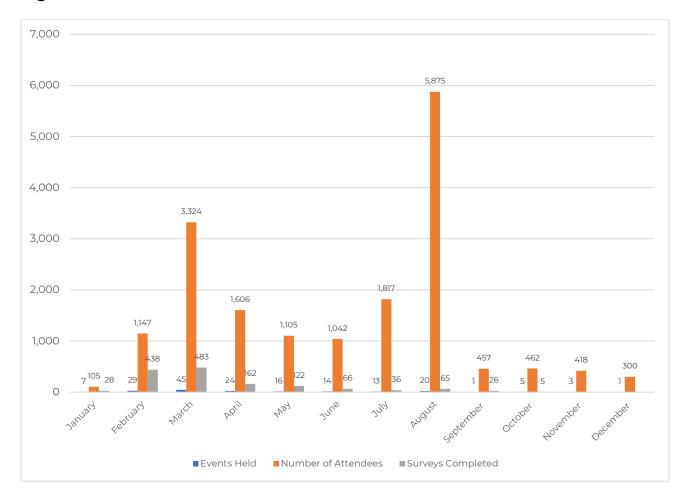
Hurricane Harvey was the 5th federally declared disaster in Houston in three years. Encouraging public trust in the recovery effort is a priority for the program. The program has invested significant resources in outreach to ensure that homeowners are aware of their program options.

- 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.
- February was the fifth month of having the Customer Service Call Center in-house, for our Disaster Recovery Division. The team of 9 Customer Service Representatives took 2,579 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
- 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 **13,890** 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.



February, 2020

Figure 1: 2019 Outreach Events





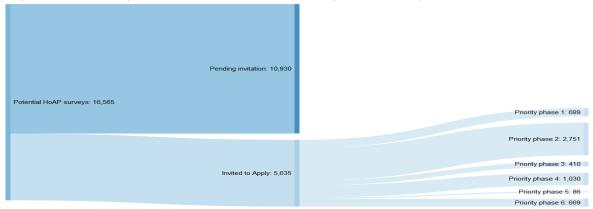
Outreach team participating in and hosting external community events



Table 1: Homeowner Assistance Program Snapshot

Activity	As of February 28
Surveys Recorded for HoAP	
Total survey responses – all	20,822
programs	
Potential HoAP surveys	16,682
Priority 1	711
Priority 2	2,844
Priority 3	1,302
Priority 4	3,236
Priority 5	2,290
Priority 6	6,299
Non-HoAP surveys	7,409
Duplicate address	2,893
Outside program area	905
Floodway	395
Landlords	194
Renters	1,955
Homeowners but not primary resident	356
Tax Day storm 2016	18
DR-15	10
Interested in the buyout	683
program	
Households invited to complete	
an application	F 67F
Total number of invited applicants Grant Awards	5,635
Grant Awards Grant awards offered	124
Grant awards offered Grant awards obligated	95
HoAP funds obligated	\$13,932,110.59

Figure 2: Survey and Invitations to Apply (February 28)

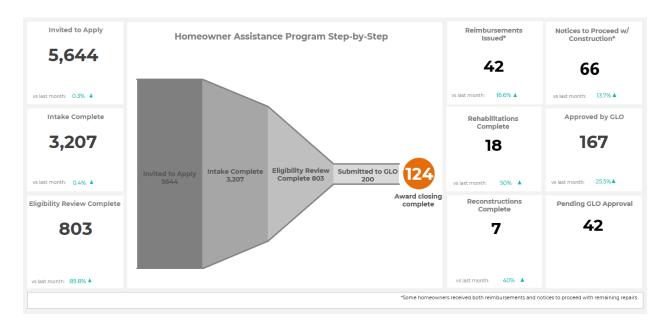


February, 2020

Survey and Grant Award Progress

167 (+25%) applicants have been approved by the GLO. 66 (+13%) homeowners have received a Notice to Proceed to construction and **42** 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 (March 9)





February, 2020

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 February **96** (+20%) applicants have been approved by the GLO for eligibility. **77** (+26%) applicants have closed on their new homes.



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

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



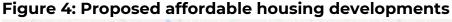
February, 2020

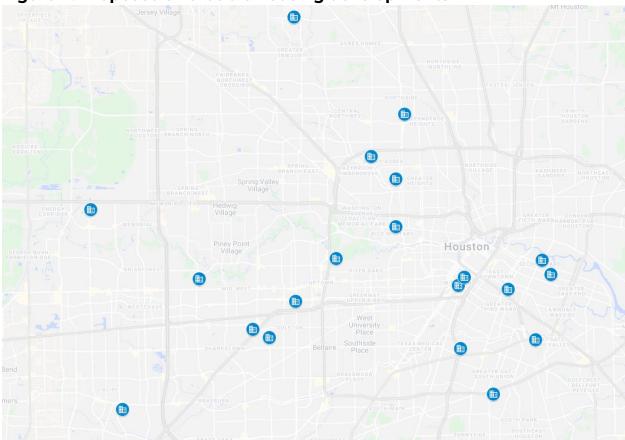
Snapshot: Multifamily Development

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 February, Houston City Council endorsed the applications of more than 20 affordable-housing projects seeking a federal tax credit. The state will ultimately determine which projects receive the credit.



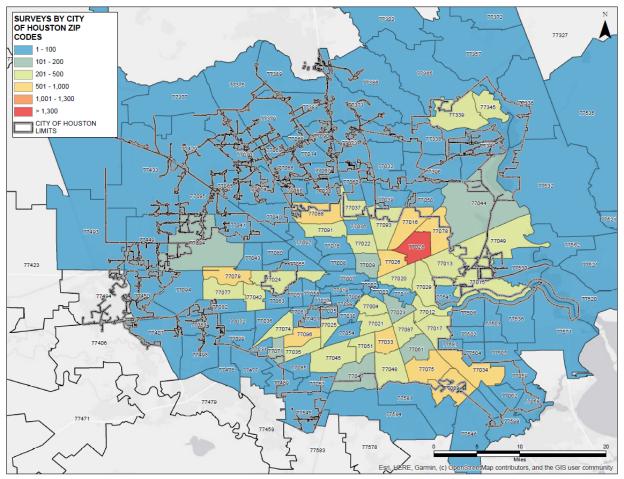


Funds for Harvey Recovery Programs are provided by the City of Houston and the Texas General Land Office through the U.S. Department of Housing and Urban Development's Community Development Block Grant Program.





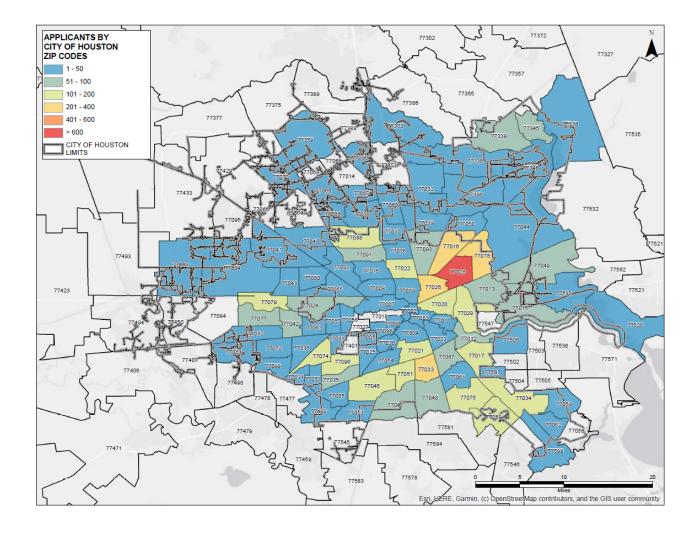
Figure 5: Survey Map



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

February, 2020

Figure 6: 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 February 28
Total Recorded Surveys - HoAP	16,682
Low- to Moderate Income (LMI)	11,866
Surveys	
Below 30% AMI	5,061
31 – 50% AMI	3,548
51 – 80% AMI	3,257
Seniors Surveys	8,611
Below 30% AMI	3,194
31 – 50% AMI	2,030
51 – 80% AMI	1,515
81-120% AMI	757
More than 120% AMI	1,109
AMI to be determined	6
People with Disabilities Surveys	5,614
Below 30% AMI	2,660
31 – 50% AMI	1,419
51 – 80% AMI	853
81-120% AMI	347
More than 120% AMI	333
AMI to be determined	2





Figure 7: Survey Response by Income Category (February 28)

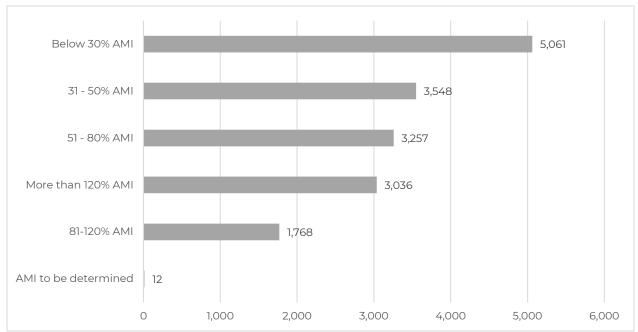


Table 3: Application Invitations: LMI, Seniors, and People with Disabilities

Activity	As of February 28	
Total Invitations to Apply – HoAP	5,635	
Low- to Moderate Income		
(LMI) Invitations	5,003	
Below 30% AMI	2,503	
31 – 50% AMI	1,480	
51 – 80% AMI	1,020	
Seniors Invitations	4,408	
Below 30% AMI	2,214	
31 – 50% AMI	1,305	
51 – 80% AMI	889	
People with Disabilities	3,908	
Invitations		
Below 30% AMI	2,087	
31 – 50% AMI	1,141	
51 – 80% AMI	680	



Racial Demographics

Figure 8: Submitted Surveys by Race - HoAP

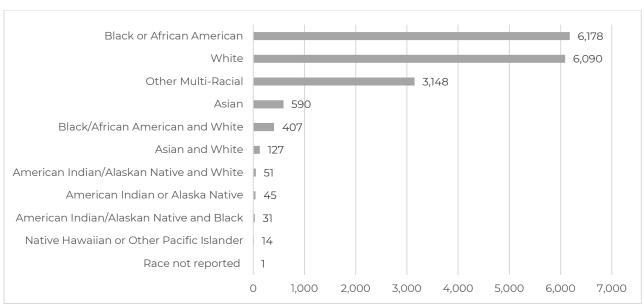
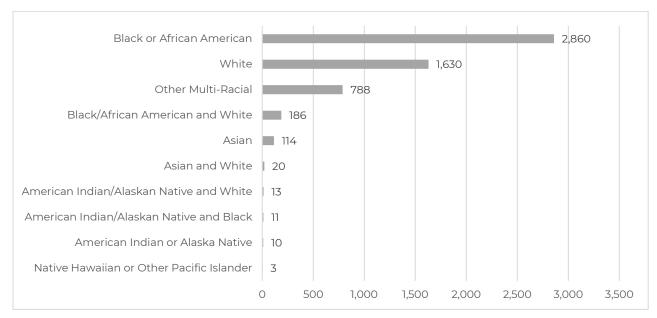


Figure 9: HoAP Application Invitations by Race



Ethnicity

Figure 10: Submitted Surveys by Ethnicity – HoAP

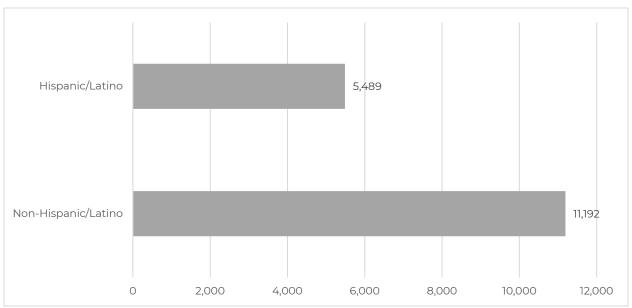
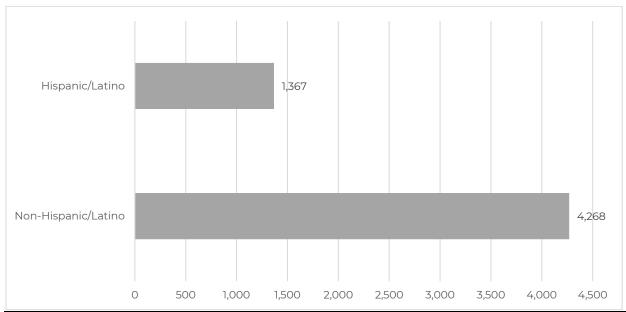


Figure 11: HoAP Application Invitations by Ethnicity



February, 2020

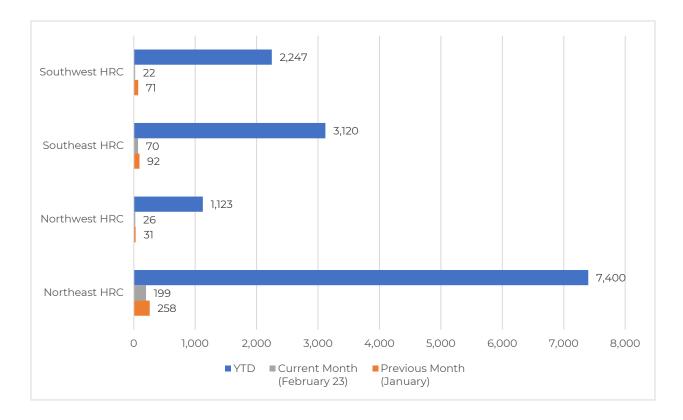
Housing Resource Centers

Table 4: Housing Resource Center (HRC) Activity

Activity	Previous Month (January)	Current Month (as of February 23)	YTD
Activities – All HRCs			
Total activity	452	317	13,890
Applications	97	44	6,963
Surveys	13	11	2,421
Other Assistance	342	262	4,506
No Shows	65	17	1,431
Home visits/Transportation Services	0	0	14
Phone (Apps, Surveys, and Other)	0	0	4,604
Northeast HRC			
Total activity	258	199	7,400
Applications	51	26	3,552
Surveys	13	9	1,693
Other Assistance	194	164	2,155
No Shows	30	4	677
Home visits/Transportation Services	0	0	5
Phone (Apps, Surveys, and Other)	0	0	18
Northwest HRC			
Total activity	31	26	1,123
Applications	1	5	614
Surveys	0	1	147
Other Assistance	30	20	362
No Shows	6	3	82
Home visits/Transportation Services	0	0	6
Phone (Apps, Surveys, and Other)	0	0	771
Southeast HRC			
Total activity	92	70	3,120
Applications	30	11	1,639
Surveys	0	1	434
Other Assistance	62	58	1,047
No Shows	16	7	249
Home visits/Transportation Services	0	0	0
Phone (Apps, Surveys, and Other)	0	0	702
Southwest HRC			
Total activity	71	22	2,247
Applications	15	2	1,158
Surveys	0	0	147
Other Assistance	56	20	942
No Shows	13	3	423
Home visits/Transportation Services	0	0	3
Phone (Apps, Surveys, and Other)	0	0	3,113

February, 2020

Figure 12: Housing Resource Center (HRC) Activity



February, 2020

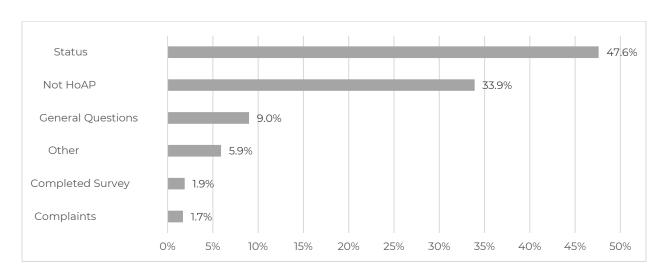
Call Center

Table 5: Call Center Activity

February was the fifth month of having the Customer Service Call Center in-house, for our Disaster Recovery Division. The team of 9 Customer Service Representatives took 2,579 inbound calls directly related to the Disaster Recovery Divisions, Homeowner Assistance Program (HoAP).

Activity	Previous Month (January)	Current month (as of February)	YTD		
Inbound Calls					
Calls Handled	4,284	3,907	39,431		
Outbound Calls					
Outbound Calls	497	444	13,319		
Total Calls					
Inbound Calls Handled + Outbound	4,781	4,351	52,750		

Figure 13: Call Center - Call inquires

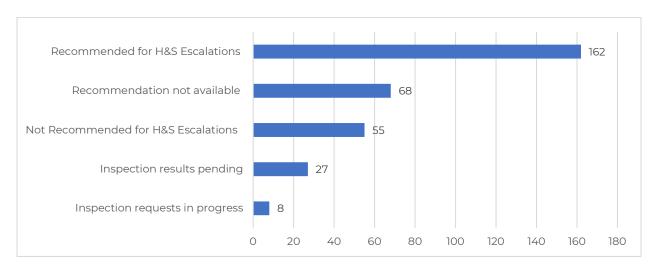


February, 2020

Health and Safety Escalation Report

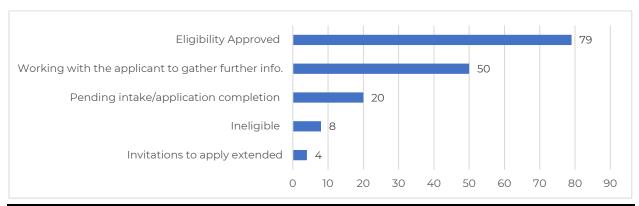
As of February 28, the Harvey Homeowner Assistance Program (HoAP) received a total of 348 (13%+) possible health and safety escalation requests. 162 (46%) were recommended for health and safety escalations. 27 (8%) are awaiting inspection results. 8 (2%) have inspection requests in progress. 55 (16%) are not recommended for escalations.

Figure 14: Health and Safety Escalation Snapshot



Out of the 162 files recommended for health and safety escalation 79 (48%) are approved by the eligibility team and are progressing forward in the HoAP program. Eligibility is actively working with 50 (30%) applicants to gather further information for eligibility determination. An eligibility review deemed 8 (5%) applicants ineligible. 4 (2%) invitations to apply were extended based on the recommendation to escalate. 20 (12%) are pending intake/application completion.

Figure 15: Health & Safety Escalation Recommended



February, 2020

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

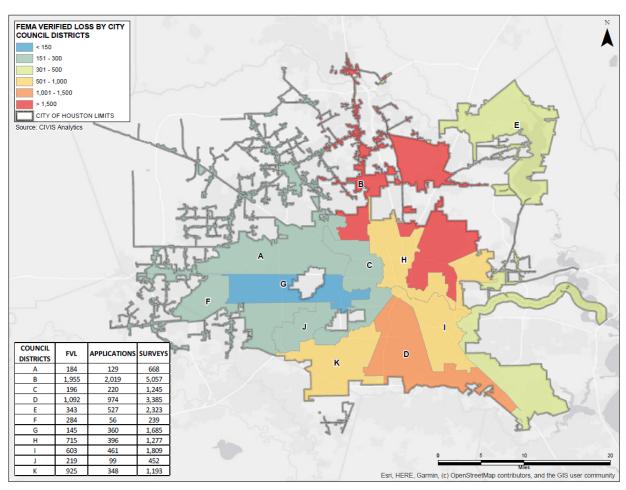
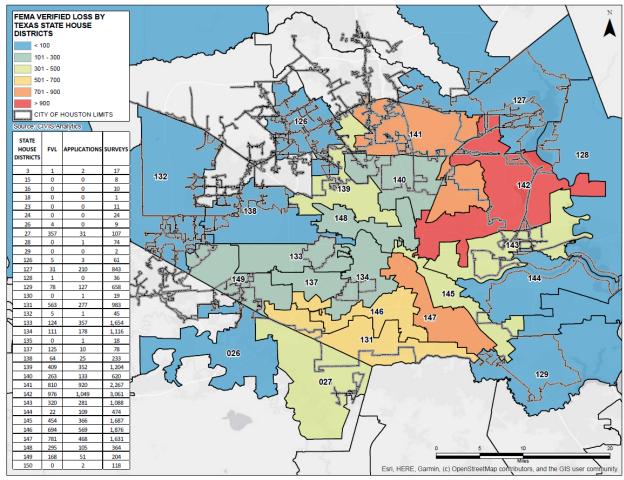






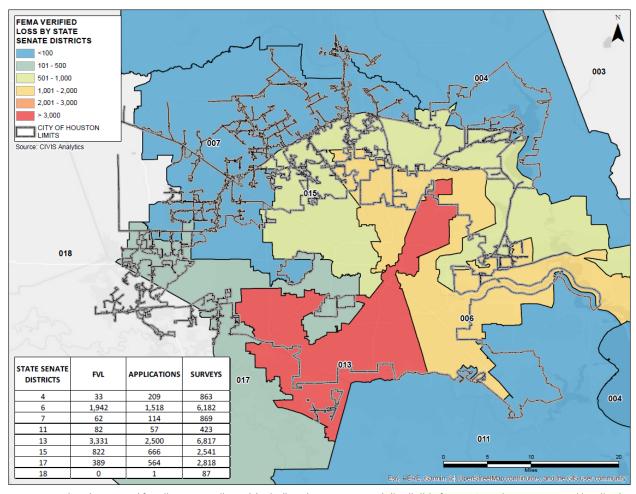
Figure 17: FEMA Verified Loss (FVL), Surveys, and Application Invitations by Texas State House Districts





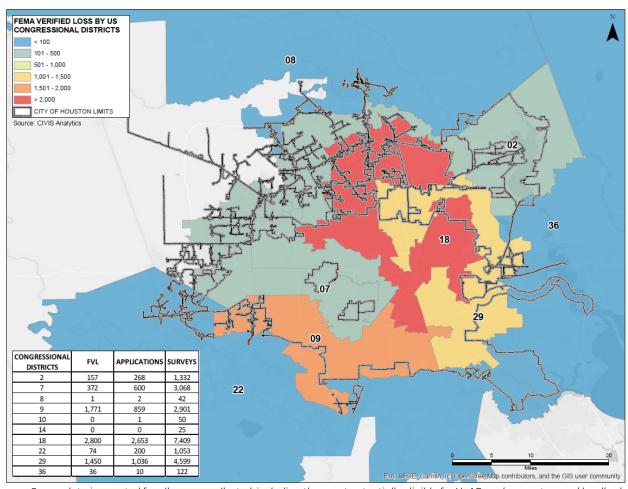
February, 2020

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



February, 2020

Figure 19: FEMA Verified Loss (FVL), Surveys, and Application Invitations by US Congressional districts



February, 2020

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.



SPOTLIGHT ON: DEVELOPMEN



Looking for a new place to call home? 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

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, Land Trust (HCLT) helps set even lower prices, around \$75.000. When they are ready to move don, HCLT homeowners agree to sell their and the set of the set



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 there 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
houstonts.gov/housing or call
832-394-6200 to ask about it!

Public Hearing for Mitigation Tuesday, January 7, 6pm-8pm Tracy Gee Community

3599 Westcenter Drive. Houston, TX, 77042 METRO Route 25, 153 Missed the event? Look to 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





February, 2020

HCDD Newsletter February - March 2020



ENFOQUE EN: DESARROLLO DE NUEVOS HOGARES



¿Busca un nuevo hogar?
Tenemos

Cuando compre a través del Houston
Land Bank, puede recibir un subsidio de hasta \$39,900 en opciones seguras y accesibles.

La ciudad se ha asociado con el Houston Land Banky el Houston Community el Houston Community al comporcionar nuevos terrenos para Wiendas ucas a un precio en todo Houston. La ciudad se ha

precios aún más bajos, alrededor de \$75,000.

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

Sea parte de nuestro plan de mitigación!

Audiencia pública para mitigación

6 p.m. a 8 p.m. Centro Comunitario Centro Comunitario Tracy Gee 3599 Westcenter 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 esten comprando casa por primera vez o a aquellos que reemplações la vivienda que







February, 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.