







# City of Houston Build it Forward Harvey Recovery Situation and Pipeline Report #10 May 31, 2020



May 2020

#### **Situation Report: May 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.

#### **Current Single-Family Stats:**

Submitted Single-Family Homes Submitted to GLO: 440

- HoAP Submitted Files: 276 (62 pending GLO approval)
- HbAP Submitted Files: 164 (10 pending GLO approval)

GLO Approved Single-Family Homes: 368

- HoAP Approved Files: 214
- HbAP Approved Files: 154

Single-Family Households with Assistance in Process: 170

- Homeowners in contract closings/permitting/waiting NTPs: 101
- HoAP Under Construction: 23
- HbAP Approved homebuyers searching for home: 46

Total Single-Family Assisted Homeowners: 198

- HoAP completed construction and/or mailed reimbursement checks: 90
- HbAP homes purchased: 108

#### **Current Multifamily Stats:**

15 developments with 1418 units for low-income renters with 40-years of affordable rents \$160,523,236 announced as grants

\$431,211,345 in total development cost for all 15 developments

- 6 developments under construction
- 1 development approved by City Council and ready to close to start construction
- 8 developments announced and in process to receive City Council approval



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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

- 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.
- Temporary relocation assistance.

### 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 rehabilitation (not reconstruction) as completed in Solution 1 or Solution 2.
- Reimbursement may also be a stand-alone solution.





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#### **Outreach: Summary as of May 31**

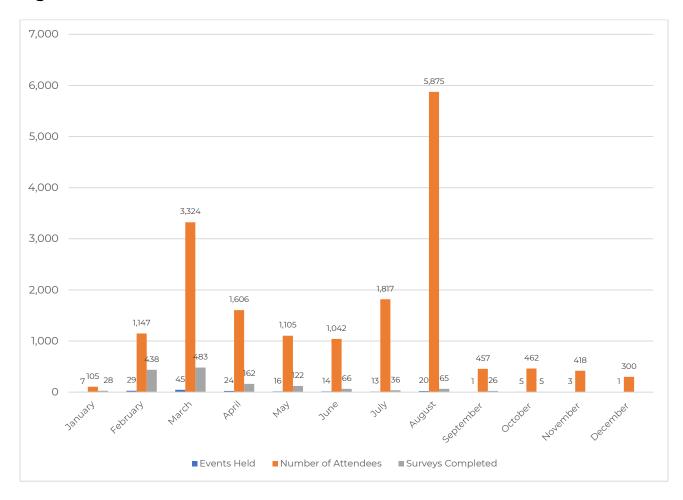
Hurricane Harvey was the 5th federally declared disaster in Houston in three years. Encouraging public trust in the recovery effort is a priority for the program. The program has invested significant resources in outreach to ensure that homeowners are aware of their program options.

- **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.
- May was the eighth month of having the Customer Service Call Center in-house, for our
  Disaster Recovery Division. The team of 9 Customer Service Representatives took 1,127 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. As of March, a total of **14,341** walk-in meetings have been held at the Centers. The four Housing Resource Centers have re-opened as of June 1st, 2020, with new safety precautions in place. All visitors will be required to wear masks, and visits will be limited to scheduled appointments or document drop-off.
- 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: 2019 Outreach Events





Outreach team participating in and hosting external community events

**Table 1: Homeowner Assistance Program Snapshot** 

Activity	As of May 31
Surveys Recorded for HoAP	
Total survey responses – all	20,970
programs	
Potential HoAP surveys	16,425
Priority 1	717
Priority 2	2,853
Priority 3	1,298
Priority 4	3,245
Priority 5	2,201
Priority 6	6,111
Non-HoAP surveys	8,086
Duplicate address	2,963
Outside program area	1,460
Floodway	412
Landlords	199
Renters	1,970
Homeowners but not primary resident	357
Tax Day storm 2016	19
DR-15	10
Interested in the buyout	696
program	
Households invited to complete	
an application	
Total number of invited applicants	9,895
Grant Awards	100
Grant awards offered	177
HoAP funds obligated	\$19,867,161.35

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

		Priority phase 1: 730
	Pending invitation: 6,530	Priority phase 2: 2,903
	Potential HoAP surveys: 16,425	Priority phase 3: 1,277
	Invited to Apply: 9,895	Priority phase 4: 2,329
		Priority phase 5: 1,476
		Priority phase 6: 1,180

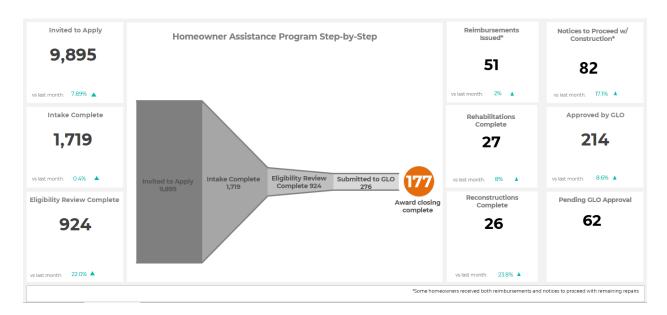


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#### **Survey and Grant Award Progress**

**214 (+9%) applicants have been approved by the GLO. 82** homeowners have received a Notice to Proceed to construction and **51** 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 (6-1-20)



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

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

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

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

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

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

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

Approved by the GLO: This category includes the number of homes out of the 276 submitted to the GLO that have received GLO approval. The next step for all homeowners is to sign the required contracts, regardless of whether they are receiving repair, reconstruction or reimbursement. Those that have signed the required contracts represents the 177 with Award Closing Complete.

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





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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 May **154** (+19%) applicants have been approved by the GLO for eligibility. **108** (+3%) 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/

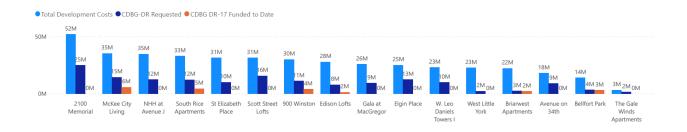


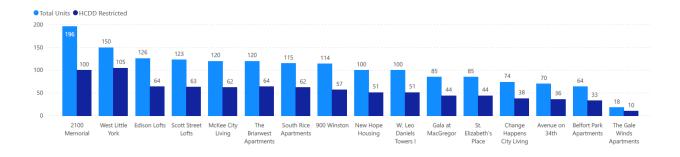
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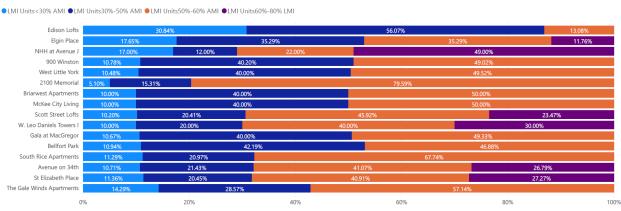
#### **Snapshot: Multifamily Development**

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

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





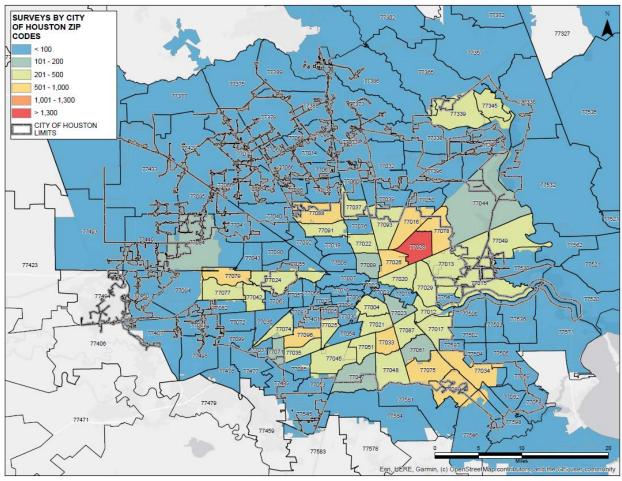


Funds for Harvey Recovery Programs are provided by the City of Houston and the Texas General Land Office through the U.S. Department of Housing and Urban Development's Community Development Block Grant Program. For more information visit <a href="https://recovery.houstontx.gov/multifamily-program/">https://recovery.houstontx.gov/multifamily-program/</a>



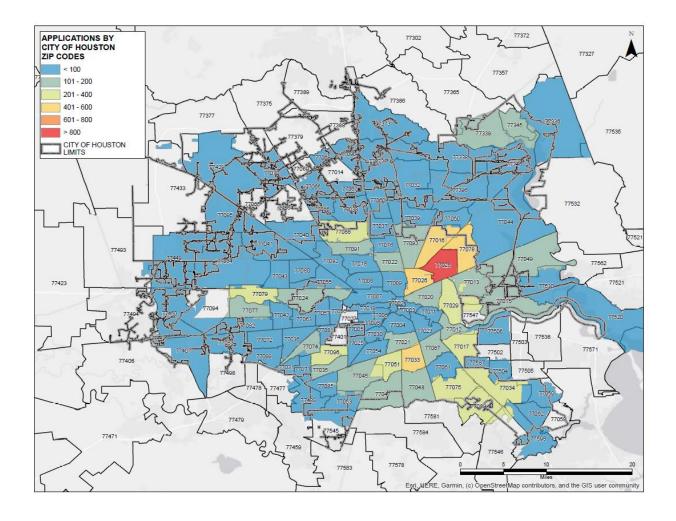
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Figure 5: Survey Map



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**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 May 31	
Total Recorded Surveys – HoAP	16,425
Low- to Moderate Income (LMI)	11,750
Surveys	
Below 30% AMI	5,055
31 – 50% AMI	3,500
51 – 80% AMI	3,195
Seniors Surveys	8,591
Below 30% AMI	3,212
31 – 50% AMI	2,032
51 – 80% AMI	1,518
81-120% AMI	741
More than 120% AMI	1,082
AMI to be determined	6
People with Disabilities Surveys	5,602
Below 30% AMI	2,675
31 – 50% AMI	1,414
51 – 80% AMI	855
81-120% AMI	334
More than 120% AMI	322
AMI to be determined	2





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

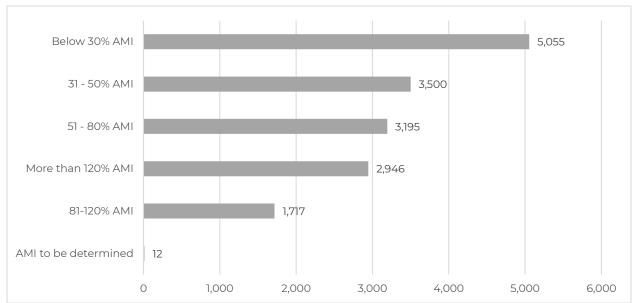


Table 3: Application Invitations: LMI, Seniors, and People with Disabilities

Activity	As of May 31
Total Invitations to Apply – HoAP	9,895
Low- to Moderate Income	8,779
(LMI) Invitations	
Below 30% AMI	4,014
31 – 50% AMI	2,630
51 – 80% AMI	2,135
Seniors Invitations	6,055
Below 30% AMI	2,912
31 – 50% AMI	1,823
51 – 80% AMI	1,320
People with Disabilities	4,812
Invitations	
Below 30% AMI	2,568
31 – 50% AMI	1,394
51 – 80% AMI	850



#### **Racial Demographics**

Figure 8: Submitted Surveys by Race - HoAP

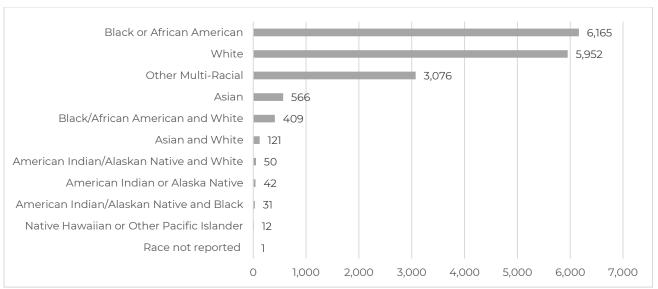
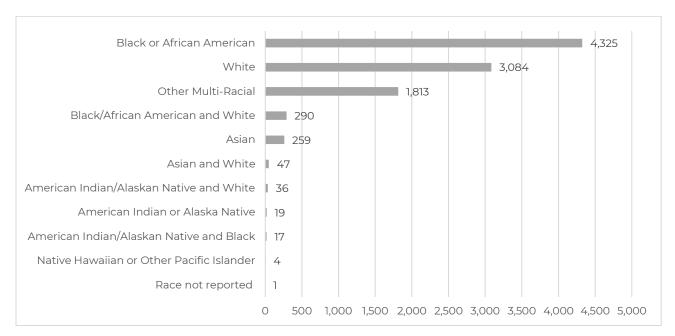


Figure 9: HoAP Application Invitations by Race





#### **Ethnicity**

Figure 10: Submitted Surveys by Ethnicity – HoAP

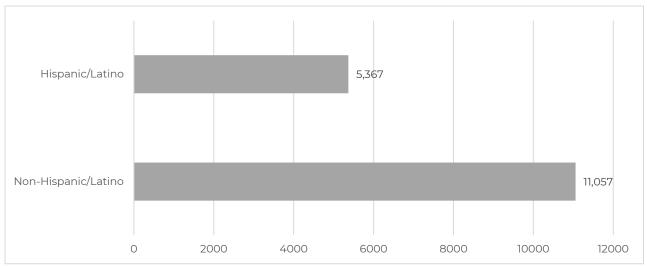
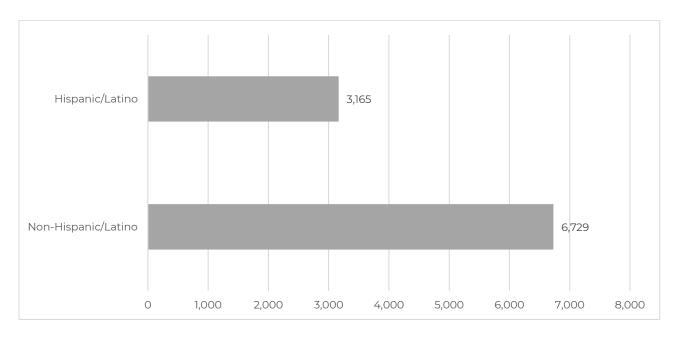


Figure 11: HoAP Application Invitations by Ethnicity



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#### **Housing Resource Centers**

#### **Table 4: Housing Resource Center (HRC) Activity**

Last updated 03/22/2020.

Activity	Previous Month	Current Month	YTD
Activities – All HRCs	(February)	(as of March 22)	
	448	320	14,341
Total activity Applications	62	34	7,015
Surveys	11	34	2,422
Other Assistance	375	285	4,904
No Shows	28	18	1,445
Home visits/Transportation Services	0	0	14
Phone (Apps, Surveys, and Other)	0	0	4,604
Northeast HRC	000	1/2	E COE
Total activity	277	147	7,625
Applications	33	8	3,567
Surveys	9	0	1,693
Other Assistance	235	139	2,365
No Shows	13	3	689
Home visits/Transportation Services	0	0	5
Phone (Apps, Surveys, and Other)	0	0	18
Northwest HRC			
Total activity	34	31	1,162
Applications	9	10	628
Surveys	1	0	147
Other Assistance	24	21	387
No Shows	3	4	82
Home visits/Transportation Services	0	0	6
Phone (Apps, Surveys, and Other)	0	0	771
Southeast HRC		<u> </u>	
Total activity	98	77	3,225
Applications	18	13	1,659
Surveys	1	1	435
Other Assistance	79	63	1,131
No Shows	9	7	251
Home visits/Transportation Services	0	0	0
Phone (Apps, Surveys, and Other)	0	0	702
Southwest HRC			
Total activity	39	65	2,329
Applications	2	3	1,161
Surveys	0	0	147
Other Assistance	37	62	1,021
No Shows	3	4	423
Home visits/Transportation Services	0	0	3
Phone (Apps, Surveys, and Other)	0	0	3,113

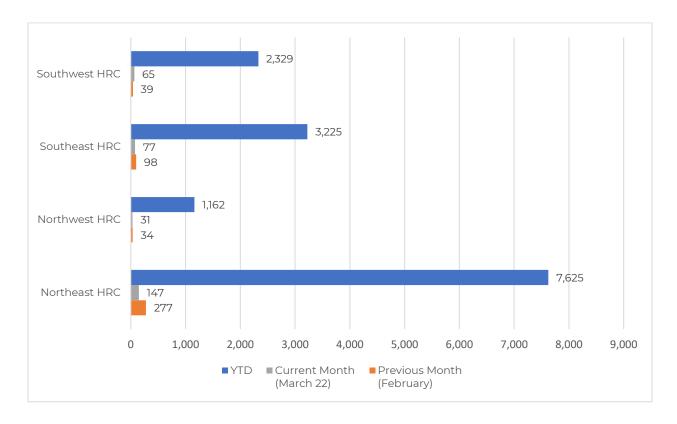




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#### Figure 12: Housing Resource Center (HRC) Activity

Last updated 03/22/2020



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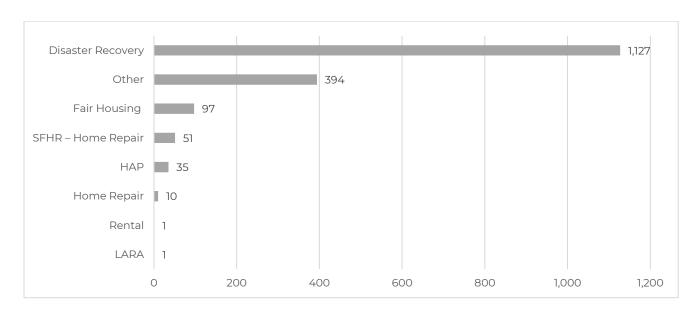
#### **Call Center**

#### **Table 5: Call Center Activity**

May was the eighth month of having the Customer Service Call Center in-house, for our Disaster Recovery Division. The team of 9 Customer Service Representatives took 1,127 inbound calls directly related to the Disaster Recovery Divisions, Homeowner Assistance Program (HoAP).

Activity	Previous Month (April)	Current month (as of May 31)	YTD			
Inbound Calls	Inbound Calls					
Calls Handled	1,883	1,716	44,744			
Outbound Calls	35	0	13,389			
Inbound Calls Handled + Outbound	1,918	1,716	58,098			

Figure 13: Call Center - Call inquires

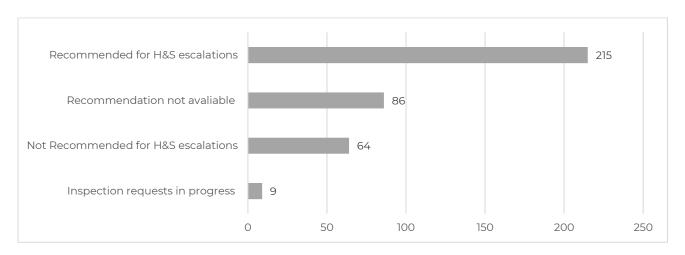


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#### **Health and Safety Escalation Report**

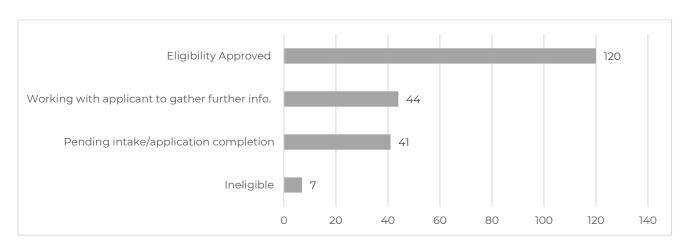
As of May 31, the Harvey Homeowner Assistance Program (HoAP) received a total of 397 (1%+) possible health and safety escalation requests. 215 (54%) were recommended for health and safety escalations. 64 (16%) are not recommended for escalations.

Figure 14: Health and Safety Escalation Snapshot



Out of the 215 files recommended for health and safety escalation 120 (55%) are approved by the eligibility team and are progressing forward in the HoAP program. Eligibility is actively working with 44 (20%) applicants to gather further information for eligibility determination. An eligibility review deemed 7 (3%) applicants ineligible. 41 (19%) are pending intake/application completion.

Figure 15: Health & Safety Escalation Recommended

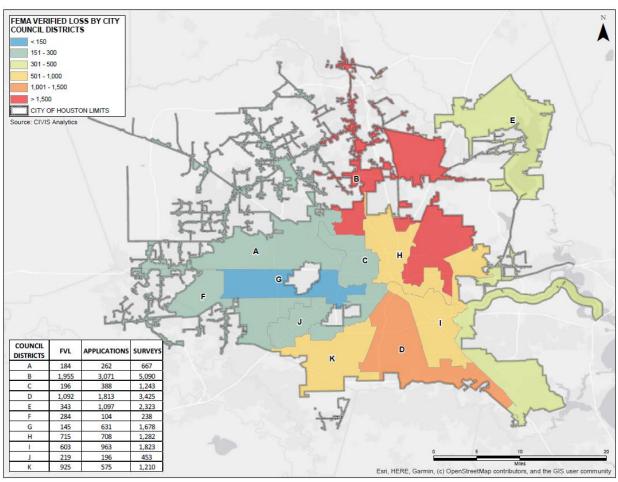


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#### **Appendix: Program Information by Districts**

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/

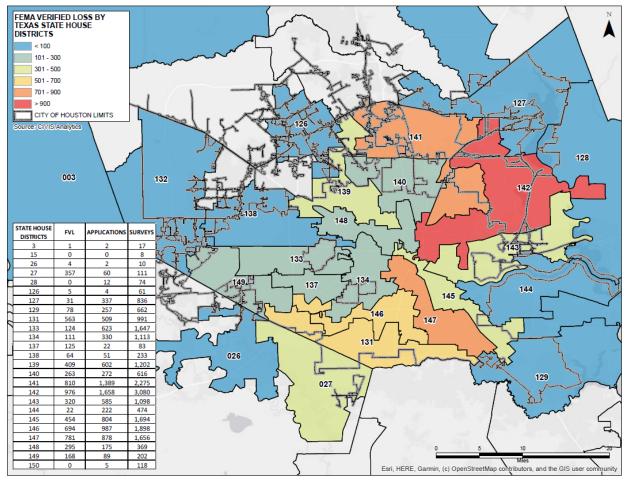
Figure 16: FEMA Verified Loss (FVL), Surveys, and Application Invitations by Houston City Council Districts





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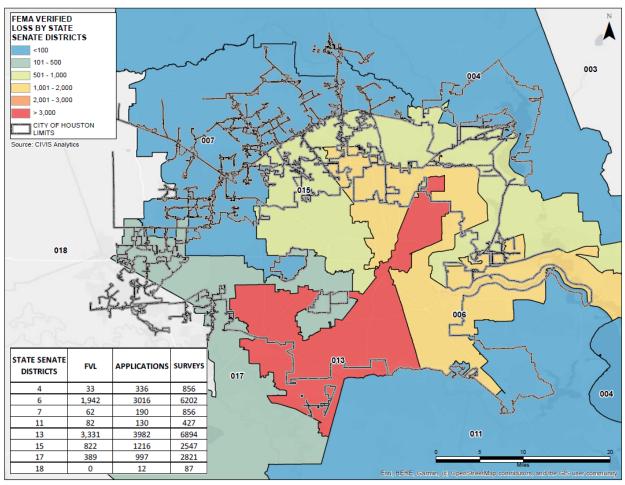
Figure 17: FEMA Verified Loss (FVL), Surveys, and Application Invitations by Texas State House Districts





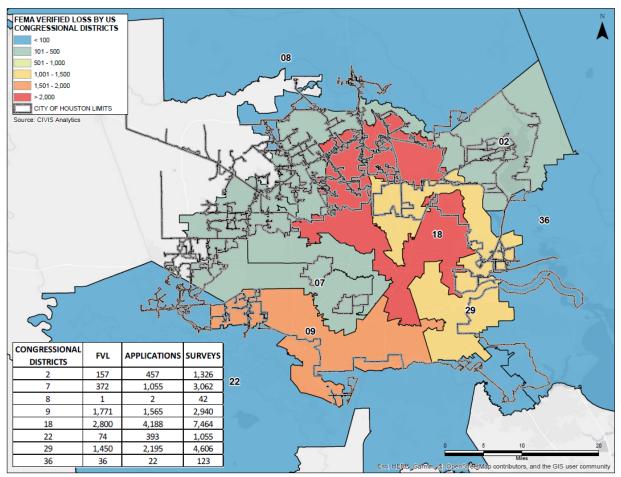
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Figure 18: FEMA Verified Loss (FVL), Surveys, and Application Invitations by Texas State Senate Districts



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



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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.



### SPOTLIGHT ON: DEVELOPMEN



#### Looking for a new homes across Houston. When you buy through the Houston Land Bank 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 \$20,000. The Houston Community. Any household making at Land Trust (HCLT) helps set even lower prices, around \$75,000. When they are ready to move n. HCLT homeowners agree to sell their



#### 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





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#### **HCDD Newsletter February-March 2020**



#### **ENFOQUE EN: DESARROLLO DE** NUEVOS HOGARES



¿Busca un nuevo hogar? 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 Cando están listos el Houston Communio para viseguir adelante. Land Trust para la proporcionar nuevos terrenos para viviendas en todo Houston. accesibles para orros La ciudad se ha

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

Esto nos permite pagarlo a la próxima familia que busca una oportunidad. Cualquie familia que tenga un

Para obtener para optener 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 reemplacen la vivienda que







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