



Harris County Homeowner Disaster Recovery Program Frequently Asked Questions

General Information

Q: What is the Harris County Homeowners Disaster Recovery Program (HDRP)?

A: HDRP is a voluntary program put in place to assist Harris County homeowners whose homes were damaged as a result of Hurricane Ike. The program provides financial assistance to repair, reconstruct and/or elevate homes that qualify.

Q: When will the program begin accepting applications? Is there a deadline to file an application?

A: HDRP is accepting applications online and by mail now. Applicants can submit an application over the phone or in-person beginning October 6th.

Q: How can I submit an application?

A: There are four ways to submit an application:

1. Submit an application online through the HDRP Website (www.HarrisRecovery.org).
2. Submit a paper application by mail to HDRP's Housing Assistance Center.
 - To do this you may download the application form from the HDRP Website or;
 - Pick up a blank application from the Housing Assistance Center after October 8th.
3. Schedule an appointment to receive in-person assistance regarding the submission of your application. Appointments will take place at the Housing Assistance Center.
4. Call to schedule an appointment to submit your application over the phone.

Harris County HDRP

Attn: Application

16602 Diana Lane

Houston, TX 77062

[Get Directions](#)

1-877-332-8014

Q: Is HDRP a FEMA program?

A: No, HDRP is not a FEMA program. However HDRP is utilizing FEMA designations to determine levels of eligibility. Ideally, an applicant's home is registered for FEMA individual assistance and categorized by FEMA as having been "Severe or Major" damage. If an applicant's home has not been registered for FEMA individual assistance, HDRP will make the determination regarding level of damage which will follow the FEMA damage categories.

Q: What type of housing relief may be available to me through HDRP?

A: HDRP does not provide housing or rental assistance for eligible applicants. HDRP provides funding to assist with rehabilitation, reconstruction and/or elevation to homes that were damaged by Hurricane Ike.

Eligibility

Q: Do I have to be the owner of a home damaged during Hurricane Ike in order to be considered eligible for the program?

A: In order to be considered eligible for the program, applicants must have owned and occupied the property as their primary residence on the date Hurricane Ike made landfall (September 13, 2008). Applicants must still be the owner of the damaged property at the time of application to become eligible. If the Owner-Occupant of the home is now deceased, special rules apply.

Q: How do I know if I am eligible to participate in the program?

A: You are eligible to participate in the program if you meet the following requirements:

- Homes must be located in Harris County but reside outside the City limits of Houston
- Applicants must have owned the damaged home on the date of Hurricane Ike (September 13, 2008)
- The home must have been the applicants primary residence at the time of the storm
- Applicants must still be the owner of the home
- Applicant's home must be single-family or a duplex
- Every member of an applicant's household must be a U.S. Citizen or an Eligible Immigrant

Q: If I am eligible, how do I know if I fall into the priority category?

A: The HDRP program encourages everyone whose homes were damaged during Hurricane Ike to submit an application. If you and the property are considered eligible, you will then be placed in an order of priority as determined by Harris County.

Q. What are the priority categories for the program?

A: There are two types of priority categories, Owner and Damage, each of which has three sub-categories:

- Owner group
 - Low/Moderate Income
 - Elderly/Disabled
 - All Other
- Damage Group
 - Severe
 - High Major
 - Low Major

Harris County has determined the Owner and Damage grouping to create a category, such as "Elderly/Disabled with Severe Damage."

Q: Am I able to apply for HDRP if I have already completed or started construction work on my damaged residence?

A: Yes, you may apply for the program even if you have started with or completed construction to your home. If you currently making repairs to your home, you must stop the repair process while your application is reviewed.

Q: Should I apply for the program if I have received hurricane relief funding through other governmental grants and entities?

A: Yes. Even if you have received funding through FEMA, the U.S. Small Business Association or another government-funded program, you are still eligible to apply for the program.

Application Process

Q: After I have submitted my application to participate in the program, how long will it take until I receive a response from Harris County?

A: Applicants who have submitted a paper application should expect to receive a response from Harris County within four weeks. Applicants who submitted an online application should receive immediate notification that the application has been received.

Q: What happens after I am notified about my eligibility to participate in the program?

A: Once you receive a letter notifying you of your potential eligibility, HDRP will contact you to schedule an in-person meeting to verify your application.

Q: Do I have to schedule an in-person meeting at the Housing Assistance Center?

A: Yes. This meeting is required to validate that the information submitted on your application is accurate and true. You will be asked to bring specific documents to verify your application.

Q: What will my assigned case manager assist me with during the application process?

A: Once you have completed the verification process, every participant is assigned a case manager who will assist you throughout each step of the program. Case managers are available to answer any questions participants have.

Verification Process

Q: Are there grant restrictions if I live in a condominium, mobile home, boat or RV?

A: Owners of condominiums and town homes are eligible to apply for the HDRP program however; these owners will not be eligible to receive funding under the first priority. Based on the availability of funds, there may be multiple rounds of funding so these owners may be eligible at a later date.

Mobile homes are eligible only for reconstruction but are not eligible for rehabilitation. Severely damaged mobile homes that might qualify for reconstruction would be rebuilt with regular construction methods.

Applicants who own a boat or RV that was damaged in Hurricane Ike are not eligible to apply for funding through the HDRP program.

Q: Do I have to own the land my home is located on?

A: All homes must be located on property owned by the applicant.

Q: Does my home have to be registered with FEMA?

A: Homes do not necessarily have to be registered with FEMA. They must either be:

- Registered for FEMA individual assistance and categorized as having been “destroyed or incurred severe or major damage to their home.
- Determined by HDRP methodology to have sustained sufficient damage.

Q. What if I am appealing my insurance claim amount for damage to my home? How will this affect my HDRP application status?

A: An insurance claim appeal or litigation does not affect eligibility. Insurance is considered a duplication of benefit for disaster assistance. The amount of insurance settlement for your home is deducted from the total cost of repair to determine your eligible assistance amount from HDRP. If additional funds are received from insurance, you must reimburse HDRP for the duplication of benefit.

Q: What type of documentation can I use to prove that I was living in my home during Hurricane Ike?

A: HDRP requires a homestead exemption in the property tax records provided by Harris County from the time of the storm. If the tax records establish a homestead exemption, the property is then determined to have been occupied by the applicant at the time of the storm. If these records cannot confirm primary residence, the following documents (in this order) can be used to determine occupancy:

- 2008 tax records demonstrating homestead exemption for the property.
- A copy of electric, gas, or water bill confirming services the month prior to the storm (August 2008).
- A letter from the electric, gas or water company confirming services the month prior to the storm (August 2008).
- Other qualified utility bills may be considered as proof of occupancy.

*Note all documents must be in the applicant or a co-applicant's name.

Q: Am I eligible to apply if I was temporarily away from my home during Hurricane Ike?

A: We understand that there are special circumstances that may have taken you away from your home at the time of the storm. You are still eligible to apply if:

- You are military personnel and were on active duty at the time of the storm.
- You were not living at the residence at the time of the storm due to illness.
- You were not living at the residence at the time of the storm due to incarceration.
- You were not living at the residence at the time of the storm because you were in a nursing home.

For all of these instances, you must have been the owner of record at the time of the storm.

Q: What if I am the owner of a storm-damaged home but I do not currently reside in the home?

A: If your home is not currently in a condition to occupy, you are eligible to apply.

For those homeowners who are currently either incarcerated or in a nursing home but wish to apply for funding through the HDRP program, the applicant must give someone Power of Attorney on his or her behalf.

These applicants must provide proof that they will not be incapacitated for more than 180 days and will in fact re-occupy the home following rehabilitation/reconstruction.

Q: Is a credit check mandatory for the verification process? What if I have bad credit or no credit?

A: A credit check is mandatory for the verification process to ensure there are no judgments, liens, etc. on the property however; your credit score is not taken under consideration for eligibility.

Q: What if I have a reverse mortgage on my home?

A: Applicants with a reverse mortgage on their home at the time of the storm are eligible to apply.

Q: If I fail the verification process, can my application be reconsidered at a later date?

A: If your application cannot be verified, it will not be reconsidered at a later date. You can however, file an appeal if you do not agree with HDRP's determination.

Cost Verification Process

Q: Who is responsible for scheduling a HDRP Cost Estimate (site visit) to assess the damage of my home?

A: Once your verification process is complete and you have received your eligibility determination letter, a Cost Estimator will contact you to schedule a walk-thru of your damaged residence.

Q: What does the HDRP Cost Estimator assess when he or she visits my home?

A: The Cost Estimator will thoroughly inspect your home to determine the remaining work to be completed on your residence. The Cost Estimator will also assess the cost of work already completed.

Q: How long does the Cost Estimate site visit last?

A: A cost estimator will be at the property for up to four hours examining the damaged residence and has 20 days complete the cost estimate.

Q: Will there be more than one site visit?

A: Yes. After your initial site visit, several additional site visits will take place throughout the construction process to ensure that work is being completed accurately and efficiently.

Q: What is an Environmental Review?

A: An environmental review is a federal regulation that has a series of activities and requirements for protecting the environment. The money available for HDRP disaster assistance is federal money. In order to receive assistance from the HDRP funds federal requirements including an environmental review must be completed.

Home Repair Process

Q: Will the amount of grant assistance be reduced if I previously received financial relief from FEMA, flood insurance or a private insurance company?

A: Yes, however, the reduction will only be taken based on assistance received for your structure. Financial relief received for content and structures not under the common roof do not count under duplication of benefits. Likewise, assistance received to pay for costs of housing elsewhere will not be considered.

Q: Do I get to choose my contractors?

A: To accept HDRP financial assistance you must agree to participate in a program that will select the contractor on your behalf. HDRP selects contractors from a pre-screened and approved list. These contractors will provide a bid to repair or rebuild your home. HDRP pre-approved contractors are insured, licensed, and registered.

Q: Does the program verify that the company contracted to work on my home is legitimate and meets compliance policies?

A: Absolutely. All contractors participating in the program have been verified as insured, and meet the state criteria to be a contractor in the state of Texas. Additionally, contractors have not been debarred from doing business using federal funds.

Q: How will the payments be disbursed?

A: HDRP will handle payments directly with contractors. Homeowners will be required to approve all payment requests.

Q: Will I incur out-of-pocket expenses while my home is being repaired?

A: If you wish to make additional repairs and/or upgrades to your home that fall outside of the scope of work and funding determined to be appropriate based on the level of damage to your home, you will be responsible for paying any differences.

Q: What happens to my property if I pass away during the home repair process or during any other part of the program?

A: If you pass away at any point during the HDRP process, your heirs can make rehabilitation decisions; attend the initial appointment, complete paper work, etc. assuming they agree to occupy the home once repair/construction is complete.

Q: Is the Small Business Administration (SBA) involved in the home repair process?

A: The SBA considers CDBG funds a duplication of benefits. HDRP will pay SBA for the structural portion of your loan.

Appeals Process

Q: What is an appeal?

A: An appeal is a formal filing of a disagreement with a decision or determination that HDRP has made.

Q: What kind of questions will I be asked or required to supply during the appeal process?

A: You will need to explain in detail what your appeal is and provide documentation to support your argument.