

# HARRIS COUNTY RECOVERS



## Harris County Homeowner Disaster Recovery Program Overview

### Purpose

The Harris County Homeowner Disaster Recovery Program (HDRP) is a voluntary program to assist homeowners who reside in Harris County but outside of the City of Houston, whose homes were affected by Hurricane Ike by repairing damage and when necessary reconstructing homes.

### General Housing Eligibility Requirements

To be eligible for the program the following requirements must be met:

1. Home is located in Harris County outside of the City of Houston;
2. Home must have been damaged by Hurricane Ike;
3. Homeowner must have been the owner of record (or homeowner-interest occupied) at the time of the storm;
4. The home must have been the primary residence of the homeowner at the time of the storm;
5. Duplex's are eligible as long as the owner occupies one of the units as the primary residence;
6. Manufactured homes located on owned land are eligible for assistance only under the Reconstruction component listed below. Manufactured homes are not eligible for rehabilitation assistance;
7. The homeowner must be a United States Citizens or an Eligible Immigrant.

### Program Priorities

While applications will be accepted from homeowners meeting the eligibility criteria above, applications meeting the following criteria will be funded first.

#### *Type of Damage*

##### **Priority 1 - Severely Damaged \$28,800 or greater**

- Applications for homes that have been severely damaged are considered Priority One Applicants and will be considered first for funding.

##### **Priority 2 - High Major Damage \$15,000 to \$28,800**

- Applications for homes that sustained high major damage are Priority Two Applicants and will be considered for funding once all Priority One applications have been funded.

Severe and high major damage designations are based on FEMA damage assessment data. For those homeowners who did not apply to FEMA and do not have a FEMA damage designation, HDRP will

use the applicants homeowners insurance damage assessment. If there is not a FEMA or insurance designation an inspection will be made by Harris County to provide a damage assessment that is consistent with the FEMA guidelines.

### ***Priority Recipient***

Applicants who meet the following Priority Recipient designation will receive priority for application funding.

#### **Priority 1 – Low and Moderate Income**

- Homeowners who are of low and moderate income defined as a household earning **80% or less of the Median Family Income for the County** as published by the U.S. Department of Housing and Urban Development (HUD).

#### **Priority 2 – Disabled or Elderly;**

- Disabled homeowners who qualify for **Social Security Disability Income (SSDI)** or who can provide **documentation from a licensed medical professional** as to disabling condition as defined by HUD; or
- Elderly homeowners who are at least **62 years of age or older** at the time of application.

Note that these priorities will be followed until funding runs out. It is conceivable that depending on the number of applicants qualifying under damage priority number one, funding could run out leaving unfunded requests under priority two. Likewise, depending on the number of applicants qualifying under the Priority Recipient designation, funding could run out leaving unfunded requests for all other applicants.

## **Types of Assistance**

### ***Housing Rehabilitation/Reconstruction***

Homeowners may apply for assistance for housing repairs/reconstruction through the Harris County Homeowner Disaster Recovery Program. The level of damage to the home will determine the type of assistance received.

#### **Housing Rehabilitation**

Eligibility for rehabilitation requires that the 75% Rule be met. The 75% Rule states that a housing unit is suitable for **rehabilitation** if the estimated cost of improvements will be 75% or less of the Harris County Pre-storm appraisal value as determined by the Harris County Appraisal District. Homes that qualify for housing rehabilitation assistance may receive up to \$80,000.

#### **Housing Reconstruction**

Housing units which do not meet the 75% rule described above will be considered for **reconstruction**. Homes that qualify for reconstruction assistance may receive up to \$120,000.

### ***Elevation***

The house must be elevated if it is located in a flood plain and the damages are considered a “**Substantial Improvement**”. A substantially improved building is one that will be reconstructed, rehabilitated, receive an addition, or otherwise be improved and the improvement cost equals or exceeds 50 percent of the market value of the structure **before the start of construction**. Properties with over 50% damage assessment will have to be raised to the Advisory Base Flood Elevation (meet National Flood Insurance Program (NFIP) minimum requirements, and current building code).

If elevation is required, an applicant may receive up to an additional \$40,000 to cover the costs of elevation in addition any assistance provided under the Rehabilitation or Reconstruction categories.

### **Reimbursement**

Homeowners, who have already completed some or all of the rehabilitation, may still be eligible for assistance under the Harris County HDRP. To receive reimbursement, an inspection of the work must be completed and receipts must be provided to determine that eligible, necessary and appropriate costs were incurred. Reimbursement assistance is limited to the maximum amount of assistance for Rehabilitation (\$80,000) or Reconstruction (\$120,000) depending on the type of repair work completed.

### **Limitation of Assistance**

The actual amount of assistance will be limited to the amount of rehabilitation/reconstruction costs minus Insurance benefits, and other federal assistance received (FEMA, SBA, USDA, NFIP, ICC etc). This is a Federal requirement to assure there is no duplication of benefits.

### **Grant Close-out Documents**

The applicant must agree to the following conditions at the time of signing a grant agreement.

1. Agree to move into the home within 180 days after repair or reconstruction is completed
2. Agree to live in the home for three years after repair or reconstruction is completed
3. Agree to a maintain Flood Insurance for the life of the home. This condition will apply to any future homeowner if the property is sold. The agreement is only a condition if the home is located within a 100 year flood plain.

### **Buy-out and Down Payment Assistance**

Homeowners located in a flood plain may be eligible for funding to sell their home and relocate. The Harris County Flood Control District operates the Harris County Buyout Program. The Harris County HDRP will work with homeowners currently approved for the buyout program by providing financial assistance to assist that homeowner in completing the buyout process or purchasing another home. The Harris County HDRP will not accept applications for buyout; Eligible homeowners will be determined by using the pre-existing Harris County Buyout list. For more information about the Harris County Buyout Program, please visit [www.hcfcd.org](http://www.hcfcd.org)

For more information, please visit the HDRP Housing Assistance Center located at 16602 Diana Lane, Houston, TX 77062; or call 877-332-8014; or visit the HDRP website at [www.harrisrecovery.org](http://www.harrisrecovery.org).