State of Texas Homeowner Assistance Program (HAP)
Regional Needs Assessment
Central / Golden Crescent Region

Alamo Area Council of Governments
Brazos Valley Council of Governments
Capital Area Council of Governments
Central Texas Council of Governments
Golden Crescent Regional Planning Commission

November 12, 2018

EQUAL HOUSING OPPORTUNITY

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Disclaimer

This regional Needs Assessment is preliminary and subject to change as additional data and information becomes available.

Executive Summary

Hurricane Harvey struck the Texas coast in August and September 2017. The purpose of this needs assessment is to assist the State in its efforts to provide housing rehabilitation, reconstruction, and elevation assistance for homes damaged or destroyed during the hurricane and subsequent flooding events. Using federal Community Development Block Grant (CDBG) funds overseen by the U.S. Department of Housing and Urban Development (HUD), the Texas General Land Office (GLO) has been tasked with carrying out the State Homeowner Assistance Program (HAP) throughout the Harvey declared disaster area. HAP is a $1.1 billion program allocated to the nine Council of Governments (COG) for eligible counties in the Hurricane Harvey declared disaster area. The Central / Golden Crescent Region consists of 19 counties in five COGs, covering nearly 15,000 square miles from San Antonio Bay to the Brazos River:

- Alamo Area COG (Comal, Guadalupe, and Karnes Counties),
- Brazos Valley COG (Burleson, Grimes, Madison, and Washington Counties),
- Capital Areas COG (Bastrop, Caldwell, Fayette, and Lee Counties),
- Central Texas COG (Milam County), and
- Golden Crescent Regional Planning Commission (Calhoun, DeWitt, Goliad, Gonzales, Jackson, Lavaca, and Victoria Counties).

A regional map is included at the end of this section.

Hurricane Harvey's impact varied across this large region. The region experienced hurricane force winds, storm surge, and severe flooding. The resulting damage is documented in the available housing damage and need data.

This document uses available data to identify target geographies and vulnerable populations to target for enhanced marketing and outreach in addition to general marketing and outreach to be conducted across the region. The first section includes an analysis of HAP funding targets by income category for the region. There are four income brackets identified. The first three represent "low and moderate income" (LMI) categories for homeowners who meet the CDBG national objective of principally benefitting LMI persons. The fourth bracket is for higher income homeowners who meet the CDBG national objective of satisfying an urgent need.

The second section is an analysis of the location and extent of housing damage incurred by homeowners across the Central / Golden Crescent Region. The analysis includes damage at various geographic levels, from countywide to Census block group.

The third section includes a demographic analysis of the most affected block groups. The demographic characteristics examined include those related to vulnerability to homelessness, protected status under the Fair Housing Act, and other special needs. Vulnerable populations are

less likely to be reached by general marketing and outreach and may best be reached through targeted and enhanced outreach efforts where they live or through organizations that serve them. Tailoring targeting efforts will also help the State comply with its commitment to Affirmatively Further Fair Housing.

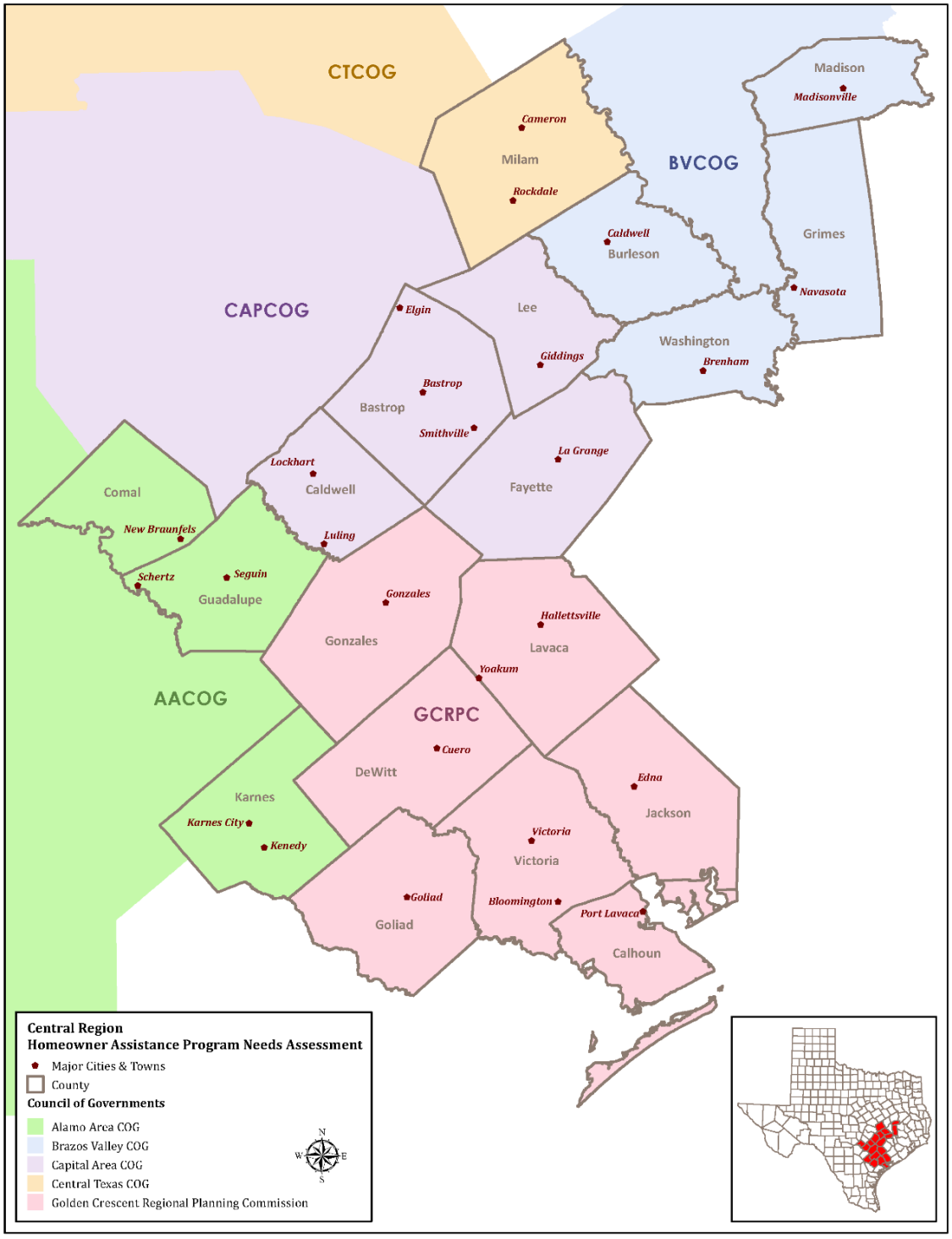

Figure 1 Central / Golden Crescent Region

The analysis included in this assessment is organized to provide quantifiable results both at the macro and micro level. The results are presented with increasing detail, beginning at the COG level, then moving to the county, place, and finally to the Census block group level. Detailed mapping and tables are included in each section to illustrate the variation and complexity of the Central / Golden Crescent Region's needs.

This analysis will be used in coordination with information and assistance from local and regional groups including the COGs, long term recovery groups (LTRGs), public and non-profit social service and disaster recovery organizations, elected officials, emergency management coordinators (EMCs), and other community partners to finalize the needs assessment and create a regional marketing and outreach plan. This plan will provide strategies and actions designed to effectively and efficiently inform, assist, and serve homeowners with a variety of needs and circumstances who suffered damage from Hurricane Harvey.

While the Central / Golden Crescent Region includes a large, geographically diverse area, many of the demographic characteristics included in the analysis show little variation from place to place. For this reason, general marketing and outreach activities will be conducted in each of the 19 Central / Golden Crescent Region counties regardless of the number of affected homes or specific demographic characteristics found there.

Results and Findings

Hurricane Harvey had a profound effect on the Central / Golden Crescent Region, with widespread and extreme losses across Victoria, Goliad, and Calhoun Counties; extreme but geographically focused losses in La Grange and Cuero; widespread significant losses in Bastrop, Caldwell, DeWitt, Fayette, Gonzales, Grimes, Karnes, Lavaca, and Lee Counties; and more moderate or limited losses in parts of Comal, Guadalupe, Madison, Milam and Washington Counties.

The demographic analysis revealed that all of the affected counties, and most of the targeted block groups, contain relatively high concentrations of elderly, disabled, and veteran status households, and low concentrations of households with children under age 18. These findings indicate that all locations will benefit from general marketing efforts as well as outreach aimed at reaching the elderly, disabled, and veterans. Other demographics such as limited English proficiency for Spanish speakers, female heads of households, and minority populations living in poverty are concentrated in Victoria County, Port Lavaca, and La Grange, indicating that targeted outreach efforts are more appropriate to effectively reach these populations.

Unmet Needs

The magnitude of owner-occupied housing damage created by Harvey is unprecedented in Texas history. Recovery needs are widespread, and the resources available are limited. HUD requires that grantees conduct needs assessments that consider unmet needs unlikely to be addressed by

another funding source (e.g., FEMA assistance, insurance payments), which could be met using CDBG-Disaster Recovery (DR) funds.

When defining a community's unmet needs, grantees should consider that CDBG-DR:

1. Addresses the wider impact of the disaster and not just specific damages (e.g., shocks to the community's housing, infrastructure, and economy; shifts in demand from owner-occupied housing to rental; and decreases to the tourist industry);
2. Allows the grantee to identify needs that were not recognized by other programs and funding sources; and
3. Considers needs at both the community wide and individual level.

It is also important to keep in mind that unmet needs are a moving target and may change throughout the process.[1]

HUD and GLO estimates of unmet owner-occupied housing needs rely upon a formula based on the relationship of FEMA verified losses (FVL) to total costs to repair a home. Following a major disaster, FEMA performs on-site inspections in order to quantify monetary losses. Losses are calculated based on the general depreciation amount for disaster-damaged items of average quality, size and capacity. For homes, FVL is based on the minimum amount necessary to restore a home to a safe, sanitary and secure condition. Used as a proxy to estimate a particular household's degree of need, FVL may not fully represent the real unmet need which is often significantly higher.

As described in the State Action Plan for Disaster Recovery, unmet need calculations are based upon the individual household level data included in the FEMA Individual Assistance (IA) data set, which is allocable to a specific Census block and block group. Each owner-occupied primary residence with an FVL of $8,000 or more is grouped into one of three damage severity categories:

- Major-Low: $8,000 to $14,999 FVL
- Major-High: $15,000 to $28,800 FVL
- Severe: Greater than $28,800 FVL

HUD provided multipliers to calculate estimated unmet need. The multipliers are based on the Small Business Administration (SBA) median repair cost for the specific disaster category, minus the weighted average of expected SBA and FEMA repair costs. Based on information provided to the GLO by HUD, the estimated weighted average of expected SBA and FEMA total repair costs for each damage severity category are:

- Major-Low: $56,342
- Major-High: $75,414
- Severe: $101,390

[1] https://www.hudexchange.info/resources/documents/Disaster_Recovery_Disaster_Impact_Needs_Assessment_Kit.pdf

These estimates were applied to each individual owner-occupied principal residence in the FEMA IA data set, which then can be aggregated into their respective block groups, census tracts, counties, or other geographies. Because they do not account for unmet needs of homeowners with FVL of less than $8,000 or affected households that did not register with FEMA, these estimates may understate the actual remaining needs. The table below provides the owner-occupied unmet need estimate for each county within the Central / Golden Crescent Region, grouped by COG. Figures 2 and 3 below show the varying levels of damage across the region at the Census Block Group level.

Table 1 Unmet Needs Estimates – Central / Golden Crescent Region

COG	County	FEMA Verified Loss	Unmet Needs Estimate
AACOG	Karnes	$277,127	$233,146
	Subtotal	**$277,127**	**$233,146**
BVCOG	Grimes	$793,501	$2,027,418
	Subtotal	**$793,501**	**$2,027,418**
CAPCOG	Bastrop	$1,001,462	$2,415,782
CAPCOG	Caldwell	$316,856	$846,004
CAPCOG	Fayette	$7,384,500	$20,080,064
CAPCOG	Lee	$513,043	$1,316,558
	Subtotal	**$9,215,860**	**$24,658,408**
GCRPC	Calhoun	$4,198,224	$6,480,802
GCRPC	DeWitt	$1,095,060	$1,756,128
GCRPC	Goliad	$795,205	$1,015,030
GCRPC	Gonzales	$400,052	$902,346
GCRPC	Jackson	$475,585	$440,316
GCRPC	Lavaca	$163,654	$188,098
GCRPC	Victoria	$11,002,306	$19,069,068
	Subtotal	**$18,130,085**	**$29,851,788**
Central/Golden Crescent Region Total		**$28,416,572**	**$56,770,760**

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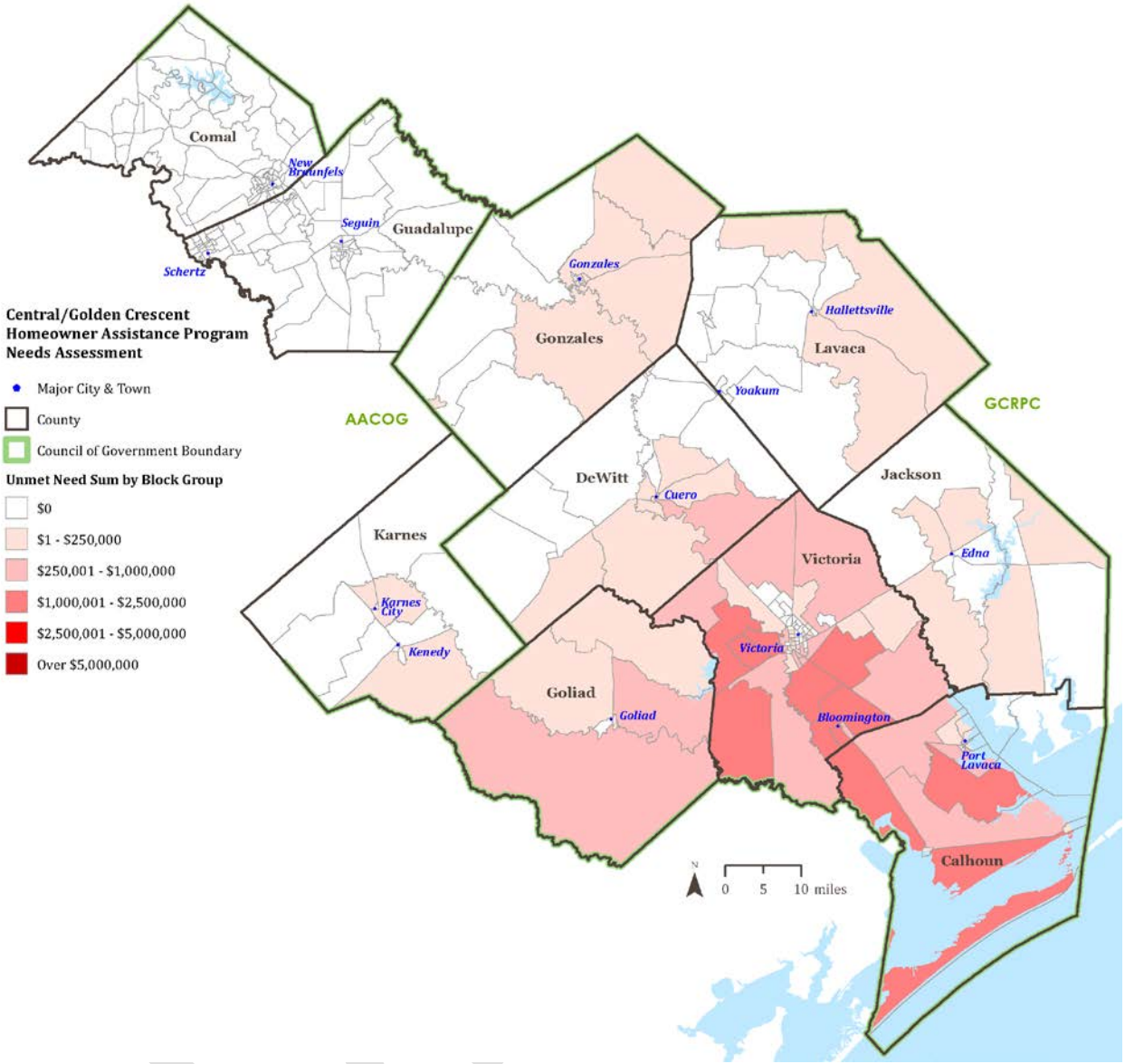

Figure 2 Unmet Needs by Block Group, GCRPC and AACOG

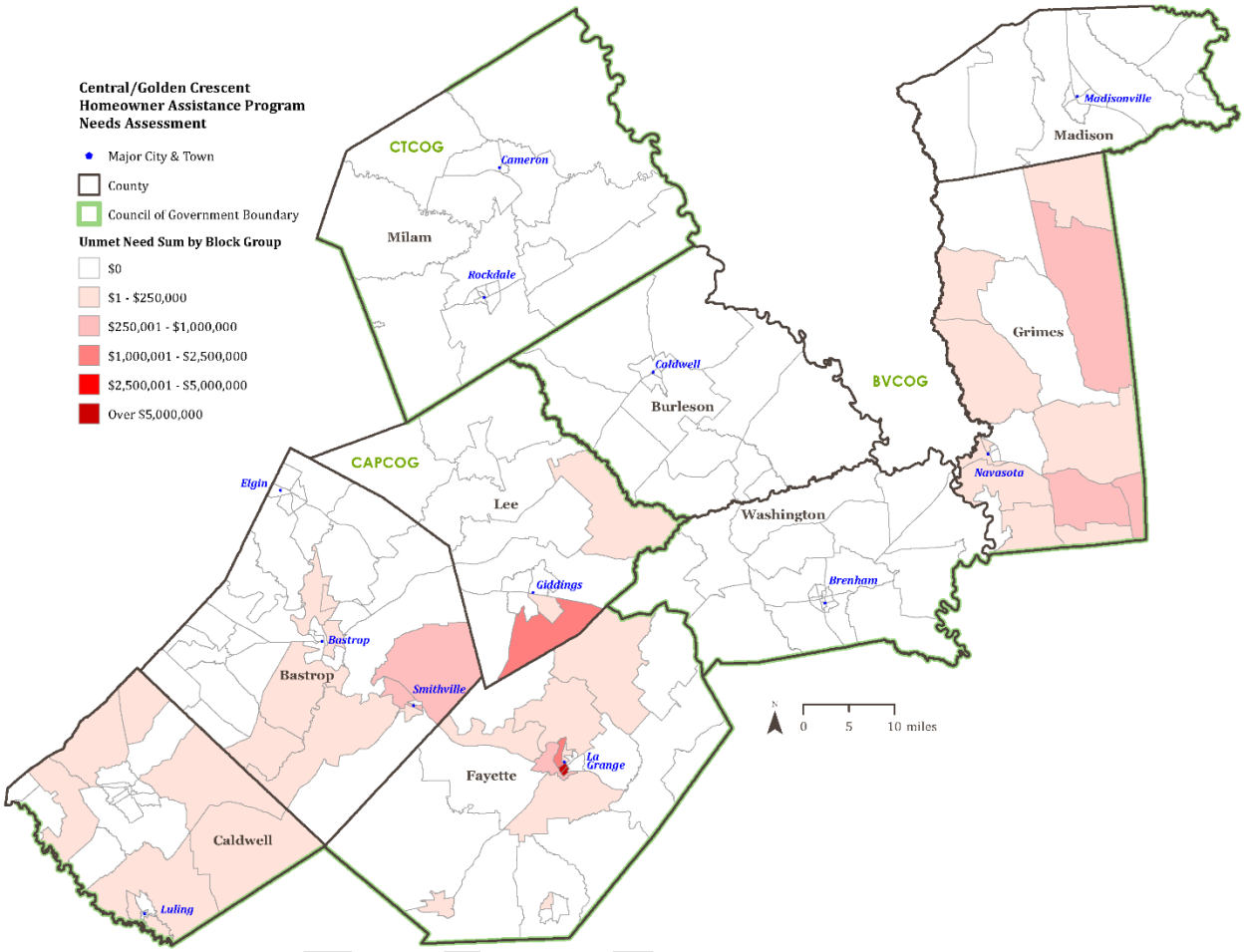

Figure 3 Unmet Needs by Block Group, BVCOG, CAPCOG, CTCOG

Funding Targets by Income Bracket

HUD requires that at least seventy percent (70%) of the CDBG Disaster Recovery funds are spent on activities targeted to LMI persons. The State of Texas Plan for Disaster Recovery earmarks a share of the HAP funding for each COG's recovery efforts. The Needs Assessment establishes COG-level funding targets for homeowner households at or below the greater of 30% Area Median Family Income (AMFI) or the federal poverty level, between 31% and 50% AMFI, and between 51% and 80% AMFI. The HAP funding targets by income category for each COG in the region, created using the method described in the Calculation Methodology and Assumptions section at the end of this document, are shown in the tables below.

Table 2 HAP Funding Targets by Income Category - AACOG

HAP Funding Targets (%) by Income Category - AACOG

Income Category	Count*	% of Count	Minimum Target	Maximum
Greater of 0-30% AMFI** or Federal Poverty Level	89	54.60%	54.60%	
31-50% AMFI	15	9.20%	9.20%	
51-80% AMFI	27	16.56%	16.56%	
0-80% AMFI (Non-Targeted)			0.00%	
Above 80% AMFI	32	19.63%		19.63%
Total	**163**	**100.00%**	**80.37%**	**19.63%**
Total LMI	131	80.37%	80.37%	100.00%

*FEMA IA Registrants (owners, primary residence) with FVL >$0. Data as of June 25, 2018.

** AMFI is the midpoint of an area's (e.g., County or Metropolitan Statistical Area) income distribution for family households – half of families in a region earn more than the median and half earn less. Under HUD guidelines, a family household earning 80% or less of the AMFI is considered LMI. A family household consists of two or more people (one of whom is the householder) related by birth, marriage, or adoption residing in the same housing unit.

HAP Funding Targets ($) by Income Category - AACOG

	Minimum Target	Maximum
Budget	*$6,000,000.00*	
Greater of 0-30% AMFI or Federal Poverty Level	$3,276,073.62	
31-50% AMFI	$552,147.24	
51-80% AMFI	$993,865.03	
0-80% AMFI (Non-Targeted)	$0.00	
Above 80% AMFI	$0.00	$1,177,914.11
Total	**$4,822,085.89**	**$1,177,914.11**
Total LMI	$4,822,085.89	$6,000,000.00

AACOG Counties: Comal, Guadalupe, Karnes

Table 3 HAP Funding Targets by Income Category - BVCOG

HAP Funding Targets (%) by Income Category - BVCOG

Income Category	Count*	% of Count	Minimum Target	Maximum
Greater of 0-30% AMFI** or Federal Poverty Level	96	50.53%	50.53%	
31-50% AMFI	30	15.79%	15.79%	
51-80% AMFI	32	16.84%	16.84%	
0-80% AMFI (Non-Targeted)			0.00%	
Above 80% AMFI	32	16.84%		16.84%
Total	**190**	**100.00%**	**83.16%**	**16.84%**
Total LMI	158	83.16%	83.16%	100.00%

*FEMA IA Registrants (owners, primary residence) with FVL >$0. Data as of June 25, 2018.

** AMFI is the midpoint of an area's (e.g., County or Metropolitan Statistical Area) income distribution for family households – half of families in a region earn more than the median and half earn less. Under HUD guidelines, a family household earning 80% or less of the AMFI is considered LMI. A family household consists of two or more people (one of whom is the householder) related by birth, marriage, or adoption residing in the same housing unit.

HAP Funding Targets ($) by Income Category - BVCOG

	Minimum Target	Maximum
Budget	*$10,699,908.00*	
Greater of 0-30% AMFI or Federal Poverty Level	$5,406,269.31	
31-50% AMFI	$1,689,459.16	
51-80% AMFI	$1,802,089.77	
0-80% AMFI (Non-Targeted)	$0.00	
Above 80% AMFI	$0.00	$1,802,089.77
Total	**$8,897,818.23**	**$1,802,089.77**
Total LMI	$8,897,818.23	$10,699,908.00

BVCOG Counties: Burleson, Grimes, Madison, Washington

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Table 4 HAP Funding Targets by Income Category - CAPCOG

HAP Funding Targets (%) by Income Category - CAPCOG

Income Category	Count*	% of Count	Minimum Target	Maximum
Greater of 0-30% AMFI** or Federal Poverty Level	360	41.76%	41.76%	
31-50% AMFI	160	18.56%	18.56%	
51-80% AMFI	149	17.29%	17.29%	
0-80% AMFI (Non-Targeted)			0.00%	
Above 80% AMFI	193	22.39%		22.39%
Total	**862**	**100.00%**	**77.61%**	**22.39%**
Total LMI	669	77.61%	77.61%	100.00%

*FEMA IA Registrants (owners, primary residence) with FVL >$0. Data as of June 25, 2018.

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HAP Funding Targets ($) by Income Category - CAPCOG

	Minimum Target	Maximum
Budget	*$42,190,373.00*	
Greater of 0-30% AMFI or Federal Poverty Level	$17,620,109.37	
31-50% AMFI	$7,831,159.72	
51-80% AMFI	$7,292,767.49	
0-80% AMFI (Non-Targeted)	$0.00	
Above 80% AMFI	$0.00	$9,446,336.41
Total	**$32,744,036.59**	**$9,446,336.41**
Total LMI	$32,744,036.59	$42,190,373.00

CAPCOG Counties: Bastrop, Caldwell, Fayette, Lee

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Table 5 HAP Funding Targets by Income Category - CTCOG

HAP Funding Targets (%) by Income Category - CTCOG

Income Category	Count*	% of Count	Minimum Target	Maximum
Greater of 0-30% AMFI** or Federal Poverty Level	3,684	39.43%	39.43%	
31-50% AMFI	1,318	14.11%	14.11%	
51-80% AMFI	1,663	17.80%	17.80%	
0-80% AMFI (Non-Targeted)			0.00%	
Above 80% AMFI	2,678	28.66%		28.66%
Total	**9,343**	**100.00%**	**71.34%**	**28.66%**
Total LMI	6,665	71.34%	71.34%	100.00%

*FEMA IA Registrants (owners, primary residence) with FVL >$0. Data as of June 25, 2018.

** AMFI is the midpoint of an area's (e.g., County or Metropolitan Statistical Area) income distribution for family households – half of families in a region earn more than the median and half earn less. Under HUD guidelines, a family household earning 80% or less of the AMFI is considered LMI. A family household consists of two or more people (one of whom is the householder) related by birth, marriage, or adoption residing in the same housing unit

CTCOG has no registrants in the FEMA IA data set so the overall Central / Golden Crescent Region registrant figures for each income category were used as a proxy.

HAP Funding Targets ($) by Income Category - CTCOG]

	Minimum Target	Maximum
Budget	*$2,000,000.00*	
Greater of 0-30% AMFI or Federal Poverty Level	$788,611.79	
31-50% AMFI	$282,136.36	
51-80% AMFI	$355,988.44	
0-80% AMFI (Non-Targeted)	$0.00	
Above 80% AMFI	$0.00	$573,263.41
Total	**$1,426,736.59**	**$573,263.41**
Total LMI	$1,426,736.59	$2,000,000.00

CTCOG County: Milam

Table 6 HAP Funding Targets by Income Category - GCRPC

HAP Funding Targets (%) by Income Category - GCRPC

Income Category	Count*	% of Count	Minimum Target	Maximum
Greater of 0-30% AMFI** or Federal Poverty Level	3,139	38.62%	38.62%	
31-50% AMFI	1,113	13.69%	13.69%	
51-80% AMFI	1,455	17.90%	17.90%	
0-80% AMFI (Non-Targeted)			0.00%	
Above 80% AMFI	2,421	29.79%		29.79%
Total	**8,128**	**100.00%**	**70.21%**	**29.79%**
Total LMI	5,707	70.21%	70.21%	100.00%

*FEMA IA Registrants (owners, primary residence) with FVL >$0. Data as of June 25, 2018.

** AMFI is the midpoint of an area's (e.g., County or Metropolitan Statistical Area) income distribution for family households – half of families in a region earn more than the median and half earn less. Under HUD guidelines, a family household earning 80% or less of the AMFI is considered LMI. A family household consists of two or more people (one of whom is the householder) related by birth, marriage, or adoption residing in the same housing unit

HAP Funding Targets ($) by Income Category - GCRPC

	Minimum Target	Maximum
Budget	*$55,938,689.00*	
Greater of 0-30% AMFI or Federal Poverty Level	$21,603,290.45	
31-50% AMFI	$7,659,911.52	
51-80% AMFI	$10,013,630.97	
0-80% AMFI (Non-Targeted)	$0.00	
Above 80% AMFI	$0.00	$16,661,856.06
Total	**$39,276,832.94**	**$16,661,856.06**
Total LMI	$39,276,832.94	$55,938,689.00

GCRPC Counties: Calhoun, DeWitt, Goliad, Gonzales, Jackson, Lavaca, Victoria

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Other Goals/Targets

In addition to income category targeting, HUD requires that eighty percent (80%) of the CDBG Disaster Recovery funds provided to Texas are allocated to HUD-identified Most Impacted and Distressed (MID) areas. Central / Golden Crescent Region HUD MIDs are Victoria County and zip codes 78945 (La Grange) and 77979 (Port Lavaca). The other counties are designated as State MIDs. As shown in the table below almost $58 million is allocated to the HUD MID areas in this region while almost $59 million is allocated to the other affected areas in the region. The funding amounts may be revised through subsequent funding releases.

Table 7 Most Impacted and Distressed Allocations by COG

COG	HUD MID	State MID	Total
Alamo Area (AACOG)	$0	$6,000,000	$6,000,000
Brazos Valley (BVCOG)	$0	$10,699,908	$10,699,908
Capital Area (CAPCOG)	$25,177,399	$17,012,974	$42,190,373
Central Texas (CTCOG)	$0	$2,000,000	$2,000,000
Golden Crescent (GCRPC)	$32,657,218	$23,281,471	$55,938,689
Total	**$57,834,617**	**$58,994,353**	**$116,828,970**

The following figure illustrates the locations of the MID areas within the region.

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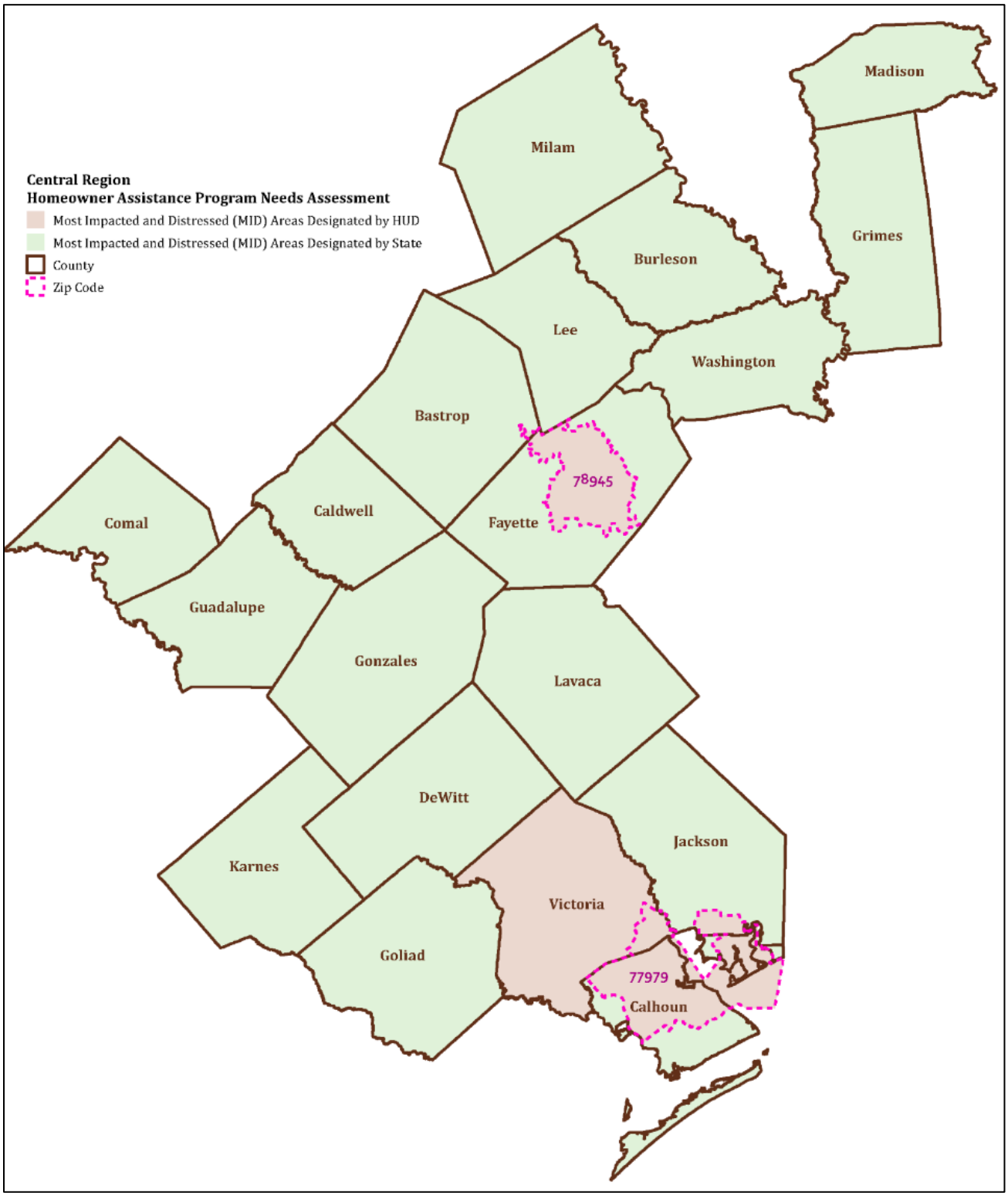

Figure 4 Central / Golden Crescent Region Most Impacted and Distressed Areas

General Marketing and Outreach Strategies

To reach the broadest audience across the region, general marketing will focus on the following channels:

- Radio;
- Local television news outlets;
- Cable access channels;
- Print media, including newspapers and/or magazines;
- Public service announcements;
- Direct mailings;
- Take-home flyers; and
- 2-1-1 announcements.

Where data shows additional targeted marketing and outreach is not warranted, whether because (1) the defined geographic area is too large to reveal demographic concentrations (e.g., minorities in poverty, where the data is available only at the Census tract level, rather than the Census block group level), or (2) the demographic being evaluated is dispersed relatively evenly over an entire geography (e.g., elderly, households with children under 18) marketing and outreach will still be conducted on a generalized basis. Outreach to vulnerable, hard-to-reach populations will be enhanced through partnerships with **local social service organizations, schools and childcare providers, non-profits, faith-based groups**, **and other local resources.**

Targeted Marketing and Outreach Strategies by Geographic Area

As previously noted, Hurricane Harvey's impact was not uniform across this large region of 19 counties in five COGs. These areas experienced hurricane force winds, storm surge, coastal flooding, and river and creek flooding to varying degrees of impact. In turn, needs and losses vary across the region as well.

A primary goal of this needs assessment is to help refine the marketing and outreach activities necessary to reach eligible homeowner households, particularly those that may be less aware of HAP assistance or who may be less able to access it. This assessment identifies various levels of need across the region, determines what demographic or locational characteristics might require special marketing or outreach efforts, and delineates specific areas where the two intersect.

While general marketing and outreach strategies will be deployed across the region as described above, additional targeted marketing and outreach will be conducted to reach the most vulnerable and hardest to reach households. It is important to establish a targeted marketing and outreach strategy to reach certain vulnerable populations and provide equitable opportunities to apply for program benefits. These identified populations are often less likely to be reached by general marketing and are deterred from applying due to financial, physical, social, or language barriers. Implementing a targeted marketing and outreach strategy supports equitable opportunity for survivors to apply for assistance and contributes to affirmatively furthering fair housing.

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The targeted marketing and outreach strategy targets specific demographics in areas significantly impacted by Hurricane Harvey based on number of households impacted and level of impact. It would not be practical nor an effective or efficient use of resources to conduct targeted marketing and outreach, such as door-to-door canvassing, in all areas of the region without considering the level of impact on the area and the area demographics. Data available from FEMA on households affected by Hurricane Harvey who applied for FEMA IA programs provides an indicator of where concentrations of affected households occur. This data can be sorted at the regional level down to the Census block group level. Block groups that met criteria for minimum number of households affected with a minimum average level of impact were identified as having a level of impact that warrants additional targeted marketing and outreach. The methodology and values used to identify block groups for targeted marketing and outreach is described in the Calculation Methodology and Assumptions section of this document. This resulted in twenty percent (20%) of affected block groups in the region being identified for targeted marketing and outreach, which are highlighted in the figures below.

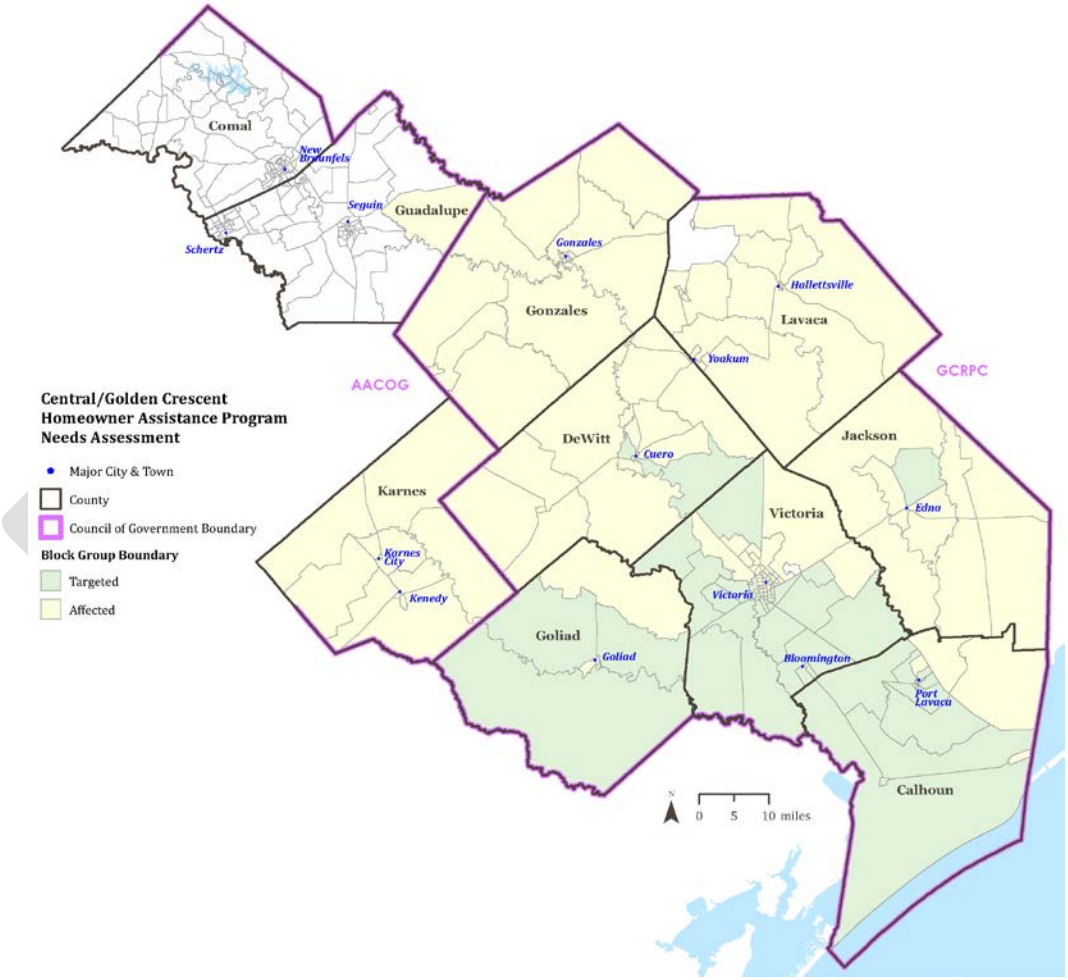

Figure 5 Targeted and Affected Block Groups, GCRPC and AACOG

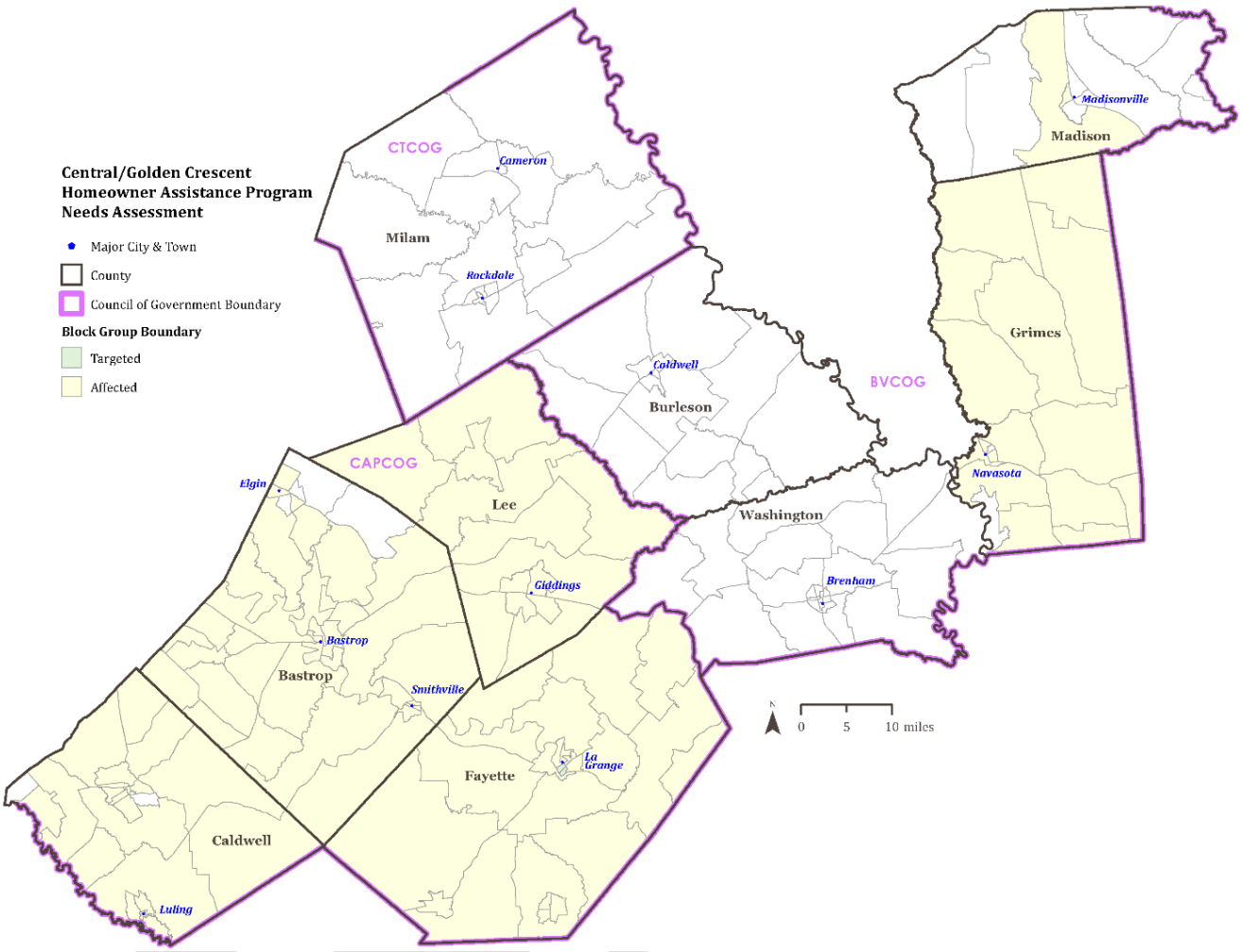

Figure 6 Targeted and Affected Block Groups, BVCOG, CAPCOG, and CTCOG

To determine the specific marketing and outreach activities to conduct in the block groups identified above, demographic analysis was conducted of vulnerable populations that may be less likely than other eligible survivors to be reached by general program marketing and outreach activities. Demographics analyzed are listed in the table below along with example marketing and outreach activities. These activities consider the unique needs of the identified population and the services and communication channels that can be leveraged to reach the targeted population. Threshold criteria was established to identify areas to receive the targeted marketing and outreach for each target population. In most cases the 75th percentile value was used as the threshold percentage, meaning that 25 percent of the areas in the region would be targeted for the marketing and outreach activities if the area also meets the criteria established above for concentration of households affected by Hurricane Harvey. When this resulted in threshold values less than 5%, a value of 5% was typically used as the minimum value to represent a population concentration.

Some exceptions to this method were made to identify additional areas to target. For example, to reach additional areas with relatively high concentrations of African-American or Asian populations living in poverty, Census tracts are included if the population of the minority group

is greater than the regional average and has a poverty rate greater than the regional average regardless of race or ethnicity. This resulted in a significant increase in the number of Census tracts identified as having a concentration of African-Americans and Asians living in poverty. Additional detail on the determination of areas to target marketing and outreach activities tied to demographics is provided in the Calculation Methodology and Assumptions section.

Note that block groups are considered "targeted" only for marketing and outreach purposes. HAP is open to all eligible homeowners in the region regardless of location. In addition, given the prevalence of certain populations in the area impacted by Hurricane Harvey such as LMI households, households with children under 18, and Spanish speakers, general marketing and outreach strategies will incorporate these demographics. Primary marketing material will be made available in Spanish, material will be distributed in local schools in areas with concentrations of households impacted by Hurricane Harvey, and partnerships with local community groups and social service providers will be established to reach LMI households.

Table 8 Marketing and Outreach Activities

Demographic	Data Source	Threshold (%)	Example Targeted Marketing and Outreach Activities
LMI households	FEMA Individual Assistance and HUD Section 8 Income Limits	87.7% (75 percentile)	• Social service organizations • Non-profit organizations • Community meetings
Racial and ethnic minorities living in poverty – Black/African American	U.S. Census – ACS	5.0% or Above Average Black/African-American Population and Poverty Rates	• Social service organizations • Non-profit organizations • Community meetings • Local community and church groups
Racial and ethnic minorities living in poverty – Hispanic	U.S. Census – ACS	10.1% (75 percentile)	• Social service organizations • Non-profit organizations • Community meetings • Local community and church groups
Racial and ethnic minorities living in poverty – Asian	U.S. Census – ACS	5.0% or Above Average Asian Population and Poverty Rates	• Social service organizations • Non-profit organizations • Community meetings • Local community and church groups
Limited English proficiency (LEP) for Spanish speakers*	U.S. Census – ACS	5.0% (79 percentile)	• Media (broadcast, print) announcements • Material in primary language • Translation, bilingual services at intake
Special access and functional needs (AFN)	FEMA Individual Assistance	5.0% (84 percentile)	• Social service organizations • Health and human services agencies • In-home application support
Persons with a hearing difficulty	U.S. Census – ACS	5.9% (75 percentile)	• Print media • Human service agencies
Persons with a vision difficulty	U.S. Census – ACS	5.0% (93 percentile)	• Broadcast media • Health and human services agencies • In-home application support

Demographic	Data Source	Threshold (%)	Example Targeted Marketing and Outreach Activities
Persons with a cognitive difficulty	U.S. Census – ACS	6.7% (75 percentile)	• Social service organizations • Health and human services agencies • In-home application support
Persons with an ambulatory difficulty	U.S. Census – ACS	10.3% (75 percentile)	• Health and human services agencies • In-home application support
Persons with a self-care difficulty	U.S. Census – ACS	5.0% (89 percentile)	• Health and human services agencies • In-home application support
Persons with an independent living difficulty	U.S. Census – ACS	8.2% (75 percentile)	• Health and human services agencies • In-home application support
Households with elderly individuals (i.e., 65 years or older)	U.S. Census – ACS	39.9% (75 percentile)	• Senior centers • Social service organizations • Health and human services agencies
Households with children under 18	U.S. Census – ACS	40.1% (75 percentile)	• School take-home flyers, newsletters
Female heads of household	U.S. Census – ACS	12.3% (75 percentile)	• Referrals by Head Start, daycare, early childhood center
Destroyed homes	FEMA Individual Assistance	5.0% and 10 or more homes destroyed (97 percentile)	• EMC lists • Door-to-door (neighbor information)
Living in FEMA-designated flood hazard zone	FEMA Individual Assistance	5.0% (82 percentile)	• Direct mail or flyers to affected areas • EMC lists
Veterans	U.S. Census – ACS	13.5% (75 percentile)	• Local VFW posts, other associations • Veteran health and service centers

*Analysis of U.S. Census data at the Census tract level for language spoken at home identified few instances in which a Census Tract had at least 5% of persons who spoke a language at home other than English or Spanish and spoke English less than "very well". Given this and the assumption that many of those households may speak English "well" it was determined that targeting multi-lingual outreach to non-English languages other than Spanish speaking populations is not warranted. However, material will be made available that will provide contact information for those who speak certain languages other than English or Spanish and do not speak English well.

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Alamo Area Council of Governments (AACOG)

The AACOG portion of Central / Golden Crescent Region contains three counties: Comal, Guadalupe, and Karnes. The FEMA IA data showed no registrant homeowners in Comal, three in Guadalupe, and 152 in Karnes County with FVL greater than $0. The figure below shows the impacted areas. An analysis of each affected county within AACOG follows.

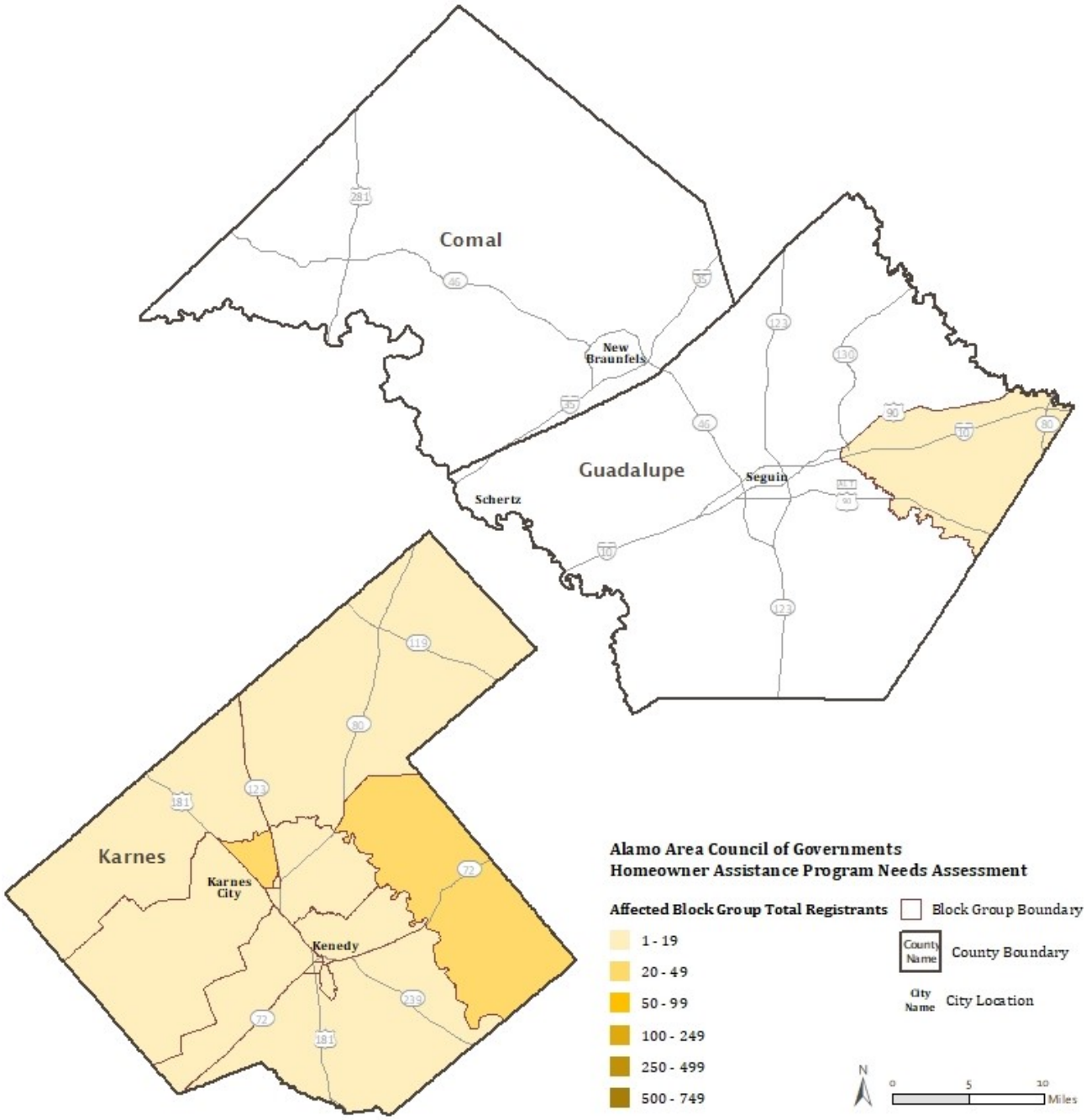

Figure 7 AACOG FEMA IA Registrants

AACOG Counties

Comal County
Comal County was not declared eligible for FEMA IA assistance. The data set contains no registrant records with a FVL greater than $0 located within the county. No targeted or affected block groups were identified so general marketing efforts at the regional and county level are appropriate and specific demographic or geographic targeting is not planned at this time. At least one application intake session will be held in the county and further consultation with county officials, the EMC, and social service organizations may be used to identify specific homeowners that were not identified through this needs assessment.

Guadalupe County
Guadalupe County was not declared eligible for FEMA IA assistance. The data set contains no registrant records based upon the county identifier field and no targeted block groups were identified. Three (3) registrant records are located within Census tract 2109.1 block group 1 using the alternate Census block identifier field, so these block groups are considered affected. General marketing efforts at the regional and county level are appropriate and no specific geographic targeting is planned at this time. At least one application intake session will be held within the county and further consultation with county officials, the EMC, and social service organizations may be used to identify specific homeowners that were not identified through this needs assessment.

Karnes County
Karnes County was declared eligible for FEMA IA assistance. The data set contains 157 registrant records with a FVL greater than $0 located within the county, FVL totaling $277,127 in and $233,146 in estimated unmet needs. Registrants are spread across twelve (12) affected block groups and no single block group contains more than 33 registrants. General marketing efforts at the regional and county level are appropriate; no specific geographic targeting is planned at this time.

The demographic data indicates that providing materials and services in Spanish, and coordinating with social services organizations serving the elderly, low-income residents, single mothers, and veterans could be especially important in the outreach effort. While the data supporting these outreach efforts is available at the Census block group level, these demographically targeted residents are geographically dispersed, meaning broad marketing efforts may have more of an impact than targeted efforts. Community organizations serving disabled populations, health and human service organizations, faith-based organizations and local churches will be vital outreach partners to help reach these vulnerable populations. At least one application intake session will be held within the county and further consultation with county officials, the EMC, and social service organizations may be used to identify specific homeowners that were not identified through this needs assessment.

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Brazos Valley Council of Governments (BVCOG)

The BVCOG portion of Central / Golden Crescent Region includes four counties: Burleson, Grimes, Madison, and Washington. The FEMA IA data shows no registrant homeowners in Burleson or Washington Counties, two in Madison, and 174 in Grimes County. Nearly all of the households with FVL greater than $0 were in Grimes County as the figure below indicates. An analysis of each affected county within BVCOG follows

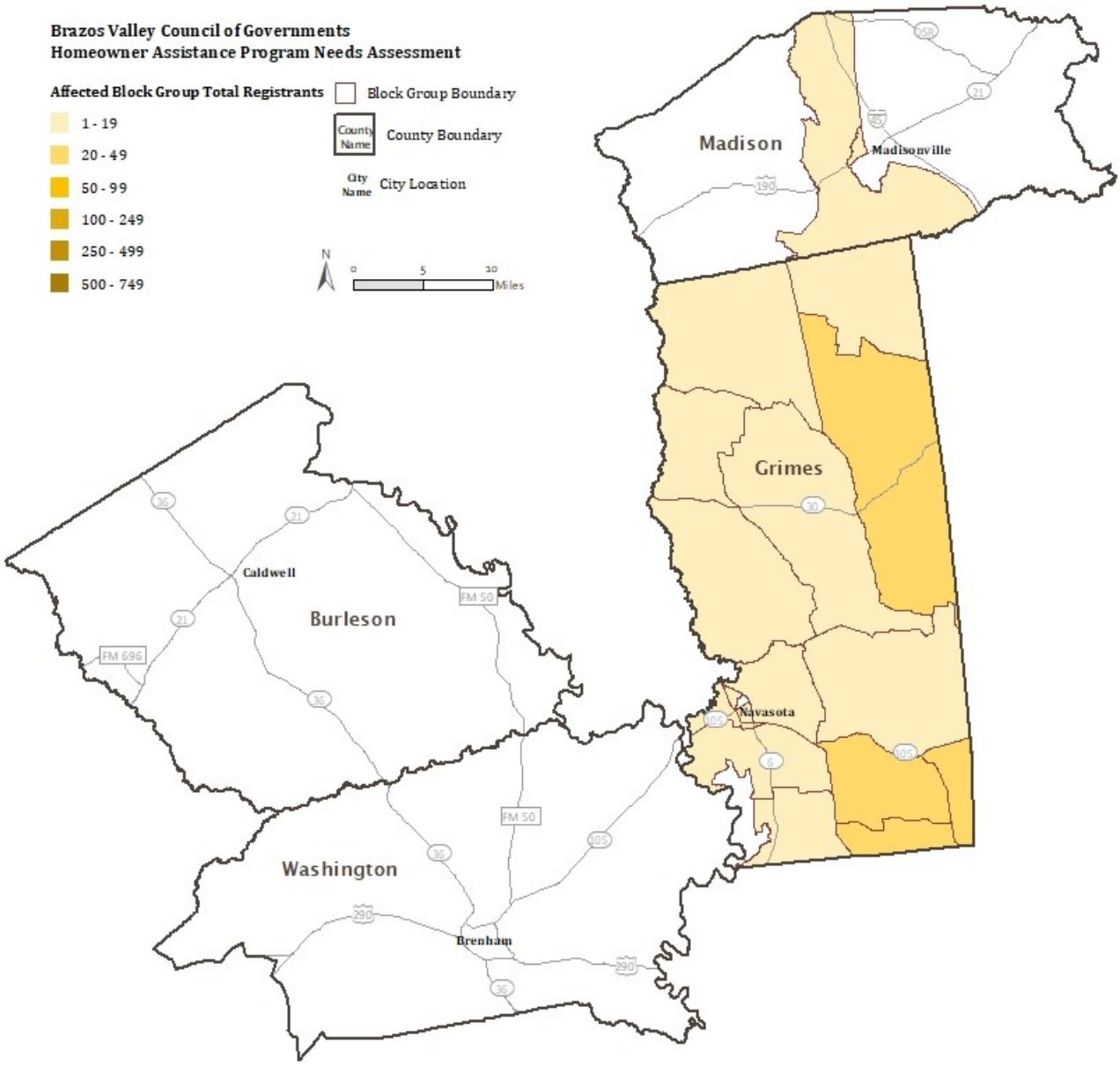

Figure 8 BVCOG FEMA IA Registrants

BVCOG Counties

Burleson County
Burleson County was not declared eligible for FEMA IA assistance. The data set contains no registrant records with a FVL greater than $0 located within the county. No targeted or affected block groups were identified. General marketing efforts at the regional and county level are appropriate. No specific demographic or geographic targeting is planned at this time. At least one application intake session will be held within the county and further consultation with county officials, the EMC, and social service organizations may be used to identify specific homeowners that were not identified through this needs assessment.

Grimes County
Grimes County was declared eligible for FEMA IA assistance. The data set contains 190 registrant records with a FVL greater than $0 located within the county, FVL totaling $793,501 and $2,027,418 in unmet need. Registrants are spread across 16 affected block groups. No single block group contains more than 20 registrants. Therefore, general marketing efforts at the regional and county level are appropriate and no specific geographic targeting is planned at this time.

The demographic data indicates that coordinating with social services organizations serving the elderly, low-income residents, single mothers, and veterans could be especially important in the outreach effort. While the percentage of residents with limited English proficiency is slightly below the statewide figure, materials in Spanish will be made available. While the data supporting these outreach efforts is available at the Census block group level, these demographically targeted residents are geographically dispersed, meaning broad marketing efforts may have more of an impact than targeted efforts. Community organizations serving disabled populations, health and human service organizations, faith-based organizations and local churches will be vital outreach partners for these vulnerable groups. At least one application intake session will be held within the county and further consultation with county officials, the EMC, and social service organizations may be used to identify specific homeowners that were not identified through this needs assessment.

Madison County
Madison County was not declared eligible for FEMA IA assistance. The data set contains no registrant records based upon the county identifier field and no targeted block groups were identified. Two (2) registrant records are located within Census tract 2 block group 1 and Census tract 4 block group 4 using the alternate Census block identifier field, so these block groups are considered affected. General marketing efforts at the regional and county level are appropriate and no specific geographic targeting is planned at this time. At least one application intake session will be held within the county and further consultation with county officials, the EMC, and social service organizations may be used to identify specific homeowners that were not identified through this needs assessment.

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Washington County

Washington County was not declared eligible for FEMA IA assistance. The data set contains no registrant records with a FVL greater than $0 located within the county. No targeted or affected block groups were identified, therefore general marketing efforts at the regional and county level are appropriate and no specific demographic or geographic targeting is planned at this time. At least one application intake session will be held within the county and further consultation with county officials, the EMC, and social service organizations may be used to identify specific homeowners that were not identified through this needs assessment.

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Capital Area Council of Governments (CAPCOG)

The CAPCOG portion of Central / Golden Crescent Region contains four counties: Bastrop, Caldwell, Fayette, and Lee. The FEMA IA data showed 303 registrant homeowners in Bastrop, 105 in Caldwell, 363 in Fayette, and 91 in Lee. The degree of damage varied within the COG as shown in the figure below. The largest amount of FEMA verified losses ($7.3 million out of the region's total $9.2 million) occurred in Fayette County as the figure below indicates. An analysis of each county follows.

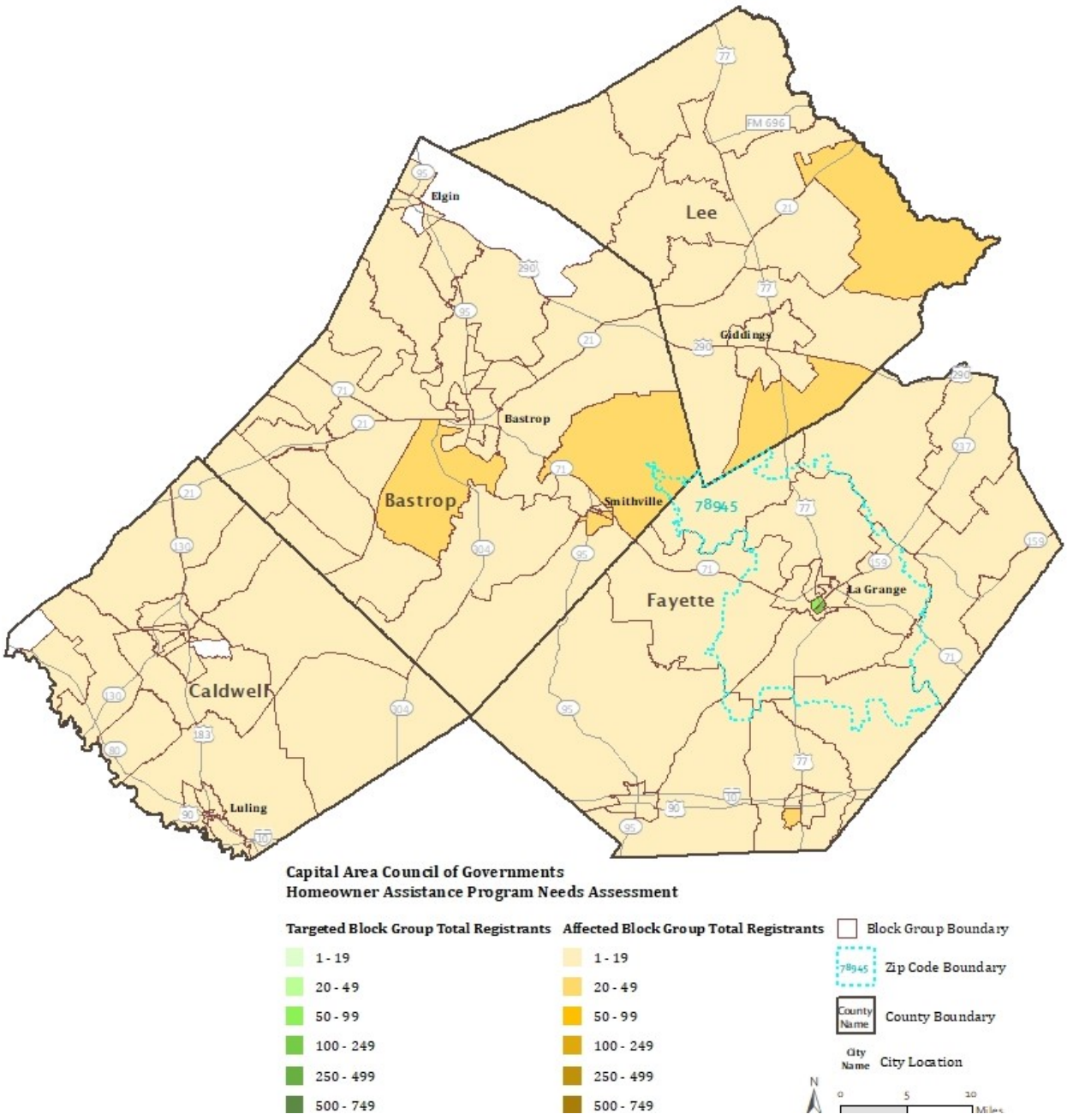

Figure 9 CAPCOG FEMA IA Registrants

CAPCOG Counties

Bastrop County

Bastrop County was declared eligible for FEMA IA assistance. The data set contains 307 registrant records with a FVL greater than $0 located within the county, FVL, totaling $1,001,462 and $2,415,782 in estimated unmet needs. Registrants are spread across 35 affected block groups. Three affected block groups in **Smithville** (Census Tract 9507 block groups 2, 3, 4) have high relative concentrations of homeowners with losses. General marketing efforts at the regional and county level are appropriate. No specific geographic targeting beyond application intake sessions is planned at this time.

The demographic data indicates that coordinating with social services organizations serving the elderly, low-income residents, and veterans could be especially important in the outreach effort. While the percentage of residents with limited English proficiency is slightly below the statewide figure, materials in Spanish will be made available. While the data supporting these outreach efforts is available at the Census block group level, these demographically targeted residents are geographically dispersed, meaning broad marketing efforts may have more of an impact than targeted efforts. Community organizations serving disabled populations, health and human service organizations, faith-based organizations and local churches will be vital outreach partners for these vulnerable populations. At least one application intake session will be held within the county and further consultation with county officials, the EMC, and social service organizations may be used to identify specific homeowners that were not identified through this needs assessment.

Caldwell County

Caldwell County was declared eligible for FEMA IA assistance. The data set contains 109 registrant records with a FVL greater than $0 located within the county, FVL totaling $316,856 and $846,004 in estimated unmet needs. Registrants are spread across 23 affected block groups. General marketing efforts at the regional and county level are appropriate and no specific geographic targeting is planned at this time.

The demographic data indicates that providing materials and services in Spanish and coordinating with social services organizations serving the elderly, low-income residents, single mothers, and veterans could be especially important in the outreach effort. Though the percentage of residents with limited English proficiency is slightly below the statewide figure, materials in Spanish will be made available. While the data supporting these outreach efforts is available at the Census block group level, these demographically targeted residents are geographically dispersed, meaning broad marketing efforts may have more of an impact than targeted efforts. Community organizations serving disabled populations, health and human service organizations, faith-based organizations and local churches will be vital outreach partners for these vulnerable populations. At least one application intake session will be held within the county and further consultation with county officials, the EMC, and social service organizations may be used to identify specific homeowners that were not identified through this needs assessment.

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Fayette County

Fayette County was declared eligible for FEMA IA assistance. The data set contains 363 registrant records with a FVL greater than $0 located within the county, FVL totaling $7,384,500 and $20,080,064 in estimated unmet needs. Registrants are spread across 25 affected block groups, including two (2) targeted block groups located within the **City of La Grange, MID zip code 78945,** and **Census Tract 9703** (see following page).

The remaining 23 affected block groups contain relatively few registrant households so general marketing efforts at the regional and county level are appropriate for these locations.

The demographic data indicates that coordinating with social services organizations serving the elderly, low-income residents, and veterans could be especially important in the outreach effort. While the data supporting these outreach efforts is available at the Census block group level, these demographically targeted residents are geographically dispersed, meaning broad marketing efforts may have more of an impact than targeted efforts. Community organizations serving disabled populations, health and human service organizations, faith-based organizations, and local churches will be vital outreach partners for these vulnerable populations. One or more application intake session will be held within the county and further consultation with county officials, the EMC, and social service organizations may be used to identify specific homeowners that were not identified through this needs assessment.

The following figures are county maps showing the demographic groups that meet or exceed the targeted marketing and outreach thresholds described in Table 8 for each targeted Census block group. The colored segments of the circular markers located in each block group or Census tract correspond to the targeted demographic groups described in the map legend.

The following demographic table indicates for each targeted Census block group whether (“yes”) or not (“no”) the population of the block group or Census tract satisfies the targeted marketing and outreach threshold for each demographic characteristic described in Table 8. The locations table provides a written description of the location of each targeted Census block group.

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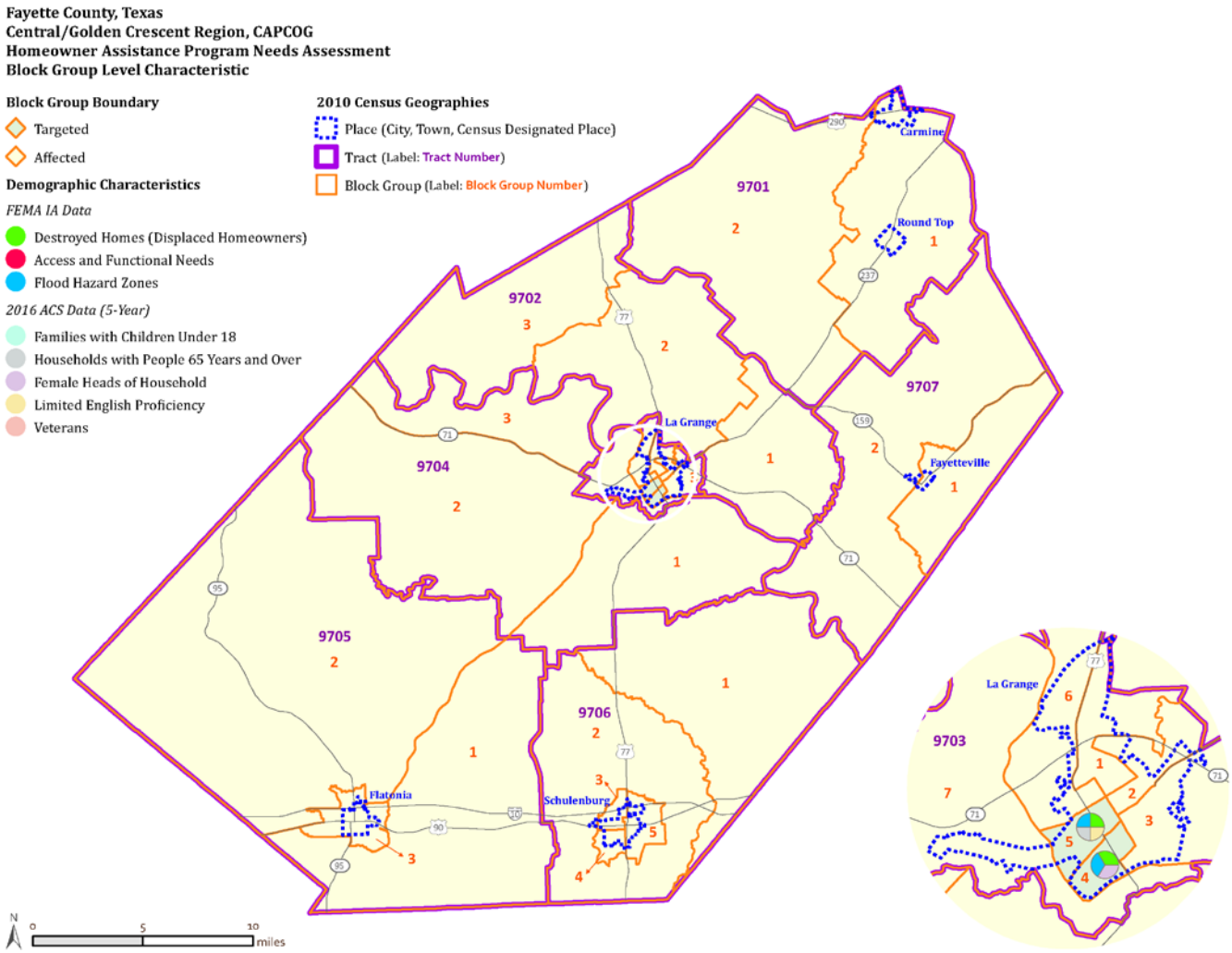

Figure 10 Fayette County Block Group Demographics

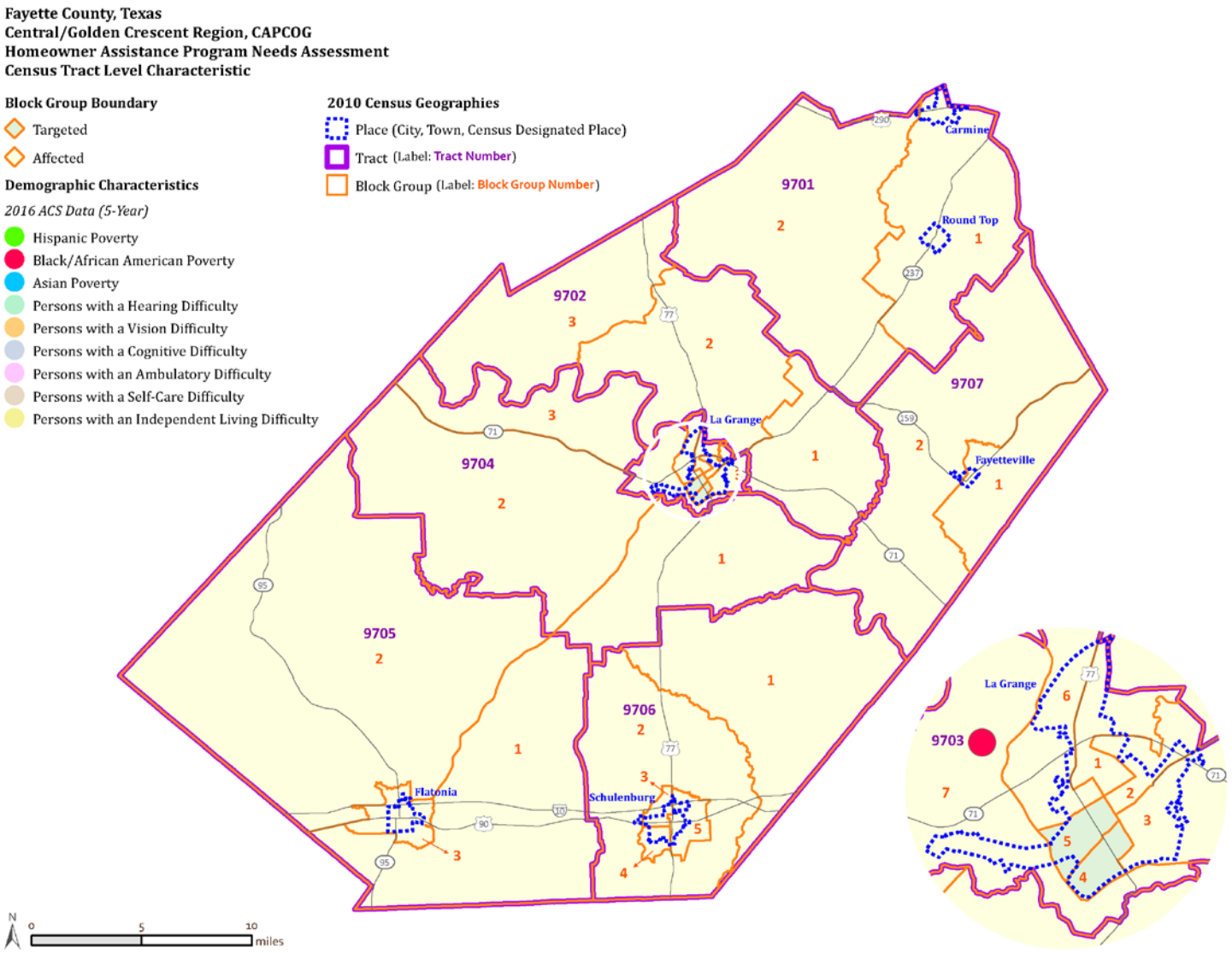

Figure 11 Fayette County Census Tract Demographics

Table 9 Fayette County Target Block Group Demographics

Census Tract	**9703**	**9703**
Block Group	**4**	**5**
Block Group Level Data		
Total Population	1,329	619
Total Households	409	200
LMI FEMA IA Registrants with FVL >$0	104	48
Total FEMA IA Registrants with FVL >$0	130	71
LMI Concentration	No	No
Destroyed Homes	**Yes**	**Yes**
Access/Functional Needs	No	No
Flood Hazard Zone	**Yes**	**Yes**
Families with Children under 18	No	No
Elderly (65+) Household Member	No	**Yes**
Female Head of Household	**Yes**	No
Limited English Proficiency (Spanish Speaker)	No	**Yes**
Veterans	No	No
Census Tract Level Data		
Black/ African American Poverty Concentration	**Yes**	**Yes**
Asian Poverty Concentration	No	No
Hispanic Poverty Concentration	No	No
Hearing Difficulty	No	No
Vision Difficulty	No	No
Cognitive Difficulty	No	No
Ambulatory Difficulty	No	No
Self-care Difficulty	No	No
Independent Living Difficulty	No	No

Table 10 Fayette County Target Block Group Locations

Census Tract	**Block Group**	**Location**
9703	**4**	Southwestern **La Grange** between the Colorado River, S Jackson, and W Lower Line
9703	**5**	Western **La Grange** between the Colorado River, N Jackson, W Guadalupe and W Lower Line

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Lee County

Lee County was declared eligible for FEMA IA assistance. The data set contains 88 registrant records with a FVL greater than $0 located within the county, FVL totaling $513,043 and $1,316,558 in estimated unmet needs. Registrants are spread across thirteen (13) affected block groups and no single block group contains more than 35 registrants. The two block groups with the most registrants (Census Tract 2 block group 1 and Census Tract 3 block group 3) are located in the northeastern and southeastern portions of the county. General marketing efforts at the regional and county level are appropriate and specific geographic targeting is not planned at this time.

The demographic data indicates that coordinating with social services organizations serving the elderly, low-income residents, and veterans could be especially important in the outreach effort. While the data supporting these outreach efforts is available at the Census block group level, these demographically targeted residents are geographically dispersed, meaning broad marketing efforts may have more of an impact than targeted efforts. Community organizations serving disabled populations, health and human service organizations, faith-based organizations and local churches will be vital outreach partners for these vulnerable populations. At least one application intake session will be held within the county and further consultation with county officials, EMC, and social service organizations may be used to identify specific homeowners that were not identified through this needs assessment.

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Central Texas Council of Governments (CTCOG)

The CTCOG portion of Central / Golden Crescent Region includes one county, Milam County. No FEMA IA registrants were found in the data set. An analysis of each county follows.

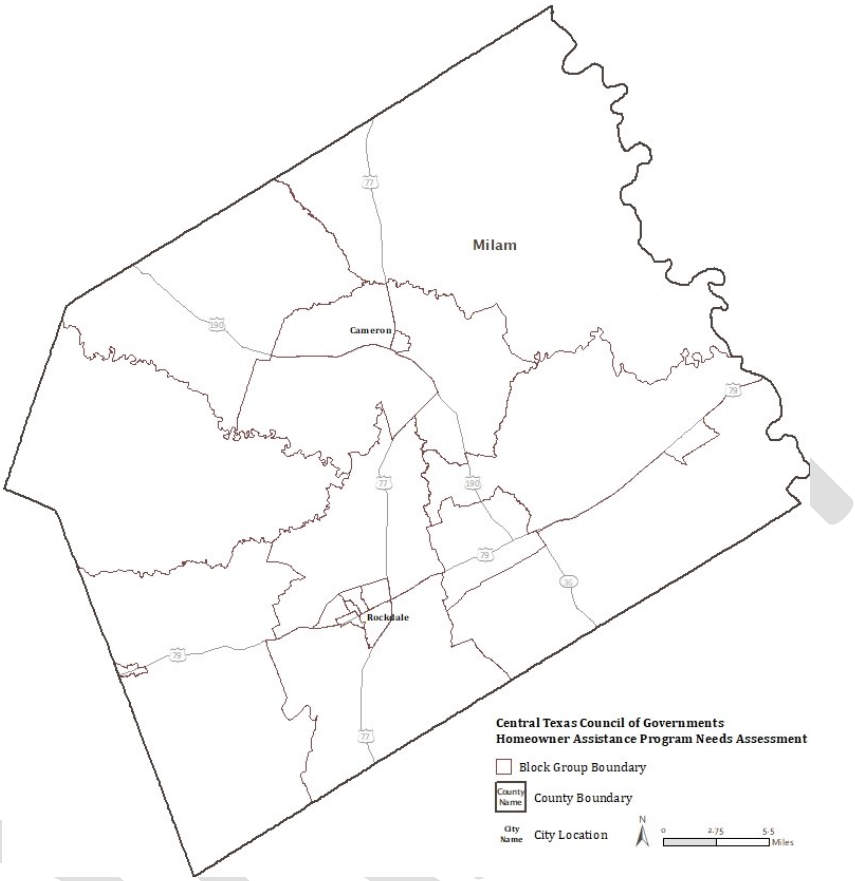

Figure 12 CTCOG - Milam County

CTCOG Counties

Milam County

Milam County was not declared eligible for FEMA IA assistance. The data set contains no registrant records with a FVL greater than $0 located within the county. No targeted or affected block groups were identified. General marketing efforts at the regional and county level are appropriate and no specific demographic or geographic targeting is planned at this time. At least one application intake session will be held within the county and further consultation with county officials, EMC, and social service organizations may be used to identify specific homeowners that were not identified through this needs assessment.

Golden Crescent Regional Planning Commission (GCRPC)

The GCRPC portion of Central / Golden Crescent Region contains seven counties: Calhoun, DeWitt, Goliad, Gonzales, Jackson, Lavaca, and Victoria. The degree of reported damage varies as indicted in the figure below, with the total FEMA verified losses in Victoria County topping 60% of the $18.2 million total and Calhoun County at 24%.

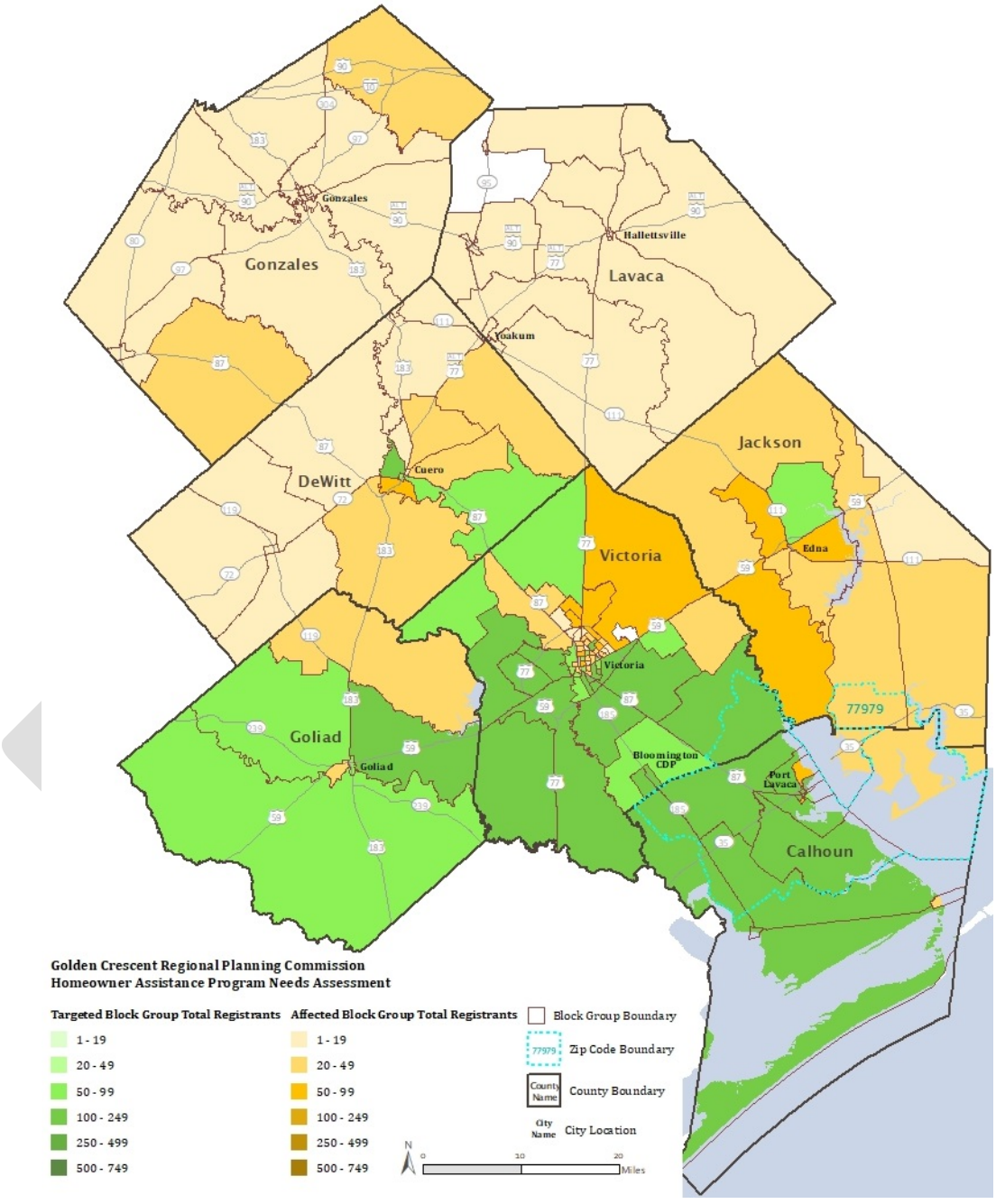

Figure 13 GCRPC FEMA IA Registrants

GCRPC Counties

Calhoun County

Calhoun County was declared eligible for FEMA IA assistance. The data set contains 1,907 registrant records with a FVL greater than $0 located within the county, FVL totaling $4,198,224 and $6,480,802 in estimated unmet needs. Registrants are spread across 17 affected block groups, including twelve (12) targeted block groups located within the **City of Port Lavaca, MID zip code 77979, and Census Tracts 1, 2, 4, and 5** (see table on following pages).

The demographic data indicates that coordinating with social services organizations serving the elderly, low-income residents, and veterans could be especially important in the outreach effort. While the data supporting these outreach efforts is available at the Census block group level, these demographically targeted residents are geographically dispersed, meaning broad marketing efforts may have more of an impact than targeted efforts. Community organizations serving disabled populations, health and human service organizations, faith-based organizations and local churches will be vital outreach partners for these vulnerable groups. Multiple application intake sessions will be held within the county and further consultation with county officials, the EMC, and social service organizations may be used to identify specific homeowners that were not identified through this needs assessment.

The following figures are county maps showing the demographic groups that meet or exceed the targeted marketing and outreach thresholds described in Table 8 for each targeted Census block group. The colored segments of the circular markers located in each block group or Census tract correspond to the targeted demographic groups described in the map legend.

The following demographic table indicates for each targeted Census block group whether (“yes”) or not (“no”) the population of the block group or Census tract satisfies the targeted marketing and outreach threshold for each demographic characteristic described in Table 8. The locations table provides a written description of the location of each targeted Census block group.

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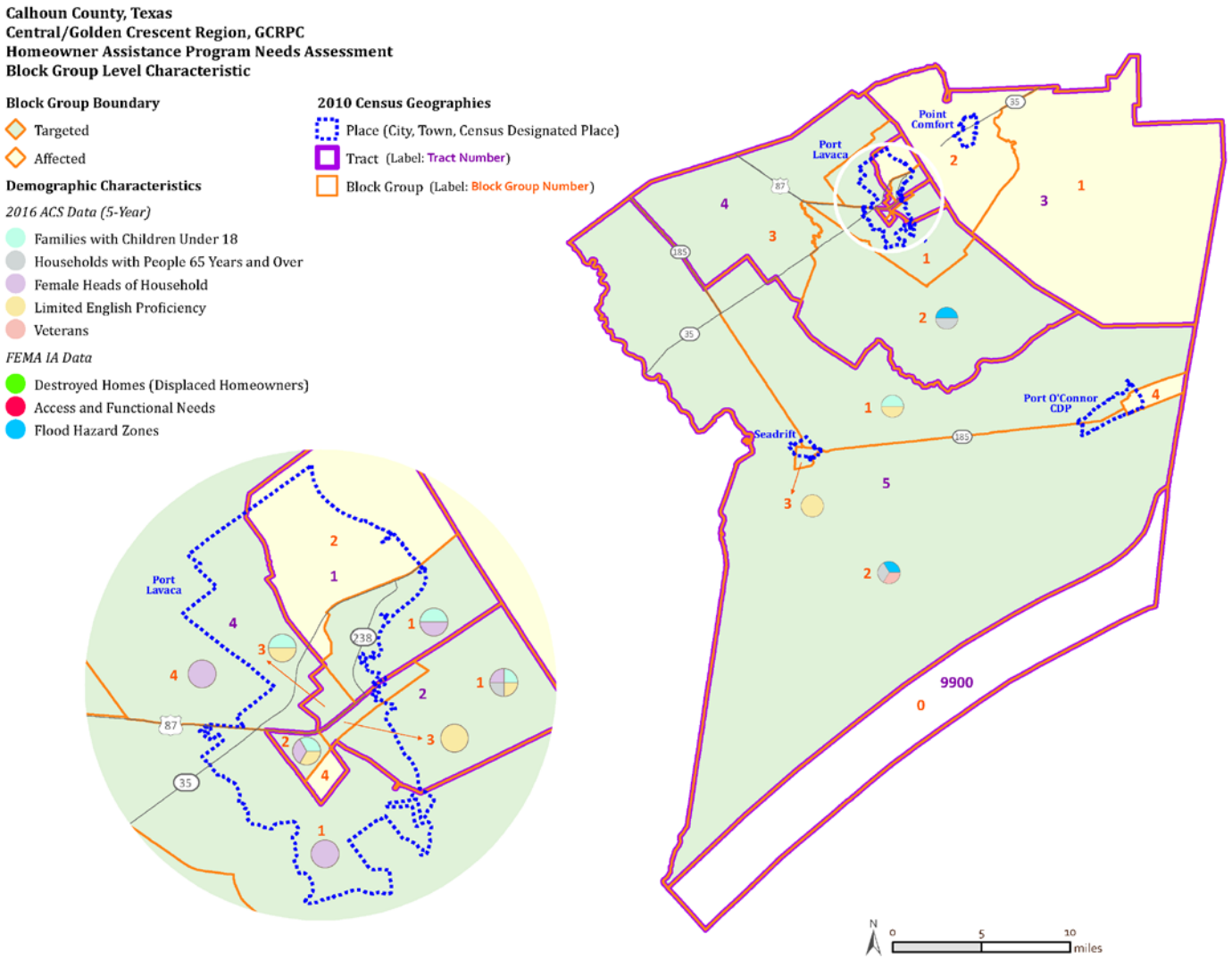

Figure 14 Calhoun County Block Group Demographics

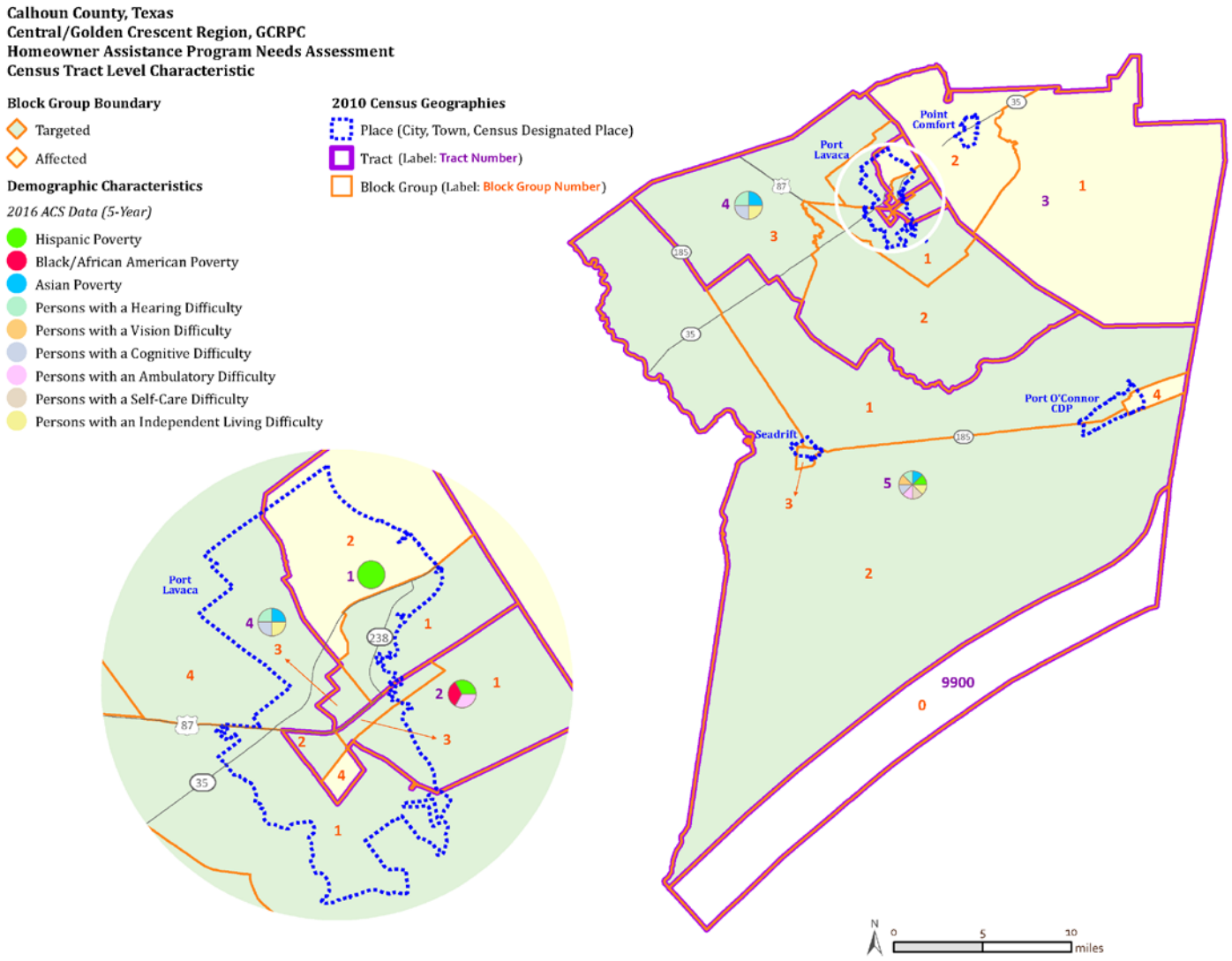

Figure 15 Calhoun County Census Tract Demographics

Table 11 Calhoun County Target Block Group Demographics

Census Tract	**1**	**1**	**2**	**2**	**2**	**4**	**4**	**4**	**4**	**5**	**5**	**5**
Block Group	**1**	**3**	**1**	**2**	**3**	**1**	**2**	**3**	**4**	**1**	**2**	**3**
Block Group Level Data												
Total Population	1,145	1,148	1,103	1,428	534	1,917	1,680	1,703	1,239	1,214	839	1,080
Total Households	355	354	423	540	162	822	627	559	499	396	311	360
LMI FEMA IA Registrants with FVL >$0	99	101	63	71	44	111	137	66	103	126	106	73
Total FEMA IA Registrants with FVL >$0	132	124	83	103	63	168	195	140	148	183	156	106
LMI Concentration	No	No	No	No	No	No	No	No	No	No	No	No
Destroyed Homes	No	No	No	No	No	No	No	No	No	No	No	No
Access/Functional Needs	No	No	No	No	No	No	No	No	No	No	No	No
Flood Hazard Zone	No	No	No	No	No	No	**Yes**	No	No	No	**Yes**	No
Families with Children under 18	**Yes**	**Yes**	**Yes**	**Yes**	No	No	No	No	No	**Yes**	No	No
Elderly (65+) Household Member	No	No	**Yes**	No	No	No	**Yes**	No	No	No	**Yes**	No
Female Head of Household	**Yes**	No	**Yes**	**Yes**	No	**Yes**	No	No	**Yes**	No	No	No
Limited English Proficiency (Spanish Speaker)	No	**Yes**	**Yes**	**Yes**	**Yes**	No	No	No	No	**Yes**	No	**Yes**
Veterans	No	No	No	No	No	No	No	No	No	No	**Yes**	No
Census Tract Level Data												
Black/ African American Poverty Concentration	No	No	**Yes**	**Yes**	**Yes**	No	No	No	No	No	No	No
Asian Poverty Concentration	No	No	No	No	No	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**
Hispanic Poverty Concentration	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	No	No	No	No	**Yes**	**Yes**	**Yes**
Hearing Difficulty	No	No	No	No	No	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**
Vision Difficulty	No	No	No	No	No	No	No	No	No	**Yes**	**Yes**	**Yes**
Cognitive Difficulty	No	No	No	No	No	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**
Ambulatory Difficulty	No	No	**Yes**	**Yes**	**Yes**	No	No	No	No	**Yes**	**Yes**	**Yes**
Self-care Difficulty	No	No	No	No	No	No	No	No	No	**Yes**	**Yes**	**Yes**
Independent Living Difficulty	No	No	No	No	No	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**

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Table 12 Calhoun County Target Block Group Locations

Census Tract	Block Group	Location
1	**1**	Eastern **Port Lavaca** between SH 35, N Virginia, and W Main
1	**3**	Central **Port Lavaca** between N Virginia, SH 35, Half League Rd, and US 87
2	**1**	Southeastern **Port Lavaca** south of W Austin and east of Harbor of Refuge rail spur
2	**2**	Western **Port Lavaca** between Seadrift St, W Austin, Alcoa Dr and US 87
2	**3**	Central **Port Lavaca** between US 87, Seadrift St, and West Austin
4	**1**	Southern **Port Lavaca** and unincorporated county between Alcoa Dr, US 87, FM 2433, SH 238/316, and CR 2717 (Washington Avenue)
4	**2**	Unincorporated county between US 87, SH 238/316, CR 2717 (Washington Avenue), Powderhorn Lake, CR 107, and SH 35
4	**3**	Unincorporated county between SH 185, SH 35, Westerlund Grade, and McDonald Road
4	**4**	Northwestern **Port Lavaca** and unincorporated county between N Virginia/Lake Placedo Rd, Westerland Grade, Mc Donald Road and US 87
5	**1**	**Seadrift** north of SH 185 and unincorporated county between SH 185, CR 107 and Powderhorn Lake
5	**2**	**Seadrift** west of 13th Street and unincorporated county south of SH 185 including southern **Port O'Connor**
5	**3**	**Seadrift** between SH 185, 13th Street, and Dierlam Road

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DeWitt County

DeWitt County was declared eligible for FEMA IA assistance. The data set contains 500 registrant records with a FVL greater than $0 located within the county, FVL totaling $1,095,060 and $1,756,128 in estimated unmet needs. Registrants are spread across 17 affected block groups and include three (3) targeted block groups located within the **City of Cuero** and **Census Tracts 9702** and **9703** (see following page).

The demographic data indicates that coordinating with social services organizations serving the elderly, low-income residents, and veterans could be especially important in the outreach effort. While the data supporting these outreach efforts is available at the Census block group level, these demographically targeted residents are geographically dispersed, meaning broad marketing efforts may have more of an impact than targeted efforts. Community organizations serving disabled populations, health and human service organizations, faith-based organizations and local churches will be vital outreach partners for these vulnerable groups. At least one application intake session will be held within the county and further consultation with county officials, the EMC, and social service organizations may be used to identify specific homeowners that were not identified through this needs assessment.

The following figures are county maps showing the demographic groups that meet or exceed the targeted marketing and outreach thresholds described in Table 8 for each targeted Census block group. The colored segments of the circular markers located in each block group or Census tract correspond to the targeted demographic groups described in the map legend.

The following demographic table indicates for each targeted Census block group whether (“yes”) or not (“no”) the population of the block group or Census tract satisfies the targeted marketing and outreach threshold for each demographic characteristic described in Table 8. The locations table provides a written description of the location of each targeted Census block group.

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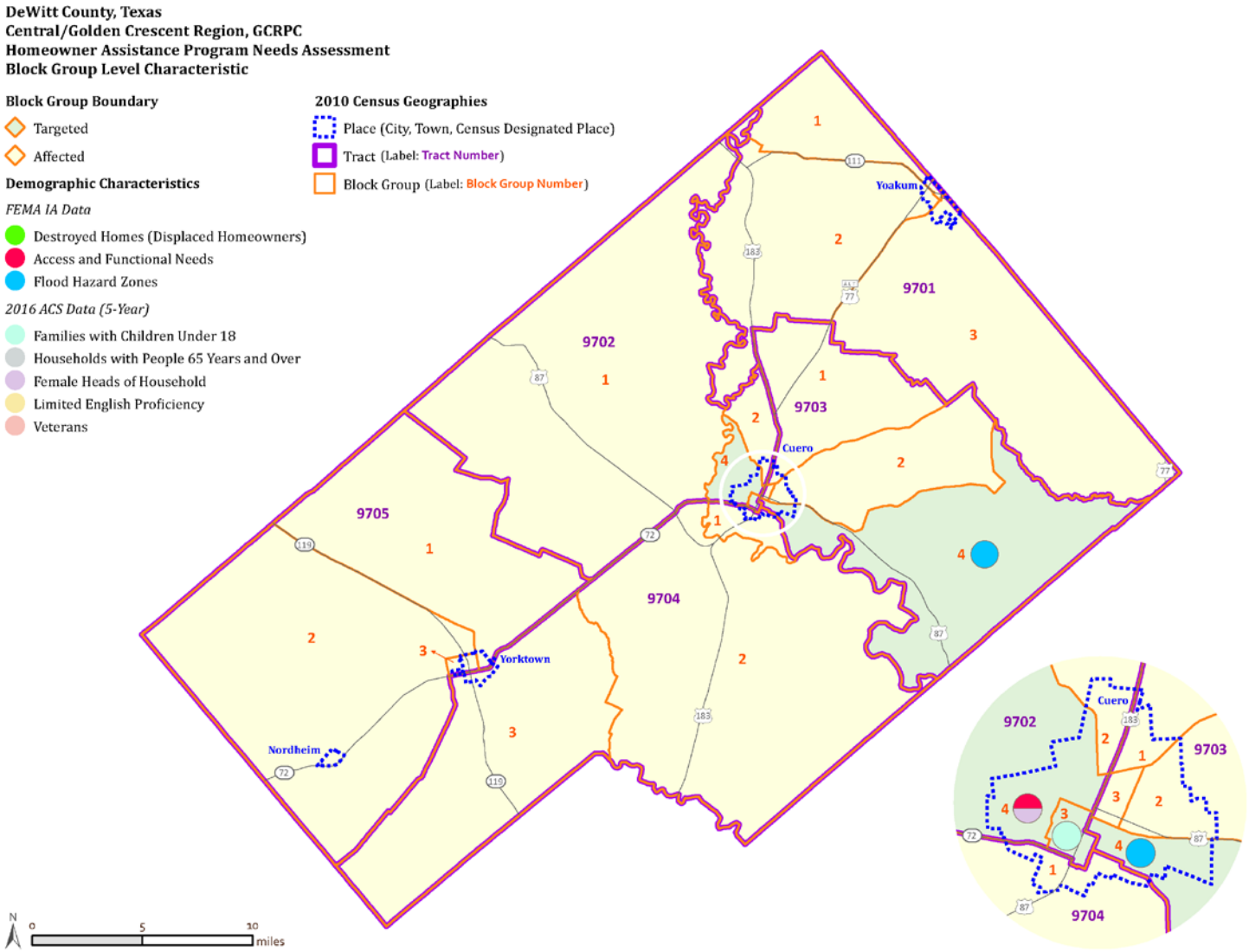

Figure 16 DeWitt County Block Group Demographics

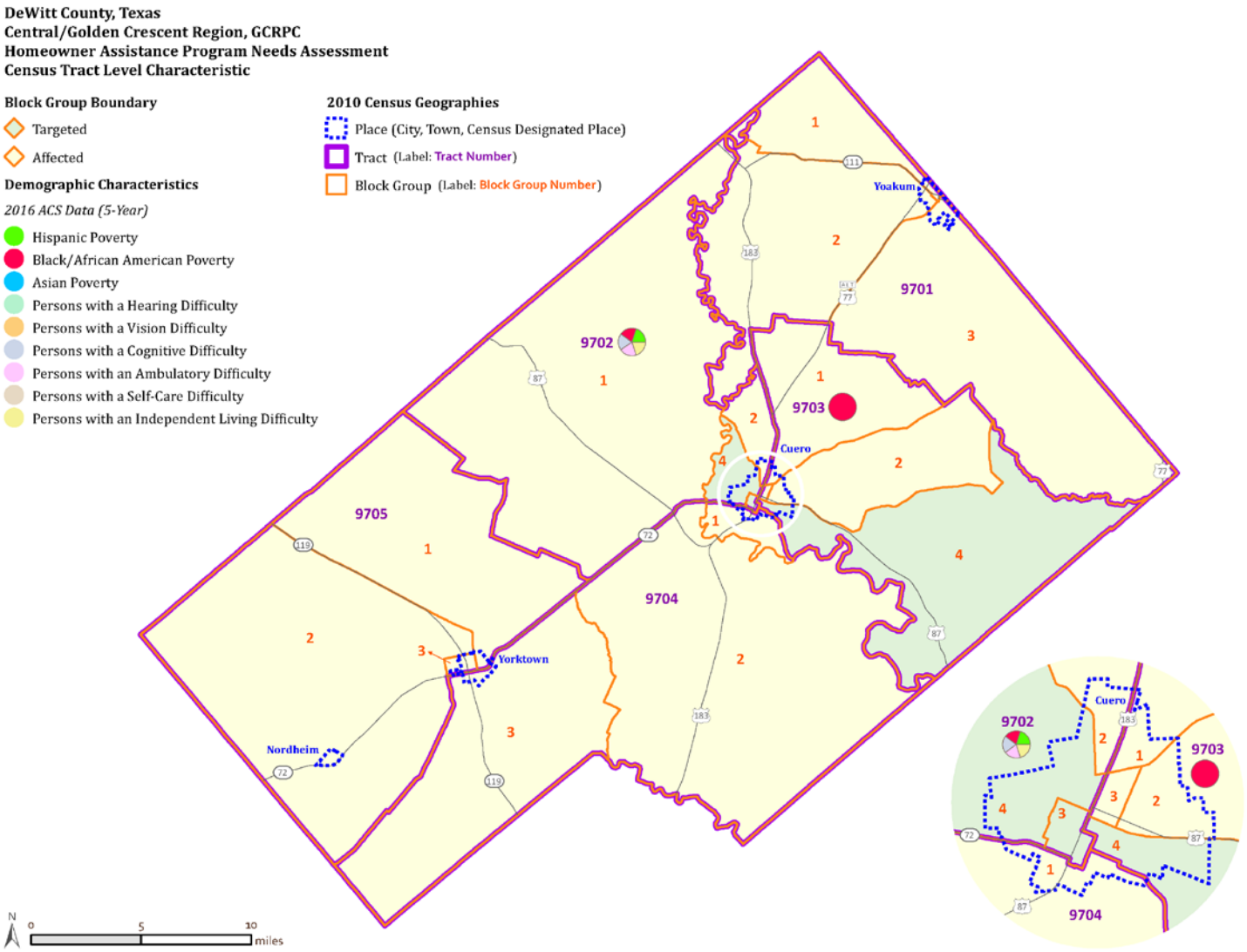

Figure 17 DeWitt County Census Tract Demographics

Table 13 DeWitt County Target Block Group Demographics

Census Tract	**9702**	**9702**	**9703**
Block Group	**3**	**4**	**4**
Block Group Level Data			
Total Population	1,274	1,689	1,377
Total Households	480	502	469
LMI FEMA IA Registrants with FVL >$0	56	82	52
Total FEMA IA Registrants with FVL >$0	67	100	80
LMI Concentration	No	No	No
Destroyed Homes	No	No	No
Access/Functional Needs	No	**Yes**	No
Flood Hazard Zone	No	No	**Yes**
Families with Children under 18	**Yes**	No	No
Elderly (65+) Household Member	No	No	No
Female Head of Household	No	**Yes**	No
Limited English Proficiency (Spanish Speaker)	No	No	No
Veterans	No	No	No
Census Tract Level Data			
Black/ African American Poverty Concentration	**Yes**	**Yes**	**Yes**
Asian Poverty Concentration	No	No	No
Hispanic Poverty Concentration	**Yes**	**Yes**	No
Hearing Difficulty	No	No	No
Vision Difficulty	No	No	No
Cognitive Difficulty	**Yes**	**Yes**	No
Ambulatory Difficulty	**Yes**	**Yes**	No
Self-care Difficulty	No	No	No
Independent Living Difficulty	**Yes**	**Yes**	No

Table 14 DeWitt County Target Block Group Locations

Census Tract	**Block Group**	**Location**
9702	**3**	Southern **Cuero** between Gohlke Creek, Live Oak, Stockdale, and W Heaton
9702	**4**	Western **Cuero** between the Guadalupe River, FM 766, Esplanade, Live Oak, Gohlke Creek and W Heaton
9703	**4**	Eastern **Cuero** between E Courthouse/US 87, Esplanade, Newman, FM 236, and the Guadalupe River

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Goliad County

Goliad County was declared eligible for FEMA IA assistance. The data set contains 467 registrant records with a FVL greater than $0 located within the county, FVL totaling $795,205 and $1,015,030 in estimated unmet needs. Registrants are spread across six (6) affected block groups, including four (4) targeted block groups located within **Census Tracts 9601** and **9602** (see following page).

The demographic data indicates that coordinating with social services organizations serving the elderly, low-income residents, and veterans could be especially important in the outreach effort. While the data supporting these outreach efforts is available at the Census block group level, these demographically targeted residents are geographically dispersed, meaning broad marketing efforts may have more of an impact than targeted efforts. Community organizations serving disabled populations, health and human service organizations, faith-based organizations and local churches will be vital outreach partners for these vulnerable groups. At least one application intake session will be held within the county and further consultation with county officials, the EMC, and social service organizations may be used to identify specific homeowners that were not identified through this needs assessment.

The following figures are county maps showing the demographic groups that meet or exceed the targeted marketing and outreach thresholds described in Table 8 for each targeted Census block group. The colored segments of the circular markers located in each block group or Census tract correspond to the targeted demographic groups described in the map legend.

The following demographic table indicates for each targeted Census block group whether (“yes”) or not (“no”) the population of the block group or Census tract satisfies the targeted marketing and outreach threshold for each demographic characteristic described in Table 8. The locations table provides a written description of the location of each targeted Census block group.

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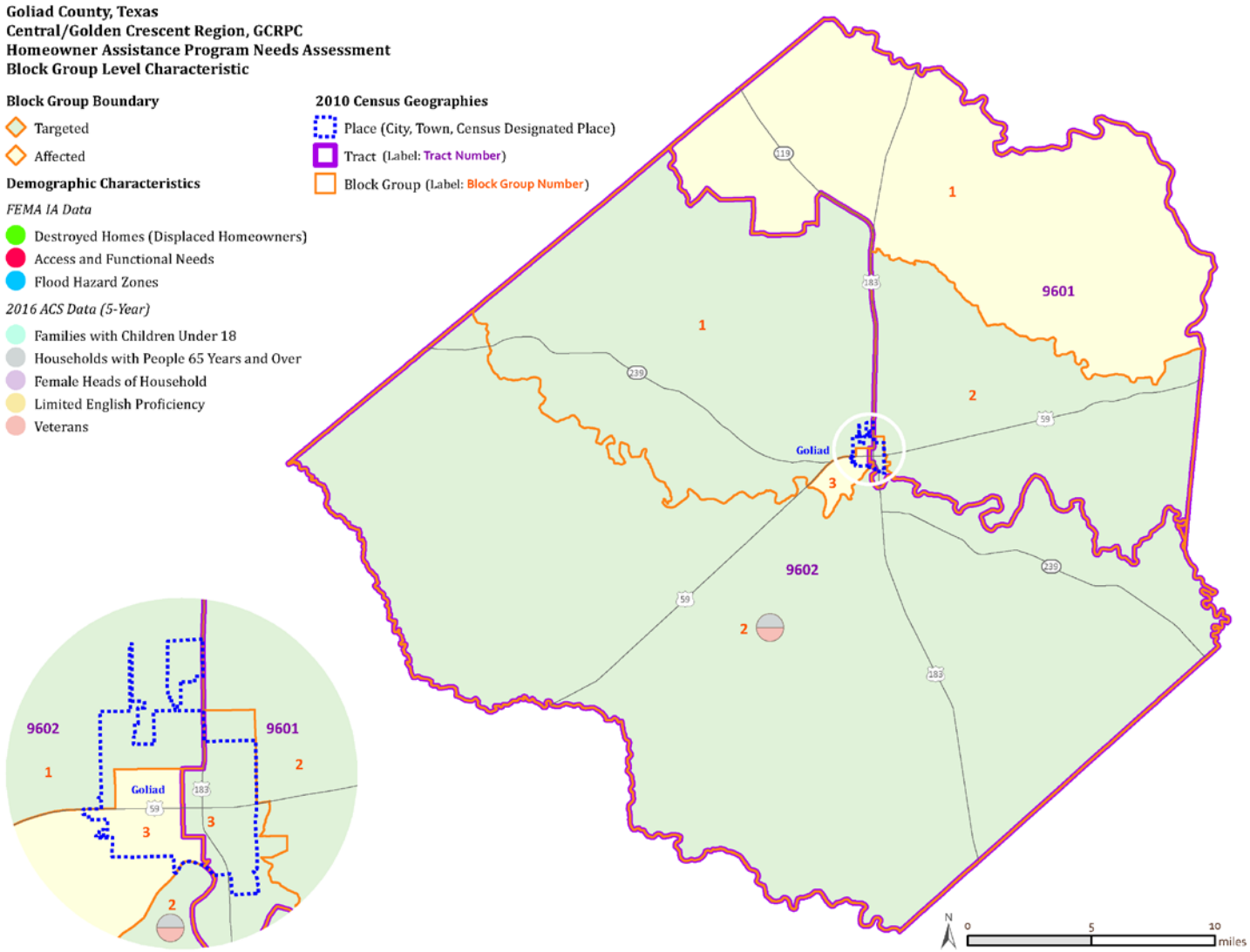

Figure 18 Goliad County Block Group Demographics

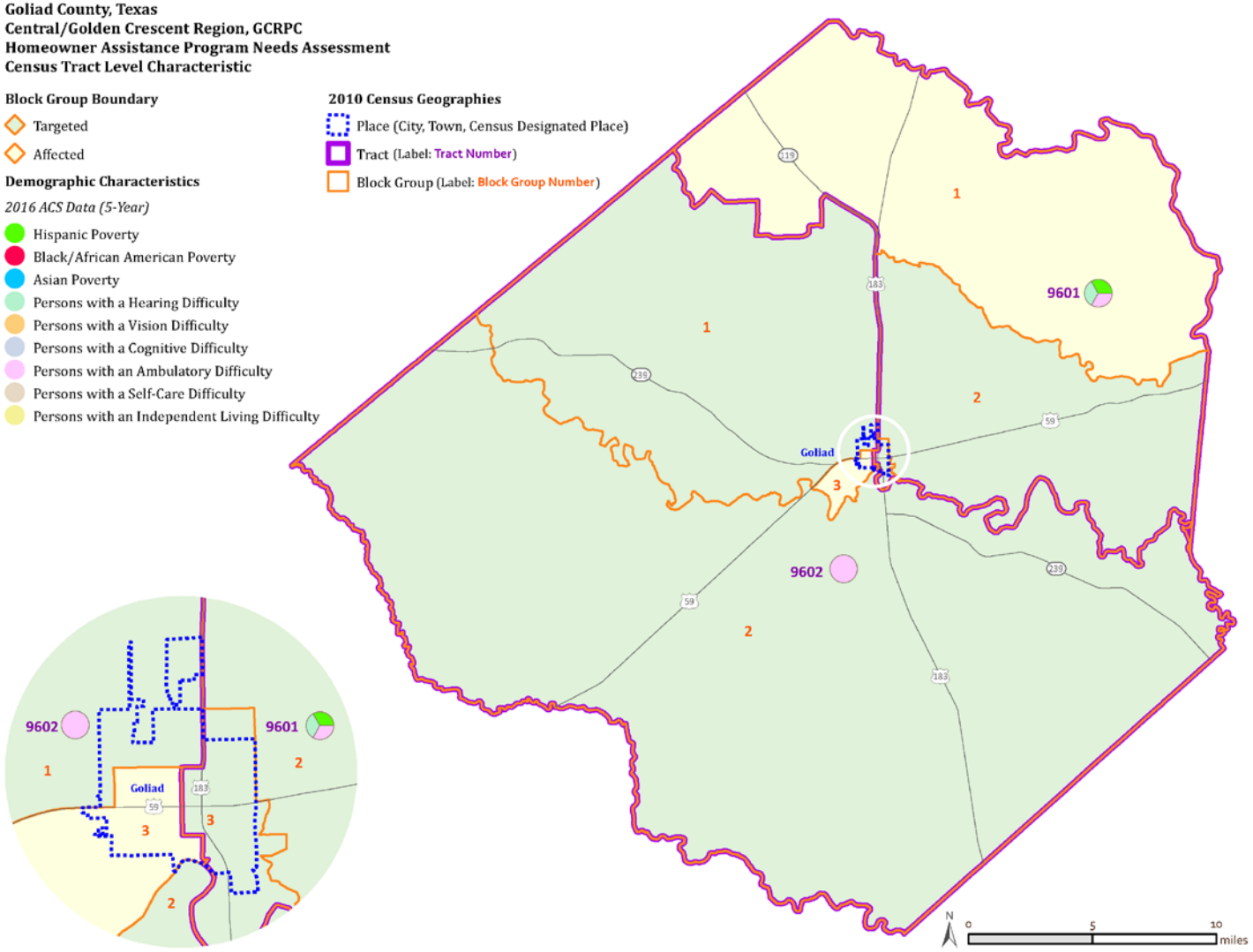

Figure 19 Goliad County Census Tract Demographics

Table 15 Goliad County Target Block Group Demographics

Census Tract	**9601**	**9601**	**9602**	**9602**
Block Group	**2**	**3**	**1**	**2**
Block Group Level Data				
Total Population	1,058	1,140	1,687	1,105
Total Households	444	382	631	360
LMI FEMA IA Registrants with FVL >$0	72	59	50	69
Total FEMA IA Registrants with FVL >$0	105	74	72	96
LMI Concentration	No	No	No	No
Destroyed Homes	No	No	No	No
Access/Functional Needs	No	No	No	No
Flood Hazard Zone	No	No	No	No
Families with Children under 18	No	No	No	No
Elderly (65+) Household Member	No	No	No	**Yes**
Female Head of Household	No	No	No	No
Limited English Proficiency (Spanish Speaker)	No	No	No	No
Veterans	No	No	No	**Yes**
Census Tract Level Data				
Black/ African American Poverty Concentration	No	No	No	No
Asian Poverty Concentration	No	No	No	No
Hispanic Poverty Concentration	**Yes**	**Yes**	No	No
Hearing Difficulty	**Yes**	**Yes**	No	No
Vision Difficulty	No	No	No	No
Cognitive Difficulty	No	No	No	No
Ambulatory Difficulty	**Yes**	**Yes**	**Yes**	**Yes**
Self-care Difficulty	No	No	No	No
Independent Living Difficulty	No	No	No	No

Table 16 Goliad County Target Block Group Locations

Census Tract	**Block Group**	**Location**
9601	**2**	Eastern unincorporated county between Coleto Creek, US 183, Goliad city limit, Guadalupe River, Victoria County line
9601	**3**	**Goliad** between Market, North St and the Guadalupe River
9602	**1**	Northwestern **Goliad** north of North St and west of Davis Ave and unincorporated county between Guadalupe River, US 59, US 183and SH 119
9602	**2**	Southern unincorporated county south of the Guadalupe River

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Gonzales County

Gonzales County was declared eligible for FEMA IA assistance. The data set contains 203 registrant records with a FVL greater than $0 located within the county, FVL totaling $400,052 and $902,346 in estimated unmet needs. Registrants are spread across 16 affected block groups.

The demographic data indicates that providing materials and services in Spanish and coordinating with social services organizations serving the elderly, low-income residents, and single mothers could be especially important in the outreach effort. While the data supporting these outreach efforts is available at the Census block group level, these demographically targeted residents are geographically dispersed, meaning broad marketing efforts may have more of an impact than targeted efforts. Community organizations serving disabled populations, health and human service organizations, faith-based organizations and local churches will be vital outreach partners for these vulnerable populations. At least one application intake session will be held within the county and further consultation with county officials, the EMC, and social service organizations may be used to identify specific homeowners that were not identified through this needs assessment.

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Jackson County

Jackson County was declared eligible for FEMA IA assistance. The data set contains 456 registrant records with a FVL greater than $0 located within the county, FVL totaling $475,585 and $440,316 in estimated unmet needs. Registrants are spread across eleven (11) affected block groups, including one (1) targeted block group located within the **City of Edna** and **Census Tract 9502**.

The demographic data indicates that coordinating with social services organizations serving the elderly, low-income residents, and veterans could be especially important in the outreach effort. While the data supporting these outreach efforts is available at the Census block group level, these demographically targeted residents are geographically dispersed, meaning broad marketing efforts may have more of an impact than targeted efforts. Community organizations serving disabled populations, health and human service organizations, faith-based organizations and local churches will be vital outreach partners for these vulnerable populations. At least one application intake session will be held within the county and further consultation with county officials, the EMC, and social service organizations may be used to identify specific homeowners that were not identified through this needs assessment.

The following figures are county maps showing the demographic groups that meet or exceed the targeted marketing and outreach thresholds described in Table 8 for each targeted Census block group. The colored segments of the circular markers located in each block group or Census tract correspond to the targeted demographic groups described in the map legend.

The following demographic table indicates for each targeted Census block group whether (“yes”) or not (“no”) the population of the block group or Census tract satisfies the targeted marketing and outreach threshold for each demographic characteristic described in Table 8. The locations table provides a written description of the location of each targeted Census block group.

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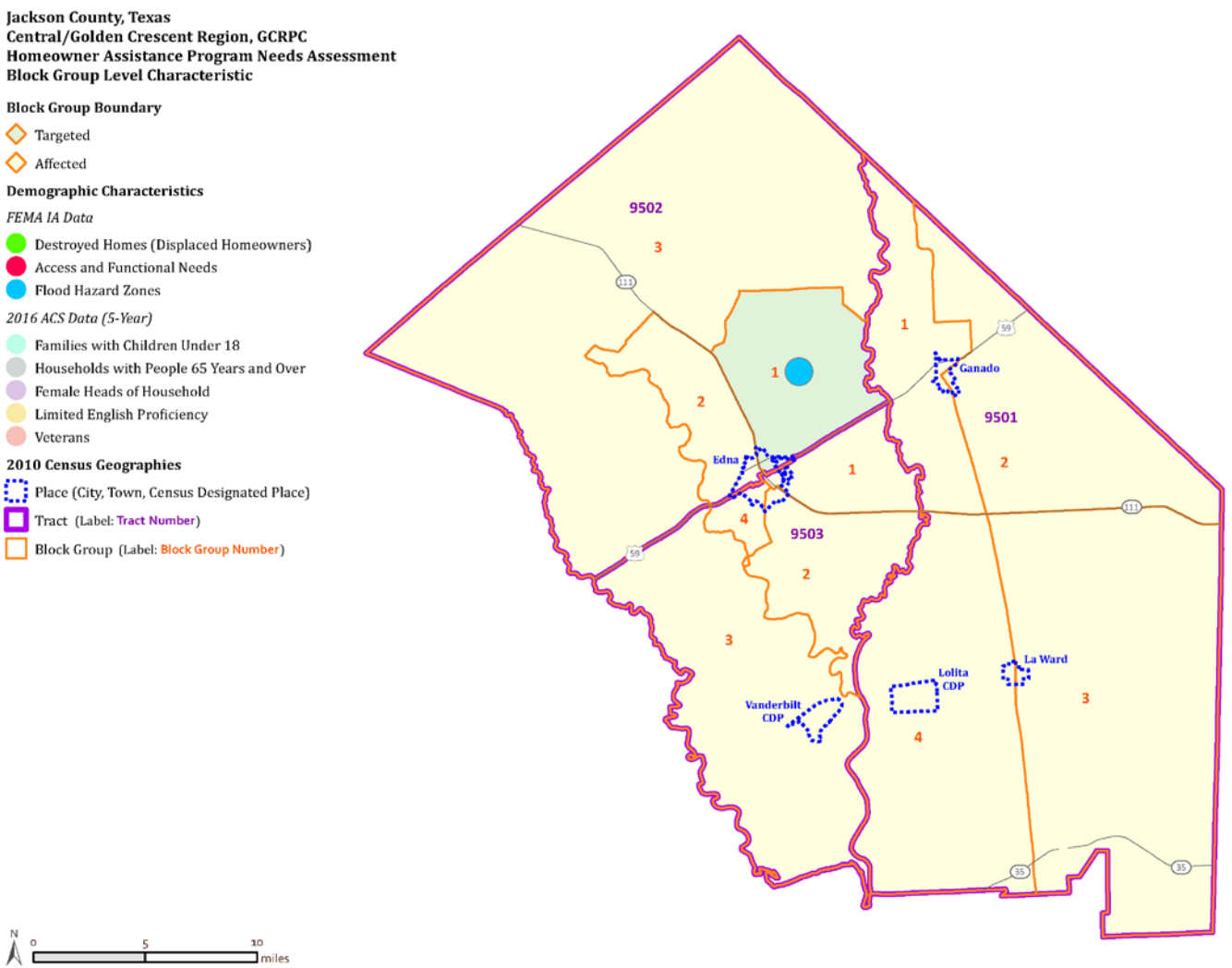

Figure 20 Jackson County Block Group Demographics

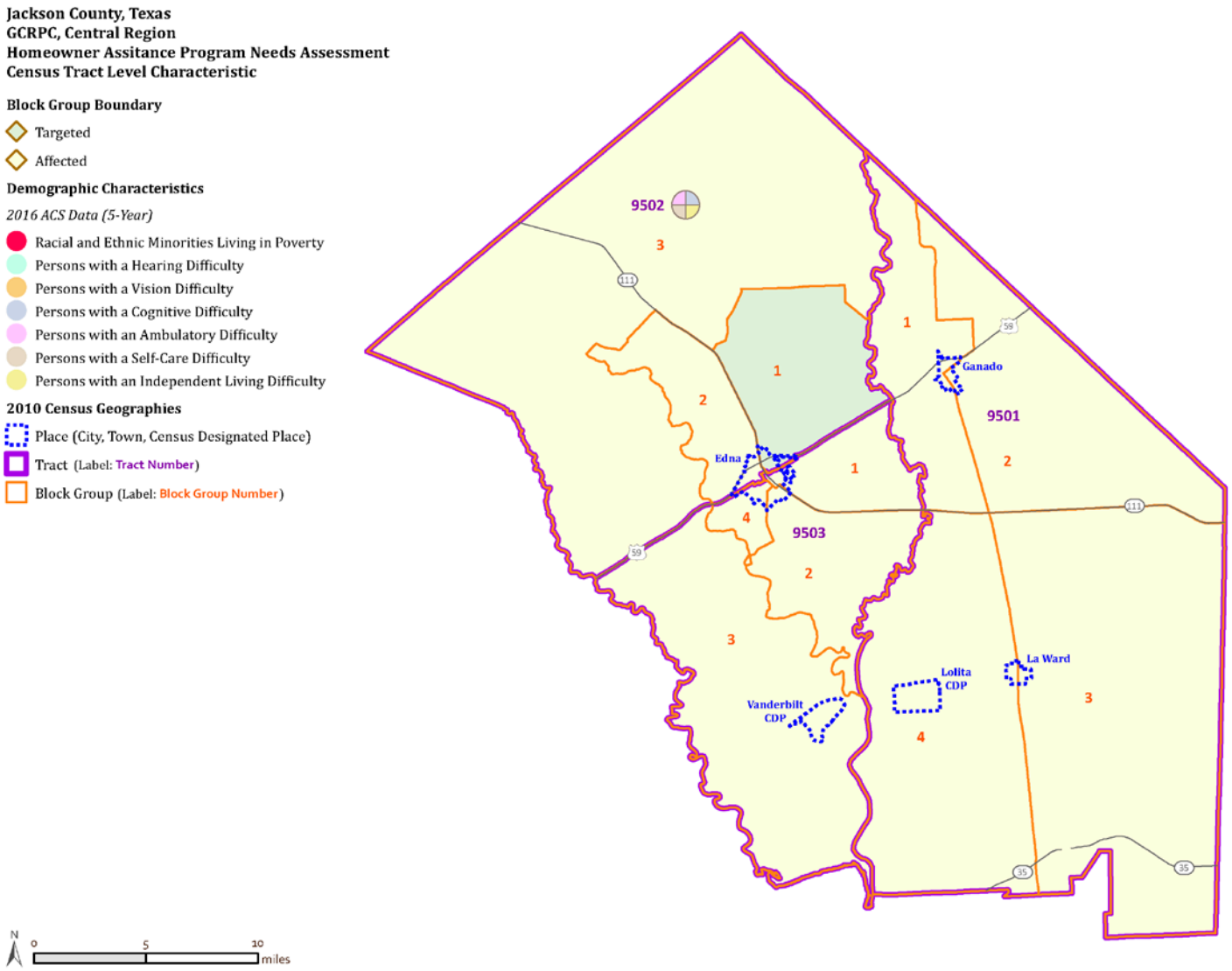

Figure 21 Jackson County Census Tract Demographics

Table 17 Jackson County Target Block Group Demographics

Census Tract	**9502**
Block Group	**1**
Block Group Level Data	
Total Population	1,797
Total Households	680
LMI FEMA IA Registrants with FVL >$0	56
Total FEMA IA Registrants with FVL >$0	70
LMI Concentration	No
Destroyed Homes	No
Access/Functional Needs	No
Flood Hazard Zone	**Yes**
Families with Children under 18	No
Elderly (65+) Household Member	No
Female Head of Household	No
Limited English Proficiency (Spanish Speaker)	No
Veterans	No
Census Tract Level Data	
Black/ African American Poverty Concentration	**Yes**
Asian Poverty Concentration	No
Hispanic Poverty Concentration	No
Hearing Difficulty	No
Vision Difficulty	No
Cognitive Difficulty	**Yes**
Ambulatory Difficulty	**Yes**
Self-care Difficulty	No
Independent Living Difficulty	No

Table 18 Jackson County Target Block Group Locations

Census Tract	**Block Group**	**Location**
9502	**1**	Northeastern **City of Edna** and rural Jackson County between Sandy Creek, CR 402, CR 401, FM 111 and US 59

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Lavaca County

Lavaca County was declared eligible for FEMA IA assistance. The data set contains 111 registrant records with a FVL greater than $0 located within the county, FVL totaling $163,654 and $188,098 in estimated unmet needs. Registrants are spread across 13 affected block groups.

The demographic data indicates that coordinating with social services organizations serving the elderly, low-income residents, and veterans could be especially important in the outreach effort. While the data supporting these outreach efforts is available at the Census block group level, these demographically targeted residents are geographically dispersed, meaning broad marketing efforts may have more of an impact than targeted efforts. Community organizations serving disabled populations, health and human service organizations, faith-based organizations and local churches will be vital outreach partners for these vulnerable populations. At least one application intake session will be held within the county and further consultation with county officials, the EMC, and social service organizations may be used to identify specific homeowners that were not identified through this needs assessment.

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Victoria County

Victoria County was declared eligible for FEMA IA assistance. The data set contains 4,491 registrant records with a FVL greater than $0 located within the county, FVL totaling $11,002,306 and $19,069,068 in estimated unmet needs. Registrants are spread across 64 affected block groups, including twenty-nine (29) targeted block groups located partly within the **City of Victoria**, the **Bloomington** and **Placedo Census Designated Places,** and numerous Census Tracts (see table on following pages).

The demographic data indicates that coordinating with social services organizations serving the elderly, low-income residents, single mothers and veterans could be especially important in the outreach effort. While the data supporting these outreach efforts is available at the Census block group level, these demographically targeted residents are geographically dispersed, meaning broad marketing efforts may have more of an impact than targeted efforts. Community organizations serving disabled populations, health and human service organizations, faith-based organizations and local churches will be vital outreach partners for these vulnerable groups. A staffed HAP assistance office will be located in the City of Victoria, multiple application intake session will be held at varying locations within the county and further consultation with county officials, the EMC, and social service organizations may be used to identify specific homeowners that were not identified through this needs assessment.

The following figures are county maps showing the demographic groups that meet or exceed the targeted marketing and outreach thresholds described in Table 8 for each targeted Census block group. The colored segments of the circular markers located in each block group or Census tract correspond to the targeted demographic groups described in the map legend.

The following demographic table indicates for each targeted Census block group whether (“yes”) or not (“no”) the population of the block group or Census tract satisfies the targeted marketing and outreach threshold for each demographic characteristic described in Table 8. The locations table provides a written description of the location of each targeted Census block group.

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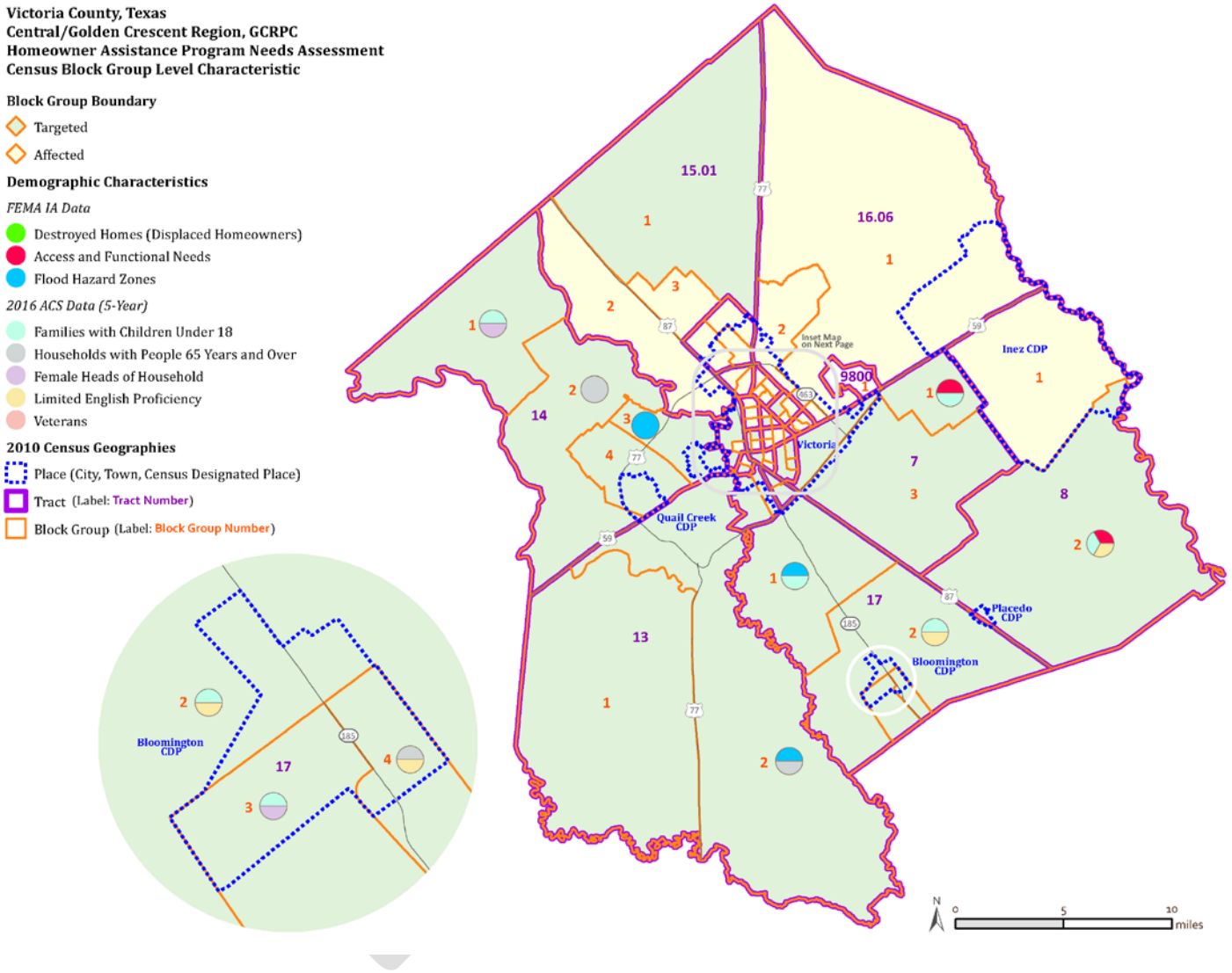

Figure 22 Victoria County Block Group Demographics

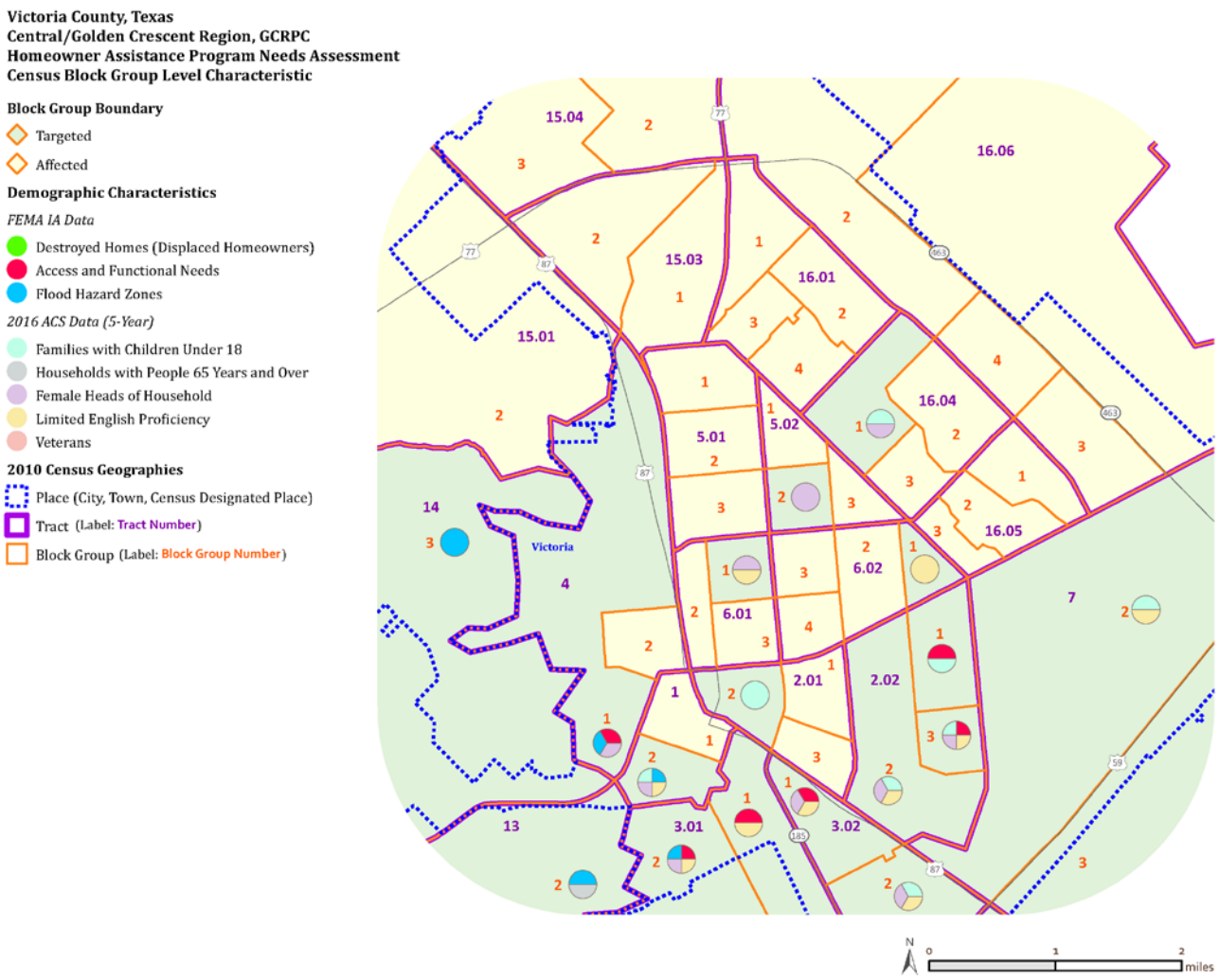

Figure 23 Victoria County Block Group Demographics (Inset)

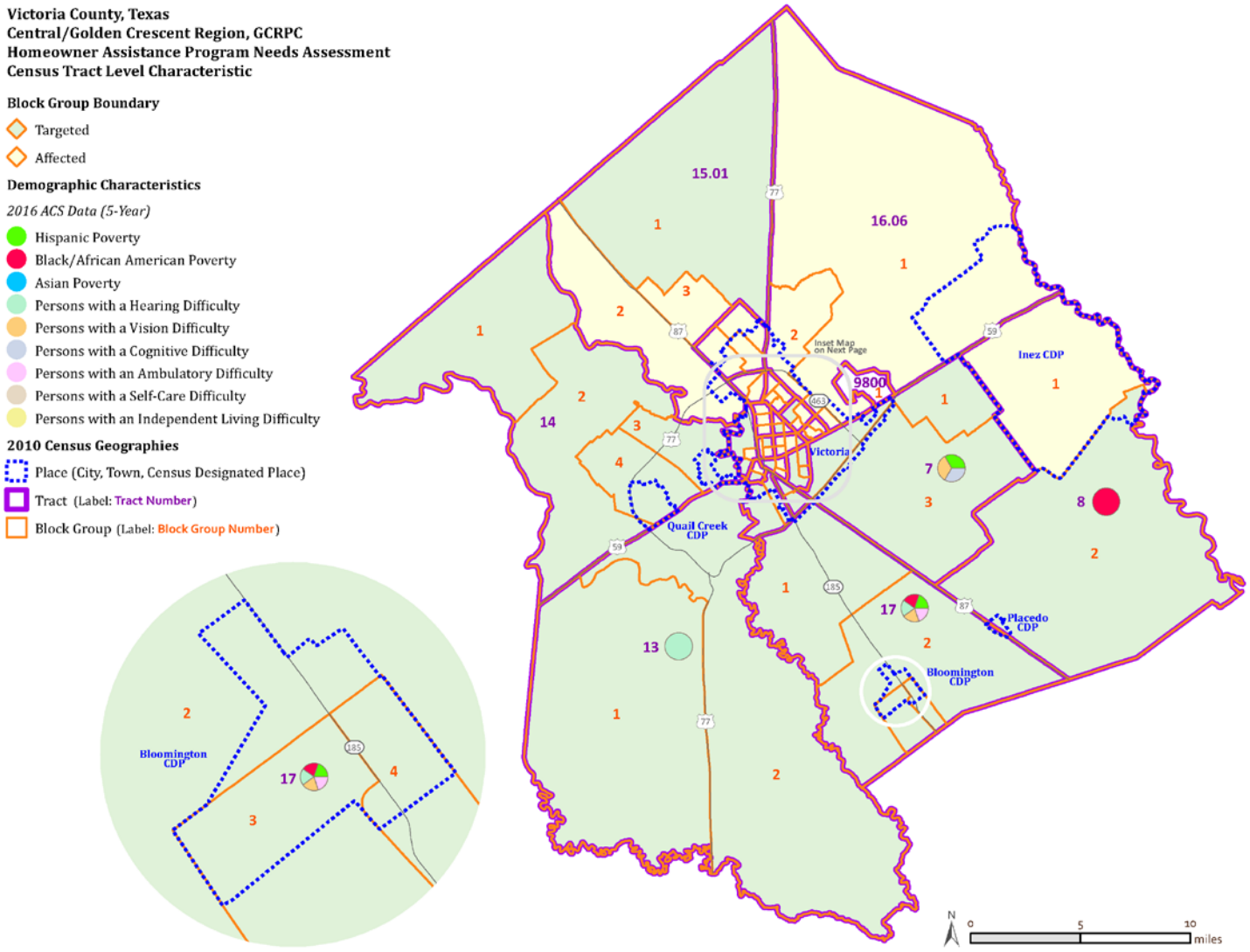

Figure 24 Victoria County Census Tract Demographics

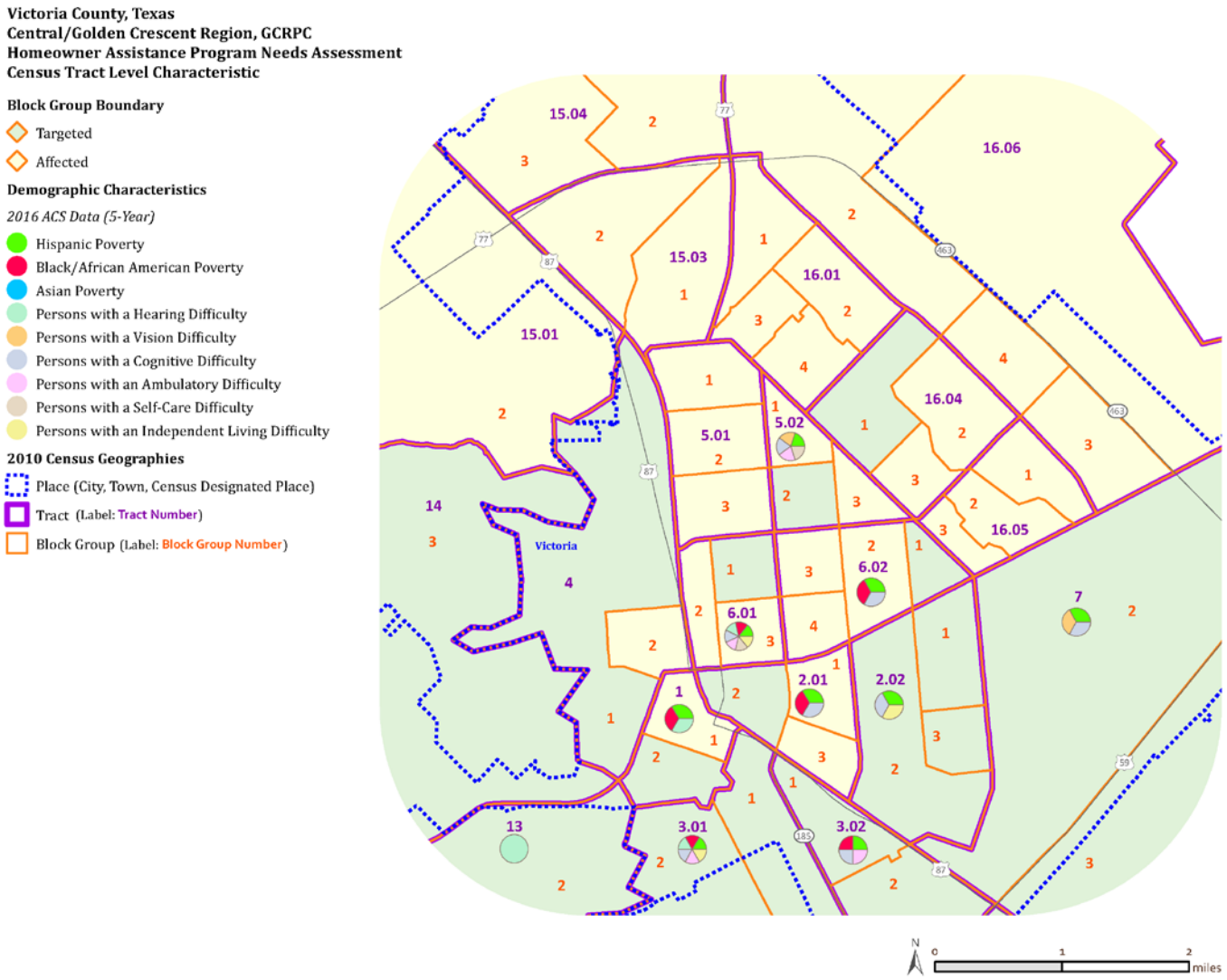

Figure 25 Victoria County Census Tract Demographics (Inset)

Table 19 Victoria County Target Block Group Demographics

Census Tract	**1**	**2.01**	**2.02**	**2.02**	**2.02**	**3.01**	**3.01**	**3.02**	**3.02**	**4**	**5.02**	**6.01**
Block Group	**2**	**2**	**1**	**2**	**3**	**1**	**2**	**1**	**2**	**1**	**2**	**1**
Block Group Level Data												
Total Population	1,310	1,729	2,675	1,732	1,671	1,336	613	1,322	967	1,083	1,186	1,557
Total Households	442	569	731	509	555	403	209	384	320	425	429	607
LMI FEMA IA Registrants with FVL >$0	62	66	66	99	71	106	70	105	124	58	59	77
Total FEMA IA Registrants with FVL >$0	78	78	87	116	111	125	79	138	150	70	88	95
LMI Concentration	No	No	No	No	No	No	**Yes**	No	No	No	No	No
Destroyed Homes	No	No	No	No	No	No	No	No	No	No	No	No
Access/Functional Needs	No	No	**Yes**	No	**Yes**	**Yes**	**Yes**	**Yes**	No	**Yes**	No	No
Flood Hazard Zone	**Yes**	No	No	No	No	No	**Yes**	No	No	**Yes**	No	No
Families with Children under 18	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	No	No	No	**Yes**	No	No	No
Elderly (65+) Household Member	No	No	No	No	No	No	No	No	No	No	No	No
Female Head of Household	**Yes**	No	No	**Yes**	**Yes**	No	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**
Limited English Proficiency (Spanish Speaker)	**Yes**	No	No	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	No	No	**Yes**
Veterans	No	No	No	No	No	No	No	No	No	No	No	No
Census Tract Level Data												
Black/ African American Poverty Concentration	**Yes**	**Yes**	No	No	No	**Yes**	**Yes**	**Yes**	**Yes**	No	No	**Yes**
Asian Poverty Concentration	No	No	No	No	No	No	No	No	No	No	No	No
Hispanic Poverty Concentration	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	No	**Yes**	**Yes**
Hearing Difficulty	**Yes**	No	No	No	No	**Yes**	**Yes**	No	No	No	No	**Yes**
Vision Difficulty	No	No	No	No	No	No	No	No	No	No	**Yes**	No
Cognitive Difficulty	No	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	No	**Yes**	**Yes**
Ambulatory Difficulty	No	No	No	No	No	**Yes**	**Yes**	**Yes**	**Yes**	No	**Yes**	**Yes**
Self-care Difficulty	No	No	No	No	No	No	No	No	No	No	**Yes**	**Yes**
Independent Living Difficulty	No	No	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	No	No	No	No	**Yes**

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Table 32 Victoria County Target Block Group Demographics (page 2)

Census Tract	**6.02**	**7**	**7**	**7**	**8**	**13**	**13**	**14**	**14**	**14**	**14**	**15.01**	**16.04**
Block Group	**1**	**1**	**2**	**3**	**2**	**1**	**2**	**1**	**2**	**3**	**4**	**1**	**1**
Block Group Level Data													
Total Population	709	732	1,772	1,034	1,015	1,228	936	2,491	2,223	1,187	2,345	1,282	2,905
Total Households	318	246	633	438	315	416	335	859	788	386	976	450	1,088
LMI FEMA IA Registrants with FVL >$0	46	52	123	83	94	105	85	50	80	102	134	52	87
Total FEMA IA Registrants with FVL >$0	61	72	147	132	142	166	118	84	136	135	211	89	120
LMI Concentration	No	No	No	No	No	No	No	No	No	No	No	No	No
Destroyed Homes	No	No	No	No	No	No	No	No	No	No	No	No	No
Access/Functional Needs	No	**Yes**	No	No	**Yes**	No	No	No	No	No	No	No	No
Flood Hazard Zone	No	No	No	No	No	No	**Yes**	No	No	**Yes**	No	No	No
Families with Children under 18	No	**Yes**	**Yes**	No	**Yes**	No	No	**Yes**	No	No	No	No	**Yes**
Elderly (65+) Household Member	No	No	No	No	No	No	**Yes**	No	**Yes**	No	No	No	No
Female Head of Household	No	No	No	No	No	No	No	**Yes**	No	No	No	No	**Yes**
Limited English Proficiency (Spanish Speaker)	**Yes**	No	**Yes**	No	**Yes**	No	No	No	No	No	No	No	No
Veterans	No	No	No	No	No	No	No	No	No	No	No	No	No
Census Tract Level Data													
Black/ African American Poverty Concentration	**Yes**	No	No	No	**Yes**	No	No	No	No	No	No	No	No
Asian Poverty Concentration	No	No	No	No	No	No	No	No	No	No	No	No	No
Hispanic Poverty Concentration	**Yes**	**Yes**	**Yes**	**Yes**	No	No	No	No	No	No	No	No	No
Hearing Difficulty	No	No	No	No	No	**Yes**	**Yes**	No	No	No	No	No	No
Vision Difficulty	No	**Yes**	**Yes**	**Yes**	No	No	No	No	No	No	No	No	No
Cognitive Difficulty	**Yes**	**Yes**	**Yes**	**Yes**	No	No	No	No	No	No	No	No	No
Ambulatory Difficulty	No	No	No	No	No	No	No	No	No	No	No	No	No
Self-care Difficulty	No	No	No	No	No	No	No	No	No	No	No	No	No
Independent Living Difficulty	No	No	No	No	No	No	No	No	No	No	No	No	No

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Table 32 Victoria County Target Block Group Demographics (page 3)

Census Tract	**16.06**	**17**	**17**	**17**	**17**
Block Group	**1**	**1**	**2**	**3**	**4**
Block Group Level Data					
Total Population	2,070	1,025	681	1,202	726
Total Households	738	315	232	374	322
LMI FEMA IA Registrants with FVL >$0	48	73	54	168	81
Total FEMA IA Registrants with FVL >$0	83	126	85	195	119
LMI Concentration	No	No	No	No	No
Destroyed Homes	No	No	No	No	No
Access/Functional Needs	No	No	No	No	No
Flood Hazard Zone	No	**Yes**	No	No	No
Families with Children under 18	No	**Yes**	**Yes**	**Yes**	No
Elderly (65+) Household Member	No	No	No	No	**Yes**
Female Head of Household	No	No	No	**Yes**	No
Limited English Proficiency (Spanish Speaker)	No	No	**Yes**	No	**Yes**
Veterans	No	No	No	No	No
Census Tract Level Data					
Black/ African American Poverty Concentration	No	**Yes**	**Yes**	**Yes**	**Yes**
Asian Poverty Concentration	No	No	No	No	No
Hispanic Poverty Concentration	No	**Yes**	**Yes**	**Yes**	**Yes**
Hearing Difficulty	No	**Yes**	**Yes**	**Yes**	**Yes**
Vision Difficulty	No	**Yes**	**Yes**	**Yes**	**Yes**
Cognitive Difficulty	No	No	No	No	No
Ambulatory Difficulty	No	**Yes**	**Yes**	**Yes**	**Yes**
Self-care Difficulty	No	No	No	No	No
Independent Living Difficulty	No	No	No	No	No

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Table 20 Victoria County Target Block Group Locations

Census Tract	Block Group	Location
1	2	Southwestern **Victoria** between US 77 Business, Convent, Union Pacific railroad tracks, and Guadalupe River
2.01	2	Central **Victoria** between Navarro, Goodwin, and US 77 Business
2.02	1	Southeastern **Victoria** between US 59 Business, Ben Wilson, Lone Tree, and Delmar
2.02	2	Southeastern **Victoria** between US 59 Business, Ben Wilson, US 87, and Ben Jordan
2.02	3	Southeastern **Victoria** between Lone Tree, Ben Wilson, E North and Delmar
3.01	1	Southern **Victoria** between SH 185, US 59, Hand Road, Union Pacific railroad tracks, and Goodwin/US 87
3.01	2	Southern **Victoria** between Hand Road, US 59, Guadalupe River, and Union Pacific railroad tracks
3.02	1	Southern **Victoria** between SH 185, Odem St, and Port Lavaca Dr/US 87
3.02	2	Southern **Victoria** between SH 185, Odem St, Port Lavaca Dr/US 87 and US 59
4	1	Western **Victoria** west of US 87, north of US 77 Business, east of the Guadalupe River, excluding area bounded by W Red River, N Bluff and W Slayton
5.02	2	Central **Victoria** between E Crestwood, N Laurent, E Airline, N Ben Jordan
6.01	1	Central **Victoria** between E Airline, N Navarro/US 77 Business, E Red River, N Laurent
6.02	1	Eastern **Victoria** between N Ben Wilson, Sam Houston, and US 59 Business
7	1	Unincorporated county between US 59, FM 1686, Gin Rd, Miller Rd, and Midway Rd
7	2	Eastern **Victoria** between US 59 Business, Delmar, and US 59
7	3	Unincorporated county between US 59, US 87, FM 1686, FM 444, Midway Rd, Miller Rd, Gin Rd
8	2	**Placedo** (CDP) and eastern unincorporated county between US 87, FM 1686, FM 444, eastern county line
13	1	Southern unincorporated county between US 59, Coleto Creek, US 77, and southwestern county line
13	2	Southern unincorporated county between Guadalupe River, US 59, Coleto Creek, US 77, southern county line
14	1	Northwestern unincorporated county between FM 622, FM 236, FM 447 and Guadalupe River

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Table 34 Victoria County Target Block Group Locations (page 2)

14	2	Western unincorporated county between FM 622, Guadalupe River, Coletoville Rd, Diebel Rd, Old Goliad Rd, and US 59
14	3	Western **Victoria** and unincorporated county between Guadalupe River, US 59, FM 236, Coletoville Rd
14	4	Western unincorporated county between FM 236, Coletoville Rd, Diebel Rd, Old Goliad Rd, and US 59
15.01	1	Northern unincorporated county between US 77, Northside Rd, Parsons Rd, Levi Sloan Rd, Raab Rd, Love Rd, Kohulek Rd, and US 87
16.04	1	Northeast Victoria between SH 463, Mockingbird, Sam Houston, Mistletoe, creek, and Ben Jordan
17	1	Southern unincorporated county between US 59, US 87, Bayer Rd, Old Bloomington Rd, Canal Rd and Guadalupe River
17	2	**Bloomington** (CDP) north of Black Bayou Rd and Key Rd, southern unincorporated county between US 87, Bayer Rd, Old Bloomington Rd, Canal Rd, Guadalupe River
17	3	**Bloomington** (CDP) south of Black Bayou Rd and west of SH 185
17	4	**Bloomington** (CDP) south of Key Rd and east of SH 185

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Stakeholder Input and Community Engagement

Introduction

While the analyses included in this Needs Assessment incorporate a variety of data sets, it is often the local communities themselves that are able to best identify need. This often comes anecdotally, and is generally presented to groups and individuals working to meet other community needs. We believe these public institutions, social service organizations, non-profits and local churches/faith-based groups have a wealth of information to offer. These groups and individuals are trusted ambassadors in the affected communities and, by delivering the message directly to their memberships and clients, will be able to enhance broad-based marketing efforts.

Because of the compressed timeline for obtaining information and publishing the completed Needs Assessment and Marketing and Outreach Plan, two community consultations were held within the region. The purpose of these meetings was to provide information regarding HAP, answer questions and concerns, discuss collaboration and coordination, and gather anecdotal/non-quantifiable information regarding potential need for consideration in the Needs Assessment and Marketing and Outreach Plan.

The consultation meetings were advertised via invitation to county and city officials, local service providers/housing counseling agencies, VOADs, LTRGs, EMCs, and other community partners, including Area Agencies on Aging, Community Action Agencies, ISD administrators, non-profits, local churches/faith-based organizations.

Throughout this process, anyone wishing to make public comment regarding the HAP Housing Guidelines or the Needs Assessment will be directed to the GLO's email address.

COGs and Local Governments

Open communication channels will be maintained between HAP and key partners including the COGs and local government officials.

Prior to the submission of the draft Needs Assessment, GLO and GrantWorks engaged each of the five COGs in a coordination call. The purpose of these calls was to introduce ourselves and answer questions about the program; to identify the types of damage found in the hardest impacted areas; to discuss plans regarding the intake of applications; to discuss groups "on the ground" who should be invited to participate in the stakeholder input process; and to identify possible marketing and outreach channels.

Local government officials will be contacted next, via email, to introduce ourselves and the program, to facilitate the scheduling of an open house, to begin conversations regarding application intake locations, and to identify any missing stakeholders.

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Record of Coordination Calls:

AACOG: Monday, September 24, 2018
BVCOG: Tuesday, September 25, 2018
CAPCOG: Tuesday, September 25, 2018
CTCOG: Wednesday, September 26, 2018
GCRPC: Wednesday, September 26, 2018

Local government officials were contacted with an invitation to the community consultation meetings and to begin conversations regarding application intake locations, and to identify any missing stakeholders.

Bastrop County Judge Paul Pape
Burleson County Judge Mike Sutherland
Caldwell County Judge Ken Schawe
Calhoun County Judge Michael J. Pfeifer
Comal County Judge Sherman Krause
DeWitt County Judge Daryl L. Fowler
Fayette County Judge Edward F. Janecka
Goliad County Judge P.T. "Pat" Calhoun
Gonzales County Judge David Bird
Grimes County Judge Joe Fauth
Guadalupe County Judge Kyle Kutscher
Jackson County Judge Dennis Simons
Karnes County Judge Walter R. Long, Jr.
Lavaca County Judge Tramer K. Woytek
Lee County Judge Paul E. Fischer
Madison County Judge C.E. McDaniel
Milam County Judge David Barkemeyer
Victoria County Judge Ben Zeller
Washington County Judge John Brieden

Anderson Mayor Gail Sowell
Bastrop Mayor Connie Schroeder
Bedias Mayor Gwen Boullion
Brenham Mayor Milton Y. Tate, Jr.
Buckholts Mayor Terri Eaton
Bulverde Mayor Bill Krawietz
Burton Mayor David Jajicek
Caldwell Mayor Norris L McManus
Cameron Mayor Connie Anderle
Carmine Mayor Wade Eilers
Cibolo Mayor Stosh Boyle
Cuero Mayor Sara Post-Meyer
Edna Mayor Joe D. Hermes
Elgin Mayor Chris Cannon
Fair Oaks Ranch Mayor M. Havard
Falls City Mayor Brent Houdmann
Fayetteville Mayor Stephen Cushing
Flatonia Mayor Bryan Milson
Ganado Mayor Clinton Tegeler
Garden Ridge Mayor L.Thompson
Giddings Mayor John Dowell
Goliad Mayor Trudia Preston
Gonzales Mayor Connie Kacir
Hallettsville Mayor Stephen Hunter
Iola Mayor Christina Stover
Karnes City Mayor Leroy Skloss
Kenedy Mayor James Sutton
Kingsbury Mayor Shirley Nolen
La Grange Mayor Janet Moerbe
La Ward Mayor William R. Koch
Lexington Mayor Alan Milligan
Lockhart Mayor Lew White
Luling Mayor Mike Hendricks
Madisonville Mayor William Parten
Marion Mayor William Seiler
Martindale Mayor Kim Smith
Midway Mayor Tony Leago
Milano Mayor Roddy Gage
Moulton Mayor Mark Zimmerman
Mustang Ridge Mayor Joe Flores
Navasota Mayor Bert Miller
New Berlin Mayor Nick Milanovich
New Braunfels Mayor Barron Casteel
Niederwald Mayor Reynell Smith
Nixon Mayor Dorothy Riojas
Nordheim Mayor Katherine Payne
Normangee Mayor Troy Noey
Plantersville Mayor Karen Hale
Point Comfort Mayor Leslie Machicek
Port Lavaca Mayor Jack Whitlow
Rockdale Mayor John King
Round Top Mayor Barnell Albers
Runge Mayor Homer Lott, Jr.
Santa Clara Mayor Jeff Hunt
Schertz Mayor Michael Carpenter
Schulenburg Mayor Elaine Kocian
Seadrift Mayor Elmer DeForest
Seguin Mayor Don Keil
Selma Mayor Tom Daly
Shiner Mayor Fred Henry Hilscher
Smiley Mayor Michael K. Mills
Smithville Mayor Scott Saunders, Jr.
Snook Mayor John See III
Spring Branch Mayor James Mayer
Staples Mayor Eddie Daffern
Thorndale Mayor G. Galbreath, Jr.
Todd Mission Mayor George Coulam
Uhland Mayor Pro-Tem Vicki Hunter
Victoria Mayor Paul Polasek
Waelder Mayor Roy Tovar
Yoakum Mayor Anita R. Rodriguez
Yorktown Mayor Rene Hernandez

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Housing Counseling Agencies and Other Social Service Providers

Housing Counseling Agencies and other social service providers were invited to community consultation meetings. The HUD Approved Housing Counseling Agencies working within the region have been identified (below).

CATHOLIC CHARITIES OF CORPUS CHRISTI	CREDIT COALITION	HOPE NOW
CATHOLIC CHARITIES OF SOUTHEAST TEXAS	EASTER SEALS OF GREATER HOUSTON, INC.	MONEY MANAGEMENT INTERNATIONAL - HOUSTON CALL CENTER
CHINESE COMMUNITY CENTER	GREENPATH FINANCIAL WELLNESS	TEJANO CENTER FOR COMMUNITY CONCERNS
COVENANT COMMUNITY CAPITAL		

Voluntary Organizations Active in Disasters (VOADs), Long Term Recovery Groups (LTRGs), and Emergency Management Coordinators (EMCs)

VOADs, LTRGs, and EMCs were invited to community consultation meetings via phone and/or email during the review period, including the following organizations:

Bastrop County Office of Emergency Management	Goliad County Office of Emergency Management	Lavaca County Emergency Management
Burleson County Emergency Management	Gonzales County EMC	Lee County Emergency Management
Caldwell County Office of Homeland Security and Emergency Management	Grimes County Emergency Management	Madison County Emergency Management
Calhoun County Emergency Management	Guadalupe County Office of Emergency Management	Victoria (City) Office of Emergency Management
Comal County EMC	Milam County Homeland Security and Emergency Management	Victoria County EMC
DeWitt County EMC, Floodplain Administrator, Safety Coordinator	Jackson County Emergency Management	Washington County EMC
Fayette County Emergency Management		

Bastrop County Long Term Recovery Team (BCLTRT)	Jewish Federation of North America	Texas Recovers (UMC)
Calhoun County Habitat for Humanity	Lutheran Disaster Response	TEXSAR Central Texas Office
Calhoun County LTRG	Mennonite Disaster Service	The Episcopal Diocese of Texas
Comal County Habitat for Humanity	OneStar Foundation	TxVOAD
Disaster Services Corp—Society of St. Vincent de Paul USA	Presbyterian Disaster Assistance	United Way Calhoun County
Fayette County Long Term Recovery Team	Rio Texas Conference (UMCOR)	United Way Jackson County

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Feeding Texas	Rio Texas Conference United Methodist Church (UMCOR)	United Way Victoria County
Golden Crescent Habitat for Humanity	Southern Baptists of Texas Convention	Victoria County Long Term Recovery Group
Guadalupe County VOAD	Texas Baptist Men	Washington County HFH
Islamic Relief USA		

Other Community Partners

Other community partners, including those listed below, were invited to community consultation meetings via phone and/or email during the review period.

Alamo Area Agency on Aging	FEMA Volunteer Agency Liaisons
Big Brothers Big Sister of the Brazos Valley	Friends of Elder Citizens (Jackson Co)
Big Brothers Big Sisters of Comal & Guadalupe Counties	Goliad Senior Center
Brazos Valley Aging and Disability Resource Center	Gonzales County Senior Citizens Association
Brazos Valley Center for Independent Living	Housing 4 Texas Heroes
Brazos Valley Community Action Agency	Lutheran Social Service Disaster Response/Upbring
Calhoun County Senior Citizens Association	Meals on Wheels of Central Texas
CAPCOG Aging Advisory Council	Rebuild Texas Fund
Combined Community Action Agency	Rebuilding Together
Community Action, Inc. of Central Texas	RV Disaster Corps
Community Council of South Central Texas	The ARC of Texas
Deanna Poland-Stemock, State VAL	

Citizen Participation

Community consultations were held to provide a forum for stakeholders and other interested parties to receive information and provide comment regarding the program. Community representatives invited from the wide variety of local and regional groups will serve as representatives on behalf of residents who are unable to attend and/or provide input.

Table 21 Community Consultations

Date	Meeting	Parties Represented / Purpose
10/30/2018	Victoria—University of Houston-Victoria Alcorn Auditorium, 9:30 to 11:00 a.m.	COGs, LTRGs, VOADs, local government officials, EMCs
10/30/2018	La Grange—Fayette Public Library, 2:30 to 4 p.m.	LTRGs, VOADs, local government officials, EMCs

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Calculation Methodology and Assumptions

FEMA Verified Loss and Unmet Needs Calculation

As described in the State Action Plan for Disaster Recovery, unmet need calculations are based upon the individual household level data in the FEMA IA data set, which is allocable to a specific Census block group. Included with each registrant's information is a FVL value. Following a disaster, FEMA performs on-site inspections to calculate an amount of loss, based on the general depreciation amount for items of average quality, size and capacity with disaster-related damage. FEMA verified losses are based on the minimum amount necessary to restore the home to a safe, sanitary, and secure condition and does not necessarily represent the full cost of repairs needed to fully repair, rehabilitate, or reconstruct the home. However, FVL can be used as an indicator of the level of damage a household experienced by using a methodology developed by HUD that evaluates the relationship between FVL and the total cost to repair, rehabilitate, or reconstruct the home. Using this method each owner-occupied primary residence with a FVL of $8,000 or more is categorized into one of three categories:

- Major-Low: $8,000 to $14,999 of FEMA verified loss
- Major-High: $15,000 to $28,800 of FEMA verified loss.
- Severe: Greater than $28,800 of FEMA verified loss

Multipliers provided by HUD and based on the SBA median repair cost for the specific disaster category less the weighted average of expected SBA and FEMA repair costs are used to calculate estimated unmet need. Based on values provided by HUD to the GLO, the estimated weighted average of expected SBA and FEMA total repair costs for each category are:

- Major-Low: $56,342
- Major-High: $75,414
- Severe: $101,390

These estimates are applied to each individual owner-occupied principal residence in the FEMA IA data set which then can be aggregated into their respective block groups, census tracts, counties, or other geographies.

Funding Targets by Income Bracket

HUD requires that at least seventy percent (70%) of the CDBG Disaster Recovery allocation be expended on activities that benefit LMI households. The needs assessment establishes funding targets for these COG-level allocations for homeowner households at or below the greater of 30% of the AMFI or the federal poverty level; between 31% and 50% AMFI; and between 51% and 80% AMFI.

The targets are calculated based upon the proportion of FEMA IA registrant primary homeowners with FVL greater than $0 in each income category, using the data set's Census block field to determine each registrant's location.

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The maximum target amount for the LMI income categories is 100% of the allocation. For each individual LMI category the minimum target funding level equals its percentage of the total registrant population. If the sum of the three LMI minimum targets does not equal or exceed 70% of the allocation, the amount needed to bring the total LMI share to 70% is allocated to the 0-80% AMFI non-targeted funding target. Any expenditures that benefit homeowner households with incomes that exceed 80% of the AMFI are limited to that group's percentage of the total FEMA IA registrants or thirty percent (30%) of the COG's allocation, whichever is lower.

Targeted Census Block Group Methodology

Identification of targeted Census block groups relies upon the FEMA IA data set and U.S. Census American Community Survey data 2016 based on 2012-2016 5-year estimates. The FEMA IA data set was refined to include only registrant records with the following characteristics: (1) homeowner (i.e., owner-occupied), (2) primary residence, and (3) FVLgreater than $0. The dataset includes Census block identifiers based upon housing unit coordinates, which were then allocated to the appropriate block group, tract and county. This method allowed for the identification of several registrants located in counties not declared for FEMA IA.

Targeted Census block groups, which demonstrate a significant level of need relative to other affected block groups, were identified in the following manner:

1) Any block group with at least 50 LMI registrant households where the average FEMA verified loss for the LMI households is at least $1,000; or
2) Any block group with at least 75 registrant households of any income where the average FEMA verified loss for the households is at least $3,000; or
3) Any block group with at least 25 registrant households of any income where at least half of the total households in the block group are registrant households. This factor was added to include small population block groups that had proportionately high numbers of affected households.

Threshold criteria was then established to identify areas to receive the targeted marketing and outreach for each target population. In most cases the 75th percentile value was used as the threshold percentage, meaning that 25 percent of the areas in the region would be targeted for the marketing and outreach activities if the area also meets the criteria established above for concentration of households affected by Hurricane Harvey. When this resulted in threshold values less than 5%, a value of 5% was typically used as the minimum value to represent a population concentration. Some exceptions to this method were made to identify additional areas to target. For example, to reach additional areas with high concentrations of African-American or Asian populations living in poverty, tracts were included if the population of the minority group was greater than the region average and had a poverty rate greater than the regional average regardless of race or ethnicity. This resulted in a program-wide increase from 18 to 29 percent of census tracts identified as having a concentration of African-Americans living in poverty and an increase from 1 to 10 percent of tracts identified as having a concentration of Asians living in poverty.

The first table below identifies the data source and calculation methodology used to determine the threshold criteria for each demographic evaluated. It also shows the average values for the State of Texas, when available, and the 48 counties affected by Hurricane Harvey and covered by the State HAP. Note this includes areas outside of the vendor region.

The second table below identifies the threshold criteria values for the region and the associated percentile. The percentile represents the number of block groups or tracts comprised of block groups that would be targeted. For example, if set at the 75 percentile, 25 percent of block groups or tracts would be targeted.

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Table 22 Threshold Criteria Calculation Methodology

Demographic	Data Source	Calculation	Criteria Basis	State Avg.	Harvey Affected Area Avg.
Low- and moderate-income (LMI) households	FEMA IA Data Affected Population (Primary, Owner-Occupied, FVL >$0): Income Group Data Field calculated using HUD Section 8 Income Limits and FEMA IA Income Data Field	For each Census Block Group: Sum of LMI (ELI + I50 + I80) Count / Registrant Count for Census Block Group	75 percentile	N/A	60.2% (32 percentile)
Racial and ethnic minorities living in poverty – Black/African-American	U.S. Census ACS 5-Year (2012-2016) Table S1701 (Poverty Status in Past 12 Months)	For each Census Tract: Sum of Below Poverty Level Count for Black or African American Alone / Total Population for Whom Poverty Status	75 percentile or above average Black/African-American population and poverty rates for Census Block Group	2.6%	2.3% (68 percentile)
Racial and ethnic minorities living in poverty - Hispanic	U.S. Census ACS 5-Year (2012-2016) Table S1701 (Poverty Status in Past 12 Months)	For each Census Tract: Sum of Below Poverty Level Count for Hispanic or Latino Origin (of any race) / Total Population for Whom Poverty Status is Determined	75 percentile for Census Block Group	9.4%	6.1% (60 percentile)
Racial and ethnic minorities living in poverty - Asian	U.S. Census ACS 5-Year (2012-2016) Table S1701 (Poverty Status in Past 12 Months)	For each Census Tract: Sum of Below Poverty Level Count for Asian Alone / Total Population for Whom Poverty Status is Determined	75 percentile or above average Asian population and poverty rates for Census Block Group	0.5%	0.4% (82 percentile)
Limited English proficiency (LEP) for Spanish speakers	U.S. Census ACS 5-Year (2012-2016) Table B16004 (Age by Language Spoken at Home by Ability to Speak English)	For each Census Block Group: Sum of Count of Speak Spanish and Speak English Less Than Well / Total Population	5% for Census Block Group	7.0%	3.3% (67 percentile)
Special access and functional needs (AFN)	FEMA IA Data Affected Population (Primary, Owner-Occupied, FVL >$0): AFN Data Field	For each Census Block Group: Sum of Y / Registrant Count for Census Block Group	5% for Census Block Group (81 percentile)	N/A	3.0% (65 percentile)
Persons with a hearing difficulty	U.S. Census ACS 5-Year (2012-2016) Table S1810 (Disability Characteristics)	For each Census Tract: Sum of Count of Persons with a Hearing Difficulty / Civilian Noninstitutionalized Population for Census Tract	Greater of 5% or 75 percentile for Census Block Group	3.4%	3.8% (47 percentile)
Persons with a vision difficulty	U.S. Census ACS 5-Year (2012-2016) Table S1810 (Disability Characteristics)	For each Census Tract: Sum of Count of Persons with a Vision Difficulty / Civilian Noninstitutionalized Population for Census Tract	Greater of 5% or 75 percentile for Census Block Group	2.5%	2.5% (47 percentile)
Persons with a cognitive difficulty	U.S. Census ACS 5-Year (2012-2016) Table S1810 (Disability Characteristics)	For each Census Tract: Sum of Count of Persons with a Cognitive Difficulty / Civilian Noninstitutionalized Population for Census Tract	75 percentile	4.6%	4.5% (42 percentile)

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Demographic	Data Source	Calculation	Criteria Basis	State Avg.	Harvey Affected Area Avg.
Persons with an ambulatory difficulty	U.S. Census ACS 5-Year (2012-2016) Table S1810 (Disability Characteristics)	For each Census Tract: Sum of Count of Persons with an Ambulatory Difficulty / Civilian Noninstitutionalized Population for Census Tract	75 percentile	6.5%	6.8% (36 percentile)
Persons with a self-care difficulty	U.S. Census ACS 5-Year (2012-2016) Table S1810 (Disability Characteristics)	For each Census Tract: Sum of Count of Persons with a Self-Care Difficulty / Civilian Noninstitutionalized Population for Census Tract	Greater of 5% or 75 percentile for Census Block Group	2.5%	2.4% (42 percentile)
Persons with an independent living difficulty	U.S. Census ACS 5-Year (2012-2016) Table S1810 (Disability Characteristics)	For each Census Tract: Sum of Count of Persons with an Independent Living Difficulty / Civilian Noninstitutionalized Population for Census Tract	75 percentile	5.3%	4.3% (65 percentile)
Households with elderly individuals (i.e., 65 years or older)	U.S. Census ACS 5-Year (2012-2016) Table B11007 (Households by Presence of People 65 Years And Over, Household Size and Household Type)	For each Census Block Group: Sum of Count of Households with One or More People Over 65 Years And Over / Households in Census Block Group	75 percentile	23.2%	26.5% (46 percentile)
Households with children under 18	U.S. Census ACS 5-Year (2012-2016) Table B11005 (Households by Presence of People Under 18 Years by Household Type)	For each Census Block Group: Sum of Count of Households with One or More People Under 18 Years / Households in Census Block Group	75 percentile	37.6%	37.2% (59 percentile)
Female heads of household	U.S. Census ACS 5-Year (2012-2016) Table B11005 (Households by Presence of People Under 18 Years by Household Type)	For each Census Block Group: Sum of Count of Family and Non-Family Households with One or More People Under 18 Years and Female Householder, No Husband Present / Households in Census Block Group	75 percentile	9.8%	8.5% (56 percentile)
Destroyed homes	FEMA IA Data Affected Population (Primary, Owner-Occupied, FVL >$0): Destroyed Data Field	For each Census Block Group: Sum of Y Destroyed Home / Registrant Count for Census Block Group	5% and 10 or more homes destroyed for Census Block Group (99 percentile)	N/A	0.7% (93 percentile)
Living in FEMA-designated Flood Hazard Zone	FEMA IA Data Affected Population (Primary, Owner-Occupied, FVL >$0): Flood Plain Data Field	For each Census Block Group: Sum of Y Flood Plain / Registrant Count for Census Block Group	Greater of 5% or 75 percentile for Census Block Group	N/A	17.8% (77 percentile)
Veterans	U.S. Census ACS 5-Year (2012-2016) Table B21001 (Sex by Age By Veteran Status For The Civilian Population 18 Years And Over)	For each Census Block Group: Sum of Count of Veterans / Civilian Population 18 Years And Over in Census Block Group	75 percentile	7.7%	8.8% (55 percentile)

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Table 23 Threshold Criteria Values

Demographic	State Avg.	Harvey Affected Area Avg.	Criteria Value – Central/Golden Crescent
LMI households	N/A	60.2% (32 percentile)	87.7% (75 percentile)
Racial and ethnic minorities living in poverty – Black/African-American	2.6%	2.3% (68 percentile)	5.0% or Above Average Black/African-American Population and Poverty Rates (26% of block groups)
Racial and ethnic minorities living in poverty - Hispanic	9.4%	6.1% (60 percentile)	10.1% (75 percentile)
Racial and ethnic minorities living in poverty - Asian	0.5%	0.4% (82 percentile)	5.0% or Above Average Asian Population and Poverty Rates (9% of block groups)
Limited English proficiency (LEP) for Spanish speakers	7.0%	3.3% (67 percentile)	5.0% (79 percentile)
Special access and functional needs (AFN)	N/A	3.0% (65 percentile)	5.0% (84 percentile)
Persons with a hearing difficulty	3.4%	3.8% (47 percentile)	5.9% (75 percentile)
Persons with a vision difficulty	2.5%	2.5% (47 percentile)	5.0% (93 percentile)
Persons with a cognitive difficulty	4.6%	4.5% (42 percentile)	6.7% (75 percentile)
Persons with an ambulatory difficulty	6.5%	6.8% (36 percentile)	10.3% (75 percentile)
Persons with a self-care difficulty	2.5%	2.4% (42 percentile)	5.0% (89 percentile)
Persons with an independent living difficulty	5.3%	4.3% (65 percentile)	8.2% (75 percentile)
Households with elderly individuals (i.e., 65 years or older)	23.2%	26.5% (46 percentile)	39.9% (75 percentile)
Households with children under 18	37.6%	37.2% (59 percentile)	40.1% (75 percentile)
Female heads of household	9.8%	8.5% (56 percentile)	12.3% (75 percentile)
Destroyed homes	N/A	0.7% (93 percentile)	5.0% and 10 or more homes destroyed (97 percentile)
Living in FEMA-designated Flood Hazard Zone	N/A	17.8% (77 percentile)	5.0% (82 percentile)
Veterans	7.7%	8.8% (55 percentile)	13.5% (75 percentile)

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Glossary of Terms and Acronyms

AACOG – Alamo Area Council of Governments
ADA - Americans with Disabilities Act
AFFH – Affirmatively Further Fair Housing
AFN – Access and Functional Needs
AMI/AMFI - Area Median Family Income
BVCOG – Brazos Valley Council of Governments
CAPCOG – Capital Area Council of Governments
CDBG - Community Development Block Grants
CDBG-DR – Community Development Block Grants – Disaster Recovery
COG - Council of Government
CTCOG – Central Texas Council of Governments
DOB – Duplication of Benefits
DR – Disaster Recovery
EMC – Emergency Management Coordinator
FEMA - Federal Emergency Management Agency
FVL – FEMA Verified Loss
FHEO - Fair Housing and Equal Opportunity Office
FR – Federal Register
GCRPC – Golden Crescent Regional Planning Commission (COG)
GLO-CDR - Texas General Land Office-Community Development and Revitalization
HAP – Homeowner Assistance Program
HUD – United States Department of Housing and Urban Development
IA – Individual Assistance
LEP – Limited English Proficiency
LMA – LMI Area Benefit
LMH – LMI Housing
LMI – Low- and Moderate-Income
LTRG – Long Term Recovery Group
SB – Slum and Blight
SBA - Small Business Administration
UN – Urgent Need
VOAD – Voluntary Organizations Active in Disasters

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Access and Functional Needs (AFN) - A person's functional needs, including but not limited to: maintaining independence, communication, transportation and medical care; may also refer to modifications to programs, facilities, procedures and services.

Action Plan – The State of Texas Action Plan for Disaster Recovery, as amended. Describes uses of funds, eligibility criteria, and the plan for long term recovery and restoration of infrastructure, housing, and economic revitalization in the most impacted and distressed areas affected by Hurricane Harvey.

Affected block group - A block group that contains one or more FEMA IA data base registrants in an owner-occupied primary residence with any amount of FEMA verified loss (greater than $0).

Affirmatively Furthering Fair Housing (AFFH) - AFFH is a legal requirement that federal agencies and federal grantees must further the purposes of the Fair Housing Act by taking meaningful actions to overcome historic patterns of segregation, promote fair housing choice, and foster inclusive communities that are free from discrimination.

Ambulatory Difficulty - A disability type found in the current American Community Survey questionnaire, defined as having serious difficulty walking or climbing stairs.

Applicant/Homeowner/Renter/Survivor (Used interchangeably) - Individuals whose homes or housing units were destroyed, made uninhabitable, needed repairs, or who suffered disaster-related displacement from their primary residences and/or loss of property.

Area Median Family Income (AMFI) - Calculated annual limits based on HUD-estimated median family income with adjustments based on family size used for demonstrating LMI beneficiaries in the programs. May also be referred to Area Median Income **(AMI)** in other program documents.

Block group - A statistical subdivision of a census tract, generally defined to contain between 600 and 3,000 people and 240 and 1,200 housing units, and the smallest geographic unit for which the Census Bureau tabulates and publishes data. A sub-division of a census tract (or, prior to 2000, a block numbering area), a block group is a cluster of blocks having the same first digit of their four-digit identifying number within a census tract.

Census block - A statistical area bounded by visible features, such as streets, roads, streams, and railroad tracks, and by nonvisible boundaries, such as selected property lines and city, township, school district, and county boundaries. Many blocks correspond to individual city blocks bounded by streets, but blocks – especially in rural areas – may include many square miles and may have some boundaries that are not streets. A block is the smallest geographic unit used by the Census Bureau for tabulation of decennial census data.

Census tract - A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography

boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Cognitive Difficulty - A disability type found in the current American Community Survey questionnaire, defined as having difficulty remembering, concentrating or making decisions because of a physical, mental or emotional problem.

Destroyed Homes - Homes which are determined to be uninhabitable or destroyed following a disaster, based on FEMA on-site inspections, causing the temporary or permanent displacement of residents.

Disability – Includes hearing, vision, cognitive, ambulatory, self-care, or independent living difficulty as defined for the American Community Survey.

Duplication of Benefits (DOB) - The Robert T. Stafford Disaster Assistance and Emergency Relief Act (Stafford Act) prohibits any person, business concern, or other entity from receiving financial assistance from CDBG Disaster Recovery funding with respect to any part of a loss resulting from a major disaster as to which he has already received financial assistance under any other program or from insurance or any other source. The state will allow for the most permissive current interpretation provided by HUD in determining Duplication of Benefits.

Elderly Household - A householder and all (one or more) other people living in the same household who are related to the householder by blood, marriage, or adoption, of which at least one is age 65 or older.

Fair Housing Act - Prohibits discrimination in the sale, rental and financing of dwellings based on race, color, religion, sex, national origin, disability, or on familial status (presence of child under age of 18, and pregnant women).

Families with Children under 18 - A householder and all (one or more) other people living in the same household who are related to the householder by blood, marriage, or adoption, of which at least one is under the age 18.

FEMA IA Registrants - Individuals and families who have sustained losses due to disasters and registered for the IA program. Registration requires applicants to provide their social security number, the address of the damage, current contact information, insurance information, total household annual income, bank account information and a description of the disaster-caused damage and losses.

FEMA Verified Loss (FVL) - Following a disaster, FEMA performs on-site inspections to calculate an amount of loss, based on the general depreciation amount for items of average quality, size and capacity with disaster-related damage. FEMA verified losses are based on the minimum amount necessary to restore the home to a safe, sanitary and secure condition.

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Flood Hazard Zone **-** Geographic areas that the Federal Emergency Management Agency (FEMA) has defined according to varying levels of flood risk. The zones are depicted Flood hazard areas identified on the Flood Insurance Rate Map are identified as a Special Flood Hazard Area (SFHA). SFHA are defined as the area that will be inundated by the flood event having a 1-percent chance of being equaled or exceeded in any given year. The 1-percent annual chance flood is also referred to as the base flood or 100-year flood. FEMA determined whether each registrant was in a flood hazard zone and included this information in the FEMA IA data set.

General Marketing and Outreach **-** Marketing and outreach activities that will be conducted across the affected areas regardless of level of impact or prevalence of certain demographics that provide indication of vulnerable, hard-to-reach populations. Examples include television, radio, and newspaper announcements, application in-take sessions, and direct mailings.

Hearing Difficulty - A person with a hearing difficulty is deaf or has a hearing impairment that makes it very difficult to hear conversations, televisions, or radio broadcasts.

Homeowner – The owner of a home, including if it is mortgaged or otherwise not paid-in-full.

Housing Activities **-** Housing activities may include single family home repair, reconstruction, new construction, demolition, acquisition, and code enforcement or rental activities.

Independent Living Difficulty **-** A disability type found in the current American Community Survey questionnaire, defined as having difficulty doing errands alone, such as visiting a doctor's office or shopping, because of a physical, mental or emotional problem.

Individual Assistance (IA) **-** A program provided by FEMA following a Presidential declaration of disaster in the form of financial help or direct services to those who have necessary expenses and serious needs that they are unable to meet through other means. Financial help is available as Housing Assistance (including Temporary Housing, Repair, Replacement, and Semi-Permanent or Permanent Housing Construction) and Other Needs Assistance (including personal property and other items).

Limited English Proficiency (LEP) - For a respondent whose primary language is not English, this refers to their assessment of their ability to speak English as "not well" or "not at all."

Low- and Moderate-Income (LMI) **-** A household or family with an income that does not exceed 80 percent of the median income for the area, as determined by HUD, with adjustments for smaller and larger households or families.

LMI National Objective – Activities which benefit households whose total annual gross income does not exceed 80% of Area Median Income, adjusted for family size.

Minorities in Poverty - Families or unrelated individuals that identify as a member of a racial or ethnic group other than “white, not Hispanic” and who earn at or below the income threshold set

by the U.S. Office of Management and Budget for poverty, which varies by family size and composition.

Most Impacted and Distressed (designated by HUD) - Counties and zip codes which have been identified by the U.S. Department of Housing and Urban Development (HUD) as having concentrated damage following a disaster.

Owner-occupied - A housing unit is owner-occupied if the owner or co-owner lives in the unit, including if it is mortgaged or otherwise not paid-in-full.

Primary Home - The applicant's principal residence, not a secondary or vacation home.

Self-care Difficulty - A disability type found in the current American Community Survey questionnaire, defined as having difficulty bathing or dressing.

Targeted block group - A block group that meets the FEMA IA registrant thresholds established in the needs assessment and designated to receive consideration for targeted outreach and marketing efforts.

Targeted Marketing and Outreach - Targeted marketing and outreach activities are designed to more effectively reach vulnerable populations and provide equitable opportunities to apply for program benefits. These identified populations are often less likely to be reached by general marketing and outreach as they may be deterred from applying due to financial, physical, social, or language barriers. Examples include door-to-door canvassing, partnering with local government agencies and non-profits that provide services to the targeted populations, and providing materials in alternative formats.

Unmet Need - In relation to disaster recovery, unmet need is need that is not covered by other sources and is eligible to be covered by CDBG-DR funds. When defining a community's unmet needs, grantees are required to keep the following concepts in mind: 1) CDBG-DR addresses the wider impact of the disaster and not just specific damages (e.g., shocks to the community's housing, infrastructure and economy, shifts in demand from owner-occupied housing to rental, decreases to the tourist industry); 2) CDBG-DR allows the grantee to identify needs that were not recognized by other programs and funding sources; 3) CDBG-DR looks at needs at a community wide AND an individual level; and 4) unmet needs are a moving target and may change throughout the process.
(Source:https://www.hudexchange.info/resources/documents/Disaster_Recovery_Disaster_Impact_Needs_Assessment_Kit.pdf)

Urgent Need National Objective – An urgent need that exists because existing conditions pose serious and immediate threat to health/welfare of community, the existing conditions are recent or recently became urgent (typically within 18 months), and the subrecipient cannot finance the activities on its own because other funding sources are not available.

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Veteran - A "civilian veteran" is a person aged 18 years old or over who has served (even for a short time), but is not now serving, on active duty in the U.S. Army, Navy, Air Force, Marine Corps, or the Coast Guard, or who served in the U.S. Merchant Marine during World War II. People who served in the National Guard or military Reserves are classified as veterans only if they were ever called or ordered to active duty, not including initial training.

Vision Difficulty - a person with a vision difficulty is blind or has serious difficulty reading or driving due to a visual impairment even when wearing glasses.

Vulnerable or Hard-to-Reach Populations – For purposes of this needs assessment, vulnerable or hard-to-reach populations are certain protected classes under the Fair Housing Act and other demographic groups likely to need assistance but less likely to be reached by general marketing and outreach activities.

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