

2018/2019 Disasters

Homeowner Assistance and Reimbursement Programs (HARP)



Overview

The Texas General Land Office (GLO) allocated **\$137.8 million** in Community Development Block Grant Disaster Recovery (CDBG-DR) funds from the U.S. Department of Housing and Urban Development (HUD) for housing and reimbursement recovery following severe flooding in 2018 and 2019 in South Texas and the Lower Rio Grande Valley as well as Tropical Storm Imelda in Southeast Texas.

The Homeowner Assistance and Reimbursement Programs (HARP) provide:

- Repair or reconstruction of owner-occupied single-family homes.
- Reimbursement between \$1,000 and \$50,000 for certain out-of-pocket expenses incurred for repairs including reconstruction, rehabilitation, or mitigation. **Repayment of SBA loans is also eligible for reimbursement.**

Residents in the following counties are eligible for assistance: Cameron, Chambers, Harris, Hidalgo, Jefferson, Jim Wells, Liberty, Montgomery, Orange, San Jacinto, Willacy.

Apply for Assistance

- Step One:** Visit recovery.texas.gov/harp to apply or schedule an appointment.
- Step Two:** Review the document checklist and gather all necessary items.
- Step Three:** Submit a single application with all federally required documentation to the GLO to assist with repairs or reimbursement of out-of-pocket expenses. Check the status of your application at recovery.texas.gov/harp.

A single application can be submitted for reimbursement and repair assistance. An application must be submitted along with required documents for consideration. HARP is a **first-come, first-served basis** and all homeowners are encouraged to apply immediately. Households applying for reimbursement that do not meet the low-to-moderate-income (LMI) threshold will be processed after the first six months from application opening, but may receive construction assistance prior to then, based on their application date. HARP is only available for a main home (primary residence).

I Applied. What's Next?

- Program staff will follow up with the applicant **within 7 days** of receiving the application to request additional information, if needed.
- Applicants will have **14 days** to respond to requests for additional information.
- Applicants will be notified of preliminary eligibility following complete application review.
- An environmental review and damage assessment will be scheduled and conducted for the applicant's home.
- Once approved, a program staff member will let the applicant know the assistance that they qualify to receive, which may include the reimbursable amount, scope of work, and construction time frame as applicable.
- When program agreements are signed, reimbursement will be approved, and construction may begin as applicable and in accordance with the agreed upon schedule. For homeowners receiving construction assistance, it will likely be required that the homeowner vacate, and reimbursement funds won't be received until construction is complete.

Top 5 Reasons Applications Don't Move Forward

1. Applicants fail to provide receipts or provide insufficient receipts to prove other disaster assistance or insurance claim funds were spent in accordance with federal rules.
2. Applications for homes in floodplains – if federal assistance was provided after a previous disaster to repair the home and flood insurance was not maintained (a federal requirement to receive future assistance), or the applicant makes more than 120% of the area median family income (AMFI) and did not have flood insurance when disaster happened, then the applicant is ineligible for assistance under federal rules.
3. Applicants fail to provide the required documentation on time (or at all).
4. For reimbursement of Small Business Administration (SBA) loans, applicants must make less than 120% of the area median family income (AMFI) or receive HUD approval for a hardship exception. The HARP team will help the applicant with this request.
5. Applicants refuse the type or amount of assistance HARP can provide under HUD rules. For example, if the needed repairs to the home requires reconstruction, but the homeowner wants to keep the existing home, then the applicant is refusing assistance.

** All activities under this program will be conducted according to the GLO's Housing Guidelines, which outline the limitations for reimbursements, repairs, environmental regulations, and other rules that the GLO must follow in administering this program.**

To schedule an appointment, please visit: recovery.texas.gov/harp