State of Texas Homeowner Assistance Program (HAP)
Regional Needs Assessment
Houston-Galveston Area Council (H-GAC)
East/Gulf Coast Region

November 19, 2018

EQUAL HOUSING OPPORTUNITY

Disclaimer

The Regional Needs Assessment is preliminary and subject to change as additional data and information becomes available.

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Introduction

The Houston-Galveston Area Council (H-GAC) East/Gulf Coast Region comprises six counties located north and east of the City of Houston: Brazoria, Galveston, Chambers, Liberty, Montgomery, and Walker (see Figure 1). Hurricane Harvey significantly affected this region, with all six counties sustaining substantial impacts from the storm event. This region has a population of 1,385,521 people and 532,255 housing units, according to U.S. Census 2010–2016 American Community Survey data. The State of Texas conducted an analysis of the overall impact of Hurricane Harvey on Texas in its State Action Plan. The purpose of this Regional Needs Assessment is to provide additional information relevant to implementation of the Homeowner Assistance Program (HAP) in the H-GAC East/Gulf Coast Region. This includes identifying areas where there may be substantial recovery needs and where targeted and enhanced outreach to vulnerable, hard-to-reach populations may be needed.

The Federal Emergency Management Agency (FEMA) collected data immediately after Hurricane Harvey, in part to provide financial assistance through its Individual Assistance (IA) program. This data was used to help develop the State's initial Action Plan. FEMA data was analyzed to help identify areas of concentration of verified loss by IA registrants and identify specific demographic populations that may require enhanced marketing and outreach to encourage program participation, including lower-income households, racial and ethnic minorities living in poverty, Spanish-speaking populations with limited English proficiency, the disabled, the elderly, female heads of household, households with children under the age of 18, veterans, and displaced homeowners.

This analysis was conducted to identify areas where properties with FEMA Verified Loss (FVL) greater than $0 overlapped with areas meeting one or more specific demographic population thresholds defined in Table 5. Areas where these thresholds overlapped are the areas where there is potentially significant need for homeowner recovery assistance and concentrations of populations that may be harder to reach with traditional marketing and outreach approaches. Analysis indicated several geographic areas within the region at the Census Block Group level where concentrations of FVL properties overlapped with demographic factor thresholds indicating vulnerable population concentrations.

Some areas identified as consistently triggering multiple demographic threshold criteria include the following:

- Brazoria County
  - Rosharon
  - Bonney Village
  - Sandy Point City
  - Alvin City
  - Brookside Village City
  - Iowa Colony Village

  - Jones Creek Village Bailey's Prairie Village
  - Lake Jackson City
- Chambers County
  - Western portions of the county
  - Cove City
  - Beach City
- Galveston
  - Central to western half of the county
    - Bayou Vista City
    - La Marque City
    - Dickinson City
- Liberty County (northeast, northwest, and southwest corners)
  - Plum Grove City
  - North Cleveland City
  - Keneflick Town
  - Hull
- Montgomery County
  - Southern Oak Ridge North City
  - Southeastern corner of the county
    - Splendora City
    - Patton Village City
    - Woodbranch City
    - Roman Forest Town

This document includes five primary sections. The first section conducts an analysis of the unmet need for homeowner assistance in the region.

The second section describes funding targets by income brackets. These targets support the Community Development Block Grants—Disaster Recovery (CDBG-DR) requirement of 70 percent of funds benefiting low- to moderate-income (LMI) persons defined as less than 80% of the Area Median Family Income (AMFI).

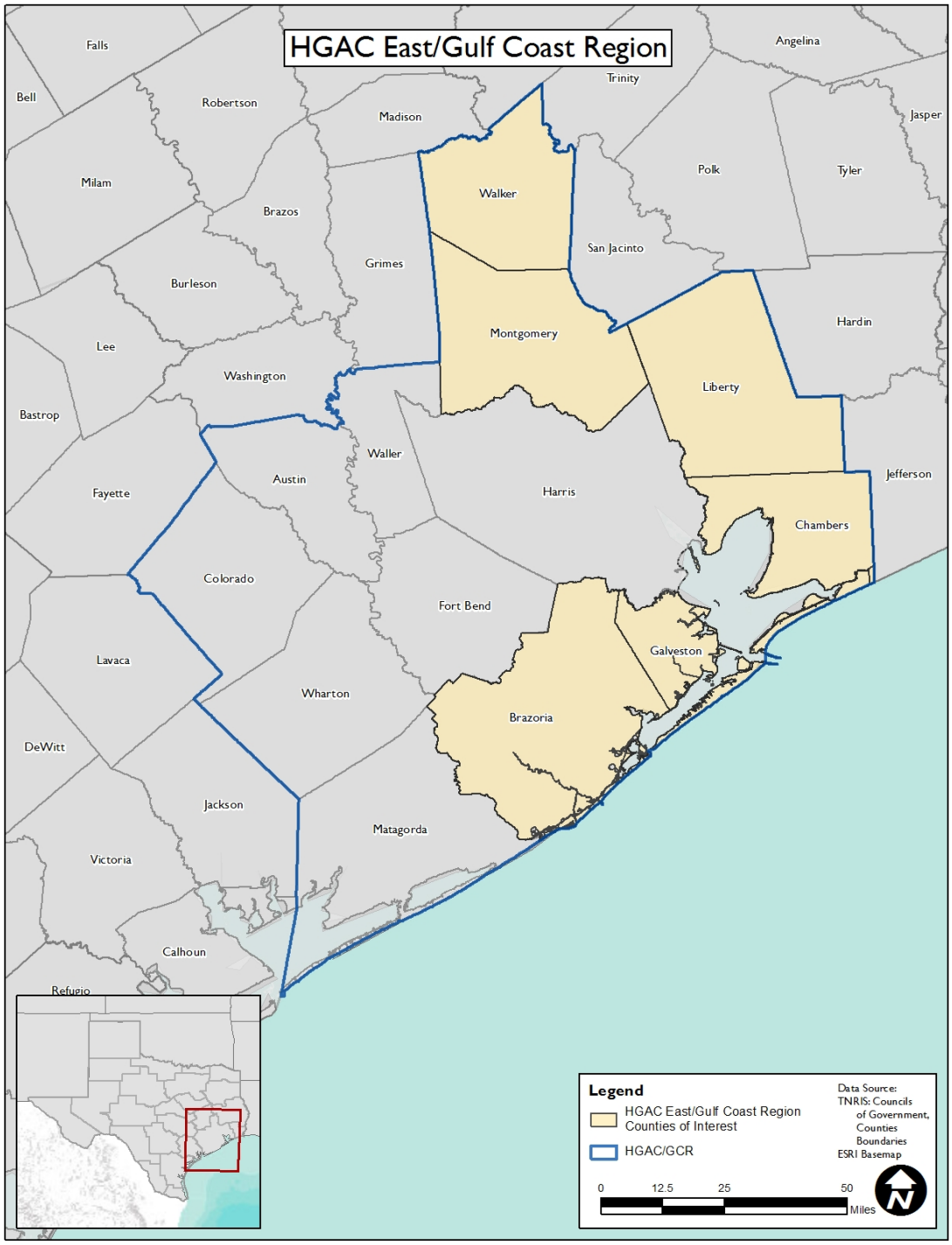
The third section of this document describes additional goals or targets including targets for spending in Most Impacted and Distressed (MID) areas identified by the U.S. Department of Housing and Urban Development (HUD) and the State of Texas.

The fourth section provides demographic analysis for the region using Census Block Group data to identify areas with concentrations of vulnerable populations that could benefit from additional outreach. Demographics analyzed include minorities living in poverty, Spanish speakers with limited English proficiency, the elderly, veterans, special access and functional needs populations, the disabled, households with children under 18, displaced homeowners, and persons located in a flood hazard zone.

The fifth section provides information on stakeholder input and community engagement conducted or planned to inform this Regional Needs Assessment. This includes engagement with citizens, councils of government, local governments, housing counseling agencies and other social service providers, recovery groups, and emergency management coordinators.

Figure 1 is a map showing the areas addressed in this Regional Needs Assessment.

Figure 1:
Houston-Galveston Area Council—East/Gulf Coast Region Counties



Results and Findings

The following sections detail the results of the analysis. This includes describing methodologies used, presenting data, and describing findings and resulting outreach activities that may be considered. This information is provided in a variety of tables and maps to assist in effective communication of the analysis and findings.

Unmet Need

Analysis was conducted to estimate the potential financial need existing in the affected area by using existing FEMA IA estimates for properties with verified loss. However, the FVL process only takes into consideration minimum costs to bring a property up to safe, sanitary, and secure condition, which often drastically underestimates true recovery costs. Funds made available through HUD's CDBG-DR program give greater flexibility and broader definitions for rehabilitation and recovery, allowing more comprehensive recovery activity for those properties affected by the disaster.

To quantify a more accurate estimate of unmet needs for homeowners, the state's Action Plan assigned multipliers provided by HUD for properties falling within specific damage categories. FEMA IA household registrants with a FVL greater than $8,000 were assigned to one of three categories as follows:

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

Once registrants were totaled in each category, the HUD-provided multipliers were used to identify the unmet needs estimate. Cost multipliers assigned to each category are based on Small Business Administration (SBA) median repair cost for each category minus the weighted average of expected SBA and FEMA repair costs. The adjusted repair costs or multiplier assigned to each damage category are as follows:

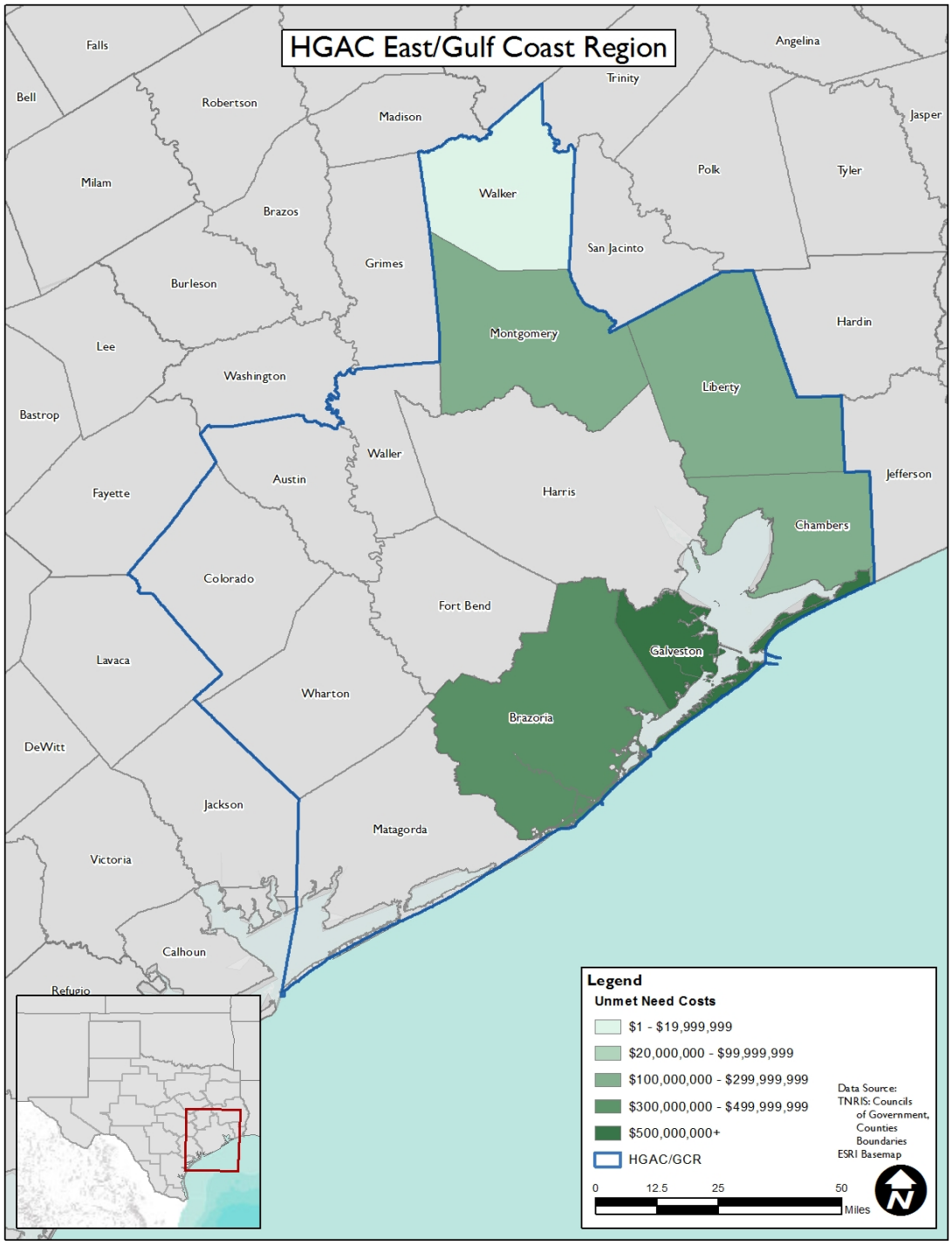
- Major-Low: $56,342
- Major-High: $75,414
- Severe: $101,390

It should be noted that the multipliers were only used for properties with a minimum of $8,000 in verified loss. Considering that FEMA often underestimates the actual recovery costs, it can be assumed that actual unmet needs cost estimates could be substantially greater than those identified in Table 1. However, these estimates also do not account for any need being met through insurance.

Table 1:
Unmet Needs Estimates – H-GAC East/Gulf Coast Region

County	FEMA Verified Loss	Unmet Needs Estimate
Brazoria	$94,819,372.25	$352,891,006
Chambers	$27,185,367.71	$101,441,876
Galveston	$136,108,663.21	$513,092,080
Liberty	$27,310,739.16	$102,822,546
Montgomery	$66,483,064.86	$208,334,582
Walker	$833,780.97	$3,465,440
Total	**$352,740,988.16**	**$1,282,047,530**

Figure 2:
Houston-Galveston Area Council—East/Gulf Coast Region Target Counties



Funding Targets by Income Bracket

Funding targets are calculated to support the HUD requirement of 70 percent of the region's awarded funds being used to assist LMI persons defined as those earning 80 percent or less the AMFI. The count data only includes FEMA IA registrants (owners, primary residence) with FVL greater than $0. This information is provided in Table 1.

Table 2 and Table 3 show the calculation of funding targets for households by LMI bucket categorized as follows:

- Persons earning the greater of the federal poverty level or between 0% and 30% of the Area Median Family Income (AMFI)
- Persons earning between 31% and 50% of AMFI
- Persons earning between 51% and 80% of AMFI
- Persons earning above 80% AMFI

The funding allocation shown in Table 3 comes from the state's Action Plan.

Table 2:
HAP Funding Targets (%) by Income Category—H-GAC East/Gulf Coast Region

Income Category	Count*	Percentage of Count	Minimum Target	Maximum
Greater of 0%–30% AMFI or Federal Poverty Level	11,979	33.02%	33.02%	
31%–50% AMFI	4,602	12.68%	12.68%	
51%-–80% AMFI	5,688	15.68%	15.68%	
0%-–80% AMFI (non-targeted)			8.62%	
Above 80% AMFI	14,011	38.62%		30.00%
Total	36,280	100.00%	70.00%	30.00%
Total LMI	22,269	61.38%	70.00%	100.00%

* FEMA IA Registrants (owners, primary residence) with FVL greater than $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 than the median. Under U.S. HUD guidelines, the income threshold of 80% of the AMFI designates if a family household is classified as LMI. If a family's household income is less than 80% AMFI, it 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.

Table 3:
HAP Funding Targets ($) by Income Category—H-GAC East/Gulf Coast Region

	Minimum Target	Maximum
Budget	$258,049,169.00	
Greater of 0%–30% AMFI or Federal Poverty Level	$85,203,169.67	
31%–50% AMFI	$32,732,697.79	
51%–80% AMFI	$40,457,102.35	
0-80% AMFI (Non-Targeted)	$22,241,448.50	
Above 80% AMFI (urgent need)	$0.00	$77,414,750.70
Total	$180,634,418.30	$77,414,750.70
Total LMI	$180,634,418.30	$258,049,169.00

Other Goals and Targets

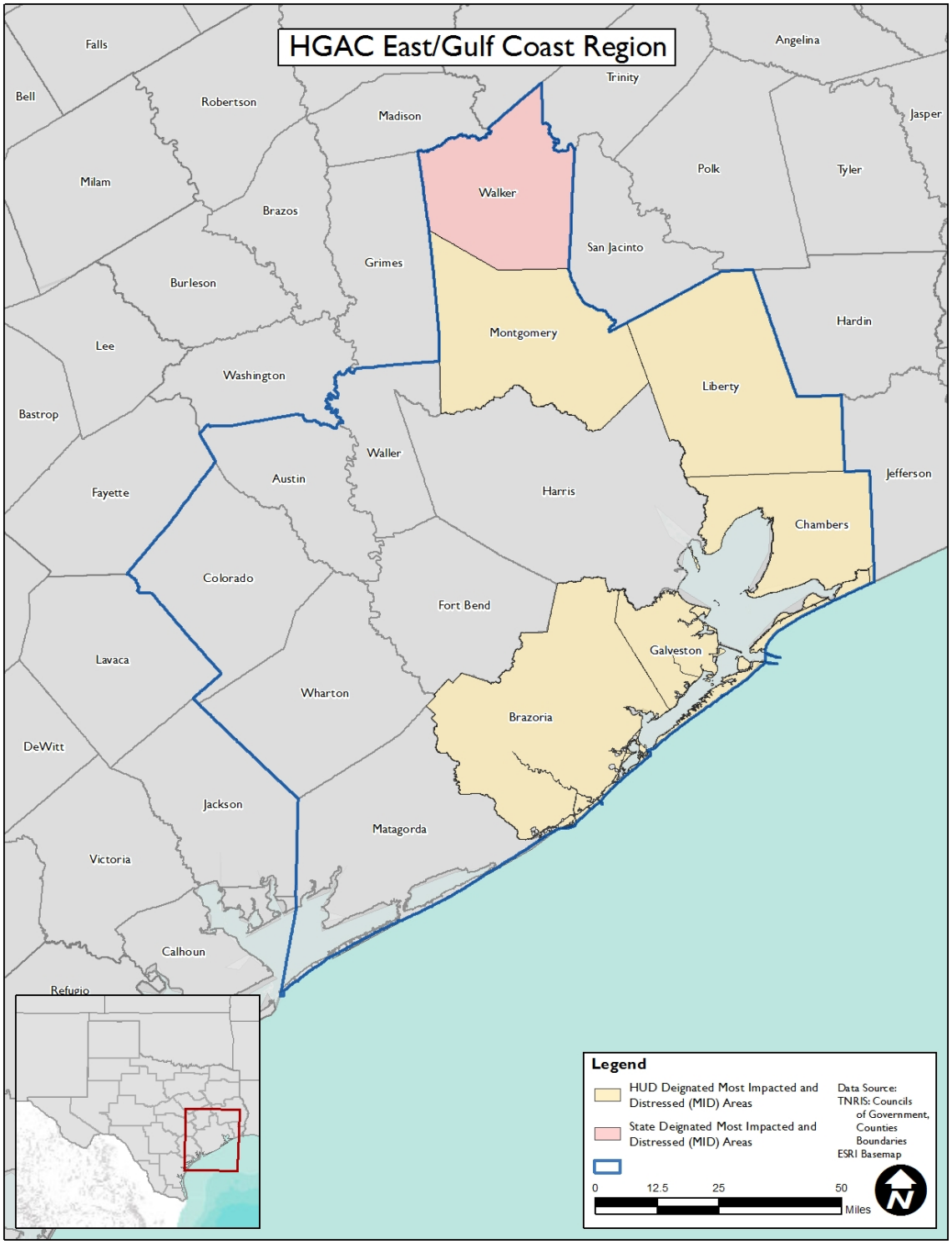
The CDBG-DR funding allocation for Texas requires 80 percent of funds assist HUD–designated MID areas across the entire Hurricane Harvey–impacted area as identified in the state's Action Plan. This is in relation to other areas designated only by the State as MID. HUD MID areas in the H-GAC East/Gulf Coast Region include the counties of Montgomery, Liberty, Chambers, Galveston, and Brazoria. Walker County was not identified by HUD as MID but is a State MID area. Table 4 shows the allocation of funds to HUD and State MID areas. As shown in the table below about $246 million is allocated to the HUD MID areas in this region, while almost $12 million is allocated to the other affected areas in the region.

Additional goals and targets are being considered as communication with H-GAC East/Gulf Coast, Voluntary Organizations Active in Disaster, and other local agencies and groups continues.

Table 4:
HAP MID Allocation—H-GAC East/Gulf Coast Region

HUD MID	State MID	Total
$246,286,847	$11,762,322	$258,049,169

Figure 3:
H-GAC East/Gulf Coast Region MID Areas



General Marketing and Outreach Strategies

HAP program marketing and outreach strategies for the H-GAC East/Gulf Coast Region will be designed to communicate simple, consistent, and action-oriented messages to persuade homeowners affected by Hurricane Harvey to apply for HAP. Strategies will be designed to affirmatively further fair housing opportunities through established, data-driven affirmative marketing strategies and policies. Recognizing that the demographics of affected populations across the H-GAC East/Gulf Coast Region vary substantially from county to county, strategies will be tailored to reach survivors, wherever they may be, by using all available tools, resources, and outlets. These general strategies include generating earned media and using digital and social media. It will also include traditional marketing and hands-on efforts including paid advertising and word-of-mouth outreach. Notably, grassroots outreach will be emphasized, using town hall meetings with elected officials, door-to-door canvassing, and aggressive engagement at the hyperlocal level. An emphasis on empathy and a positive customer experience are to be integrated throughout. Additionally, efforts will be taken to affirmatively market the HAP by advertising with media outlets which provide unique access for persons who are considered members of a protected class under the Fair Housing Act.

General marketing and outreach strategies include the following:

- Door-to-door canvassing
- Paid advertising (print, broadcast, outdoor, and digital)
- Earned media outreach
- Website and social media content
- Direct mail/letter and utility bill inserts
- Grassroots outreach and intake at local special events (e.g., football games, community pageants)
- Electronic public safety signs
- Informational public meetings and forums
- Outbound calls/text messaging

Targeted Marketing and Outreach Strategies by Geographic Area

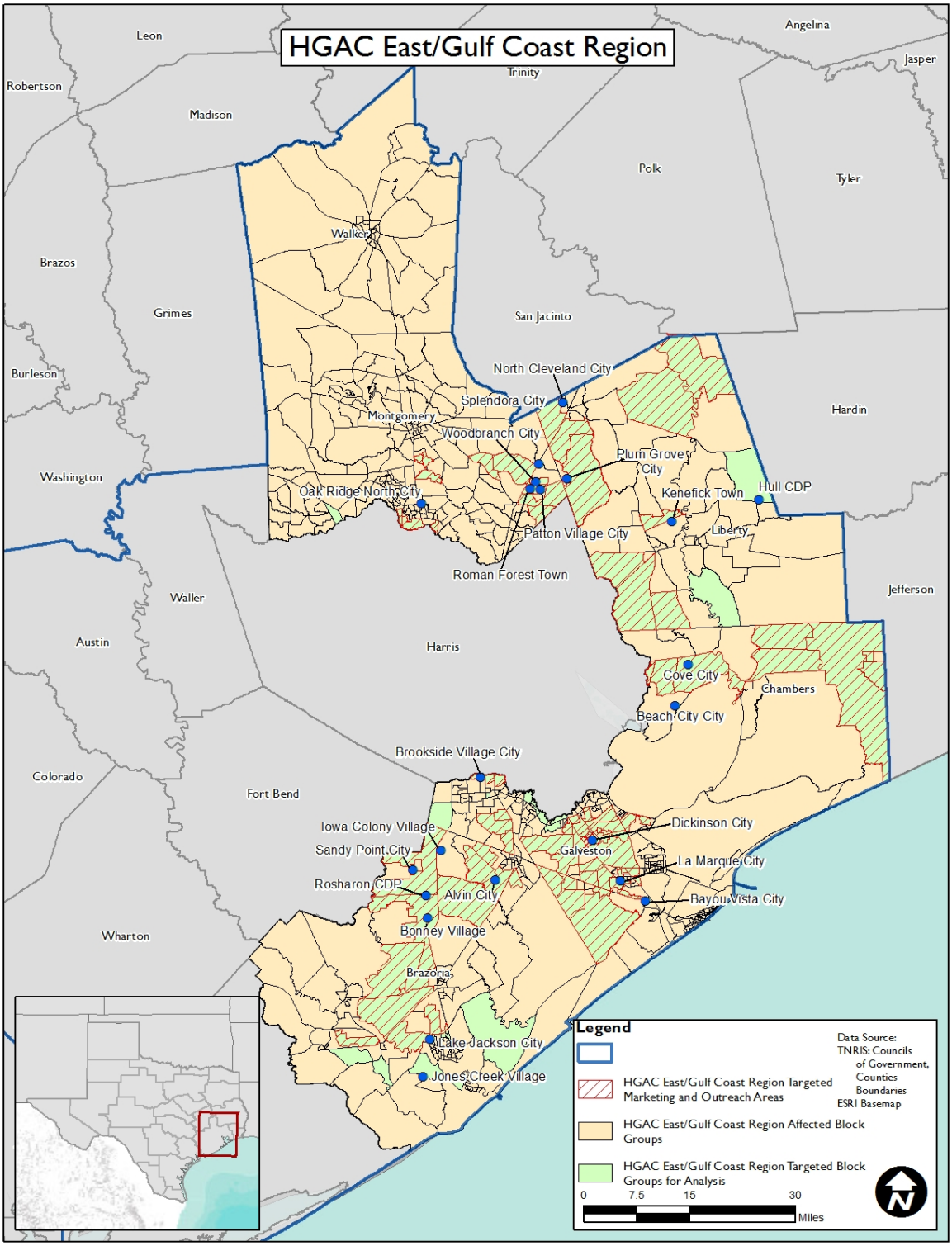
While general marketing and outreach strategies will be deployed across the region, as described above, additional targeted marketing and outreach will be conducted to reach the most vulnerable and hardest-to-reach households. Potentially vulnerable populations include persons with disabilities, the elderly, racial and ethnic minorities living in poverty, and socio-economic disadvantaged (i.e., LMI populations) communities. The data included in this Regional Needs Assessment will be used to inform targeted marketing and outreach. The specific strategies cited as examples below are designed to resonate with designated populations by targeting outlets and engagements most familiar with those communities, most likely to reach them, and most likely to persuade them to participate in HAP. While certain targeted areas and populations are identified, areas are considered “targeted” only for marketing and outreach purposes. HAP is open to all eligible homeowners in the region regardless of location.

Targeted marketing and outreach strategies will vary from community to community but generally include an array of integrated communication strategies that include earned media outreach in local and ethnic media, targeted online marketing, direct mail, in-home application support, paid advertising, door-to-door canvassing, and face-to-face engagement at community events. Outreach products will also vary in language, font size, and format depending on the target audience. The strategies listed below will not limited to these efforts but will be emphasized for the assigned demographics. They also may be adjusted to address any shortfalls in application shortages over time and include text messaging outreach and outbound call outreach.

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.

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 15.2 percent of Block Groups in the region being identified for potential targeted marketing and outreach. The Block Groups identified for potential marketing and outreach were than evaluated to identify areas where multiple adjacent Block Groups met demographic thresholds and/or areas where multiple demographic thresholds were met. These areas are recommended for targeted marketing and outreach and are highlighted in Figure 4.

Figure 4:
H-GAC East/Gulf Coast Region Targeted Marketing and Outreach Areas



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 Table 5 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 percent, a value of 5 percent 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, 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 an 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. 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.

As stated above, 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 5:
Marketing and Outreach Activities

Demographic	Data Source	Threshold (%)	Example Targeted Marketing and Outreach Activities
LMI households	FEMA IA and HUD Section 8 Income Limits	85.0% (75th percentile)	• Door-to-door canvassing • Local print, broadcast, and online advertising • Grassroots events/community meetings • Direct mail
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 (28% of Block Groups)	• Door-to-door canvassing • Local print advertising in racial and ethnic media • Grassroots events/community meetings • Faith-based group engagement • Earned media outreach • Direct mail
Racial and ethnic minorities living in poverty – Hispanic	U.S. Census – ACS	8.2% (75 percentile)	• Door-to-door canvassing • Local print advertising in racial and ethnic media • Grassroots events/community meetings • Faith-based group engagement • Earned media outreach • Direct mail
Racial and ethnic minorities living in poverty – Asian	U.S. Census – ACS	8.3% or Above Average Asian Population and Poverty Rates (8% of Block Groups)	• Door-to-door canvassing • Local print advertising in racial and ethnic media • Grassroots events/community meetings • Faith-based group engagement • Earned media outreach • Direct mail
Limited English proficiency (LEP) for Spanish Speakers	U.S. Census – ACS	5.0% (72 percentile)	• Door-to-door canvassing • Local print and broadcast advertising in ethnic media in target language • Grassroots events/community meetings with access to target language material • Direct mail in target language • Online marketing in target language
Special access and functional needs (AFN)	FEMA IA	5.0% (83 percentile)	• Door-to-door canvassing • In-home application support • Direct mail • Local advertising
Persons with a hearing difficulty	U.S. Census – ACS	5.0% (82 percentile)	• Door-to-door canvassing • Grassroots events/community meetings with American Sign Language (ASL) interpretation • Direct mail • Online marketing • Local print advertising

Demographic	Data Source	Threshold (%)	Example Targeted Marketing and Outreach Activities
Persons with a vision difficulty	U.S. Census – ACS	5.0% (94 percentile)	• Door-to-door canvassing • In-home application support • Large-type product outreach • Broadcast media advertising
Persons with a cognitive difficulty	U.S. Census – ACS	6.5% (75 percentile)	• Door-to-door canvassing • In-home application support • Local broadcast advertising • Direct mail
Persons with an ambulatory difficulty	U.S. Census – ACS	9.6% (75 percentile)	• Door-to-door canvassing • In-home application support • Print and broadcast advertising in regional press • Direct mail • Online marketing
Persons with a self-care difficulty	U.S. Census – ACS	5.0% (90th percentile)	• Door-to-door canvassing • In-home application support • Local print and broadcast advertising • Direct mail
Persons with an independent living difficulty	U.S. Census – ACS	7.7% (75th percentile)	• Door-to-door canvassing • Local print and broadcast advertising • Direct mail
Households with elderly individuals (i.e., 65 years or older)	U.S. Census – ACS	32.6% (75th percentile)	• Door-to-door canvassing • Large-type product outreach • Local broadcast and print advertising • Grassroots events/community meetings • Direct mail
Households with children under 18	FEMA Individual Assistance	43.8% (75th percentile)	• Door-to-door canvassing • Local print, broadcast, and targeted online advertising • Direct mail
Female heads of household	U.S. Census – ACS	12.3% (75th percentile)	• Door-to-door canvassing • Local print and broadcast advertising • Grassroots events/community meetings • Direct mail • Targeted online marketing
Destroyed homes (displacement)	FEMA IA	5.0% and 10 or more homes destroyed (99th percentile)	• Direct mail targeted using online tax record search to identify current address • Local advertising • Online marketing • Grassroots events/community meetings
Living in FEMA-designated flood hazard zone	FEMA Individual Assistance	33.3% (75th percentile)	• Door-to-door canvassing based on FEMA flood map data • Direct mail
Veterans	U.S. Census – ACS	11.1% (75th percentile)	• Door-to-door canvassing • Grassroots events/Community Meetings

Demographic	Data Source	Threshold (%)	Example Targeted Marketing and Outreach Activities
			• Print and broadcast advertising

*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 percent 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.

H-GAC East/Gulf Coast Region

The H-GAC East/Gulf Coast Region target region includes six counties that constitute the southern, eastern, and northern suburbs of the Houston metro region. Table 6 summarizes some of the demographic data for the target region in the H-GAC East/Gulf Coast Region. It should be noted that there were no areas in the H-GAC East/Gulf Coast Region where there were concentrations of destroyed structures therefore they are not referenced on the maps.

Table 6:
Demographic Statistics for Houston-Galveston Area Council—East/Gulf Coast Region
(Census 2012–2016 5-Year ACS Estimates)

Data	Estimate	Percent of Area
Population	1,358,349	4.6% of population of Texas
Persons under 5 years	92,007	6.8% of population in the target region
Persons under 18 years	348,960	25.7% of population in the target region
Elderly Persons	88,107	6.5% of population in the target region
White alone	1,092,647	80.4% of population in the target region
Black or African American alone	135,364	10% of population in the target region
American Indian and Alaska Native alone	5,340	.4% of population in the target region
Asian alone	46,494	3.4% of population in the target region
Native Hawaiian and Other Pacific Islander alone	524	.04% of population in the target region
Two or More Races	31,243	2.3% of population in the target region
Hispanic or Latino	326,079	24% of population in the target region
Households	468,835	5% of households in Texas
Owner-occupied housing	327,721	61.6% of housing units in target region
With a disability, under age 65 years	347,948	25.6% of population in the target region
Median household income	61,003	

The target region contained more than 36,000 FEMA IA registrants with verified loss ranging from $00.32 to $175,588.09. Galveston County has the most FVL registrants with 13,421 records. Brazoria County has the second highest number at 9,726. Chambers, Liberty, Montgomery, and Walker Counties have 2,706, 4,409, 5,462 and 556 FVL registrants respectively. Walker County does not have any Block Groups that meet the targeting threshold, and additional demographic analysis was not conducted in Walker County. This in no way effects the qualification or eligibility of persons living in Walker County from participating in HAP. The AFN data evaluated in the following sections was based on information collected by FEMA. Due to potential intake inaccuracies, this data may not accurately record the actual numbers of AFN population. This data may need further refining at the Census Tract or Block Group level using Census data by which to compare the FEMA data.

Counties

Brazoria County

Brazoria County is located in the southern portion of the H-GAC East/Gulf Coast Region south of Houston along the Gulf Coast. It has a population of approximately 338,419 according to the 2016 American Community Survey (ACS) Census data. This is the most populated county in the H-CAG East/Gulf Coast Region and comprises mostly suburban residential neighborhoods in the northern portions of the county and agricultural land in the southern and western regions. Brazoria County was identified as one of the MID counties in the region. FEMA records 9,726 registrants meeting HAP criteria totaling $104,156,111.43 in FVL and $94,819,372.25 in verified loss for registrants with more than $8,000 in FVL. This equates to $352,891,006 in unmet needs costs. The county has 27 targeted Block Groups scattered throughout the northern and central portions of the county.

The demographic characteristic that most commonly exceeded the threshold criteria was Spanish-speaking persons with LEP at 20, or 74 percent, of all target Block Groups. The number of Block Groups that exceeded other demographic threshold criteria included the following:

- Families with children under 18—8
- Female heads of household—4
- Elderly (65+) household member—0
- Veterans—4
- Persons with access/functional needs—0

All of the Block Groups with concentrations of families with children under 18 are located in the northern half of the county. Block Group 6615.02 has the most demographic characteristics that exceed the threshold criteria containing five characteristics. Places where these concentrations were located, shown in Figure 6 and Figure 8, include the following:

- Brookside Village City
- Iowa Colony Village
- Sandy Point City
- Alvin City
- Rosharon
- Bonney Village
- Holiday Lakes Town
- Richwood City
- Bailey’s Prairie Village
- Jones Creek Village

- Lake Jackson City

There are six Census Tracts that indicate demographic concentrations; two of these, Census Tract 6628 and 6645.01, contain five triggered demographics. Hearing difficulty was the most common triggered demographic (4) followed by cognitive and ambulatory difficulties (3). Census Tract 6609 and 6616.02 both have concentrations of Hispanic persons in poverty, while Census Tract 6628 has a concentration of Black or African American persons in poverty. This data is shown in Figure 8.

Figure 5 provides a countywide view of Brazoria County for reference. Figure 7 and Figure 9 show data for the northern half of the county, and Figure 6 and Figure 8 show data for the southern half. In each map areas are distinguished by those identified for targeted outreach (i.e., having a concentration of impacted households and meeting one or more demographic thresholds) and other affected areas. Table 7, Table 8, Table 9, and Table 10 indicate Block Groups and Census Tracts that met the demographic threshold criteria. Cells with a “Yes” indicate Block Group or Census Tract where the threshold criteria for the specific demographic category was met. A cell indicating “No” means the threshold criteria was not met.

Table 11 describes the geographic location of Block Groups targeted for further analysis.

Figure 5:
Brazoria County Block Group Demographic Data

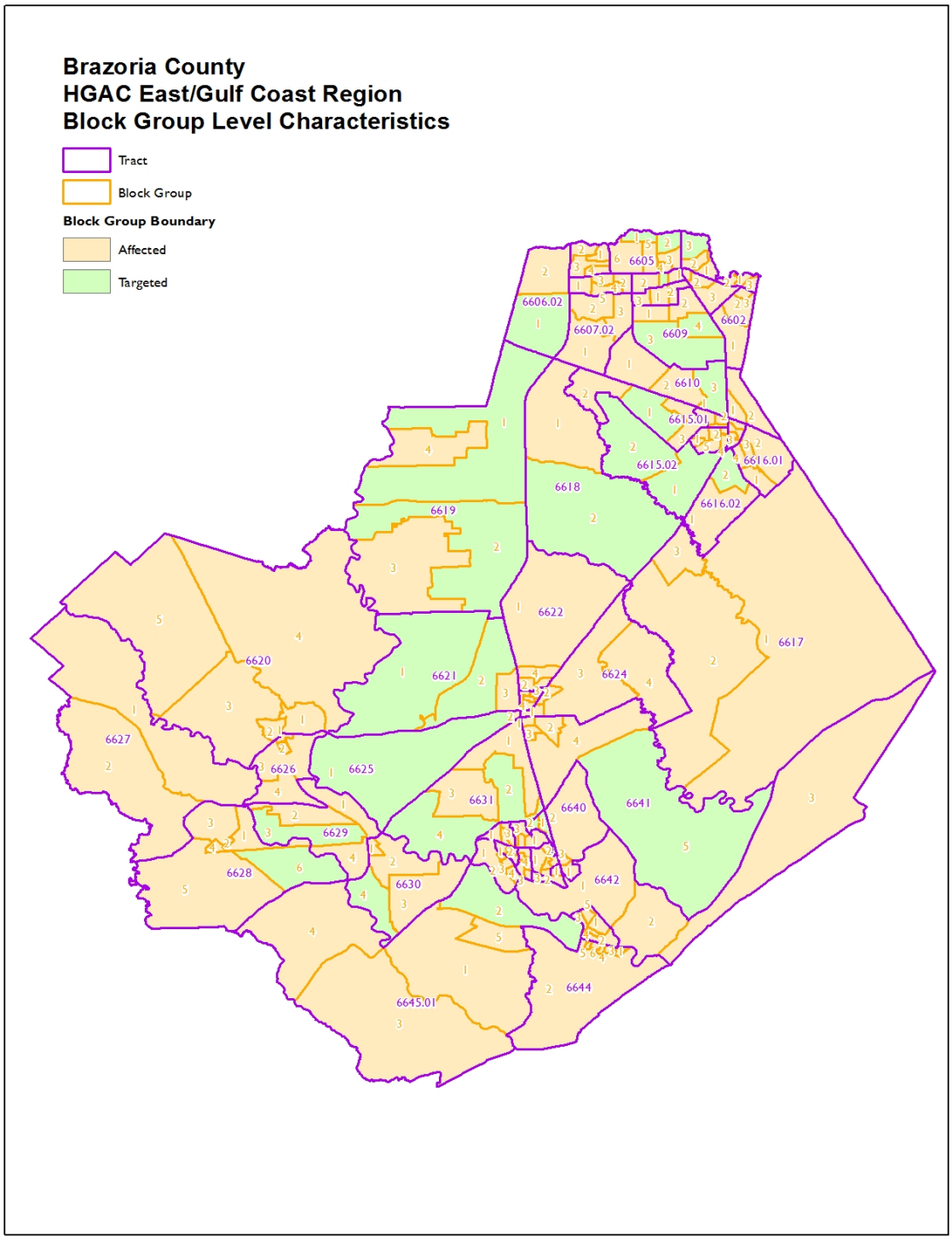


Figure 6:
Brazoria County "North" Block Group Demographic Data

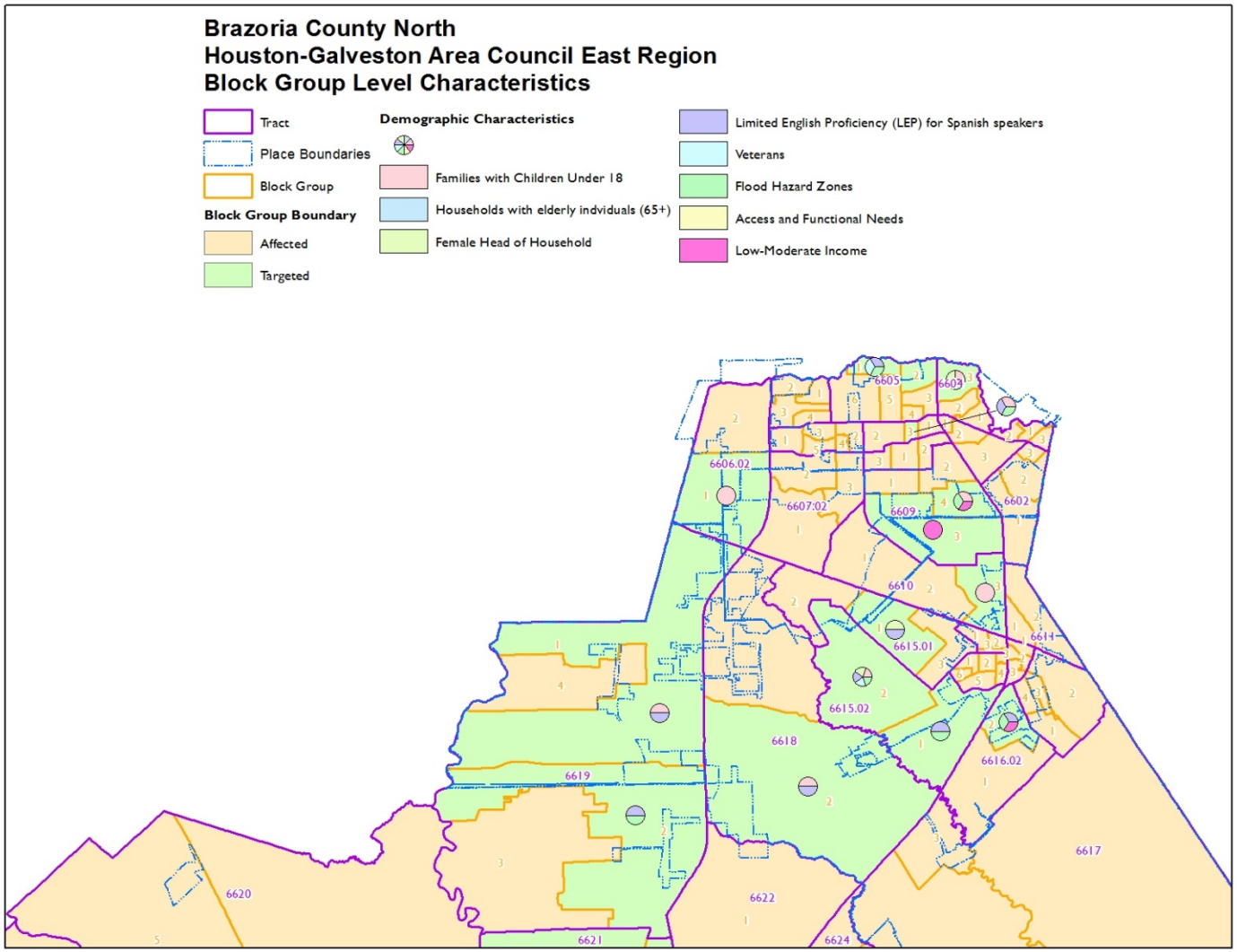


Figure 7:
Brazoria County "South" Block Group Demographic Data

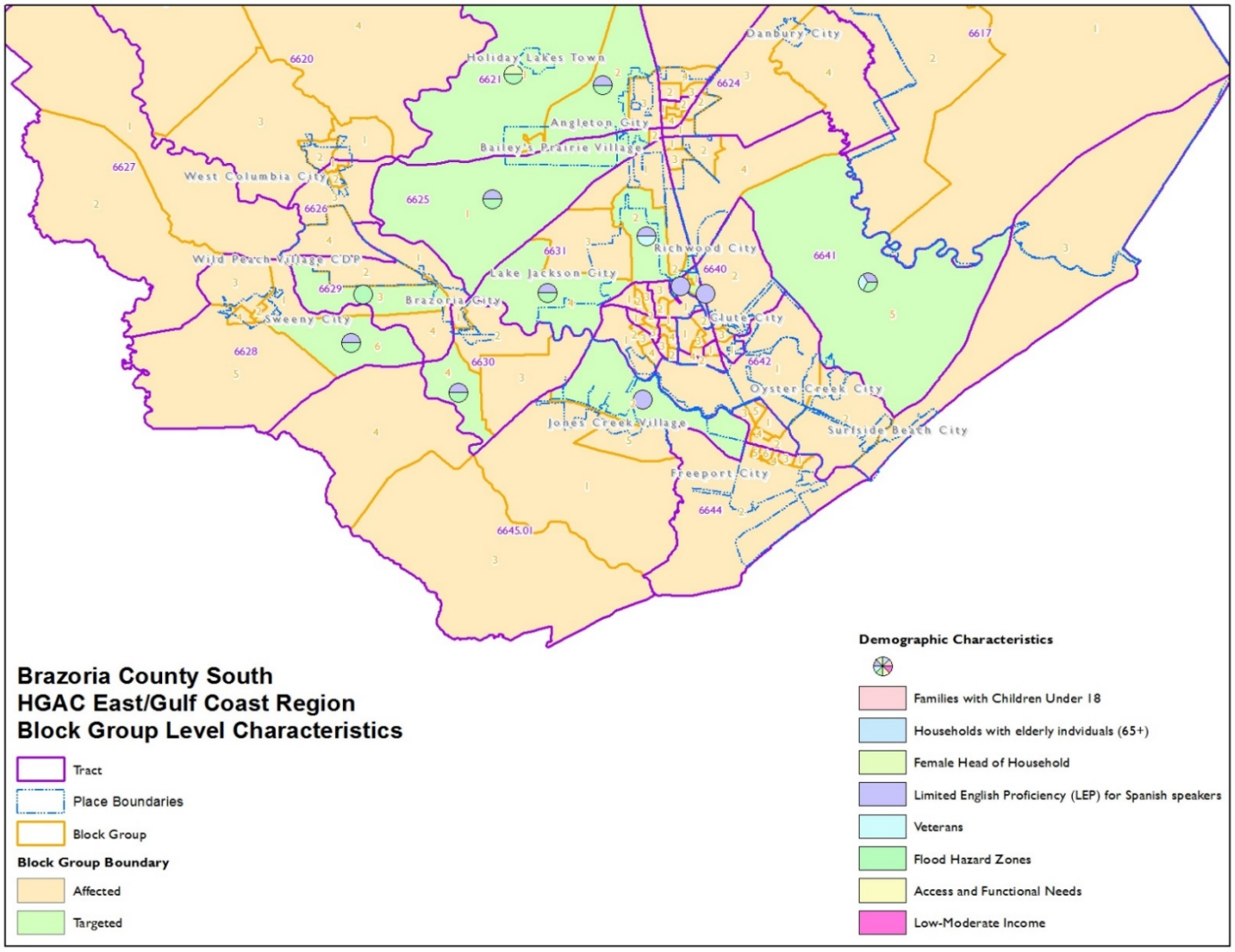


Figure 8:
Brazoria County "North" Census Tract Demographic Data

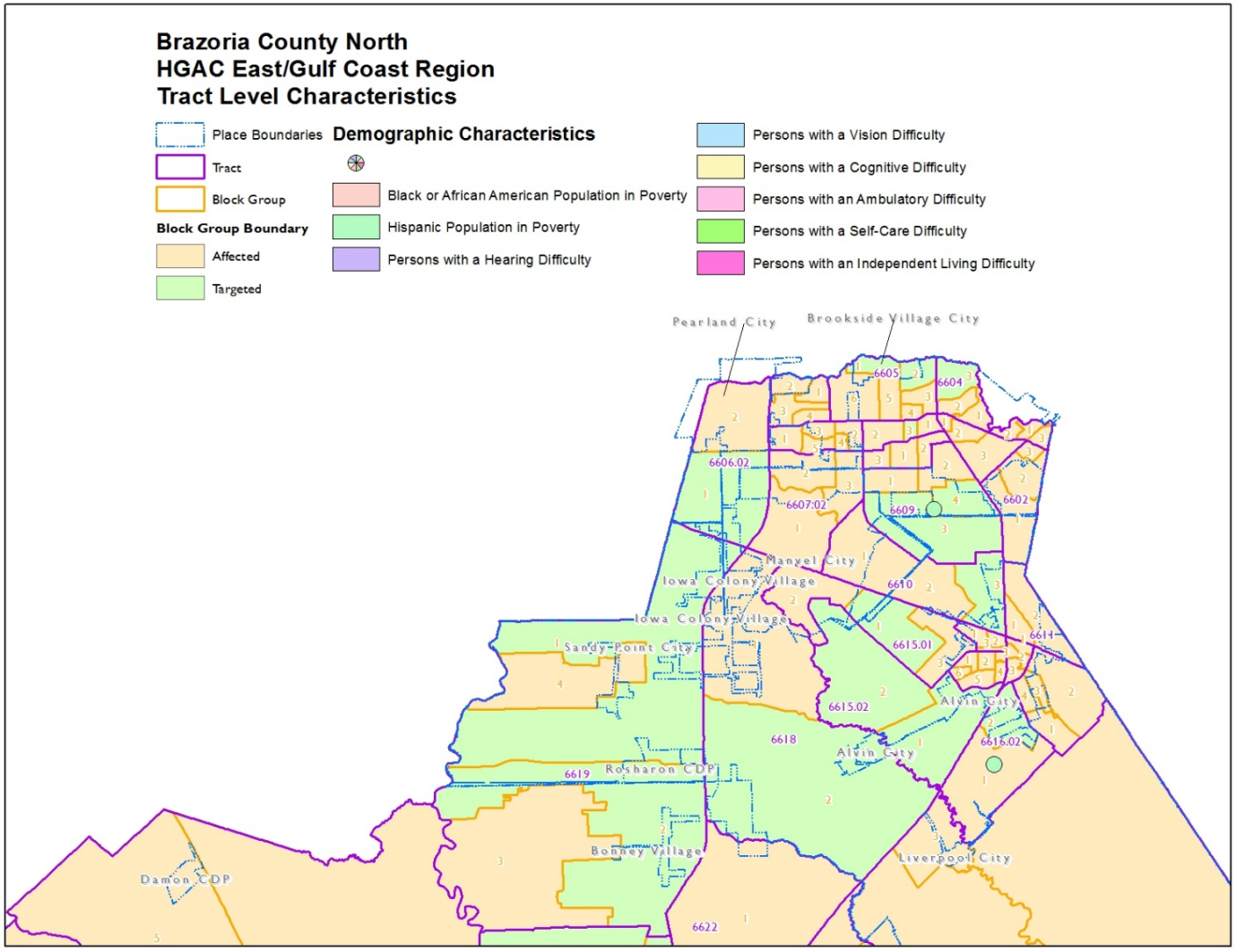


Figure 9:
Brazoria County "South" Census Tract Demographic Data

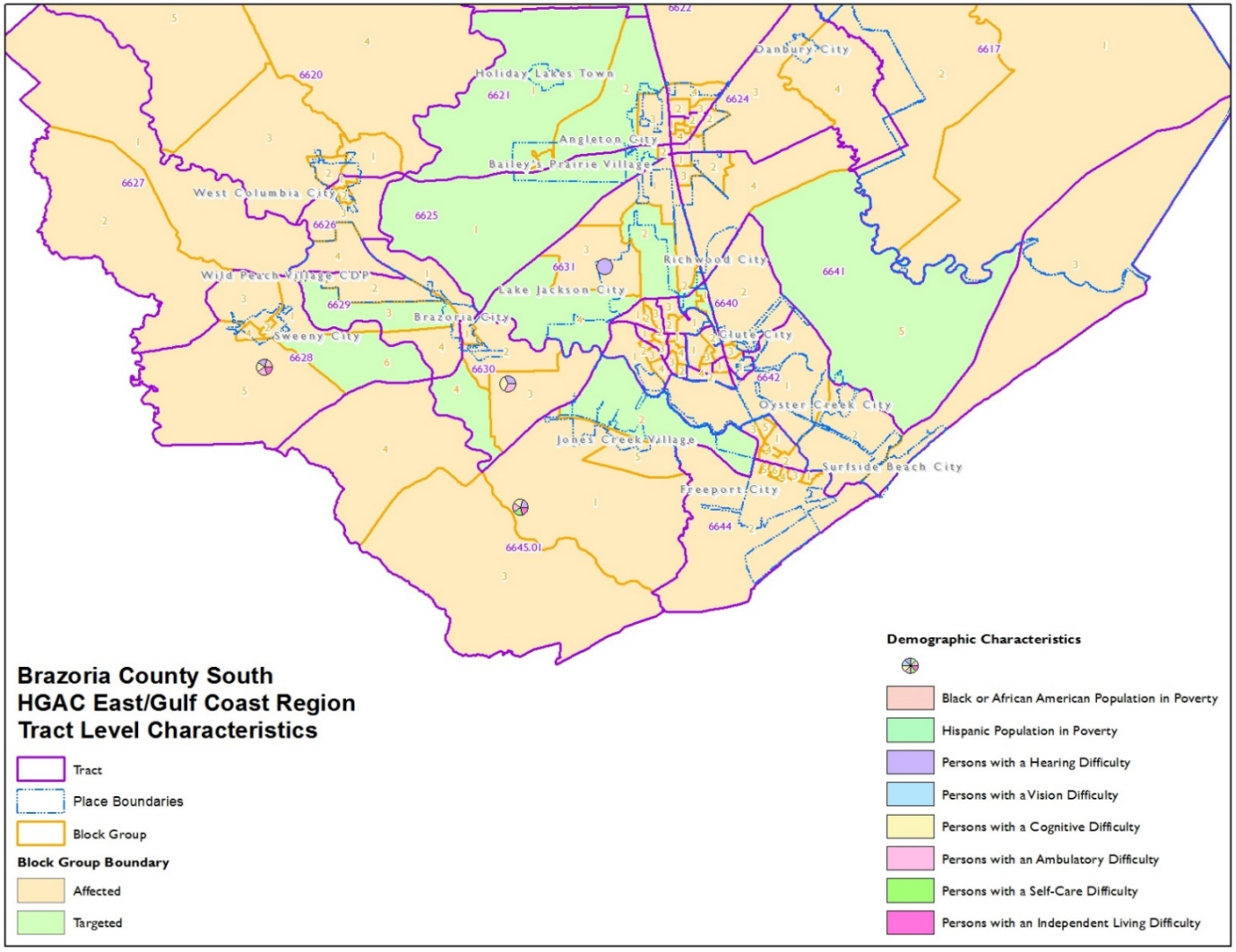


Table 7:
Brazoria County Demographic Data

Census Tract	6604	6605	6605	6606.02	6608.01	6609	6609	6610
Block Group	**3**	**1**	**2**	**1**	**3**	**3**	**4**	**3**
Total Population	3,951	868	933	14,075	3,177	2,065	2,237	3,782
Total Households	1,268	301	406	3,871	796	666	527	994
LMI FEMA IA Registrants with FVL >$)	126	104	99	138	106	191	137	161
Total FEMA IA Registrants with FVL >$0	237	202	159	213	206	224	151	224
% LMI Registrants	53%	51%	62%	65%	51%	85%	91%	72%
Block Group Level Data								
Destroyed Homes	No	No	No	No	No	No	No	No
Access/Functional Needs	No	No	No	No	No	No	No	No
Flood Hazard Zone	**Yes**	**Yes**	No	No	**Yes**	No	**Yes**	No
Families with Children Under 18	**Yes**	No	No	**Yes**	**Yes**	No	**Yes**	**Yes**
Elderly (65+) Household Member	No	No	No	No	No	No	No	No
Female Head of Household	**Yes**	No	No	No	No	No	No	No
LEP (Spanish Speaker)	**Yes**	**Yes**	No	No	**Yes**	No	No	No
Veterans	No	**Yes**	No	No	No	No	No	No
Census Tract Level Data	**6604**	**6605**	**6605**	**6606.02**	**6608.01**	**6609**	**6609**	**6610**
Hearing Difficulty	No	No	No	No	No	No	No	No
Vision Difficulty	No	No	No	No	No	No	No	No
Cognitive Difficulty	No	No	No	No	No	No	No	No
Ambulatory Difficulty	No	No	No	No	No	No	No	No
Self-care Difficulty	No	No	No	No	No	No	No	No
Independent Living Difficulty	No	No	No	No	No	No	No	No
Asian Population in Poverty	No	No	No	No	No	No	No	No
Hispanic Population in Poverty	No	No	No	No	No	**Yes**	**Yes**	No
Black or African American Population in Poverty	No	No	No	No	No	No	No	No

Table 8:
Brazoria County Demographic Data Continued

Census Tract	6615.01	6615.02	6615.02	6616.02	6618	6619	6619
Block Group	**1**	**1**	**2**	**2**	**2**	**2**	**1**
Total Population	1,799	2,844	1,615	1,809	3,346	3,180	4,794
Total Households	581	962	528	602	960	938	1,315
LMI FEMA IA Registrants with FVL >$)	81	82	106	76	261	144	175
Total FEMA IA Registrants with FVL >$0	129	120	177	87	362	215	237
% LMI Registrants	63%	68%	60%	87%	72%	67%	74%
Block Group Level Data							
Destroyed Homes	No	No	No	No	No	No	No
Access/Functional Needs	No	No	No	No	No	No	No
Flood Hazard Zone	No	**Yes**	**Yes**	**Yes**	No	**Yes**	No
Families with Children Under 18	No	**Yes**	No	No	**Yes**	No	**Yes**
Elderly (65+) Household Member	No	No	No	No	No	No	No
Female Head of Household	**Yes**	**Yes**	No	No	No	No	No
LEP (Spanish Speaker)	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**
Veterans	No	**Yes**	No	No	No	No	No
Census Tract Level Data	**6615.01**	**6615.02**	**6615.02**	**6616.02**	**6618**	**6619**	**6619**
Hearing Difficulty	No	No	No	No	No	No	No
Vision Difficulty	No	No	No	No	No	No	No
Cognitive Difficulty	No	No	No	No	No	No	No
Ambulatory Difficulty	No	No	No	No	No	No	No
Self-care Difficulty	No	No	No	No	No	No	No
Independent Living Difficulty	No	No	No	No	No	No	No
Asian Population in Poverty	No	No	No	No	No	No	No
Hispanic Population in Poverty	No	No	No	**Yes**	No	No	No
Black or African American Population in Poverty	No	No	No	No	No	No	No

Table 9:
Brazoria County Demographic Data Continued

Census Tract	6621	6621	6625	6628	6629	6630	6631	6631
Block Group	**1**	**2**	**1**	**6**	**3**	**4**	**2**	**4**
Total Population	2,324	939	1,785	1,207	1,702	1,063	1,510	2,823
Total Households	800	368	565	461	535	456	561	1,011
LMI FEMA IA Registrants with FVL >$)	319	69	87	101	148	106	119	93
Total FEMA IA Registrants with FVL >$0	410	135	219	152	229	149	231	231
% LMI Registrants	78%	51%	40%	66%	65%	71%	52%	40%
Block Group Level Data								
Destroyed Homes	No	No	No	No	No	No	No	No
Access/Functional Needs	No	No	No	No	No	No	No	No
Flood Hazard Zone	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	No	**Yes**
Families with Children Under 18	No	No	No	No	No	No	No	No
Elderly (65+) Household Member	No	No	No	No	No	No	No	No
Female Head of Household	**Yes**	No	No	No	No	No	No	No
LEP (Spanish Speaker)	No	**Yes**	**Yes**	**Yes**	No	**Yes**	**Yes**	**Yes**
Veterans	No	No	No	No	No	No	**Yes**	No
Census Tract Level Data	**6621**	**6621**	**6625**	**6628**	**6629**	**6630**	**6631**	**6631**
Hearing Difficulty	No	No	No	**Yes**	No	**Yes**	**Yes**	**Yes**
Vision Difficulty	No	No	No	No	No	No	No	No
Cognitive Difficulty	No	No	No	**Yes**	No	**Yes**	No	No
Ambulatory Difficulty	No	No	No	**Yes**	No	**Yes**	No	No
Self-care Difficulty	No	No	No	No	No	No	No	No
Independent Living Difficulty	No	No	No	**Yes**	No	No	No	No
Asian Population in Poverty	No	No	No	No	No	No	No	No
Hispanic Population in Poverty	No	No	No	No	No	No	No	No
Black or African American Population in Poverty	No	No	No	**Yes**	No	No	No	No

Table 10:
Brazoria County Demographic Data Continued

Census Tract	6637	6637	6641	6645.01
Block Group	**1**	**2**	**5**	**2**
Total Population	2,591	1,012	1,466	670
Total Households	1,051	446	622	233
LMI FEMA IA Registrants with FVL >$)	53	63	83	81
Total FEMA IA Registrants with FVL >$0	146	119	118	132
% LMI Registrants	36%	53%	70%	61%
Block Group Level Data				
Destroyed Homes	No	No	No	No
Access/Functional Needs	No	No	No	No
Flood Hazard Zone	No	No	**Yes**	No
Families with Children Under 18	No	No	No	No
Elderly (65+) Household Member	No	No	No	No
Female Head of Household	No	No	No	No
LEP (Spanish Speaker)	**Yes**	**Yes**	**Yes**	**Yes**
Veterans	No	No	**Yes**	No
Census Tract Level Data	**6637**	**6637**	**6641**	**6645.01**
Hearing Difficulty	No	No	No	**Yes**
Vision Difficulty	No	No	No	No
Cognitive Difficulty	No	No	No	**Yes**
Ambulatory Difficulty	No	No	No	**Yes**
Self-care Difficulty	No	No	No	**Yes**
Independent Living Difficulty	No	No	No	**Yes**
Asian Population in Poverty	No	No	No	No
Hispanic Population in Poverty	No	No	No	No
Black or African American Population in Poverty	No	No	No	No

Table 11:
Brazoria County Block Group Location Description

Census Tract	Block Group	Location Description
6604	3	Along northern boundary of County, east side of Brookside Village City. South of Clear Creek, north of flood canal. Between Clear Creek and Telephone Rd.
6605	1	Along northern boundary of County, west side of Brookside Village City. South of Clear Creek, north of Brookside Rd. Between Stone and Elker Roads.
6605	2	Along northern boundary of County, central Brookside Village City. South of Clear Creek, north of flood canal. Between Telephone and Elker Roads.
6606.02	1	North of Iowa Colony, north of Route 6 and west of Route 288
6608.01	3	Pearland. Between Hatfield and Mclean Roads, south of W. Broadway St.
6609	3	Between Pearland and Alvin City. West of Route 35, north of Cornett and Heights Roads, south of Hastings Cannon Rd.
6609	4	Between Pearland and Alvin City. West of Route 35, north of Hastings Cannon Rd., south of Cowart Creek.
6610	3	North Alvin City. West of Route 35, north of Route 6 and south of Cornett and Heights Roads. East of Cannon and Harriman Rds.
6615.01	1	Northwest of Alvin City. North of storm canal and south of Route 6
6615.02	1	Alvin City, north of Chocolate Bayou and south of storm canal. West of Route 35.
6615.02	2	West of Alvin City and east of Chocolate Bayou. North of Chocolate Bayou and south of storm canal.
6616.02	2	South Alvin City
6618	2	Western Rosharon and southeastern Alvin City. East of Route 288 and west of Route 35. North of Austin Bayou and south of Chocolate Bayou.
6619	2	Sandy Point City and western Iowa Colony Village west of FM 521 Rd., north of W. Farm to Market (1462)
6619	1	Rosharon and Bonney Village. West of FM 521 Rd.
6621	1	West Angleton City. West of FM 521 Rd. and east of Brazos River
6621	2	West Angleton City. East of FM 521 Rd. and west of N. Velasco Rd. and Route 288. North of Route 35.
6625	1	South Bailey's Prairie Village. North of Route 290 and Brazos River, south of Route 35.
6628	6	Southwest Sweeny City. South of Route 334 and north of FM 521 and 524.
6629	3	East of Brazoria and south of Wild Peach Village, north of San Bernard River.
6630	4	South of Brazoria City. Between San Bernard River and Route 310, north of Route 2611.
6631	2	North Lake Jackson City between Old Angleton Clute Rd. and Nolan Ryan Expy.
6631	4	West lake Jackson City. North of Brazos River, southwest of railroad.
6637	1	North Richwood between Route 288 and W. Mahan St., south of Route 2004.
6637	2	North Richwood between railroad and W. Mahan St., south of Route 2004.

Census Tract	Block Group	Location Description
6641	5	North of Surfside Beach, northeast of Route 523. South of Big Slough, northeast of Oyster Creek.
6645.01	2	Jones Creek Village. South of Brazos River and north of Route 36.

Chambers County

Chambers County is located in the southeast corner of the H-GAC East/Gulf Coast Region east of Trinity and Galveston Bays. The county lies on the Gulf Coast and mostly comprises rural agricultural and wilderness areas. Chambers County has 38,072 people spread out over approximately 871 square miles according to 2016 ACS Census data. Chambers County was identified as one of the HUD-identified MID counties in the region. FEMA records 2,706 IA registrants who have a FVL greater than $0, resulting in $29,609,866.31 in damages. Chambers County sustained approximately $27,185,377.71 in major-low (more than $8,000) designated damages, which equates to $101,441,876 in unmet need using HUD multipliers. This is the lowest amount of damages calculated for a H-GAC East/Gulf Coast Region county that contain any targeted Block Groups meeting a demographic threshold criterion. This includes eight Block Groups: Census Tract 7102, Block Groups 2, 3, and 5; Census Tract 7103, Block Groups 2 and 3; and Census Tract 7104.01, Block Groups 1, 3, and 4.

Only three demographic characteristics at the Block Group level exceed their threshold criteria: families with children under 18, Spanish-speaking people with LEP, and veterans. The most common demographic exceeding its threshold criteria is Spanish-speaking people with LEP, which is in six of the seven Block Groups. Families with children under 18 is the next most common, being located in four of the seven Block Groups. Two Block Groups only contain one demographic group that triggered its threshold criteria within the county. This group is Spanish-speaking people with LEP as shown in Figure 11. Outreach in the southeast portion of the county should take into consideration the relatively high number of Spanish-speaking people. These concentrations are located in northern Block Groups, as seen in Figure 10, and extend across the northern section of the county. This included areas such as Cove City, northern Anahuac City, Winnie, and Stowell.

Census Tracts 7103 and 7104.01 both contain concentrations of disabled populations (see Figure 11), including persons with hearing, cognitive, ambulatory, self-care, and independent living difficulties. The Black or African American population in poverty also exceeds its threshold criteria in the Census Tract data.

Figure 10 and Figure 11 indicate Block Groups and Census Tracts where demographic thresholds were met indicating areas where additional potential marketing and outreach may occur.

Figure 12 indicates Block Groups and Census Tracts that met the demographic threshold criteria. Cells with a “Yes” indicate Block Group or Census Tract where the threshold criteria for the specific demographic category was met. A cell indicating “No” means the threshold criteria was not met.

Figure 13 describes the geographic location of Block Groups targeted for further analysis.

Figure 10:
Chambers County Block Group Demographic Data

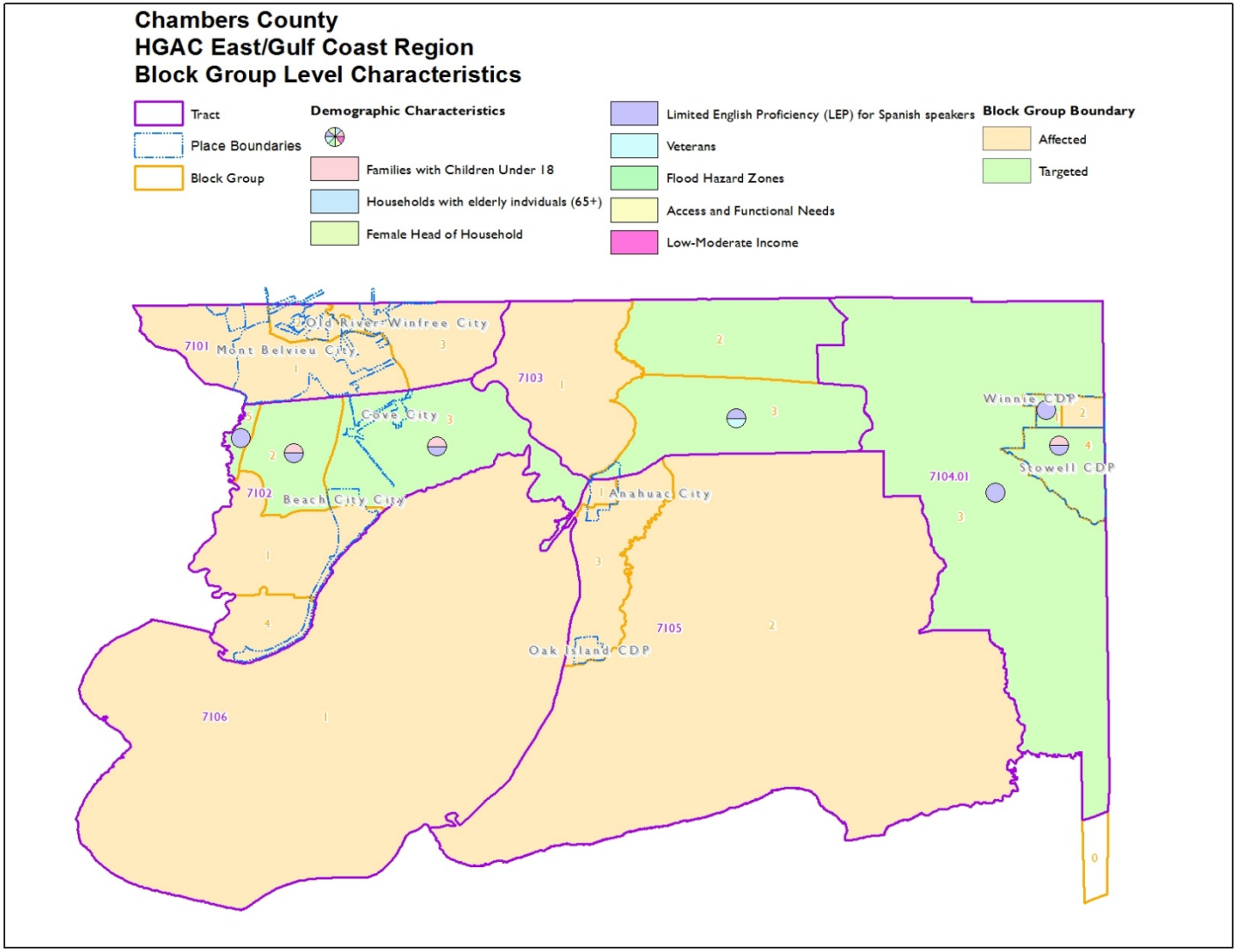


Figure 11:
Chambers County Census Tract Demographic Data

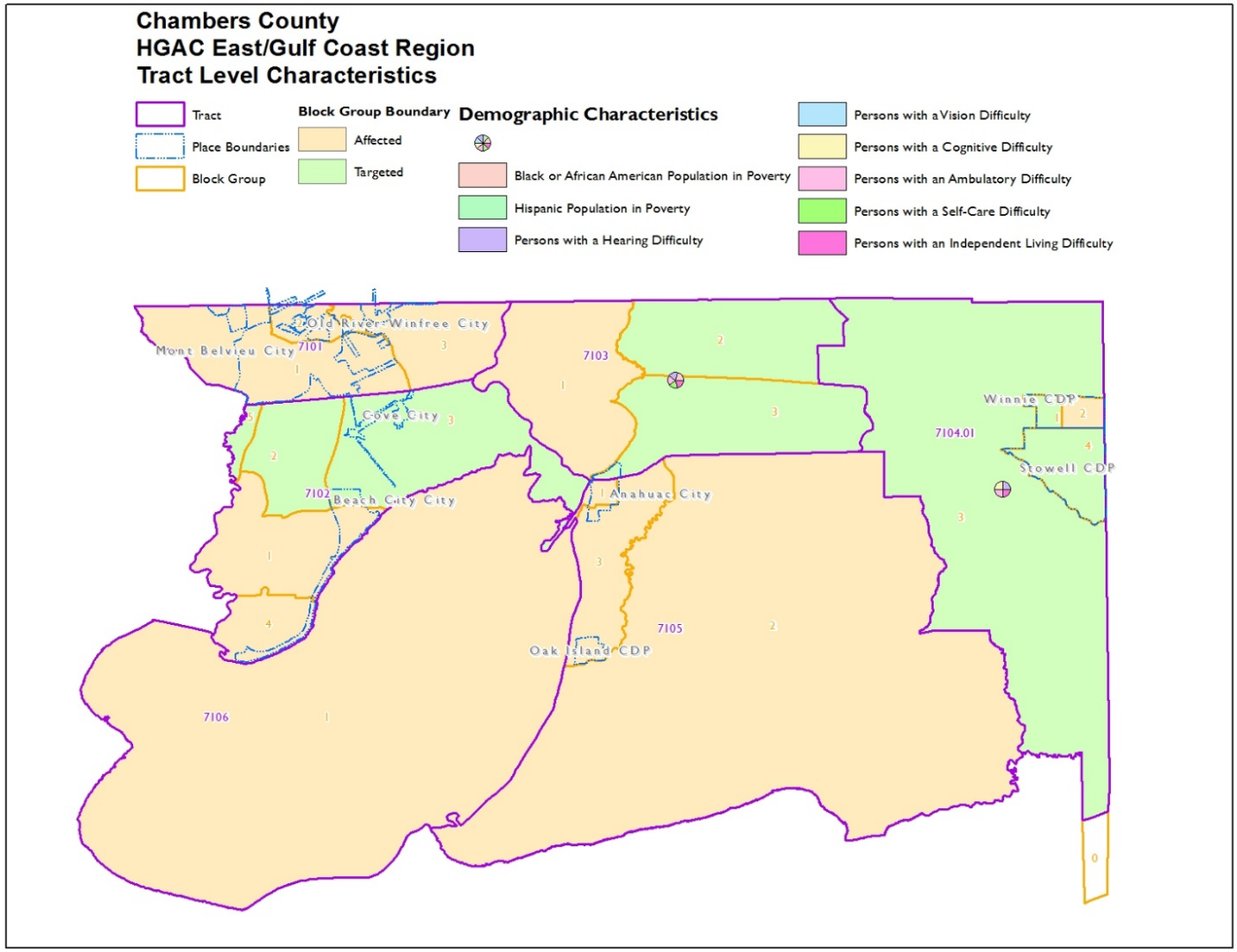


Table 12:
Chambers County Demographic Data

Census Tract	7102	7102	7102	7103	7103	7104.01	7104.01	7104.01
Block Group	**3**	**5**	**2**	**3**	**2**	**3**	**4**	**1**
Total Population	5,674	3,429	5,908	954	596	1,345	1,289	1,615
Total Households	1,819	1,340	1,783	401	262	378	427	715
LMI FEMA IA Registrants with FVL >$)	31	161	230	113	130	72	115	74
Total FEMA IA Registrants with FVL >$0	120	458	697	159	186	133	166	126
% LMI Registrants	26%	35%	33%	71%	70%	54%	69%	59%
Block Group Level Data								
Destroyed Homes	No	No	No	No	No	No	No	No
Access/Functional Needs	No	No	No	No	No	No	No	No
Flood Hazard Zone	No	No	No	No	No	No	No	No
Families with Children Under 18	**Yes**	No	**Yes**	No	No	No	**Yes**	No
Elderly (65+) Household Member	No	No	No	No	No	No	No	No
Female Head of Household	No	No	No	No	No	No	No	No
LEP (Spanish Speaker)	**Yes**	**Yes**	**Yes**	**Yes**	No	**Yes**	**Yes**	**Yes**
Veterans	No	No	No	**Yes**	No	No	No	No
Census Tract Level Data	**7102**	**7102**	**7102**	**7103**	**7103**	**7104.01**	**7104.01**	**7104.01**
Hearing Difficulty	No	No	No	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**
Vision Difficulty	No	No	No	No	No	No	No	No
Cognitive Difficulty	No	No	No	No	No	**Yes**	**Yes**	**Yes**
Ambulatory Difficulty	No	No	No	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**
Self-care Difficulty	No	No	No	**Yes**	**Yes**	No	No	No
Independent Living Difficulty	No	No	No	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**
Asian Population in Poverty	No	No	No	No	No	No	No	No
Hispanic Population in Poverty	No	No	No	No	No	No	No	No
Black or African American Population in Poverty	No	No	No	**Yes**	**Yes**	No	No	No

Table 13:
Chambers County Block Group Location Description

Census Tract	Block Group	Location Description
7102	3	Cove City. Between Anahuac Lake and FM 3180 RD. South of I-10 and north of Trinity Bay.
7102	5	West Cove City. West of Route 146 and east of Cedar Bayou. South of I-10 and north of Tompkins Dr.
7102	2	Cove City. East of Route 146 and west of FM 3180 Rd. South of I-10 and north of Beach Haven Dr.
7103	3	Monroe City. North of Route 65, south of I-10. East of Lake Anahuac and west of N. Pear Orchard Rd.
7103	2	North of Monroe City. North of I-10 to county boundary. East of Turtle Bayou and west of Jenkins and Hamilton Lateral Rds.
7104.01	3	Northeast corner of the county excluding Winnie and Stowell
7104.01	4	Stowell.
7104.01	1	West side of Winnie, west of Gulfway Dr.

Galveston County

Galveston County is located in the central southern section of the H-GAC East/Gulf Coast Region and makes up the western shore of Trinity and Galveston Bays. It is the most densely developed county and the second most populated with 314,485 people according to Census 2016 ACS data. The area mostly contains residential development and becomes substantially denser at the northern portion of the county. Galveston County was identified as one of the MID counties in the region. Galveston County has the largest number of recorded FVL properties with 13,421 totaling $148,151,112.66 in damages. This resulted in 7,276 registrants meeting the major-low damage criteria totaling $136,108,663.21 in FVL. When calculated for unmet need based on the level of damage, this totals $513,092,080 in unmet needs. The county contains 41 targeted Block Groups, which are primarily located in central and northern portions of the county.

The demographic characteristic that most commonly exceeded its threshold criteria was Spanish-speaking persons with LEP at 38 or 93 percent of all target Block Groups. The number of Block Groups that exceeded other demographic threshold criteria include the following:

- Families with children under 18—11
- Female heads of household—10
- Elderly (65+) household member—0
- Veterans—9
- Persons with access/functional needs – 0

Three of the four Block Groups that contain three or more demographics that exceeded their threshold criteria all include families with children under 18, female heads of household, and Spanish-speaking persons with LEP, indicating that there may be a concentration of female-headed single-parent households. As Figure 12 indicates, it may be necessary to market and provide services for Spanish-speaking persons with LEP. Coordinating with service providers who work with veterans may also be helpful throughout this region, particularly in the Dickinson City region.

Galveston County contains a significant number of Census Tracts with concentration of multiple types of disabled populations as shown in Figure 13. This includes five Census Tracts with concentrations of multiple disability categories around the Bayou Vista City, La Marque City, and Dickinson City areas. Persons with cognitive, ambulatory, and independent living difficulties were the most common disability groups. There are also several Census Tracts that have concentrations of minority populations in poverty, including Census Tracts 7262, 7237, 7236, 7229, 7227, 7226, 7219, 7218,7217, 7211, 7210, and 7209. Each population indicates concentrations in six Census Tracts. Census Tracts containing these concentrations of minority populations living in poverty (Hispanic and/or Black or African American) were also concentrated in the previously listed cities.

Table 14, Table 15, Table 16, Table 17, and Table 18 indicate Block Groups and Census Tracts that met the demographic threshold criteria. Cells with a “Yes” indicate Block Group or Census

Tract where the threshold criteria for the specific demographic category was met. A cell indicating “No” means the threshold criteria was not met.

Figure 12 and Figure 13 indicate Block Groups and Census Tracts where demographic thresholds were met indicating areas where additional potential marketing and outreach may occur.

Table 19 describes the geographic location of Block Groups targeted for further analysis.

Figure 12:
Galveston County Block Group Demographic Data

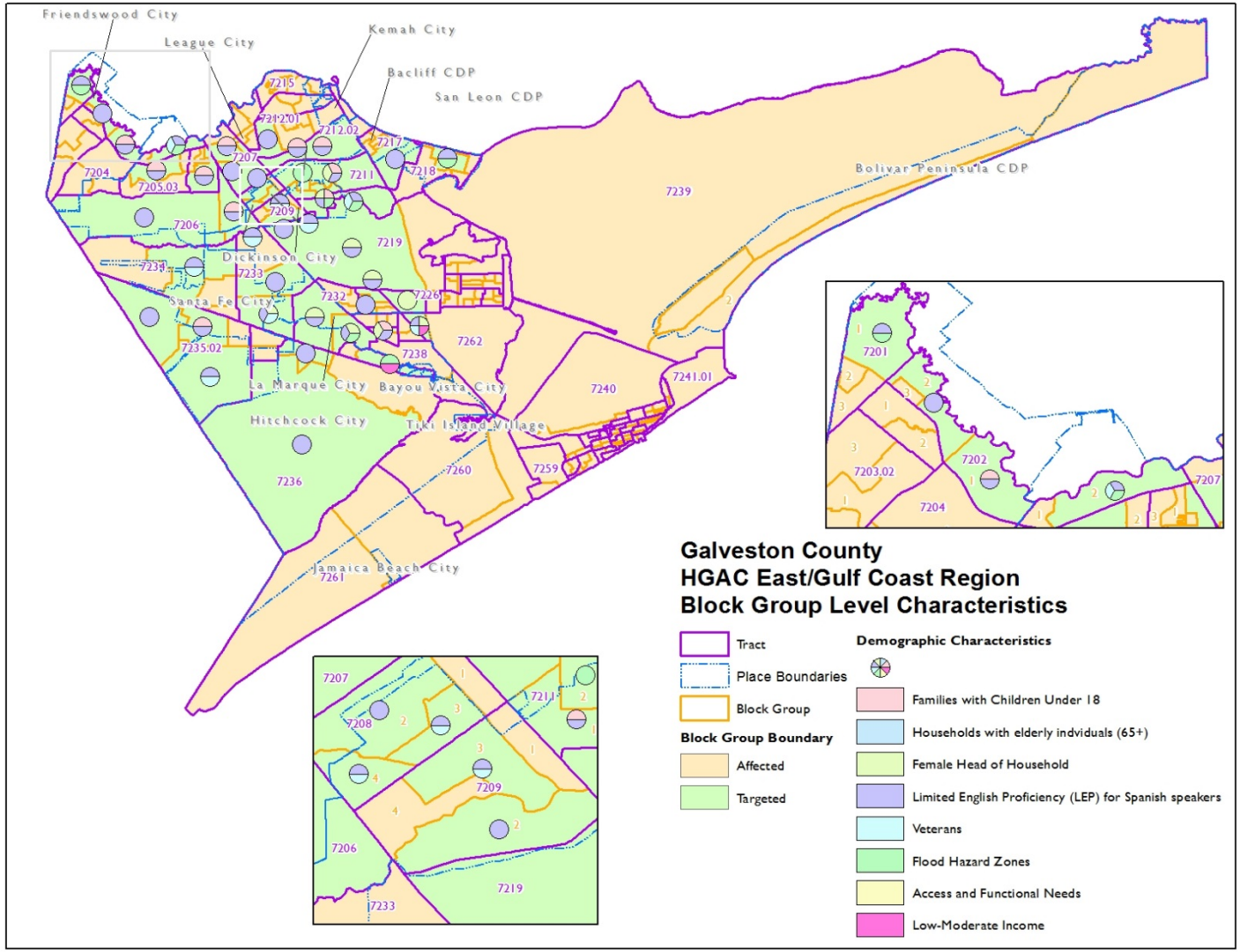


Figure 13:
Galveston County Census Tract Demographic Data

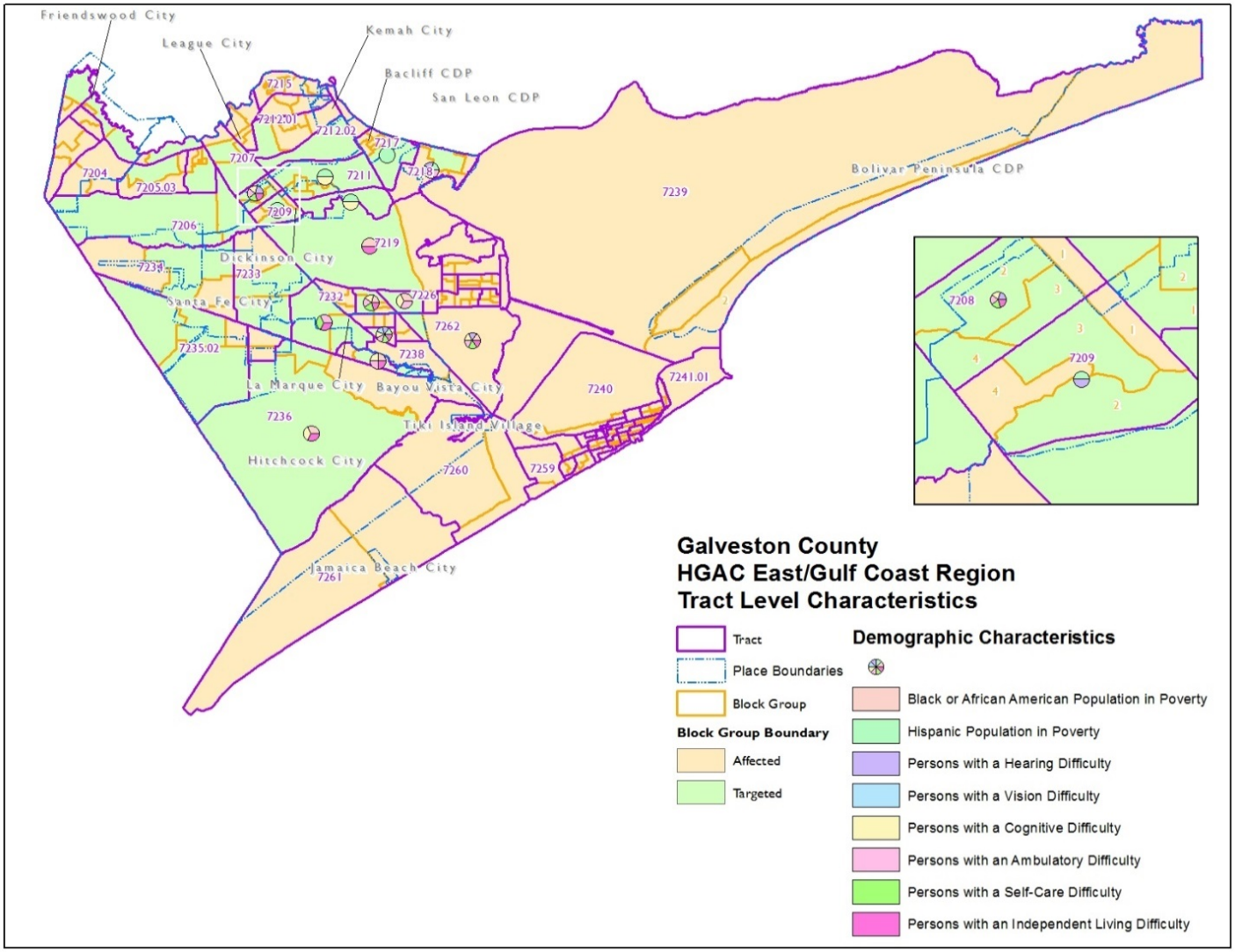


Table 14:
Galveston County Demographic Data

Census Tract	7201	7202	7202	7205.01	7205.02	7205.03	7206	7206
Block Group	**1**	**1**	**2**	**2**	**2**	**3**	**2**	**1**
Total Population	3,576	2,519	1,534	2,999	7,790	8,585	10,559	2,760
Total Households	1,286	867	686	1,054	2,406	2,715	3,547	1,037
LMI Registrants	41	63	69	125	49	78	376	54
Total Registrants	145	203	243	477	130	232	1364	163
% LMI Registrants	28%	31%	28%	26%	38%	34%	28%	33%
Block Group Level Data								
Destroyed Homes	No	No	No	No	No	No	No	No
Access/Functional Needs	No	No	No	No	No	No	No	No
Flood Hazard Zone	**Yes**	No	No	**Yes**	No	No	No	No
Families with Children Under 18	No	**Yes**	No	No	**Yes**	**Yes**	**Yes**	No
Elderly (65+) Household Member	No	No	No	No	No	No	No	No
Female Head of Household	No	No	No	No	No	No	No	No
LEP (Spanish Speaker)	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**
Veterans	No	No	No	**Yes**	No	No	No	No
Census Tract Level Data	**7201**	**7202**	**7202**	**7205.01**	**7205.02**	**7205.03**	**7206**	**7206**
Hearing Difficulty	No	No	No	No	No	No	No	No
Vision Difficulty	No	No	No	No	No	No	No	No
Cognitive Difficulty	No	No	No	No	No	No	No	No
Ambulatory Difficulty	No	No	No	No	No	No	No	No
Self-care Difficulty	No	No	No	No	No	No	No	No
Independent Living Difficulty	No	No	No	No	No	No	No	No
Asian Population in Poverty	No	No	No	No	No	No	No	No
Hispanic Population in Poverty	No	No	No	No	No	No	No	No
Black or African American Population in Poverty	No	No	No	No	No	No	No	No

Table 15:
Galveston County Demographic Data Continued

Census Tract	7207	7207	7208	7208	7208	7209	7209	7210
Block Group	**2**	**3**	**2**	**3**	**4**	**2**	**3**	**1**
Total Population	6,292	3,567	898	576	1,019	2,150	1,463	1,933
Total Households	2,045	1,354	389	303	337	716	470	727
LMI Registrants	54	64	86	150	80	212	164	102
Total Registrants	127	140	153	241	223	450	289	195
% LMI Registrants	43%	46%	56%	62%	36%	47%	57%	52%
Block Group Level Data								
Destroyed Homes	No	No	No	No	No	No	No	No
Access/Functional Needs	No	No	No	No	No	No	No	No
Flood Hazard Zone	No	No	No	No	No	No	No	**Yes**
Families with Children Under 18	**Yes**	No	No	No	No	No	No	No
Elderly (65+) Household Member	No	No	No	No	No	No	No	No
Female Head of Household	No	No	No	No	No	No	No	No
LEP (Spanish Speaker)	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**
Veterans	No	No	No	**Yes**	**Yes**	No	**Yes**	**Yes**
Census Tract Level Data	**7207**	**7207**	**7208**	**7208**	**7208**	**7209**	**7209**	**7210**
Hearing Difficulty	No	No	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	No
Vision Difficulty	No	No	No	No	No	No	No	No
Cognitive Difficulty	No	No	**Yes**	**Yes**	**Yes**	No	No	**Yes**
Ambulatory Difficulty	No	No	**Yes**	**Yes**	**Yes**	No	No	No
Self-care Difficulty	No	No	**Yes**	**Yes**	**Yes**	No	No	No
Independent Living Difficulty	No	No	**Yes**	**Yes**	**Yes**	No	No	No
Asian Population in Poverty	No	No	No	No	No	No	No	No
Hispanic Population in Poverty	No	No	No	No	No	**Yes**	**Yes**	**Yes**
Black or African American Population in Poverty	No	No	No	No	No	No	No	No

Table 16:
Galveston County Demographic Data Continued

Census Tract	7211	7211	7211	7211	7212.01	7212.02	7217	7218
Block Group	**1**	**2**	**3**	**4**	**2**	**1**	**6**	**2**
Total Population	2,871	1,868	1,714	4,730	4,722	5,113	2,690	1,618
Total Households	760	659	629	1,510	2,083	1,608	942	566
LMI Registrants	209	214	57	212	59	137	116	94
Total Registrants	307	275	123	274	157	363	187	112
% LMI Registrants	68%	78%	46%	77%	38%	38%	62%	84%
Block Group Level Data								
Destroyed Homes	No	No	No	No	No	No	No	No
Access/Functional Needs	No	No	No	No	No	No	No	No
Flood Hazard Zone	No	**Yes**	**Yes**	No	No	No	No	**Yes**
Families with Children Under 18	**Yes**	No	**Yes**	**Yes**	No	**Yes**	No	No
Elderly (65+) Household Member	No	No	No	No	No	No	No	No
Female Head of Household	No	No	**Yes**	**Yes**	No	No	No	No
LEP (Spanish Speaker)	**Yes**	No	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**
Veterans	No	No	No	No	No	No	No	No
Census Tract Level Data	**7211**	**7211**	**7211**	**7211**	**7212.01**	**7212.02**	**7217**	**7218**
Hearing Difficulty	No	No	No	No	No	No	No	**Yes**
Vision Difficulty	No	No	No	No	No	No	No	**Yes**
Cognitive Difficulty	**Yes**	**Yes**	**Yes**	**Yes**	No	No	No	**Yes**
Ambulatory Difficulty	No	No	No	No	No	No	No	**Yes**
Self-care Difficulty	No	No	No	No	No	No	No	No
Independent Living Difficulty	No	No	No	No	No	No	No	No
Asian Population in Poverty	No	No	No	No	No	No	No	No
Hispanic Population in Poverty	**Yes**	**Yes**	**Yes**	**Yes**	No	No	**Yes**	**Yes**
Black or African American Population in Poverty	No	No	No	No	No	No	No	No

Table 17:
Galveston County Demographic Data Continued

Census Tract	7219	7226	7227	7227	7229	7232	7232	7233	7233
Block Group	**1**	**1**	**1**	**4**	**1**	**1**	**2**	**2**	**1**
Total population	6,228	2,260	1,607	1,842	1,428	1,832	2,132	2,781	2,516
Total Households	1,804	891	527	802	497	660	704	911	996
LMI Registrants	128	96	75	124	78	169	72	48	74
Total Registrants	277	124	101	176	98	241	116	132	146
% LMI Registrants	46%	77%	74%	70%	80%	70%	62%	36%	51%
Block Group Level Data									
Destroyed Homes	No	No	No	No	No	No	No	No	No
Access/Functional Needs	No	No	No	No	No	No	No	No	No
Flood Hazard Zone	No	No	No	No	No	No	**Yes**	No	No
Families with Children Under 18	No	No	No	No	**Yes**	No	No	No	No
Elderly (65+) Household Member	No	No	No	No	No	No	No	No	No
Female Head of Household	**Yes**	**Yes**	**Yes**	No	**Yes**	**Yes**	**Yes**	No	**Yes**
LEP (Spanish Speaker)	**Yes**	No	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**
Veterans	No	No	No	No	No	No	No	No	**Yes**
Census Tract Level Data	**7219**	**7226**	**7227**	**7227**	**7229**	**7232**	**7232**	**7233**	**7233**
Hearing Difficulty	No	No	No	No	**Yes**	No	No	No	No
Vision Difficulty	No	No	No	No	**Yes**	No	No	No	No
Cognitive Difficulty	No	**Yes**	**Yes**	**Yes**	**Yes**	No	No	No	No
Ambulatory Difficulty	No	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	No	No
Self-care Difficulty	No	No	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	No	No
Independent Living Difficulty	**Yes**	No	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	No	No
Asian Population in Poverty	No	No	No	No	No	No	No	No	No
Hispanic Population in Poverty	No	No	No	No	**Yes**	No	No	No	No
Black or African American Population in Poverty	**Yes**	**Yes**	**Yes**	**Yes**	No	No	No	No	No

Table 18:
Galveston County Demographic Data Continued

Census Tract	7234	7235.02	7235.02	7235.02	7236	7236	7237	7262
Block Group	**3**	**1**	**4**	**2**	**1**	**3**	**1**	**2**
Total population	2,104	2,394	2,658	3,142	2,070	1,698	897	2,013
Total households	844	869	982	894	649	657	404	742
LMI Registrants	100	83	161	94	65	76	76	97
Total Registrants	215	127	309	164	129	129	89	112
% LMI Registrants	47%	65%	52%	57%	50%	59%	85%	87%
Block Group Level Data								
Destroyed Homes	No	No	No	No	No	No	No	No
Access/Functional Needs	No	No	No	No	No	No	No	No
Flood Hazard Zone	No	No	No	No	No	No	**Yes**	No
Families with Children Under 18	No	No	No	**Yes**	No	No	No	No
Elderly (65+) Household Member	No	No	No	No	No	No	No	No
Female Head of Household	No	No	No	No	No	No	No	**Yes**
LEP (Spanish Speaker)	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	No	**Yes**
Veterans	**Yes**	No	**Yes**	No	No	No	No	**Yes**
Census Tract Level Data	**7234**	**7235.02**	**7235.02**	**7235.02**	**7236**	**7236**	**7237**	**7262**
Hearing Difficulty	No	No	No	No	No	No	No	**Yes**
Vision Difficulty	No	No	No	No	No	No	No	No
Cognitive Difficulty	No	No	No	No	**Yes**	**Yes**	**Yes**	**Yes**
Ambulatory Difficulty	No	No	No	No	No	No	**Yes**	**Yes**
Self-care Difficulty	No	No	No	No	No	No	No	**Yes**
Independent Living Difficulty	No	No	No	No	**Yes**	**Yes**	**Yes**	**Yes**
Asian Population in Poverty	No	No	No	No	No	No	No	No
Hispanic Population in Poverty	No	No	No	No	No	No	No	No
Black or African American Population in Poverty	No	No	No	No	**Yes**	**Yes**	**Yes**	**Yes**

Table 19:
Galveston County Block Group Location Description

Census Tract	Block Group	Location Description
7201	1	Friendswood City. North of Friendswood and Edgewood Drives. to county boundary.
7202	1	Friendswood City. Between Friendswood Dr. and Clear Creek. South of Parkwood Ave. to Sweetgum Dr.
7202	2	Friendswood City. Between Friendswood Dr. and Clear Creek. Between Edgewood Dr. and Parkwood Ave.
7205.01	2	League City. North of W. Main St. to Clear Creek. Between W. Bay Area Blvd. and I-45.
7205.02	2	League City. Between landing Blvd. and Cedar Dr. and I-45. North of Ervin Ave. to Newport Park neighborhood.
7205.03	3	League City. South of Friendswood Dr. to Brittany Bay Blvd. Between Windmere Rd. and Floyd Rd.
7206	2	Dickinson City. West of I 95 and east of Cedar Dr. North of Dickinson Bayou.
7206	1	Between Alvin and Dickinson. Area north of Main Street to Magnolia Green. Between N. Alvin Byp. And Calder Dr.
7207	2	League City. Between I-45 and Route 3. North of League City Pkwy. and south of W. Main St.
7207	3	League City. West of Union Pacific RR and east of I-45. North of Route 646.
7208	2	League City. South of Route 646, north of Sunset Dr. and 24th St. Between I-45 and Route 3.
7208	3	League City. South of Sunset Dr. and 24th St., north of Deats Rd. West of Route 3.
7208	4	Dickinson. East of I-45. Between Deats Rd. and creek.
7209	2	Dickinson. Between I-45 and Union Pacific RR. North of Hughes Rd. to Dickinson Bayou.
7209	3	Dickinson. Between Deats and Pine Dr. Between Maple Dr. and Route 3.
7210	1	Dickinson. Between Union and Southern Pacific Railroads. North of Dickinson Bayou to Main St.
7211	1	Dickinson. Between Union Pacific RR and Baker Dr. and Dickinson Ave. North of FM 517.
7211	2	Dickinson. Between Dickinson and California Aves. Between 21st and 34th Streets.
7211	3	Dickinson. North of FM 517 and south of Gum Bayou. East of Baker Dr. and California Ave.
7211	4	Northeast Dickinson. South of Route 646 and north of FM 517 and Deats Rd. Between Union and Southern Pacific Railroads.
7212.01	2	League City. South of Deke Slayton Hwy. and north of League City Pkwy. Between Louisiana St. and Texas Ave.
7212.02	1	League City. South of League City Pkwy. and north of Farm to Market Rd. East of Union Pacific RR and west Southern Pacific RR.
7217	6	Bacliff. Between Southern Pacific RR and Trinity Bay. Southeast of Avenue E and northwest of 27th St.

Census Tract	Block Group	Location Description
7218	2	San Leon. Between Trinity Bay and Avenue J. Roughly between 24th and 9th Streets.
7219	1	Southeast Dickinson. Between I-45 and Route 146. South of Dickinson Bayou and north of Emmett F. Lowry Expy.
7226	1	La Marque. Between Route 3 and Route 146. South of Emmett F. Lowry Expy. And north of Texas Ave.
7227	1	La Marque. South of South of Emmett F. Lowry Expy. Between N. Oak St. and Woodrow St. and Monticello Dr.
7227	4	La Marque. Between Monticello Dr. and Texas Ave. S. Ambum Rd. east to Vauthier Rd. and S. Westward St.
7229	1	La Marque. Between I-45 and Bayou Rd. Between Cedar and Magnolia Drives.
7232	1	South of I-45 and Route 1764 to Route 6. Between Delany St. and jack Brooks Rd.
7232	2	Between La Marque and Santa Fe. Between I-45 and Delany Rd. South of Texas Ave. and north of Main St.
7233	2	Between La Marque and Santa Fe.. North of Route 1764 to creek. Between Avenue M and Gulf Frwy.
7233	1	Between La Marque and Santa Fe. Between Jack Brooks Rd. and Avenue M. South of Route 1764 to Route 6.
7234	3	Area between Algoa and Santa Fe, north of Route 6.
7235.02	1	West of Hitchcock. County boundary to Route 6. Northwest of Pearson Rd.
7235.02	4	West of Hitchcock. 28th St. south to Camp Wallace Rd. West of 646 st. to county boundary.
7236	1	Southeast Santa Fe. Shilo and Jay Roads north to Route 6. Between Avenue A and S. 2nd St.
7236	3	Area south of Hitchcock to West Bay.
7237	1	South La Marque. Between Highland Bayou and Route 6, southeast of Haden Dr.
7262	2	La Marque. Between Union and Southern Pacific Railroads. Between Main St. and Texas Ave.

Liberty County

Liberty County is a mostly rural county located on the western edge H-CAG East/Gulf Coast Region and has a population of about 78,598 people according to Census 2016 ACS data. The county mostly comprises agricultural and low-density residential land. Liberty County was identified as one of the MID counties in the region. FEMA data indicates that there are 4,409 registrants who met HAP criteria for potential eligibility. The total FVL for all HAP–qualified registrants is $33,887,813.68 and $27,310,739.16 for registrants with more than $8,000 in damages for which unmet need was calculated. This unmet need total was $102,822,546, more than four times the FVL estimated costs. Liberty County has 11 Block Groups with FVL concentrations that meet the threshold criteria for targeting. These Block Groups are spread throughout the county, including the northeast, northwest, and southwest corners of the county and Keneflick Town and Hull.

Almost all the targeted Block Groups, 10 out of 11 have a concentration of Spanish-speaking persons with LEP that exceeds the threshold criteria, as can be seen in Figure 14. These concentrations are also located in the northeast, northwest, and southwest corners of the county and Keneflick Town and Hull. There are five Block Groups that contain concentrations of families with children under the age of 18 that were distributed in the same geographic regions as the previous demographic concentrations. The female head of household demographic is also concentrated in three Block Groups: Census Tract 7003, Block Group 5; Census Tract 7005, Block Group 2; and Census Tract 7012, Block Group 5. Concentrations of veterans are also identified in Keneflick Town and Hull.

One of the most significant findings was that eight of the nine Census Tracts contain concentrations of persons with hearing difficulties (see Figure 15). Two Census Tracts—Census Tracts 7001 and 7006—have a significant number (five or more) of demographic characteristics triggered, and Census Tract 7006, located in the northeast corner of the county, has all six disability demographics triggered. This area may require specialized outreach for such a significant population with a variety of disabilities. Three of the Census Tracts—Census Tracts 7001 and 7003 in the northwestern corner of the county near Plum Grove City and North Cleveland City and Census Tract 7010 in the southwest corner of the county—also have concentrations of Hispanic persons living in poverty. The most common disability is persons with ambulatory difficulty, which is identified in seven of the nine Census Tracts. Knowing that there may be a significant number of people in the ambulatory demographic category, steps may want to be taken to contact people at their homes to reduce the need for them to travel.

Figure 14 and Figure 15 indicate Block Groups and Census Tracts where demographic thresholds were met indicating areas where additional potential marketing and outreach may occur.

Table 20 and Table 21 indicate Block Groups and Census Tracts that met the demographic threshold criteria. Cells with a “Yes” indicate Block Group or Census Tract where the threshold criteria for the specific demographic category was met. A cell indicating “No” means the threshold criteria was not met.

Table 22 describes the geographic location of Block Groups targeted for further analysis.

Figure 14:
Liberty County Block Group Demographic Data

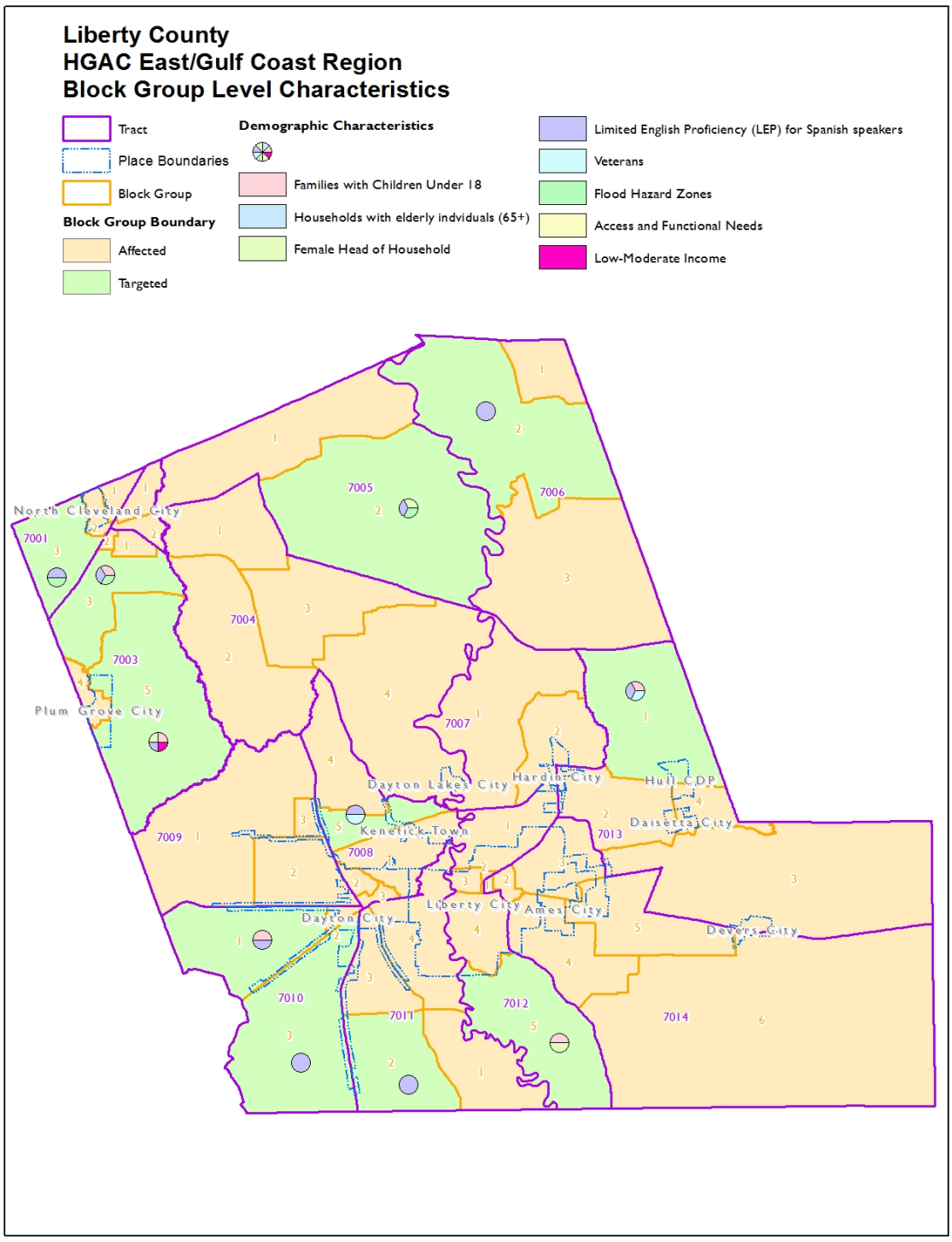


Figure 15:
Liberty County Census Tract Demographic Data

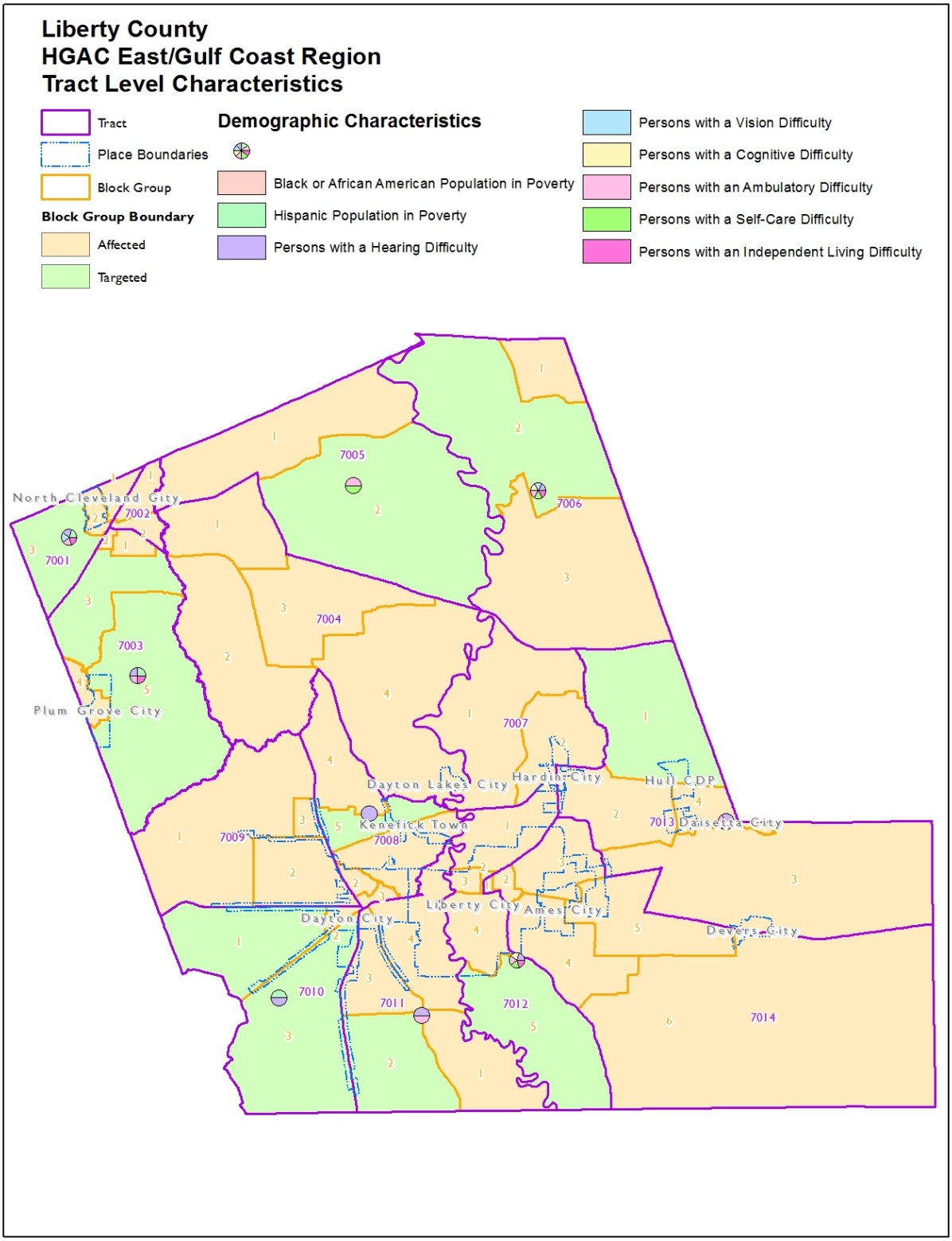


Table 20:
Liberty County Demographic Data

Census Tract	7001	7003	7003	7005	7006	7008	7010	7010
Block Group	**3**	**5**	**3**	**2**	**2**	**5**	**1**	**3**
Total Population	1,577	2,566	3,862	1,542	1,480	1,598	2,771	3,360
Total Households	691	681	1,175	580	575	666	778	886
LMI Registrants	93	266	199	78	118	125	187	201
Total Registrants	118	299	243	97	144	200	263	287
% LMI Registrants	79%	89%	82%	80%	82%	63%	71%	70%
Block Group Level Data								
Destroyed Homes	No	No	No	No	No	No	No	No
Access/Functional Needs	No	No	No	No	No	No	No	No
Flood Hazard Zone	**Yes**	No	**Yes**	**Yes**	No	No	No	No
Families with Children Under 18	No	**Yes**	**Yes**	No	No	No	**Yes**	No
Elderly (65+) Household Member	No	No	No	No	No	No	No	No
Female Head of Household	No	**Yes**	No	**Yes**	No	No	No	No
LEP (Spanish Speaker)	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**
Veterans	No	No	No	No	No	**Yes**	No	No
Census Tract Level Data	**7001**	**7003**	**7003**	**7005**	**7006**	**7008**	**7010**	**7010**
Hearing Difficulty	**Yes**	**Yes**	**Yes**	No	**Yes**	**Yes**	**Yes**	**Yes**
Vision Difficulty	**Yes**	No	No	No	**Yes**	No	No	No
Cognitive Difficulty	No	No	No	No	**Yes**	No	No	No
Ambulatory Difficulty	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	No	No	No
Self-care Difficulty	No	No	No	**Yes**	**Yes**	No	No	No
Independent Living Difficulty	**Yes**	**Yes**	**Yes**	No	**Yes**	No	No	No
Asian Population in Poverty	No	No	No	No	No	No	No	No
Hispanic Population in Poverty	**Yes**	**Yes**	**Yes**	No	No	No	**Yes**	**Yes**
Black or African American Population in Poverty	No	No	No	No	No	No	No	No

Table 21:
Liberty County Demographic Data Continued

Census Tract	7011	7012	7013
Block Group	**2**	**5**	**1**
Total Population	1,643	2,059	1,447
Total Households	694	469	515
LMI Registrants	102	147	81
Total Registrants	139	211	117
% LMI Registrants	73%	70%	69%
Block Group Level Data			
Destroyed Homes	No	No	No
Access/Functional Needs	No	No	No
Flood Hazard Zone	No	No	No
Families with Children Under 18	No	**Yes**	**Yes**
Elderly (65+) Household Member	No	No	No
Female Head of Household	No	**Yes**	No
LEP (Spanish Speaker)	**Yes**	No	**Yes**
Veterans	No	No	**Yes**
Census Tract Level Data	**7011**	**7012**	**7013**
Hearing Difficulty	**Yes**	**Yes**	**Yes**
Vision Difficulty	No	No	No
Cognitive Difficulty	No	**Yes**	No
Ambulatory Difficulty	**Yes**	**Yes**	**Yes**
Self-care Difficulty	No	**Yes**	No
Independent Living Difficulty	No	**Yes**	**Yes**
Asian Population in Poverty	No	No	No
Hispanic Population in Poverty	No	No	No
Black or African American Population in Poverty	No	No	No

Table 22:
Liberty County Block Group Location Description

Census Tract	Block Group	Location Description
7001	3	West Cleveland City. Northwest corner of county, northwest of Southern Pacific RR.
7003	5	South of North Cleveland City. Between Tarkington Bayou and Plum Grove Rd. South of County Road 331 to Tarkington Bayou.
7003	3	South of North Cleveland City. Southeast of Southern Pacific RR. South of Route 318. North of Route 331 and creek.
7005	2	East of Cleveland. South of Route 787 to Route 105. Between Trinity River and County Road 2518.
7006	2	Northeast corner of county. Northeast of Trinity River to FM 787 and Route 146.
7008	5	Fullerton. North of Union Pacific RR to County Road 6512. Between 321 and Trinity River.
7010	1	West Dayton. South of Clayton St. to Southern Pacific RR. Between County Road 601 and east of Ramsey Rd.
7010	3	South of Southern Pacific RR. Between county boundary and Route 146.
7011	2	Southeast Dayton. Between Route 146 and Route 1409.
7012	5	South of Liberty City. Between Trinity River and Liberty Wallsville Rd. South of Route 149 to County Road 125.
7013	1	North Hull. North of Union Pacific RR to Route 105. Between County boundary and creek east of Route 146.

Montgomery County

Montgomery County is located in the northern portion of the H-CAG East/Gulf Coast Region, directly north of Harris County and the City of Houston. Montgomery County was identified as one of the MID counties in the region. The county has a total of 5,462 HAP–eligible FVL registrants, which is the third highest in the H-CAG East/Gulf Coast Region. The total FVL for the county was $71,486,239.89 but was reduced to $66,483,064.86 for properties with more than $8,000 in damages for which unmet need was calculated. Adjusting for the unmet needs multiplier, this equates to $208,334,582 in estimated unmet need. Montgomery County has 14 Block Groups that meet the targeting threshold with concentrations of FVL properties that may benefit from additional or specialized outreach for specific populations.

Analysis of the demographic data at the Block Group level included several findings. First, 10 of the 14 Block Groups had concentrations of registrants in the flood hazard zone. The only demographic that was identified in more Block Groups was Spanish speakers with LEP. Spanish-speaking persons with LEP were identified in 11 of the 14 targeted Block Groups, with the only exception being Census Tract 6928.02, Block Group 2; Census Tract 6925, Block Group 1; and Census Tract 6904.02, Block Group 1. Outreach targeting Block Groups in the county may want to include social service groups that work with Spanish-speaking people or the potential use of Spanish-speaking interpreters. There are six Block Groups with concentrations of veterans, with two in the area just north of Woodloch Town, two in the southern end of Oak Ridge North City, and two in Woodbranch City and a region northwest of the city (see Figure 16). In Census Tract 6921, there were also concentrations of families with children under the age of 18 located near Woodloch Town, the southern end of Oak Ridge North City, and near Patton Village City and Woodbranch City.

Two demographics consistently identified at the Census Tract level in the county were Hispanic population living in poverty and persons with cognitive difficulty. Three of the four Census Tracts with concentrations of Hispanic persons living in poverty are all adjacent to one another in the southeastern corner of the county near Woodbranch and Patton Village Cities and Roman Forest Town. Two of the three Census Tracts indicating concentrations of persons with cognitive difficulty are also located in the region and also the area of Splendora City. This data is presented in Figure 17.

A small portion of the City of Houston is located in Montgomery County as can be seen in Figure 17. There were no targeted Block Groups located in this region.

Figure 16 and Figure 17 indicate Block Groups and Census Tracts where demographic thresholds were met indicating areas where additional potential marketing and outreach may occur.

Table 23 and Table 24 indicate Block Groups and Census Tracts that met the demographic threshold criteria. Cells with a “Yes” indicate Block Group or Census Tract where the threshold criteria for the specific demographic category was met. A cell indicating “No” means the threshold criteria was not met.

Table 25 describes the geographic location of Block Groups targeted for further analysis.

Figure 16:
Montgomery County Block Group Demographic Data

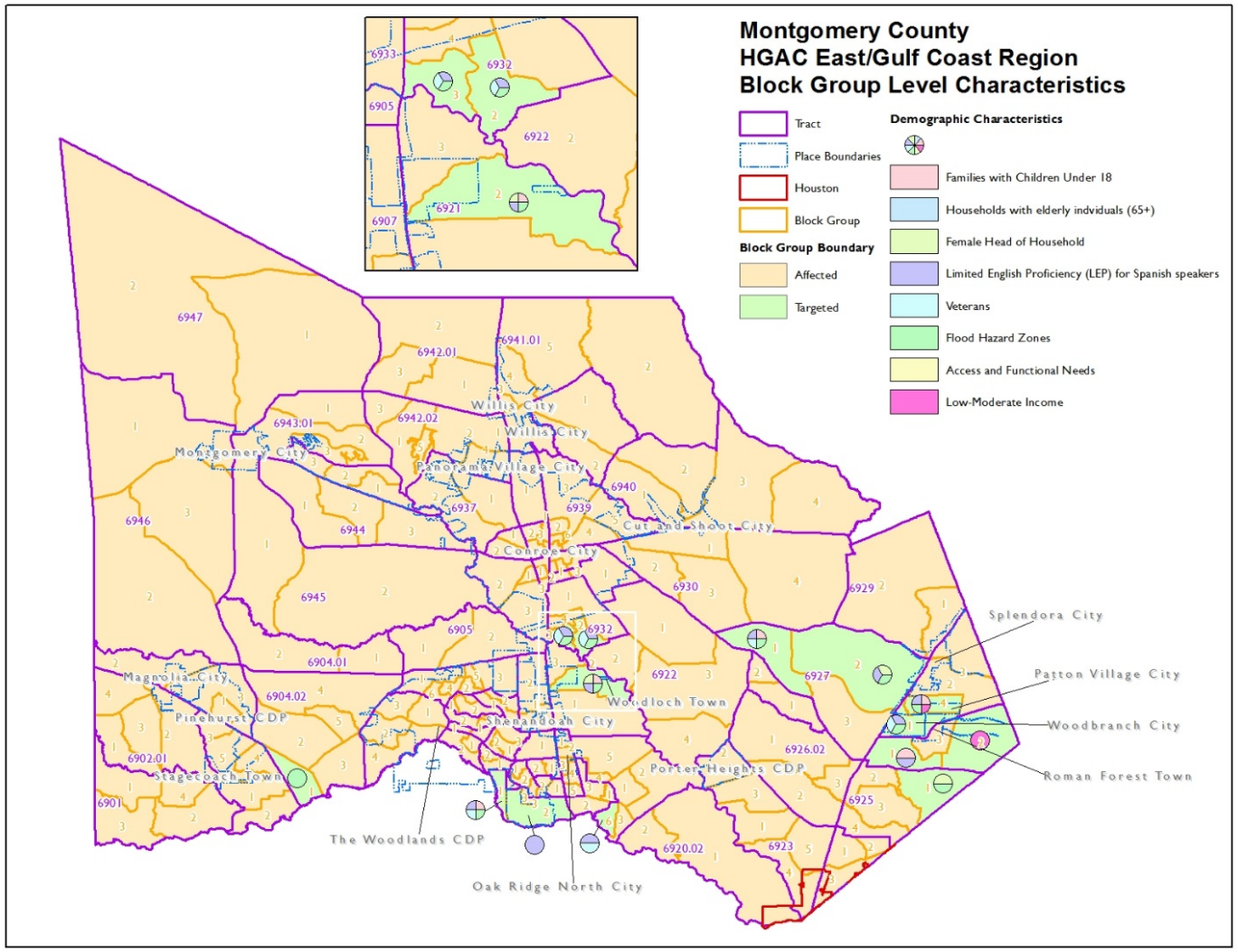


Figure 17:
Montgomery County Census Tract Demographic Data

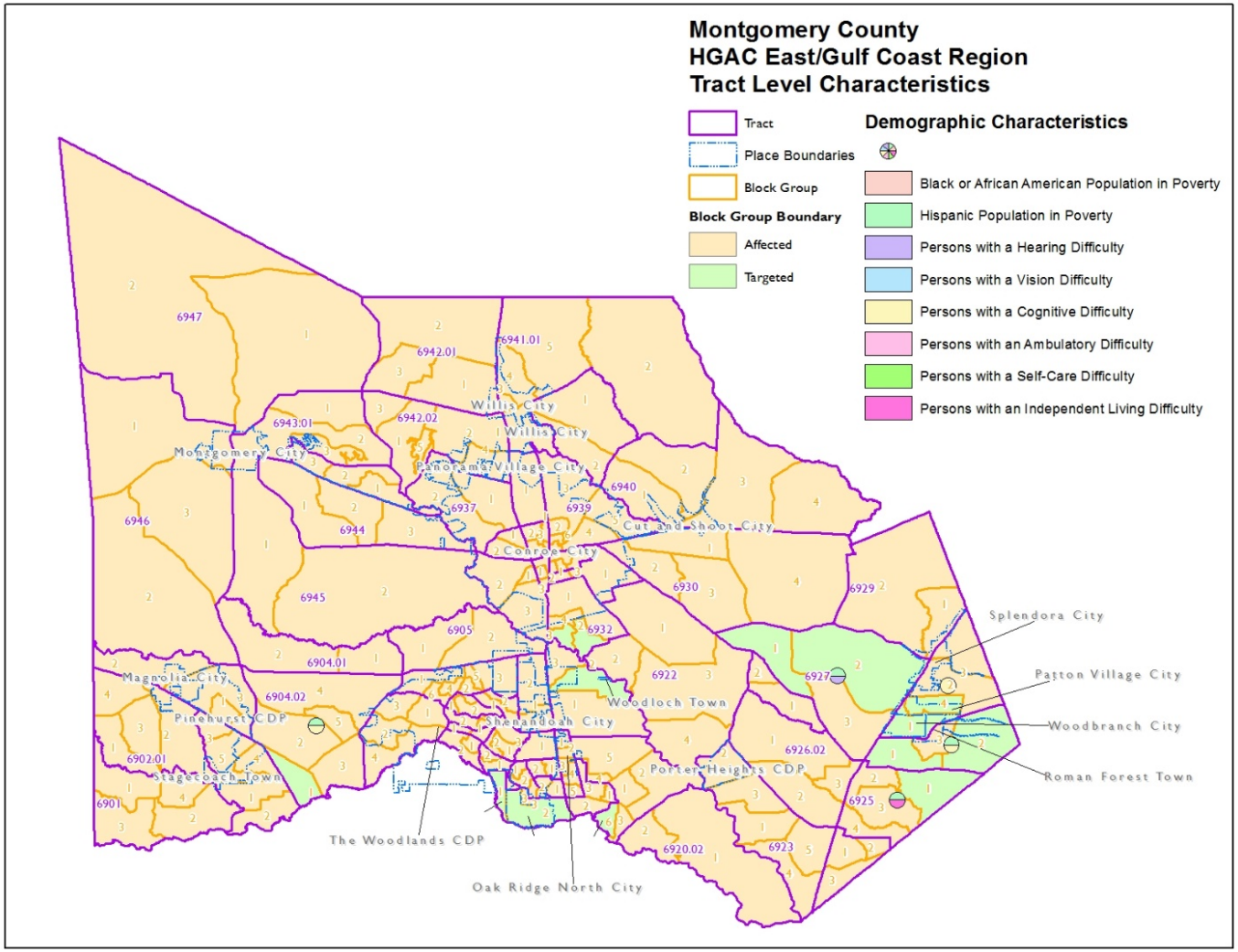


Table 23:
Montgomery County Demographic Data

Census Tract	6904.02	6914	6914	6920.01	6921	6925	6927	6927
Block Group	**1**	**1**	**2**	**6**	**2**	**1**	**2**	**1**
Total Population	2,492	3,663	5,500	768	8,074	955	1,758	2,910
Total Households	870	1,116	2,304	388	2,384	282	693	854
LMI Registrants	87	70	47	90	153	126	84	86
Total Registrants	109	132	128	243	270	173	103	103
% LMI Registrants	80%	53%	37%	37%	57%	73%	82%	83%
Block Group Level Data								
Destroyed Homes	No	No	No	No	No	No	No	No
Access/Functional Needs	No	No	No	No	No	No	No	No
Flood Hazard Zone	**Yes**	**Yes**	No	No	**Yes**	**Yes**	**Yes**	**Yes**
Families with Children Under 18	No	**Yes**	No	No	**Yes**	No	No	**Yes**
Elderly (65+) Household Member	No	No	No	No	No	No	No	No
Female Head of Household	No	No	No	No	**Yes**	**Yes**	**Yes**	No
LEP (Spanish Speaker)	No	**Yes**	**Yes**	**Yes**	**Yes**	No	**Yes**	**Yes**
Veterans	No	**Yes**	No	**Yes**	No	No	No	**Yes**
Census Tract Level Data	**6904.02**	**6914**	**6914**	**6920.01**	**6921**	**6925**	**6927**	**6927**
Hearing Difficulty	No	No	No	No	No	No	**Yes**	**Yes**
Vision Difficulty	No	No	No	No	No	No	No	No
Cognitive Difficulty	**Yes**	No	No	No	No	No	No	No
Ambulatory Difficulty	No	No	No	No	No	No	No	No
Self-care Difficulty	No	No	No	No	No	No	No	No
Independent Living Difficulty	No	No	No	No	No	**Yes**	No	No
Asian Population in Poverty	No	No	No	No	No	No	No	No
Hispanic Population in Poverty	**Yes**	No	No	No	No	**Yes**	**Yes**	**Yes**
Black or African American Population in Poverty	No	No	No	No	No	No	No	No

Table 24:
Montgomery County Demographic Data Continued

Census Tract	6928.01	6928.01	6928.02	6928.02	6932	6932
Block Group	**1**	**4**	**1**	**2**	**2**	**3**
Total Population	2,649	2,507	1,788	2,186	2,389	1,394
Total Households	913	712	566	609	785	579
LMI Registrants	79	102	115	92	56	77
Total Registrants	129	119	141	102	133	152
% LMI Registrants	61%	86%	82%	90%	42%	51%
Block Group Level Data						
Destroyed Homes	No	No	No	No	No	No
Access/Functional Needs	No	No	No	No	No	No
Flood Hazard Zone	**Yes**	**Yes**	No	No	**Yes**	**Yes**
Families with Children Under 18	No	**Yes**	**Yes**	No	No	No
Elderly (65+) Household Member	No	No	No	No	No	No
Female Head of Household	No	No	No	No	No	No
LEP (Spanish Speaker)	**Yes**	**Yes**	**Yes**	No	**Yes**	**Yes**
Veterans	**Yes**	No	No	No	**Yes**	**Yes**
Census Tract Level Data	**6928.01**	**6928.01**	**6928.02**	**6928.02**	**6932**	**6932**
Hearing Difficulty	No	No	No	No	No	No
Vision Difficulty	No	No	No	No	No	No
Cognitive Difficulty	**Yes**	**Yes**	**Yes**	**Yes**	No	No
Ambulatory Difficulty	No	No	No	No	No	No
Self-care Difficulty	No	No	No	No	No	No
Independent Living Difficulty	No	No	No	No	No	No
Asian Population in Poverty	No	No	No	No	No	No
Hispanic Population in Poverty	No	No	**Yes**	**Yes**	No	No
Black or African American Population in Poverty	No	No	No	No	No	No

Table 25:
Montgomery County Block Group Location Description

Census Tract	Block Group	Location Description
6904.02	1	East of Stagecoach Town. Between Route 249 and Union Pacific and Burlington Northern railroads. North of Spring Creek.
6914	1	Oak Ridge North. Spring Creek east to Glen Loch Drive.
6914	2	Oak Ridge North. Spring Creek north to Sawdust Rd. Between Glen Loch Dr. and I-45.
6920.01	6	Southeast of oak Ridge North. Between Spring Creek and Winton Wood Way. South of Spring Forest Dr.
6921	2	Woodloch. North of Needham Rd. I-45 east to West Fork of San Jacinto River.
6925	1	South of Roman Forest. Farm Market 1485 south to county boundary. East of Peach Creek.
6927	2	East of Route 59 to Firetower Rd. Between Route 242 and FM 2090.
6927	1	West of Splendora City. Firetower Rd. east to County Road 3038. South of FM 2090.
6928.01	1	Roman Forest. Route 59 east to Roman Forest Blvd. South of Long Street.
6928.01	4	Patton Village. Between Long St. and Hill and Dale Ave. Route 59 west to S. Tram Rd.
6928.02	1	Roman Forest. Farm Market 1485 north to Roman Forest Blvd. Route 58 east to Forest Dr.
6928.02	2	Roman Forest. Galaxy Blvd. east to county boundary.
6932	2	South Conroe City. Stonewall Jackson Dr. west to Stidham and Kidd Roads. Stephen Austin Dr. south to Ehlers Rd.
6932	3	South Conroe City. East of I-45 to Stonewall Jackson Dr. Between River Plantation Dr. and West Fork of San Jacinto River.

Walker County

Walker County did not contain any Block Groups or Census Tracts that meet targeting criteria for concentration of significantly impacted households. The County has 556 FEMA registrants that meet HAP eligibility criteria of registrants who own their property as their primary residence and sustained greater than $0.00 in FVL. Only 52 of these registrants sustained more than $8,000 in damages. Since there were no Block Groups or Census Tracts that met the targeting criteria, there are no regions in the county to conduct additional demographic analysis. This does not indicate that there is no recovery need and in no way disqualifies people from this region from participating in HAP.

Stakeholder Input and Community Engagement

This Needs Assessment will not be truly complete without the vigorous participation and engagement of the communities affected in the H-GAC/Gulf Coast Region. While existing data sources, targeted mapping, and exhaustive research have already provided a solid foundation for this assessment, our database of unmet needs will be continuously supplemented with input from survivors, community leaders, elected officials, and other community partners described below. Over the next 2 months, an aggressive stakeholder outreach campaign to gather feedback from stakeholder groups in affected areas and determine effective ways to encourage all potentially eligible applicants to apply. This will be accomplished through a variety of means, including in-person meetings, webinars, and establishment of formal mechanisms for leaders to provide feedback. Updates to this section will occur as outreach and engagement continue.

COGs and Local Governments

Engagement with stakeholder and community groups has begun with support and coordination provided by H-GAC. In addition to regular phone conversations, key program staff met with executive leadership of H-GAC in Houston on October 8, 2018. During the meeting, executive leadership provided a broad overview of impacted areas and discussed vulnerable populations that may require outreach. These included Vietnamese communities near the coastline, populations with cognitive disabilities in Liberty County, and families without vehicles. H-GAC leaders noted the importance of setting the right expectations with survivors on what they will receive from the HAP to ensure equity of construction quality from region to region and home to home. They also noted the importance of partnering with local community groups, emergency managers, and faith-based groups to promote the HAP. More on this engagement will be described in the forthcoming Affirmative Marketing and Outreach Plan.

Housing Counseling Agencies and Other Social Service Providers

Ongoing consultation is occurring with these groups and agencies. We will continue to work with the Texas General Land Office (GLO) to identify other key groups and will include them in forthcoming stakeholder consultations regarding this Needs Assessment.

Voluntary Organizations Active in Disasters, Long-Term Recovery Groups, and Emergency Management Coordinators

Ongoing consultation is occurring with these groups and agencies in the coming weeks. Thus far, the Catholic Charities of the Archdiocese of Galveston-Houston has been identified as a key source of additional information regarding unmet needs. The organization is engaged in post-Harvey case management and has offices in Texas City and Galveston. GLO has provided key contacts for these organizations and will include these organizations in ongoing solicitations for feedback.

Other Community Partners

Ongoing consultation is occurring with these groups and agencies. Based on feedback from local officials, faith-based groups are a valuable resource to help determine unmet needs and further inform this Needs Assessment.

Citizen Participation

In addition to the planned campaign to solicit feedback from key stakeholder groups and leaders, community leaders will be asked to share this Needs Assessment with the general public. GLO is also making this Needs Assessment available online for any member of the public to view.

Table 26:
Community Consultations

Date	Meeting	Parties Represented / Purpose
September 27, 2018	Homeowner Assistance Center Workshop Discussion	GLO, H-GAC East/Gulf Coast Region, IEM Program Management and Outreach Leadership/Discuss needs assessment and align public outreach planning across most impacted areas
October 8, 2018	Consultation with H-GAC Executive Leadership	H-GAC East/Gulf Coast Region, GLO/ Consultation regarding regional needs assessment and public outreach planning and community engagement

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. FVL is 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 FVL
- Major-High: $15,000 to $28,800 of FVL
- Severe: Greater than $28,800 of FVL

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 GLO, the estimated weighted average of expected SBA and FEMA total repair costs for each category are as follows:

- 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 geographical entities.

Funding Targets by Income Bracket

HUD requires that at least 70 percent of the CDBG-DR 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 percent AMFI or the federal poverty level, between 31 percent and 50 percent AMFI, and between 51 percent and 80 percent of AMFI.

The targets are calculated based upon the proportion of FEMA IA registrant primary homeowners with FVL (more than $0) in each income category.

The maximum target amount for the LMI income categories is 100 percent 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 percent of the allocation, the amount needed to bring the total LMI share to 70 percent is allocated to the 0 to 80 percent AMFI non-targeted funding target. Any expenditures that benefit homeowner households with incomes that exceed 80 percent of the AMFI are limited to that group's percentage of the total FEMA IA registrants or 30 percent of the COG's allocation, whichever is lower.

Targeted Marketing and Outreach by Census Block Group

Identification of Census Block Groups to receive targeted marketing and outreach relies upon the FEMA IA data set and U.S. Census ACS 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: homeowner (i.e., owner-occupied), primary residence, and FVL (greater than $0).

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 75 LMI registrant households where the average FVL for the LMI households is at least $1,000; or
2. Any Block Group with at least 115 registrant households of any income where the average FVL for the households is at least $3,000; or
3. Any Block Group with at least 40 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 percent, a value of 5 percent 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 an 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.

Table 27 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.

Table 28 identifies the threshold criteria values for the region and the associated percentile. The percentile represents the number of Block Groups or tracts composed of Block Groups that would be targeted. For example, if set at the 75th percentile, 25 percent of Block Groups or tracts would be targeted.

Table 27:
Threshold Criteria Calculation Methodology

Demographic	Data Source	Calculation	Criteria Basis	State Avg.	Harvey Affected Area Avg.
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 Groups: Sum of LMI (ELI + I50 + I80) Count / Registrant Count for Census Block Group	75th percentile	N/A	60.2% (32nd 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 Block Groups: Sum of Below Poverty Level Count for Black or African American Alone / Total Population for Whom Poverty Status is Determined	75th percentile or above average Black/African American population and poverty rates for Census Block Group	2.6%	2.3% (68th 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	75th percentile for Census Block Group	9.4%	6.1% (60th 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 Population for Whom Poverty Status is Determined	75th percentile for Census Block Group	0.5%	0.4% (82nd percentile)
LEP for Spanish speakers	U.S. Census ACS 5-Year (2012-2016) Table B16004 (Age by	For each Census Block Groups: Sum of Count of Speak Spanish and Speak	5% for Census Block Group	7.0%	3.3% (67th percentile)

Demographic	Data Source	Calculation	Criteria Basis	State Avg.	Harvey Affected Area Avg.
	Language Spoken at Home by Ability to Speak English)	English Less Than Well / Total Population			
Special AFN	FEMA IA Data Affected Population (Primary, Owner-Occupied, FVL >$0): AFN Data Field	For each Census Block Groups: Sum of Y / Registrant Count for Census Block Group	5% for Census Block Group (81st percentile)	N/A	3.0% (65th 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 75th percentile for Census Block Group	3.4%	3.8% (47th 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 75th percentile for Census Block Group	2.5%	2.5% (47th 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	75th percentile	4.6%	4.5% (42nd percentile)
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	75th percentile	6.5%	6.8% (36th 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 75th percentile for Census Block Group	2.5%	2.4% (42nd percentile)

Demographic	Data Source	Calculation	Criteria Basis	State Avg.	Harvey Affected Area Avg.
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	75th percentile	5.3%	4.3% (65th 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 Groups: Sum of Count of Households with One or More People Over 65 Years and Over / Households in Census Block Group	75th percentile	23.2%	26.5% (46th 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 Groups: Sum of Count of Households with One or More People Under 18 Years / Households in Census Block Group	75th percentile	37.6%	37.2% (59th 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 Groups: 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	75th percentile	9.8%	8.5% (56th percentile)
Destroyed homes (displacement)	FEMA IA Data Affected Population (Primary, Owner-Occupied, FVL >$0): Destroyed Data Field	For each Census Block Groups: Sum of Y Destroyed Home / Registrant Count for Census Block Group	5% and 10 or more homes destroyed for Census Block Group (99th percentile)	N/A	0.7% (93rd percentile)

Demographic	Data Source	Calculation	Criteria Basis	State Avg.	Harvey Affected Area Avg.
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 Groups: Sum of Y Flood Plain / Registrant Count for Census Block Group	Greater of 5% or 75th percentile for Census Block Group	N/A	17.8% (77th 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 Groups: Sum of Count of Veterans / Civilian Population 18 Years and Over in Census Block Group	75th percentile	7.7%	8.8% (55th percentile)

Table 28:
Threshold Criteria Values

Demographic	State Avg.	Harvey Affected Area Avg.	Criteria Value – H-GAC East/Gulf Coast Region
LMI households	N/A	60.2% (32nd percentile)	85.0% (75th percentile)
Racial and ethnic minorities living in poverty – Black/African American	2.6%	2.3% (68th percentile)	5.0% or Above Average Black/African American Population and Poverty Rates (28% of Block Groups)
Racial and ethnic minorities living in poverty - Hispanic	9.4%	6.1% (60th percentile)	8.2% (75th percentile)
Racial and ethnic minorities living in poverty - Asian	0.5%	0.4% (82nd percentile)	8.3% or Above Average Asian Population and Poverty Rates (8% of Block Groups)
LEP for Spanish speakers	7.0%	3.3% (67th percentile)	5.0% (72 percentile)
Special AFN	N/A	3.0% (65th percentile)	5.0% (83 percentile)
Persons with a hearing difficulty	3.4%	3.8% (47th percentile)	5.0% (82 percentile)
Persons with a vision difficulty	2.5%	2.5% (47th percentile)	5.0% (94 percentile)
Persons with a cognitive difficulty	4.6%	4.5% (42nd percentile)	6.5% (75 percentile)
Persons with an ambulatory difficulty	6.5%	6.8% (36th percentile)	9.6% (75 percentile)
Persons with a self-care difficulty	2.5%	2.4% (42nd percentile)	5.0% (90 percentile)
Persons with an independent living difficulty	5.3%	4.3% (65th percentile)	7.7% (75 percentile)
Households with elderly individuals (i.e., 65 years or older)	23.2%	26.5% (46th percentile)	32.6% (75 percentile)
Households with children under 18	37.6%	37.2% (59th percentile)	43.8% (75 percentile)
Female heads of household	9.8%	8.5% (56th percentile)	12.3% (75 percentile)
Destroyed homes (displacement)	N/A	0.7% (93rd percentile)	5.0% and 10 or more homes destroyed (99th percentile)
Living in FEMA-designated Flood Hazard Zone	N/A	17.8% (77th percentile)	33.3% (75th percentile)
Veterans	7.7%	8.8% (55th percentile)	11.1% (75th percentile)

Glossary of Acronyms and Terms

ACS – American Community Survey
ADA – Americans with Disabilities Act
AFFH – Affirmatively Furthering Fair Housing
AFN – Access and Functional Needs
AMI/AMFI – Area Median Family Income
CDBG – Community Development Block Grants
CDBG-DR – Community Development Block Grants – Disaster Recovery
COG – Council of Government
DOB – Duplication of Benefits
DR – Disaster Recovery
FEMA – Federal Emergency Management Agency
FVL – FEMA Verified Loss
FHEO – Fair Housing and Equal Opportunity Office
FR – Federal Register
GLO-CDR – Texas General Land Office-Community Development and Revitalization
HAP – Homeowner Assistance Program
H-GAC – Houston-Galveston Area Council
HUD – U.S. Department of Housing and Urban Development
IA – Individual Assistance
LEP – Limited English Proficiency
LMI – Low- and Moderate-Income
SB – Slum and Blight
SBA – Small Business Administration
UN – Urgent Need

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 MID 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 FVL (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 subdivision 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 nonvisible 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 (displacement) – 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.

Flood Hazard Zone – Geographic areas that the 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 percent 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 nonprofit organizations 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.

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.