

2018/2019 Disasters

Homeowner Assistance and Reimbursement Programs (HARP)



Overview

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

The Homeowner Assistance and Reimbursement Programs (HARP) provide:

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

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

Apply for Assistance

Step One: Visit recovery.texas.gov/harp.

Step Two: Review the document checklist and gather all necessary items.

Step Three: Submit a single application with all federally required documentation to the GLO to assist with repairs or reimbursement of out-of-pocket expenses. Check the status of your application at recovery.texas.gov/harp.

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

I Applied. What's Next?

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

Top 5 Reasons Applications Don't Move Forward

1. *No receipts or insufficient receipts to prove how other disaster money was spent.*
2. **For applicants in floodplains** – *prior assistance was received and they didn't keep insurance, or they were not low- to moderate-income and didn't have insurance when disaster happened.*
3. *Applicants don't provide all required documentation on time or at all.*
4. *Applicants don't want to accept the type or amount of assistance we offer.*
5. *For construction activities, applicant wants to keep existing home.*

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