



2024 Disasters

HOMEOWNER ASSISTANCE PROGRAM (HAP)

Homeowner Assistance Program

Rebuilding
Homes and Lives

Apply Today!

RECOVERY.TEXAS.GOV/APPLY



TEXAS GENERAL LAND OFFICE

The U.S. Department of Housing and Urban Development (HUD) granted \$555,687,000 in Community Development Block Grant Disaster Recovery (CDBG-DR) funding to support recovery programs in federally designated areas impacted by the Texas Severe Storms, Straight-line Winds, Tornadoes, and Flooding (DR-4781) and Hurricane Beryl (DR-4798), otherwise known as the 2024 Disasters. HUD granted \$67,326,000 to Harris County and \$314,645,000 to the City of Houston for the 2024 Disasters and each entity will be responsible for administering the funding directly.

The Texas General Land Office (GLO) allocated \$244,100,000 for the Homeowner Assistance Program to help repair and reconstruct owner-occupied single-family homes in **27 counties damaged by the 2024 Disasters**.

What is the Homeowner Assistance Program (HAP)?

HAP helps homeowners affected by eligible federally declared disasters repair and rebuild their homes. The housing program is administered by the GLO and provides homeowner assistance through:

- Rehabilitation (repairing homes)
- Reconstruction of homes over the threshold for repairs
- If approved for rebuilding or reconstruction assistance:
 - Hazard Mitigation (improving a damaged home so that it is stronger against natural disasters)
 - Elevation (elevating homes above flood level in conjunction with reconstruction assistance)
 - Temporary Relocation Assistance (TRA)



Damage inspectors will inspect homes and confirm the estimated cost of repairs. If the repairs exceed the caps for repairs, reconstruction will be required. The damage cap is \$90,000 for non-historic and \$175,000 for historic homes.



2024 Disasters

HOMEOWNER ASSISTANCE PROGRAM (HAP)

Reconstruction Includes:

- Compliance with Minimum Energy Efficiency and Green Building Standards
- Storm-ready roofing, fiber cement siding
- Energy efficient appliances (dishwasher, refrigerator, range, microwave)
- Parking pad, accessible entry, central HVAC with programmable thermostat
- Unit size and number of bedrooms depends on household composition

Additional Benefits (only for those who qualify)

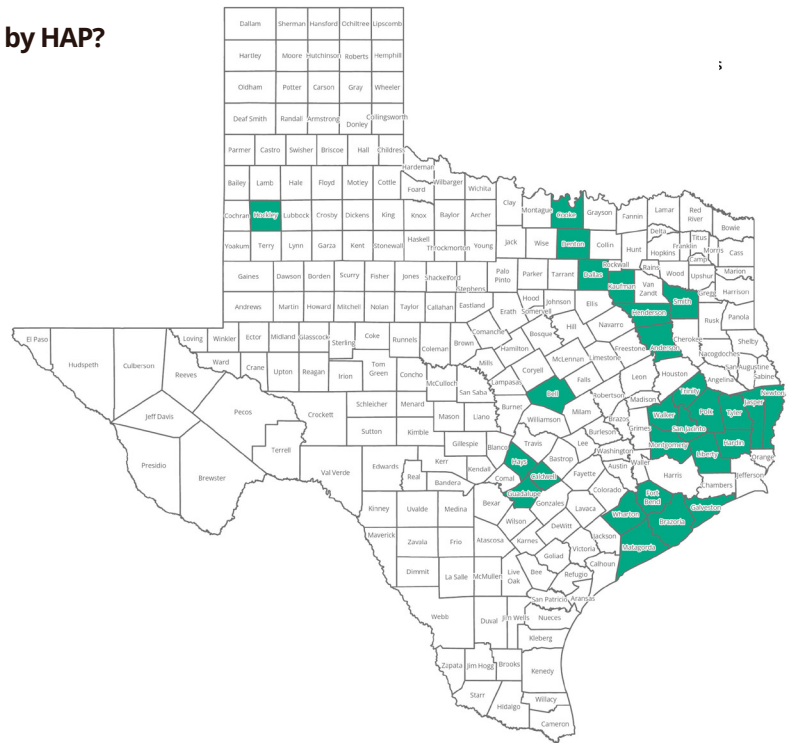
- One year of insurance (homeowners, windstorm, flood)
- Reasonable accommodations for disability needs
- Temporary Relocation Assistance up to \$7,000 during construction

Construction can also include resilient features such as reinforced roofs, storm windows, energy efficient appliances and fixtures, and mold-resistant products. Homes in the Federal Flood Risk Management Standard (FFRMS) floodplain must be elevated and homes in the floodway are not eligible in accordance with federal regulations.

What can a homeowner expect after their home is completed by HAP?

- 1-Year Builder Warranty
- 10-Year Structural Warranty (reconstruction only)

Participating homeowners must maintain ownership, primary residency, property taxes, and insurances for 3 years.



What are the main HAP eligibility requirements?

Applicant must provide proof of:

- Identity
- Legal status
- Current ownership
- Primary residency at the time of the disaster
- At least \$8,000 in inspector verified damages from the disaster
- Mortgage payment
- Property tax payment
- Child support payment
- Flood insurance since the disaster (only if household received previous federal housing assistance or household income >120% AMI)

Additional requirements apply. Please visit recovery.texas.gov/apply for more information including a Homeowner Assistance Program Checklist for documents needed to apply.

Additional Rules and Regulations

The GLO will administer this program with the assistance of state-approved builders and contractors. All construction must pass GLO final inspection and Texas Real Estate Commission (TREC) inspection, as well as meet International Residential Code 2012 and local code requirements. All projects will be conducted according to the GLO's Housing Guidelines, which outline the limitations for repairs, environmental regulations, and other rules that the GLO must follow in administering this program.

HUD Eligible Counties

Anderson	Fort Bend	Jasper	San Jacinto
Bell	Galveston	Kaufman	Smith
Brazoria	Guadalupe	Liberty	Trinity
Caldwell	Hardin	Matagorda	Tyler
Cooke	Hays	Montgomery	Walker
Dallas	Henderson	Newton	Wharton
Denton	Hockley	Polk	