Texas General Land Office

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2024 Disasters: Homeowner Assistance Program (HAP)

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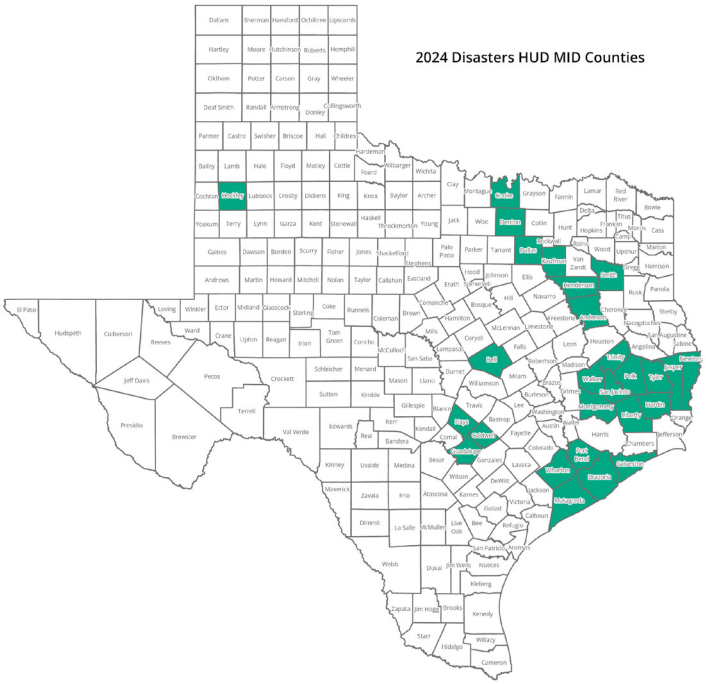
The U.S. Department of Housing and Urban Development (HUD) granted **$555,687,000** in Community Development Block Grant Disaster Recovery (CDBG-DR) funding to support recovery programs in federally designated areas impacted by the Texas Severe Storms, Straight-line Winds, Tornadoes, and Flooding (DR-4781) and Hurricane Beryl (DR 4798), otherwise known as the 2024 Disasters. 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 does Homeowner Assistance Program (HAP) provide?

Through HAP, eligible applicants will receive either:

- Rehabilitation (repairs to existing homes) or
- Reconstruction (if the costs of repairs exceed program thresholds)

Damage inspectors will inspect homes and confirm the estimated cost of repairs. If the repairs exceed the cap for repairs, reconstruction will be required. The damage cap is $90,000 for non-historic and $175,000 for historic homes. Approved applicants may also qualify for hazard mitigation, elevation, and/or temporary relocation assistance depending on federal qualifications.

HUD MID Counties (27)					
Anderson	Dallas	Hardin	Kaufman	Polk	Walker
Bell	Denton	Hays	Liberty	San Jacinto	Wharton
Brazoria	Fort Bend	Henderson	Matagorda	Smith	
Caldwell	Galveston	Hockley	Montgomery	Trinity	
Cooke	Guadalupe	Jasper	Newton	Tyler	

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

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)

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 and federal regulations apply.
Please visit recovery.texas.gov/apply for more information including a document checklist and other information needed to apply.