



OFFICE OF COMMUNITY PLANNING
AND DEVELOPMENT

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20410-7000

Mr. Mark Havens
Deputy Land Commissioner
Texas General Land Office
1700 N. Congress, Suite 935
Austin, TX 78701-1495

Dear Mr. Havens:

The Department is pleased to inform you that HUD is approving the State of Texas’ Action Plan Amendment #1 for Community Development Block Grant disaster recovery (CDBG-DR) funds. These funds were appropriated for long-term recovery efforts under the Additional Supplemental Appropriations for Disaster Relief Act, 2019 Public Law 116-20. On January 27, 2020, the Department announced in a *Federal Register* notice the allocation of \$3.8 billion of CDBG-DR funds for the purpose of assisting in long-term recovery from major disasters that occurred in 2017, 2018, and 2019. The Department allocated \$212,741,000 to the State of Texas for disasters in 2019, and the grant agreement was executed on March 22, 2021.

On January 6, 2021, HUD published a *Federal Register* notice allocating additional funds to address unmet disaster recovery needs resulting from qualifying major disasters in 2018 and 2019. The notice allocated additional funds of \$14,769,000 to the State for 2019 disasters. The Texas General Land Office submitted a substantial amendment to its approved action plan for the 2019 award (grant number B-19-DF-48-0001) on July 17, 2021. As summarized in the following table, the substantial amendment allocates the additional grant funds among the existing programs described in the current HUD-approved action plan.

Program	Previous Budget/Allocation	Change	Revised Budget/Allocation
Homeowner Assistance Program	\$92,500,000	\$6,410,000	\$98,910,000
Homeowner Reimbursement Program	\$10,130,000	\$710,000	\$10,840,000
Affordable Rental Program	\$29,500,000	\$2,050,000	\$31,550,000
Housing Project Delivery	\$1,322,500	\$91,500	\$1,414,000
Infrastructure Competition	\$57,440,000	\$3,990,000	\$61,430,000
Infrastructure Project Delivery	\$574,400	\$40,600	\$615,000
Local Regional and State Planning	\$10,637,050	\$738,450	11,375,500
State Administration	\$10,637,050	\$738,450	11,375,500
Total	\$212,741,000	\$14,769,000	\$227,510,000

Although the State has completed an important step in the disaster recovery process, additional steps are necessary to move forward. The Financial Management and Grant Compliance Certification submitted is currently under review. Once the review is complete, HUD will send the applicable grant agreement and grant conditions for signature. The Department remains committed to assisting the State of Texas in its efforts to address recovery needs and to working with you and your staff in partnership to achieve this goal. If you have any questions regarding the information in this letter, please contact Tennille S. Parker, Director, Disaster Recovery and Special Issues, at (202) 708-3587 or by email at disaster_recovery@hud.gov.

Sincerely,

JESSIE KOME Digitally signed by JESSIE
KOME
Date: 2021.08.18 18:14:38
-04'00'

Jessie Handforth Kome
Director
Office of Block Grant Assistance

STATE OF TEXAS CDBG-DR ACTION PLAN

Published: May 27, 2021

Public Comment Period:

May 27, 2021 - June 27, 2021

HUD Approved:

August 18, 2021



**2019
DISASTERS**

Amendment # 1

■ 2019 Disasters
(counties)

Additional Supplemental Appropriations for Disaster Relief Act, 2019
(Pub. L. 116-20, approved June 6, 2019) 85 FR 4681 (January 27, 2020)





Table of Contents

- 1 Amendment 1: Summary of Changes..... 1
- 2 Executive Summary..... 3
 - 2.1 Executive Summary – Total Allocation Budget 9
- 3 Needs Assessment 10
 - 3.1 Cumulative Impact of Prior Disasters 10
 - 3.2 Impact of 2019 Lower Rio Grande Valley Floods..... 13
 - 3.3 Impact of Tropical Storm Imelda..... 15
 - 3.4 Resiliency Solutions and Mitigation 18
 - 3.5 Vulnerability Analysis 19
 - 3.5.1 Demographic Data 19
 - 3.5.2 Demographic Data: Geographic Assessment..... 22
 - 3.5.3 Homelessness 38
 - 3.5.4 Low- and Moderate-Income Analysis 41
 - 3.5.5 Social Vulnerability Index 44
 - 3.6 Housing Impact..... 49
 - 3.6.1 Real Estate Market..... 49
 - 3.6.2 National Flood Insurance Program 51
 - 3.6.3 Small Business Administration’s Disaster Home Loan Program 52
 - 3.6.4 Public Housing Authority and Affordable Rental 54
 - 3.6.5 FEMA Individual Assistance 56
 - 3.7 Infrastructure Impact..... 79
 - 3.8 Economic Impacts..... 82
 - 3.8.1 Employment..... 82
 - 3.8.2 Small Business Administration Business Disaster Loans..... 85
 - 3.8.3 Agricultural Impacts 86
- 4 General Requirements 90
 - 4.1 Rehabilitation/Reconstruction of Public Housing, Affordable Housing, and other forms of Assisted Housing..... 90



4.2	Housing for Vulnerable Populations.....	91
4.3	Displacement of Persons and/or Entities	91
4.4	Maximum Assistance.....	92
4.5	Elevation Standards	92
4.6	Planning and Coordination	94
4.7	Infrastructure Activities	95
4.8	Leveraging Funds.....	96
4.9	Protection of People and Property	96
4.9.1	Quality Construction Standards	96
4.9.2	Housing Contractors Standards.....	97
4.10	Appeals Processes.....	98
4.11	Dam and Levee Requirements	98
4.12	Program Income.....	98
4.13	Monitoring Standards.....	99
4.14	Broadband Infrastructure	99
4.15	Disaster Recovery and Response Plan.....	100
4.16	Section 3 Compliance	100
5	State Administered Disaster Recovery Program	102
5.1	Action Plan.....	102
5.2	Connection to Vulnerability Analysis.....	102
5.3	Connection to Unmet Needs	103
5.4	Program Budget	106
5.5	GLO Use of Funds	108
5.5.1	Homeowner Assistance Program.....	108
5.5.2	Homeowner Reimbursement Program.....	113
5.5.3	Affordable Rental Program.....	117
5.5.4	Infrastructure Competition.....	120
5.5.5	Local, Regional, and State Planning.....	126
5.5.6	Administrative Funds.....	128
5.6	Location	129
5.7	Mitigation Measures	129



5.8	National Objectives.....	129
6	Citizen Participation – State Action Plan	130
6.1	Publication	130
6.1.1	Consideration of Public Comments	131
6.1.2	Citizen Complaints.....	131
6.1.3	Substantial Amendment	132
6.1.4	Nonsubstantial Amendment.....	132
6.1.5	Community Consultation	132
6.1.6	Public Website	132
6.1.7	Waivers	133
7	Appendix	134
7.1	Appendix A: CDBG-DR Eligible and Most Impacted and Distressed (MID) Counties .	134
7.2	Appendix B: Certifications – State of Texas	136
7.3	Appendix C: Program Execution Timelines – State Action Plan	139
7.4	Appendix D: Projected Expenditures and Outcomes – State Action Plan.....	142
7.5	Appendix E: Consultations	143
7.6	Appendix F: Application Status.....	145
7.7	Appendix G: Public Comment – State of Texas	146



Table of Figures

Figure 2-1: 2019 Disasters CDBG-DR Eligible Areas	8
Figure 3-1: Flooding in Cameron County (Harlingen, Texas)	13
Figure 3-2: 24-Hour Rainfall Totals (2019 LRGV Flooding)	14
Figure 3-3: Tropical Storm Imelda Track18F.....	15
Figure 3-4: Tropical Storm Imelda Rainfall Totals	16
Figure 3-5: Tropical Storm Imelda, September 17, 2019	17
Figure 3-6: 2018 Median Household Incomes and Owner-Occupied Housing Values	22
Figure 3-7: Populations with Disabilities (Census Tract) - TS Imelda.....	23
Figure 3-8: Populations with Disabilities (Census Tract) – LRGV Floods	24
Figure 3-9: Elderly Population (Census Block Group) - TS Imelda	26
Figure 3-10: Elderly Population (Census Block Group) – LRGV Floods.....	27
Figure 3-11: Limited English Proficiency (Census Block Group) – TS Imelda.....	28
Figure 3-12: Limited English Proficiency (Census Block Group) – LRGV Floods.....	29
Figure 3-13: Minority Population (Census Block Group) – TS Imelda	31
Figure 3-14: Minority Population (Census Block Group) – LRGV Floods	32
Figure 3-15: Population in Poverty (Census Block Group) – TS Imelda	33
Figure 3-16: Population in Poverty (Census Block Group) – LRGV Floods	34
Figure 3-17: Population Receiving SNAP Benefits (Census Block Group) – TS Imelda.....	35
Figure 3-18: Population Receiving SNAP Benefits (Census Block Group) – LRGV Floods.....	36
Figure 3-19: LMI Population by Census Block Group (Tropical Storm Imelda).....	42
Figure 3-20: LMI Population by Census Block Group (2019 Lower Rio Grande Valley Floods)	43
Figure 3-21: SoVI Ranking by Census Tract (Tropical Storm Imelda).....	45
Figure 3-22: SoVI Ranking by Census Tract (2019 Lower Rio Grande Valley Floods)	46
Figure 3-23: Concentration of All IA Claims (Tropical Storm Imelda).....	57
Figure 3-24: Concentration of All IA Claims (2019 Lower Rio Grande Floods)	58
Figure 3-25: Total Housing Unmet Housing Need (Tropical Storm Imelda).....	64
Figure 3-26: Total Unmet Housing Need (2019 Lower Rio Grande Valley Floods)	65
Figure 3-27: Total Housing Unmet Need Per Capita (Tropical Storm Imelda)	66



Figure 3-28: Total Housing Unmet Need Per Capita (2019 Lower Rio Grande Valley Floods) . 67

Figure 3-29: Owner-Occupied Unmet Housing Need (Tropical Storm Imelda) 70

Figure 3-30: Total Owner-Occupied Unmet Need (2019 Lower Rio Grande Valley Floods) 71

Figure 3-31: Renter Unmet Need (Tropical Storm Imelda)..... 74

Figure 3-32: Renter Unmet Need (2019 Lower Rio Grande Valley Floods) 75

Figure 3-33: Owner-Occupied Unmet Housing Need (Tropical Storm Imelda) 76

Figure 3-34: Total Owner-Occupied Unmet Need (2019 Lower Rio Grande Valley Floods) 77

Figure 3-35: Unemployment Rates Before and After 2019 Lower Rio Grande Valley Floods ... 82

Figure 3-36: Unemployment Rates in Tropical Storm Imelda Impacted Counties and Texas 84

Figure 7-1: CDBG-DR Eligible Most Impacted Counties..... 135

Figure 7-2: 2019 Program Expenditure Timeline – Updated in APA 1 140

Figure 7-3: 2019 Disasters Projection of Federal CDBG-DR Expenditures – Updated in APA1
..... 142



Table of Tables

Table 1-1: 2019 Disasters CDBG-DR Allocation - Updated in APA 1	3
Table 2-1: Total Unmet Need for 2019 Disasters – Updated in APA 1	7
Table 2-2: 2019 Disasters CDBG-DR Budget – Updated in APA 1	9
Table 3-1: 2019 Disasters Impacted Counties and Declared Disasters Since 2015	12
Table 3-2: Demographics for Texas and the 2019 CDBG-DR Eligible Counties	20
Table 3-3: 2010 – 2019 Eligible County Population Changes	21
Table 3-4: Total Percentage of LMI Population Per County	41
Table 3-5: SoVI Factors	47
Table 3-6: Housing Market Before and After 2019 Lower Rio Grande Valley Floods	50
Table 3-7: Housing Market Before and After Tropical Storm Imelda	51
Table 3-8: SBA Verified Damage and Approved SBA Home Loan Amount	53
Table 3-9: PHA Damage in Impacted Counties	54
Table 3-10: TDHCA Reported Damages.....	55
Table 3-11: Total IA Applications	56
Table 3-12: Total IA Applications (Tropical Storm Imelda).....	56
Table 3-13: Total IA Applications (2019 Lower Rio Grande Valley Floods).....	57
Table 3-14: Unmet Need Multiplier by Damage Category	59
Table 3-15: Category of Unmet Need by Owner-Occupied and Renter.....	60
Table 3-16: Category of Unmet Need by Owner-Occupied and Renter (Tropical Storm Imelda).....	60
Table 3-17: Unmet Need by Owner-Occupied and Renter (2019 Lower Rio Grande Valley Floods)	61
Table 3-18: Owner and Renter Unmet Need by Income Category.....	61
Table 3-19: Owner and Renter Unmet Need by Income Category (Tropical Storm Imelda).....	62
Table 3-20: Renter and Owner Unmet Need by Income Category (2019 Lower Rio Grande Valley Floods)	63
Table 3-21: Homeowner Unmet Need by Income (Tropical Storm Imelda).....	68
Table 3-22: Homeowner Unmet Need by Income (2019 Lower Rio Grande Valley Floods).....	69
Table 3-23: Renter Unmet Need by Income (Tropical Storm Imelda).....	72
Table 3-24: Renter Unmet Need by Income (2019 Lower Rio Grande Valley Floods).....	73



Table 3-25: Owners in a Floodplain with No Flood Insurance by Income	78
Table 3-26: Local Official Damage Estimates for the 2019 Disasters ^{57F}	79
Table 3-27: Local Official Infrastructure Estimated Loss By County (2019 Lower Rio Grande Valley Floods) ^{58F}	80
Table 3-28: Local Official Infrastructure Estimated Loss By County (Tropical Storm Imelda) ^{59F}	81
Table 3-29: Total Small Business Loans in Impacted Counties	86
Table 3-30: Estimated Agricultural Losses by County	89
Table 5-1: Summary of Total Unmet Need – Updated in APA 1	105
Table 5-2: 2019 Disasters CDBG-DR Budget – Updated in APA 1	106
Table 5-3: 2019 Disasters Total LMI Budget – Updated in APA 1	107
Table 5-4: 2019 Infrastructure Competition Scoring Criteria	123
Table 7-1: CDBG-DR Eligible and Most Impacted Counties	134
Table 7-2: Consultations	143
Table 7-3: Amendment 1 Commenters	146
Table 7-4: Commenters	147



1 AMENDMENT 1: SUMMARY OF CHANGES

This document constitutes the First Amendment (Substantial) to the State of Texas Action Plan for Disaster Recovery: 2019 Disasters, approved by HUD on October 15, 2020.

The primary sections have been re-numbered:

- From 1 to 2 Executive Summary;
- From 2 to 3 Needs Assessment;
- From 3 to 4 General Requirements;
- From 4 to 5 State Administered Disaster Recovery Program;
- From 5 to 6 Citizen Participation – State Action Plan;
- From 6 to 7 Appendix.

The following additional changes to the Action Plan are made in this Amendment:

- 2. Executive Summary
 - Added language referring to the additional \$14,769,000 allocation from Federal Register notice 86 FR 569 (January 6, 2021) and the new total allocation.
 - Table 2-1: Total Unmet Need for 2019 Disasters
 - Total Program Allocation Amounts has been updated to reflect the distribution of addition funds.
- 2.1 Executive Summary – Total Allocation Budget
 - Table 2-2: 2019 Disasters CDBG-DR Budget
 - Distributed the additional allocation of funds based on the “% of Total Allocation by Program” amounts which mirror the original budget distribution. This budget table reflects the total 2019 Disasters CDBG-DR allocation.
- 5.1 Action Plan
 - Statement that no programs will be created from the 86 FR 569 (January 6, 2021) additional allocation.
- 5.3 Connection to Unmet Need
 - Acknowledge that 80 percent of funds allocated in 86 FR 569 must also be utilized toward unmet needs within the HUD MID areas.



- Table 5-1: Summary of Total Unmet Need
 - CDBG-DR Investments has been updated to reflect the additional distribution of funds as allocated in 86 FR 569.
 - Remaining Unmet Need has been updated to reflect the additional distribution of funds as allocated in 86 FR 569.
- 5.4 Program Budget
 - Table 5-2: 2019 Disasters CDBG-DR Budget
 - Updated to distribute the additional allocation by prorating the additional allocation using the previous percentage distribution from the original budget.
 - Table 5-3: 2019 Disasters LMI Budget
 - Updated to reflect the LMI Amounts based on the updated total budget.
- 5.5.1 Homeowner Assistance Program
 - Allocation Amount increased to \$98,910,000
- 5.5.2 Homeowner Reimbursement Program
 - Allocation Amount increased to \$10,840,000
- 5.5.3 Affordable Rental Program
 - Allocation Amount increased to \$31,550,000
- 5.5.4 Infrastructure Competition
 - Allocation Amount increased to \$61,430,000
- 5.5.5 Local, Regional, and State Planning
 - Allocation Amount increased to \$11,375,500
- 5.5.6 Administrative Funds
 - Allocation Amount increased to \$11,375,500

The following appendices have also been updated to reflect updated program information:

- 7.3 Appendix C: Program Execution Timelines – State Action Plan
- 7.4 Appendix D: Projected Expenditures and Outcomes – State Action Plan
- 7.5 Appendix E: Consultations



Table 1-1: 2019 Disasters CDBG-DR Allocation - Updated in APA 1

	Previous Allocation	Change	Revised Allocation
Homeowner Assistance Program	\$92,500,000	\$6,410,000	\$98,910,000
Tropical Storm Imelda (HAP)	\$64,500,000	\$4,470,000	\$68,970,000
Lower Rio Grande Valley Floods (HAP)	\$28,000,000	\$1,940,000	\$29,940,000
Homeowner Reimbursement Program	\$10,130,000	\$710,000	\$10,840,000
Affordable Rental Program	\$29,500,000	\$2,050,000	\$31,550,000
Tropical Storm Imelda (ARP)	\$21,000,000	\$1,460,000	\$22,460,000
Lower Rio Grande Valley Floods (ARP)	\$8,500,000	\$590,000	\$9,090,000
Housing Project Delivery	\$1,322,500	\$91,500	\$1,414,000
Infrastructure Competition	\$57,440,000	\$3,990,000	\$61,430,000
Infrastructure Project Delivery	\$574,400	\$40,600	\$615,000
Local, Regional, and State Planning	\$10,637,050	\$738,450	\$11,375,500
Administration	\$10,637,050	\$738,450	\$11,375,500
Total Allocation	\$212,741,000	\$14,769,000	\$227,510,000



2 EXECUTIVE SUMMARY

Since the Memorial Day Floods of 2015, Texas has experienced numerous major disasters—including one of the costliest in U.S. history, Hurricane Harvey. The 2019 Lower Rio Grande Valley Floods (DR-4454) disaster was the second post-Hurricane Harvey test (following the 2018 South Texas Floods) of the state’s resilience against extreme weather events. Tropical Storm Imelda (DR-4466) was then the first tropical system to make landfall in Texas since the devastation of Hurricane Harvey. In total, 10 counties were impacted by the disasters of 2019. Through the congressional appropriation in Public Law (Pub. L.) 116-20 and the U.S. Department of Housing and Urban Development’s (HUD) allocation in the Federal Register notice 85 FR 4681 (January 27, 2020), a total of \$212,741,000 Community Development Block Grant – Disaster Recovery (CDBG-DR) funds was provided to the state of Texas for both of these 2019 disasters. HUD has provided an additional \$14,769,000 allocation to the state of Texas in the Federal Register notice 86 FR 569 (January 6, 2021). The 2019 Disasters CDBG-DR allocation is \$227,510,000 as updated in Action Plan Amendment 1.

2019 Lower Rio Grande Valley Floods

Two of the three counties impacted by the 2019 Lower Rio Grande Valley Floods—Cameron and Hidalgo—had already experienced damage that rose to a federal declaration from the 2018 South Texas Floods (DR-4377). While the impacted area was smaller and less populated compared to the area impacted by the 2018 event, the National Weather Service described the 2019 event as “déjà vu all over again” in reference to the similarities with the 2018 flooding.¹ From June 24 to June 25, 2019, high rain totals within Cameron, Hidalgo, and Willacy Counties led to street flooding and road closures—nearly 1,200 homes were destroyed or needed major repair and over 100 people were evacuated. Of the residences impacted by the flooding event, 33.13 percent were households below the poverty line, 34.9 percent were households receiving government assistance such as Supplemental Security Income (SSI) and Supplemental Nutrition Assistance Program (SNAP) benefits, and 10.2 percent of households did not have an employed individual living in the residence.² At the peak of this weather event, 15 inches of rain fell along the Cameron/Hidalgo County line near the city of Santa Rosa in a matter of 6 hours. In Raymondville, the observed daily rainfall total was four times the average monthly rainfall total. In Harlingen and Weslaco, three times the monthly rainfall total was observed in the same 24-hour time period. New daily rainfall records were set at multiple Rio Grande Valley climate recording locations, including:

¹ “Great June Flood, the Sequel (June 24, 2019),” National Weather Service, NOAA, www.weather.gov/bro/2019event_june24flood

² “Preliminary Damage Assessment Report: Texas – Severe Storms and Flooding FEMA-4454-DR,” FEMA, July 17, 2019, www.fema.gov/media-library/assets/documents/184290



- Raymondville, 9.7 inches (prior record: 1.83 inches in 1922)
- Weslaco, 6.95 inches (prior record: 3.72 inches in 1951)
- Harlingen, 6.29 inches (prior record: 2.23 in 1926)
- McAllen, 3.30 inches (prior record: 1.83 inches in 1973)
- Edinburg, 2.49 inches (prior record: 1.36 inches in 2014)
- Brownsville, 2.06 inches (prior record: 2 inches in 1920)

These single-day rainfall totals, with the exception of Brownsville and Edinburg, were above the monthly averages for June. For Harlingen and Weslaco, these values were around three times the monthly average, while Raymondville experienced more than four times the monthly average. Rainfall totals for the entirety of the event were recorded between 12 and 18 inches in some locations.

Tropical Storm Imelda

On September 14, 2019, the National Hurricane Center began monitoring an area of disturbance off the west coast of Florida for possible tropical development. By September 16, the observed upper level low began to move southwest across the Gulf of Mexico and slowly weakened while the area of disturbed weather continued westward, reaching the coastal waters off Southeast Texas in a disorganized state. By daybreak on September 17, organization was observed, and the disturbance was able to develop into Tropical Depression Eleven (the eleventh tropical cyclone of the 2019 Atlantic hurricane season). At 12:45 PM, the National Hurricane Center issued a tropical cyclone update indicating the depression had strengthened to Tropical Storm Imelda. Shortly thereafter, Imelda made landfall near Freeport, Texas, at 1:30 PM.³

AccuWeather estimated that the total damage associated with Imelda was \$8 billion. This estimate includes damages to homes and businesses, personal property, cars, job and wage losses, farm and crop losses, drinking water contamination, infrastructure damages, and lingering potential health effects.⁴ The NOAA National Centers for Environmental Information estimated damages at \$5 billion.⁵ These damages are mostly a result of rain totals leading to flooding, as Imelda was recorded as the seventh wettest weather event in United States history. The highest rainfall totals were located in Chambers, Jefferson, and Liberty Counties where 40+ inches of rain fell during the tropical weather event near the cities of Fannett, Winnie, Devers, and Nome. According to the Tropical Storm Imelda Report, the highest official rainfall totals were observed in Jefferson

³ “Tropical Storm Imelda,” National Weather Service, accessed February 5, 2020, <https://www.weather.gov/lch/2019Imelda>

⁴ “Tropical Storm Imelda,” Center for Disaster Philanthropy, November 7, 2019, <https://disasterphilanthropy.org/disaster/tropical-storm-imelda/>

⁵ Andy Latto and Ronnie Berg, “Tropical Storm Imelda (AL112019),” *National Hurricane Center*, January 29, 2020, https://www.nhc.noaa.gov/data/tcr/AL112019_Imelda.pdf



County at multiple drainage district sites, with the single highest reported rainfall total of 44.29 inches at the Fannett 2 SSW site (29.90N 94.27W).⁶

According to the FEMA Preliminary Damage Assessment Report, Tropical Storm Imelda impacted 2,644 residences with 33 destroyed, 1,784 sustaining major damage, 815 sustaining minor damage, and 12 were noted as being affected.⁷ However, a report by the National Hurricane Center estimated that 5,100 homes were flooded in Jefferson County alone.⁸ According to the FEMA Preliminary Data Assessment Report, 15.1 percent of the residences that were damaged were households below the poverty line, 5.2 percent were households receiving government assistance such as Supplemental Security Income (SSI) and Supplemental Nutrition Assistance Program (SNAP) benefits, and 6.4 percent of households did not have an employed individual living in the residence.⁹

2019 Disasters CDBG-DR Allocation

On December 3, 2019, in response to the 2019 Lower Rio Grande Valley Floods and Tropical Storm Imelda, HUD allocated \$212.741 million in Community Development Block Grant – Disaster Recovery (CDBG-DR) funds to the state of Texas through publication of their allocation notice in the Federal Register, 85 FR 4681 (January 27, 2020). This allocation was made possible by a congressional supplemental appropriation, Public Law 116-20, that provided 2018 and 2019 disaster-affected states with disaster recovery funds. HUD has provided an additional \$14,769,000 allocation to the state of Texas in Federal Register notice 86 FR 569 (January 6, 2021). The 2019 Disasters CDBG-DR allocation is \$227,510,000 as updated in Action Plan Amendment 1. As written by the Texas General Land Office (GLO), the state agency designated by the governor to administer CDBG-DR funds, the State of Texas 2019 Action Plan (the Action Plan) will detail the proposed use of all funds, including criteria for eligibility and how the use of these funds will address long-term recovery and restoration of infrastructure and housing, economic revitalization, and mitigation in the most impacted and distressed areas. The use of funds for this allocation is limited to unmet recovery needs from the 2019 Lower Rio Grande Valley Floods (DR-4454) and

⁶ Ibid.

⁷ “Preliminary Damage Assessment Report: Texas – Severe Storms and Flooding FEMA-4466-DR,” FEMA, October 4, 2019,

<https://www.fema.gov/media-library-data/15726231921019667b9c001316550f5ebcc25bd5b8330/FEMA4466DRTX.pdf>

⁸ Andy Latto and Ronnie Berg, “Tropical Storm Imelda (AL112019),” *National Hurricane Center*, January 29, 2020, https://www.nhc.noaa.gov/data/tcr/AL112019_Imelda.pdf

⁹ “Preliminary Damage Assessment Report: Texas – Severe Storms and Flooding FEMA-4466-DR,” FEMA, October 4, 2019,

<https://www.fema.gov/media-library-data/1572623192101-9667b9c001316550f5ebcc25bd5b8330/FEMA4466DRTX.pdf>



Tropical Storm Imelda (DR-4466). Specifically, pursuant to HUD’s requirements, these funds will be used to primarily address unmet housing recovery needs.

HUD has required grantees to spend at least 80 percent of the allocation on unmet needs in HUD identified most impacted and distressed (MID) areas; the remaining 20 percent will address unmet needs in the remaining CDBG-DR eligible counties for the 2019 disasters (State MID). HUD has identified Cameron County and the 78570 ZIP Code of Hidalgo County as the HUD MID areas for the 2019 Lower Rio Grande Valley Floods and Chambers, Harris, Jefferson, Liberty, Montgomery, and Orange Counties as the HUD MID areas for Tropical Storm Imelda. Per an allowance in the Federal Register notice 85 FR 4681 (January 27, 2020), the GLO has expanded to all of Hidalgo County—not just the 78570 ZIP Code—as a HUD MID county. San Jacinto and Willacy Counties will be identified as State MID counties.

A summary of the state of Texas unmet need is identified in the table below. As required, a needs assessment (the Assessment) was completed to identify long-term needs and priorities for CDBG-DR funding allocated as a result of the 2019 Lower Rio Grande Valley Floods and Tropical Storm Imelda. The Assessment takes into account a comprehensive set of data sources that cover multiple geographies and sectors. The Assessment includes specific details about unmet needs within the eligible and impacted communities, and includes details for housing, infrastructure, and economic impacts.

A standard 15 percent resiliency multiplier will be used when examining housing, infrastructure, and economic activities to calculate unmet need—a multiplier previously applied in other Texas CDBG-DR programs. Single family home resiliency solutions add approximately 10 to 15 percent to the total cost per home; multifamily resiliency solutions add 15 to 20 percent to the total cost per project; and infrastructure resiliency solutions add 15 to 20 percent to the total cost per project. Resiliency solutions are varied and dependent on the respective area’s hazards. A standard 15 percent resiliency multiplier was utilized and has been calculated within the “Remaining Unmet Need” column in the following table. The Assessment may be amended as additional information and funds are available or updated through the implementation of the programs. Amendment 1 did not necessitate amending the needs assessment due to the short timeframe between the initial Action Plan and receiving the additional funds. The unmet needs identified in the initial Action Plan remain as the programs at the time of development of Amendment 1 had not begun. The additional funds were allocated proportionally based on the initial Action Plan program allocations.

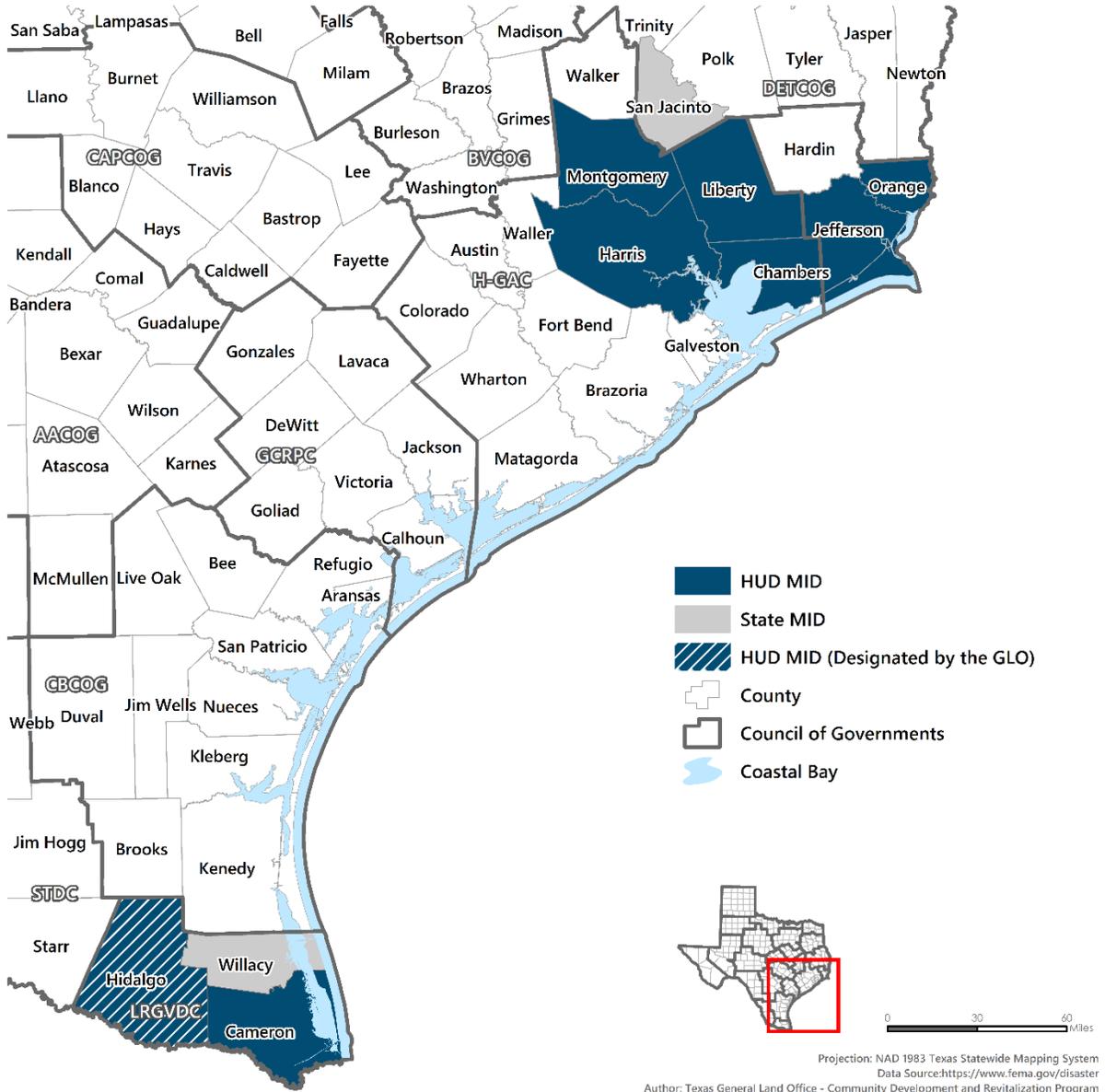


Table 2-1: Total Unmet Need for 2019 Disasters – Updated in APA 1

Unmet Need	Remaining Unmet Need	% of Unmet Need	Total Program Allocation Amount*	% of Total Program Allocation
Housing	\$771,280,806	77%	\$142,714,000	70%
Infrastructure	\$190,826,932	19%	\$62,045,000	30%
Economic	\$42,616,849	4%	\$0	0%
Total	\$1,004,724,587	100%	\$204,759,000	100%

***Allocation amount includes project delivery costs but excludes administration and planning costs.**

Figure 2-1: 2019 Disasters CDBG-DR Eligible Areas





2.1 Executive Summary – Total Allocation Budget

Table 2-2: 2019 Disasters CDBG-DR Budget – Updated in APA 1

Programs	HUD MID	State MID	LMI Amount	Total Allocation	% of Total Allocation by Program	% of Total Allocation
Homeowner Assistance Program	\$79,128,000	\$19,782,000	\$69,237,000	\$98,910,000	43.48%	62.73%
Tropical Storm Imelda (HAP)	\$55,176,000	\$13,794,000	\$48,279,000	\$68,970,000	69.73%	
Lower Rio Grande Valley Floods (HAP)	\$23,952,000	\$5,988,000	\$20,958,000	\$29,940,000	30.27%	
Homeowner Reimbursement Program	\$8,672,000	\$2,168,000	\$7,588,000	\$10,840,000	4.76%	
Affordable Rental Program	\$25,240,000	\$6,310,000	\$31,550,000	\$31,550,000	13.87%	
Tropical Storm Imelda (ARP)	\$17,968,000	\$4,492,000	\$22,460,000	\$22,460,000	71.19%	
Lower Rio Grande Valley Floods (ARP)	\$7,272,000	\$1,818,000	\$9,090,000	\$9,090,000	28.81%	
Housing Project Delivery	\$1,131,200	\$282,800	\$989,800	\$1,414,000	0.62%	
Infrastructure Competition	\$49,144,000	\$12,286,000	\$43,001,000	\$61,430,000	27.00%	27.27%
Infrastructure Project Delivery	\$492,000	\$123,000	\$430,500	\$615,000	0.27%	
Local, Regional, and State Planning	\$9,100,400	\$2,275,100	-	\$11,375,500	5.00%	5.00%
Administration	\$9,100,400	\$2,275,100	-	\$11,375,500	5.00%	5.00%
Total	\$182,008,000	\$45,502,000	\$152,796,300	\$227,510,000	100%	100%



3 NEEDS ASSESSMENT

The state of Texas completed the following needs assessment (the Assessment) to identify long-term needs and priorities for CDBG-DR funding allocated as a result of the 2019 Lower Rio Grande Valley Floods and Tropical Storm Imelda (the 2019 disasters). This Assessment is informed by a comprehensive set of data sources that cover multiple geographies and sectors and was completed according to guidelines set forth by HUD in their previous Federal Register (FR) notice, 83 FR 5844 (February 9, 2018). This previous notice is cited within HUD's FR notice for the 2018 and 2019 disaster allocations (the Notice), 85 FR 4681 (January 27, 2020), as the applicable notice to inform the development of the assessment of community impacts and unmet needs, and to guide the development and prioritization of planned recovery activities. The information presented throughout the Assessment focuses on the impacts sustained by the 10 CDBG-DR eligible counties: Cameron, Chambers, Harris, Hidalgo, Jefferson, Liberty, Montgomery, Orange, San Jacinto, and Willacy. The information for the Assessment was compiled using federal and state sources, including information from FEMA, HUD, the Texas Division of Emergency Management, the Small Business Administration, and the Texas Department of Housing and Community Affairs (TDHCA).

This Assessment includes specific details about unmet needs within the eligible communities and includes details for housing, infrastructure, and economic revitalization. This Assessment will take into consideration unmet needs resulting from the 2019 disasters; primarily, the Assessment considers and addresses the housing unmet needs, in accordance with HUD's Federal Register notice for this CDBG-DR allocation, 85 FR 4681 (January 27, 2020). The Assessment will also discuss additional types of assistance that may be available to affected communities and individuals such as insurance, other federal assistance, or any other possible funding sources. Taking the above into consideration, mitigation and resiliency measures to protect against future hazards will also be examined.

3.1 Cumulative Impact of Prior Disasters

In 2015 and 2016, the state received recurring record amounts of rain. This resulted in five Presidential disaster declarations spread over 160 of the state's 254 counties. The critical infrastructure damage and already saturated grounds from the 2015 Floods compromised the resiliency of counties during the 2016 Floods. These multiple events led to human fatalities and severe damage across nearly half the state—approximately 134,000 square miles.

On August 25, 2017, Hurricane Harvey made landfall between Port Aransas and Port O'Connor as a Category 4 hurricane with sustained winds of over 130 mph. After the initial impact, Hurricane Harvey's winds began to decrease, but due to two high-pressure systems to the east and west of the storm, it remained fixed over the Texas coast for the next 4 days. During this period, as much

as 60 inches of rain fell over the impacted area in 5 days. The GLO estimates the cost of damages from Hurricane Harvey at \$120 billion, making it one of the costliest events in U.S. history.

Less than a year after Hurricane Harvey, moderate to severe drought conditions were noted again throughout South Texas. However, on June 18, 2018, a tropical wave making landfall in South Texas brought heavy rain and thunderstorms, impacting some of the same communities that were impacted by Hurricane Harvey as well as the 2015 and 2016 Floods.

Nearly a year after the 2018 South Texas Floods, the 2019 Lower Rio Grande Valley flooding event hit this same region of Texas. This event, almost acting as an identical weather occurrence, brought heavy rain and thunderstorms which compounded the impact of previous events, including the 2015 and 2016 flooding events which caused extensive damage.

In September 2019, Tropical Storm Imelda made its effects felt along the Southeast Texas coast. Tropical Storm Imelda's impacts were seen in only a portion of the area where Harvey hit, but did cause higher levels of localized flooding in some of these areas when compared to the devastating hurricane. Many counties impacted by Tropical Storm Imelda and Hurricane Harvey had also been impacted by the 2015 and 2016 flooding events.

The chart below highlights the counties that received a Presidential disaster declaration for the 2019 disasters; all 10 counties have been impacted by disasters since 2015. Each of the 10 counties in the eligible areas for the Lower Rio Grande Valley Floods and Tropical Storm Imelda have been impacted by at least one previous disaster. Chambers and Willacy Counties were both impacted by one previous disaster; Cameron County has been impacted by two previous disasters, and six counties (Harris, Hidalgo, Liberty, Montgomery, Orange, San Jacinto) have been impacted by three previous disasters. This demonstrates the compounding effects of disasters in Texas since 2015 and the impacts that these recurring disasters are having on housing, infrastructure, and local economies.



Table 3-1: 2019 Disasters Impacted Counties and Declared Disasters Since 2015

2015 Floods	2016 Floods	Hurricane Harvey	2018 South Texas Floods	2019 LRGV Floods	Tropical Storm Imelda
Cameron			Cameron	Cameron	
		Chambers			Chambers
Harris	Harris	Harris			Harris
Hidalgo	Hidalgo		Hidalgo	Hidalgo	
		Jefferson			Jefferson
Liberty	Liberty	Liberty			Liberty
Montgomery	Montgomery	Montgomery			Montgomery
Orange	Orange	Orange			Orange
San Jacinto	San Jacinto	San Jacinto			San Jacinto
Willacy				Willacy	

3.2 Impact of 2019 Lower Rio Grande Valley Floods

From June 24 to June 25, 2019, areas in South Texas were impacted by widespread rain and severe thunderstorms that were nearly identical to the events that led to the 2018 disaster declaration. High rain totals within Cameron, Hidalgo, and Willacy Counties led to street flooding, nearly 1,200 homes being destroyed or in need of major repair, and over 100 people needing to be evacuated. It was also reported that numerous mobile homes were flooded and flipped on their side due to the strength of the flood waters, and power outages were seen throughout the impacted cities and counties.¹⁰ On the first night of the flooding event, it was reported that over 40 roads were left impassable and eventually closed to the public.¹¹

Figure 3-1: Flooding in Cameron County (Harlingen, Texas)¹²



It was estimated that peak wind gusts reached upwards of 65 to 75 mph and rain totals reached between 12 and 18 inches in some locations.¹³ However, due to the rain falling in heavy bursts with gaps of 2 to 3 hours with no precipitation, local officials reported that flooding and the flooding impacts could have been much worse.¹⁴ On June 27, 2019, the governor declared a state

¹⁰ Gracia, Celeste and Michael, “Heavy rainfall brings flooding again to storm-weary RGV,” The Monitor, June 25, 2019,

<https://www.themonitor.com/2019/06/25/heavy-rainfall-brings-flooding-storm-weary-rgv/>

¹¹ “Floods by Heavy Rain is Prompting Road Closures Across Valley,” KRGV News, June 24, 2019,

<https://www.krgv.com/news/floods-by-heavy-rain-is-prompting-road-closures-across-valley/>

¹² “U.S. has its wettest 12 months on record – again,” National Oceanic and Atmospheric Administration, July 9, 2019,

<https://www.noaa.gov/news/us-has-its-wettest-12-months-on-record-again>

¹³ Rodriguez, Marlane, Why the Rio Grande Valley Flooded Again,” KVEO News, June 26, 2019,

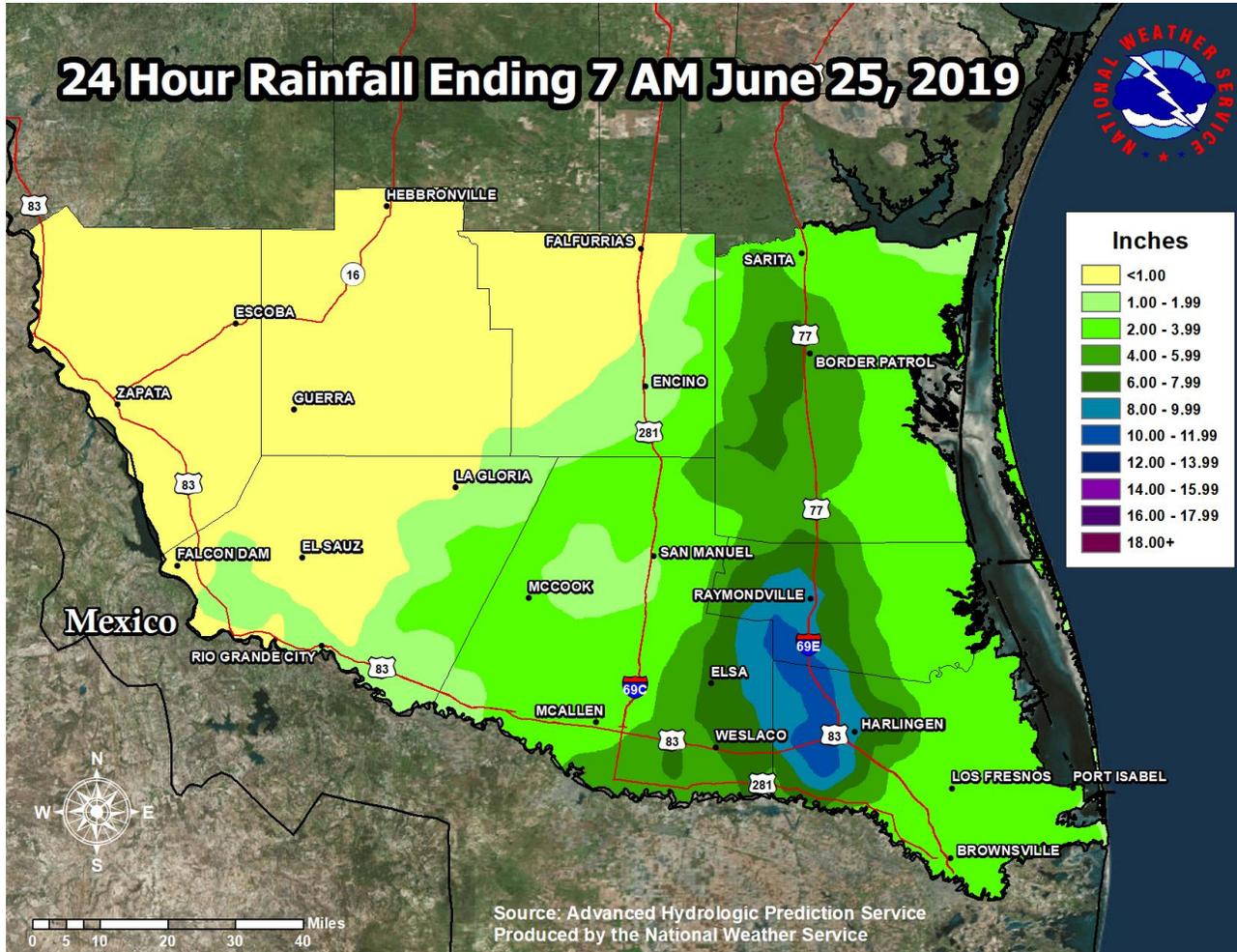
<https://www.kveo.com/news/why-the-rio-grande-valley-flooded-again/>

¹⁴ Kelley, Grant, “Great June Flood Wake-Up Call Still Reverberates One Year Later,” Valley Star, June 20, 2019,

<https://www.valleymorningstar.com/2019/06/20/great-june-flood-wake-up-call-still-reverberates-one-year-later/>

of disaster in Cameron, Hidalgo, and Willacy Counties.¹⁵ On July 17, 2019, the President issued a major disaster declaration, DR-4454, for Cameron, Hidalgo, and Willacy Counties.¹⁶

Figure 3-2: 24-Hour Rainfall Totals (2019 LRGV Flooding)¹⁷



¹⁵ “Governor Abbott Declares State of Disaster in Rio Grande Valley Following Severe Flooding,” Office of the Governor, accessed January 30, 2012, <https://gov.texas.gov/news/post/governor-abbott-declares-state-of-disaster-in-rio-grande-valley-following-severe-flooding>

¹⁶ “President Donald J. Trump Approves Major Disaster Declaration for Texas,” FEMA, accessed January 30, 2019, <https://www.fema.gov/news-release/2019/07/17/president-donald-j-trump-approves-major-disaster-declaration-texas>

¹⁷ “Great June Flood, the Sequel (June 24, 2019),” National Weather Service, NOAA, https://www.weather.gov/bro/2019event_june24flood

3.3 Impact of Tropical Storm Imelda

Tropical Storm Imelda made landfall near Freeport, Texas, on September 17, 2019. After moving inland, Imelda was quickly downgraded to a Tropical Depression over Houston on September 18. The tropical system continued to bring significant rain amounts and isolated tornadoes across Southeast Texas as it slowly moved away from the Texas coast. On September 19, Tropical Depression Imelda began to degenerate about 100 miles northeast of Houston but continued to bring heavy amounts of rain to Southeast and East Texas. Between September 20 and September 21, Imelda completely dissipated over Oklahoma. On October 4, the President issued a major disaster declaration, DR-4466, for the Tropical Storm Imelda impacted areas.¹⁸

Figure 3-3: Tropical Storm Imelda Track¹⁹



Overall, a steady influx of deep tropical moisture supplied Tropical Storm Imelda and its remnants as a combination of the system’s slow looping motion over Eastern Texas produced widespread rainfall amounts greater than 30 inches across several counties, including portions of the Houston metro area to the west and Beaumont and Orange to the east. The highest rainfall total was 44.29 inches recorded 2 miles south-southwest of Fannett at a county drainage district site. The Fannett

¹⁸ “President Donald J. Trump Approves Texas Disaster Declaration,” The United States White House, October 4, 2019,

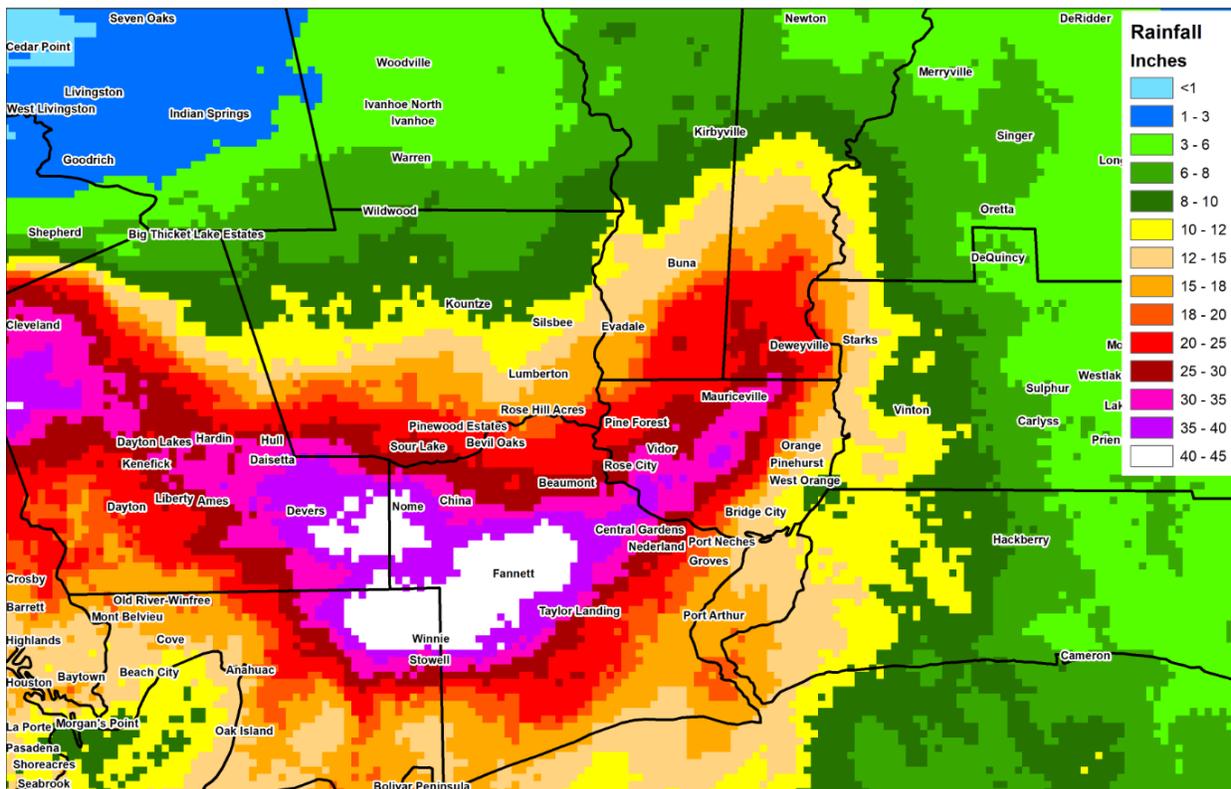
<https://www.whitehouse.gov/briefings-statements/president-donald-j-trump-approves-texas-disaster-declaration-5/>

¹⁹ Erdman, Jonathan, “How Imelda’s Prolific Rain, Flooding Compares to Harvey in East Texas,” *The Weather Channel*, September 19, 2019,

<https://weather.com/safety/floods/news/2019-09-19-imelda-harvey-rain-texas-louisiana>

rainfall total is significant because 31 inches fell in just 12 hours. This rainfall caused devastating flooding along the Interstate 10 (I-10) corridor from Winnie eastward to Fannett, Beaumont, Vidor, and Orange, Texas. During the height of the flooding, numerous vehicles were either stuck or flooded on I-10 between Beaumont and Winnie for nearly 3 days. The 44.29-inch peak rainfall total designated Imelda as the seventh wettest tropical cyclone (in terms of highest rainfall total for a tropical cyclone) to impact the United States, the fifth wettest in the contiguous United States, and the fourth wettest in Texas since 1940.

Figure 3-4: Tropical Storm Imelda Rainfall Totals²⁰



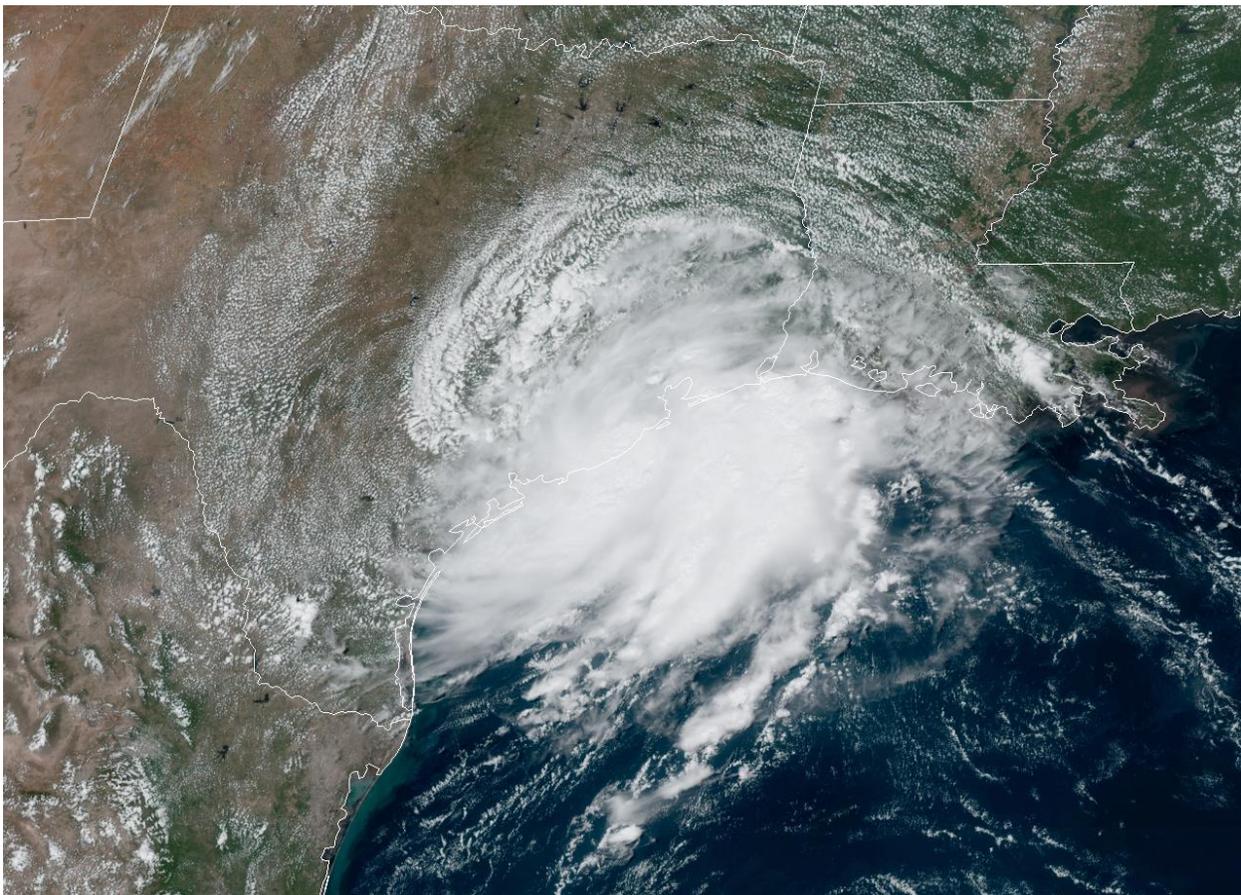
There were six direct deaths reported from Imelda: four deaths in Jefferson County and two deaths in Harris County. In Chambers County, Riceland Medical Center was forced to evacuate while numerous high-water rescues were conducted; over 1,000 vehicles were inundated by flood waters along I-10 and local roads. The damage caused by Tropical Storm Imelda was primarily flood-related with an estimated 5,100 homes impacted in Jefferson County alone. In Harris, Liberty, and Montgomery Counties up to 3,100 homes were impacted, while in Orange County it was estimated that just under 2,300 homes were impacted. It was also reported that in Orange County, 78 percent

²⁰ “Tropical Storm Imelda,” National Weather Service, accessed February 5, 2020, <https://www.weather.gov/lch/2019Imelda>

of those homes impacted by Tropical Storm Imelda were also impacted by Hurricane Harvey.²¹ The damage total from Tropical Storm Imelda is estimated to be near \$5 billion according to NOAA National Centers for Environmental Information and \$8 billion according to a report by AccuWeather.^{22,23}

As part of their countdown of the “Top 10 Weather Events of the 2010s,” the Houston-Galveston weather forecast office of the National Weather Service ranked Tropical Storm Imelda as the second most impactful weather event of the decade (2010-2019) to impact the region. The top-ranked weather event was Hurricane Harvey.

Figure 3-5: Tropical Storm Imelda, September 17, 2019²⁴



²¹ Perrine, Dan, “Imelda Floods 2271 OC Homes,” *KOGT Radio*, October 1, 2019, <https://kogt.com/imelda-floods-2271-oc-homes/>

²² Andy Latto and Ronnie Berg, “Tropical Storm Imelda (AL112019),” *National Hurricane Center*, January 29, 2020, https://www.nhc.noaa.gov/data/tcr/AL112019_Imelda.pdf

²³ “Tropical Storm Imelda,” Center for Disaster Philanthropy, November 7, 2019, <https://disasterphilanthropy.org/disaster/tropical-storm-imelda/>

²⁴ “Tropical Storm Imelda,” National Weather Service, Accessed March 4, 2020, <https://www.weather.gov/lch/2019Imelda>



3.4 Resiliency Solutions and Mitigation

Recognizing the state’s long and well-documented history of flooding, hurricanes, wildfires, and droughts, as well as the state’s ongoing efforts to mitigate future disaster impacts in its most vulnerable areas, the GLO continues its commitment to rebuilding while prioritizing resiliency. In assessing unmet needs, it is important to consider the additional costs of safeguarding housing and community infrastructure investments from future disasters. Texas will not only assess projects and consider state-run programs that replace or repair lost property but will also seek to invest resources in mitigation efforts that strengthen the resiliency of communities against future disasters. Although this can increase costs initially, incorporating mitigation strategies in recovery efforts can greatly reduce the cost of future damages by a ratio of 6:1.²⁵ The success of this long-term recovery practice was seen firsthand during Hurricane Harvey when resilience-enhanced projects from previous GLO-administered CDBG-DR efforts fared better than other projects lacking a mitigation component.

Single family home resiliency solutions are expected to add approximately 10 to 15 percent to the total cost per home; multifamily resiliency solutions add 15 to 20 percent to the total cost per project; and infrastructure resiliency solutions add 15 to 20 percent to the total cost per project. Resiliency solutions are varied and dependent on the respective area’s Threat and Hazard Identification and Risk Assessment.

Single family home resiliency solutions may include: (1) elevating the first floor of habitable area; (2) breakaway ground floor walls; (3) reinforced roofs; (4) storm shutters; (5) use of ENERGY STAR appliances and fixtures; and (6) mold and mildew resistant products. Multifamily resiliency solutions include (1) elevation; (2) retention basins; (3) fire-safe landscaping; (4) firewalls; and (5) landscaped floodwalls. In the instance of elevating a first floor of a habitable area, single family units and multifamily dwellings must meet accessibility requirements and visitability standards as defined in the GLO housing guidelines.

In the case of infrastructure resiliency solutions, improvements may include:

- Elevating critical systems, facilities, and roadways above base flood elevation;
- Installing backup power generators for critical systems (water, sewer, etc.);
- Avoiding an increase in impervious cover by keeping projects in their original footprint and encouraging the use of building practices that allow for more pervious coverage;
- Replanting with only native vegetation to preserve the natural environment;

²⁵ “Natural Hazard Mitigation Saves: 2018 Interim Report,” National Institute of Building Sciences, January 2018, www.nibs.org/page/mitigationsaves

- Storm water management including installing retention basins, larger culverts and debris guards, and erosion control solutions; and
- Supporting local community efforts to enhance building codes and regulations.

The GLO, where applicable, will work with local communities on a case-by-case basis to ensure that the mitigation strategies selected will be cost reasonable for the community. Where applicable, the GLO will work to pair CDBG-DR funds with CDBG-MIT funding that the community has been approved for.

3.5 Vulnerability Analysis

The fair and equitable treatment of vulnerable populations is a priority for Texas in the allocation of all CDBG-DR funds. The Social Vulnerability Index, the low- and moderate-income (LMI) analyses, demographic data, and homeless information for the impacted areas of the 2019 Lower Rio Grande Valley Floods and Tropical Storm Imelda provide critical insights to further understand vulnerable populations in the impacted areas. This Vulnerability Analysis will be used to influence how funds will be allocated throughout the impacted areas. The details for how this analysis will influence the allocation of funds are in the Connection to Vulnerability Analysis section of this Action Plan.

3.5.1 DEMOGRAPHIC DATA

The demographic profile data was generated using a wide range of data sets from the U.S. Census Bureau, unless otherwise noted. Aggregated, the 10 CDBG-DR eligible counties affected by the 2019 disaster cover 9,332 square miles of the state and contain approximately 24.59 percent of the state's population. This equals nearly 7.1 million Texans living in the eligible counties.



Table 3-2: Demographics for Texas and the 2019 CDBG-DR Eligible Counties^{26,27}

Fact	Texas	10 CDBG-DR Eligible Counties	
	Estimates	Estimates	Percent of Area
Population estimates (2019)	28,995,881	7,129,820	24.59% of Texas Population
Population, percent change – 2010-2019	15.30%	11.38%	
Persons under 5 years, percent	7.10%	546,917	7.67% of Eligible Population
Persons under 18 years, percent	25.80%	1,953,497	27.40% of Eligible Population
Persons 65 years and over, percent	12.60%	803,448	11.27% of Eligible Population
White alone, percent	78.80%	5,451,196	76.46%
Black or African American alone, percent	12.80%	1,092,216	15.32%
American Indian and Alaska Native alone, percent	1.00%	70,261	0.99%
Asian alone, percent	5.20%	393,839	5.52%
Native Hawaiian and other Pacific Islander alone, percent	0.10%	7,130	0.10%
Two or more races, percent	2.00%	116,559	1.63%
Hispanic or Latino, percent	39.60%	349,1274	48.97%
White alone, not Hispanic or Latino, percent	41.50%	2,130,207	29.88%
Housing Units	11,283,353	2,706,892	
Owner-occupied housing unit rate	61.90%	1,607,853	59.40% of Housing Units
Median value of owner-occupied housing units	\$161,700	\$122,460	
Median gross rent (\$)	\$998	\$833.30	
Persons with disability, under age 65 years	7.90%	511,797	7.18% of Eligible Population
Median Household Income (2018 dollars shown, 2019 not available)	\$59,570	\$51,855.70	
Persons in poverty, percent	14.90%	18.24%	
Persons with Limited English Proficiency	3,486,872	1,235,455	35.43%
Land area in square miles	261,232	9,332	3.57% of Texas

²⁶ US Census Bureau, Quick Facts United States, Accessed January 31, 2020, <https://www.census.gov/quickfacts/fact/table/US/PST045219>

²⁷ US Census Bureau, American Fact Finder, accessed January 31, 2020, <https://factfinder.census.gov/faces/nav/jsf/pages/index.xhtml>



Poverty rates for the eligible counties are higher: 19.2 percent versus the state average of 14.9 percent. The counties with the highest poverty rates are identical in ranking to the unemployment rate measures with Willacy (35 percent), Hidalgo (30 percent), and Cameron (27.9 percent) having the highest poverty rates. Only three counties, Chambers (8.5 percent), Montgomery (9.3 percent), and Orange (13.4 percent) have poverty rates below the state average.

Nearly half of the population in the 10 eligible counties is Hispanic, with a total of 48.97 percent Hispanic peoples. When compared to the state as a whole, these aggregated counties contain roughly 30 percent of the state’s total Hispanic population and 29 percent of the statewide African American population. Only about 30 percent of the population in these counties are White alone, not Hispanic or Latino. These demographics are significant when measured against the state level: statewide, 41.5 percent reports as White, 39.6 percent reports as Hispanic, and 12.8 percent reports as African American.

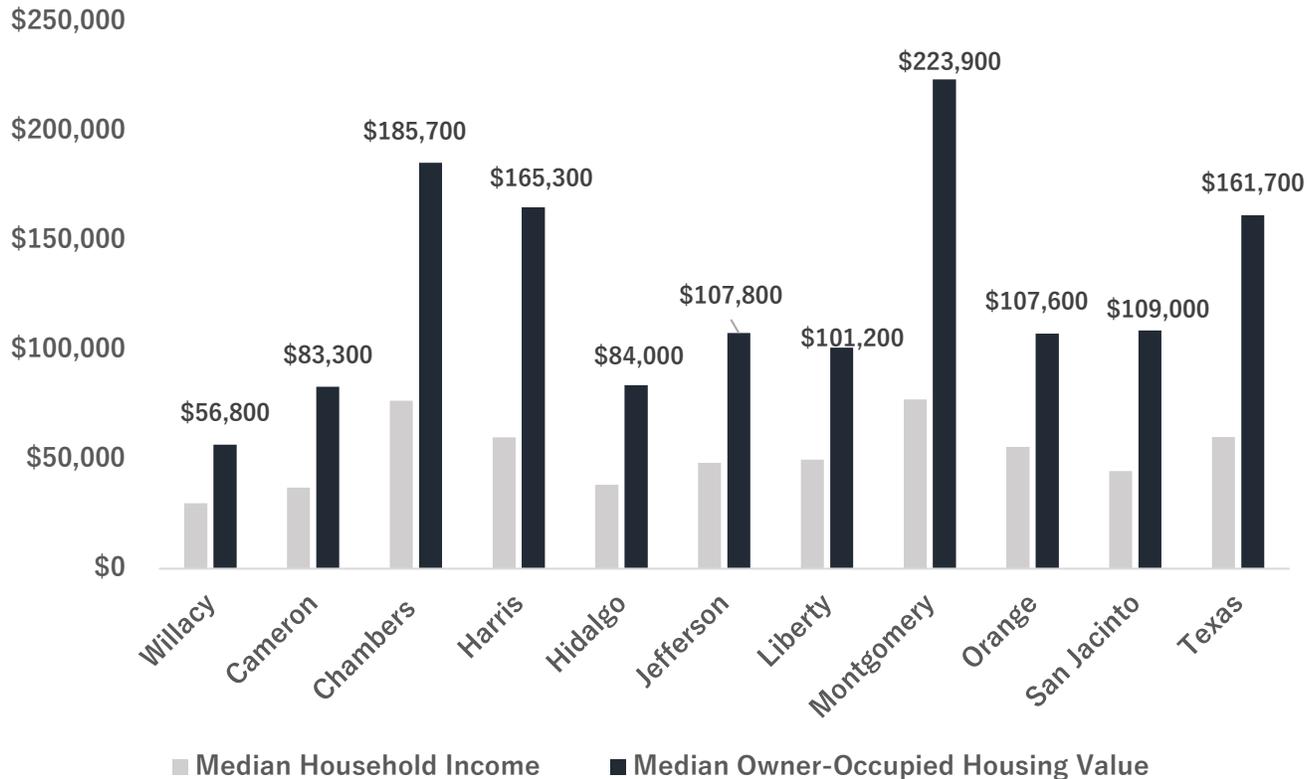
Population growth within the 2019 disaster-eligible counties has been rising. From 2010-2019, population growth rates in all but Jefferson and Willacy counties have been positive with Chambers, Liberty, and Montgomery Counties outpacing the growth rate of Texas as a whole. The percent changes are seen below.

Table 3-3: 2010 – 2019 Eligible County Population Changes

County	Population Change (%)
Cameron	+ 4.20%
Chambers	+ 24.90%
Harris	+ 15.20%
Hidalgo	+ 12.10%
Jefferson	- 0.30%
Liberty	+ 16.60%
Montgomery	+ 33.30%
Orange	+ 1.90%
San Jacinto	+ 9.40%
Willacy	- 3.50%
State of Texas	+ 15.30 %

The 10 impacted counties have a median household income 14 percent below the state average of \$60,293. Housing values are approximately 24 percent below the state average of \$161,700. Only Chambers, Harris, and Montgomery Counties had a median owner-occupied housing value that was over the Texas average, and only Chambers and Montgomery Counties had a median household income that was above the Texas average. Willacy County had the lowest median household income at \$29,994 and the lowest median owner-occupied housing value at \$56,800.

Figure 3-6: 2018 Median Household Incomes and Owner-Occupied Housing Values



3.5.2 DEMOGRAPHIC DATA: GEOGRAPHIC ASSESSMENT

The demographic geographic assessment of the impacted counties will demonstrate the intersection between protected class groups and the targeting of affordable housing, housing recovery programs, and natural hazard response for CDBG-DR funded activities. Further, the below assessment identifies as the Census block group and tract level where data was available the variety of demographic information that will help inform greater localized needs assessments that will be effected in the homeowner program and prioritizations of the affordable rental program. The GLO will promote the availability of affordable housing in low-poverty, nonminority areas where appropriate by following to affirmatively furthering fair housing guidelines, while also responding to natural hazard-related impacts.

Additionally, the primary focus of the housing recovery program is to meet the unmet need for survivors affected by disaster events while complying with all CDBG-DR requirements and addressing recognized impediments to fair housing choice as required under the Fair Housing Act. All housing activities consider the objective to promote housing for households in which members are under the age of 18, female head of household, elderly and disabled households, and/or veteran populations, all while affirmatively furthering fair housing.

3.5.2.1 Population with Disabilities

The below maps provide geographic context for the concentration of FEMA Individual Assistance (IA) across the CDBG-DR eligible counties while highlighting the concentrations of Census Tracts (smallest geography for this dataset) where there is a population with disabilities.

Figure 3-7: Populations with Disabilities (Census Tract) - TS Imelda

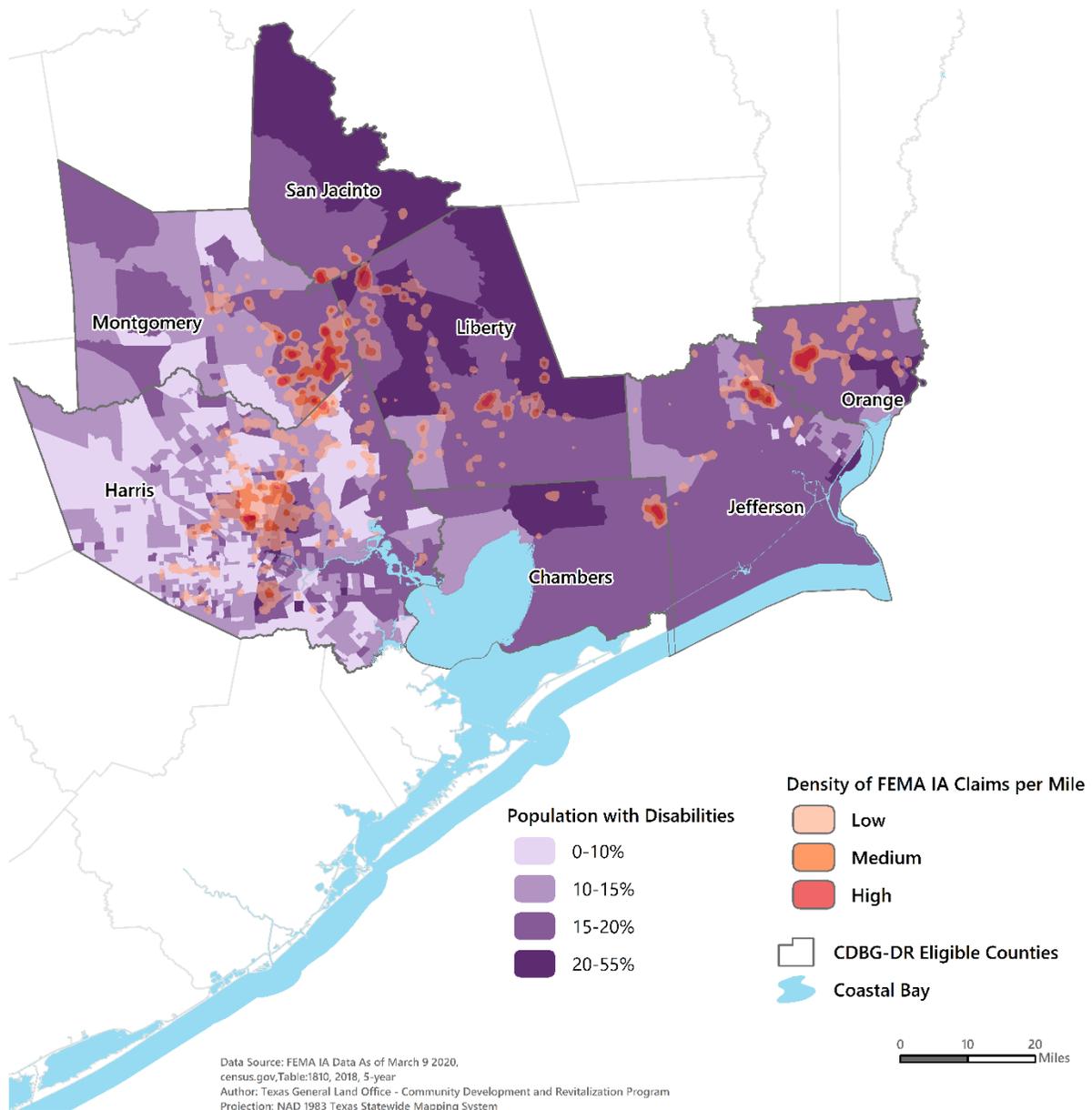
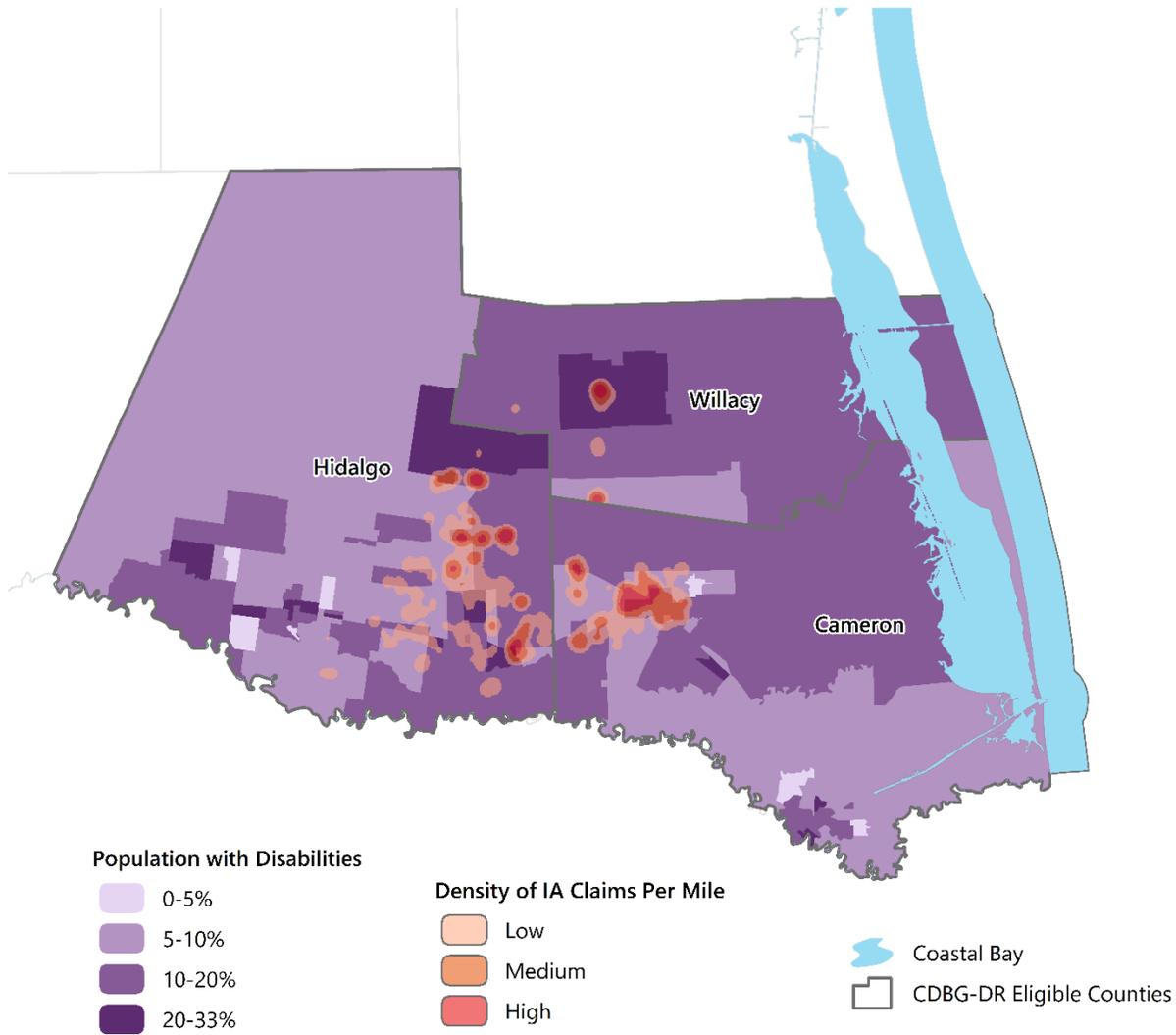


Figure 3-8: Populations with Disabilities (Census Tract) – LRGV Floods



Data Source: FEMA IA Data As of March 9 2020.
 census.gov,Table:1810, 2018, 5-year
 Author: Texas General Land Office - Community Development and Revitalization Program
 Projection: NAD 1983 Texas Statewide Mapping System

0 5 10 Miles

Through compliance with the Americans with Disabilities Act (ADA) for our infrastructure and affordable rental program projects, the GLO will ensure that persons with disabilities will maintain access to resources and assets. Additionally, through the affirmative marketing outreach plan development and execution emphasis is focused on successful outreach efforts to hard-to-reach populations, such as persons with disabilities.

Through the GLO housing programs, and guideline requirements, improvements will include accessibility for households with disabilities or special needs. Based on the localized needs

assessments, criteria will be developed to identify projects providing the greatest benefit to the community and provide incentives for providing broader access for persons with disabilities. Through the application intake process the GLO will establish procedures to collect and report data on the presence or non-presence of a household member with a disability. Rehabilitated homes inhabited by a member with a disability will be analyzed as to the special physical needs of such persons. Improvements, such as the widened doorways, ramps, level entry and doorways, and grab bars in bath areas, must be installed, if appropriate.

Further, single family housing units must meet the accessibility requirements of 24 CDR Part 8, which implements Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794) and the GLO's Visitability Standards.

Multifamily housing developments must meet all accessibility requirements at 24 CFR Part 8, which implements Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794). Multifamily housing developments must meet all accessibility requirements at 24 CFR Part 8, which implements Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794). Covered multifamily dwellings, as defined at 24 CFR 100.201, as well as common use facilities in developments containing multifamily dwellings, must meet the design and construction requirements at 24 CFR 100.205, which implement the Fair Housing Act (42 U.S.C.3601– 4619), and the ADA 2010 Standards with HUD exceptions.

3.5.2.2 Elderly Population

The below maps provide geographic context for the concentration of FEMA Individual Assistance (IA) across the CDBG-DR eligible counties while highlighting the concentrations of Census Block Groups (smallest geography for this dataset) where there is an elderly population.

Figure 3-9: Elderly Population (Census Block Group) - TS Imelda

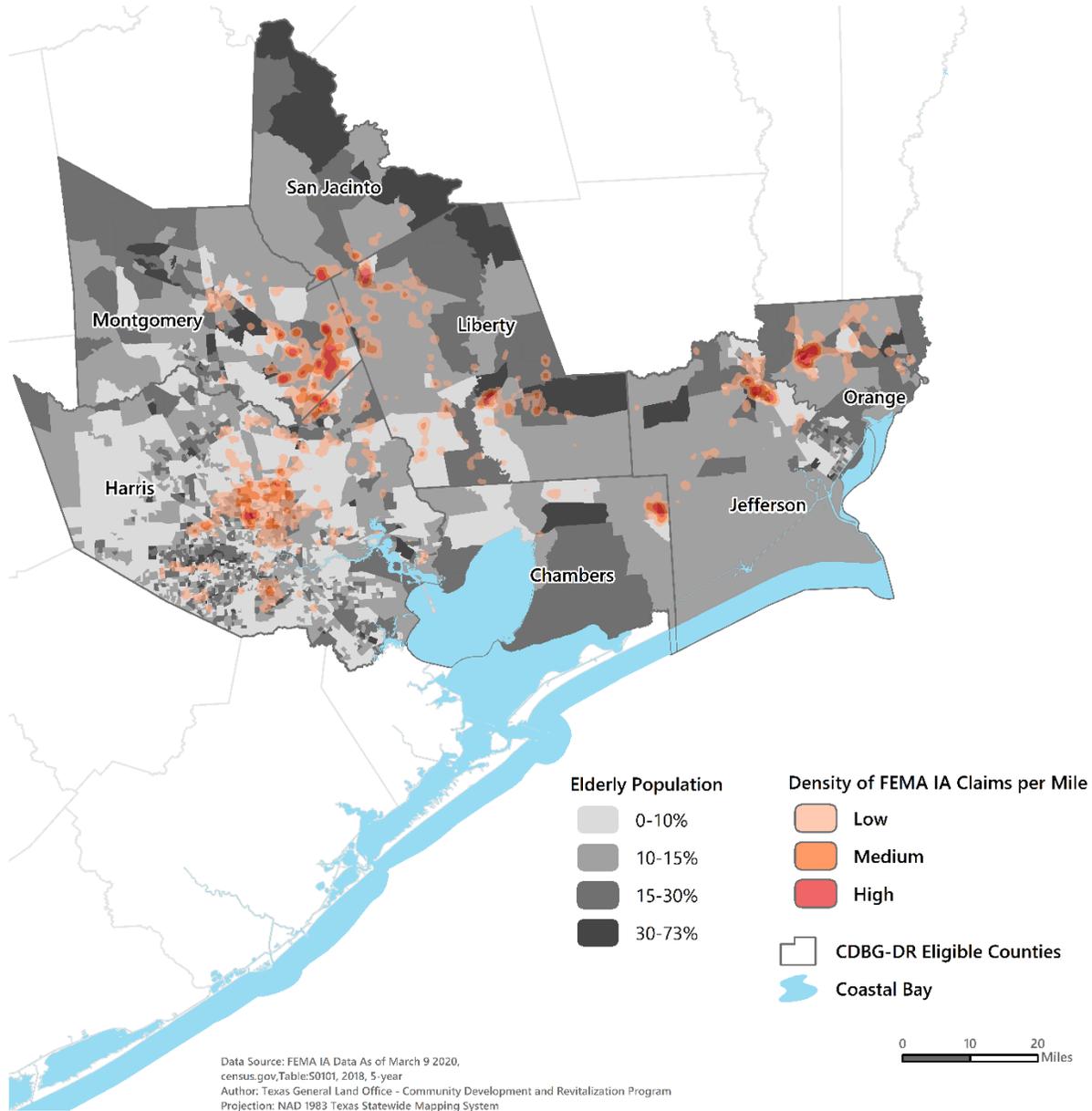
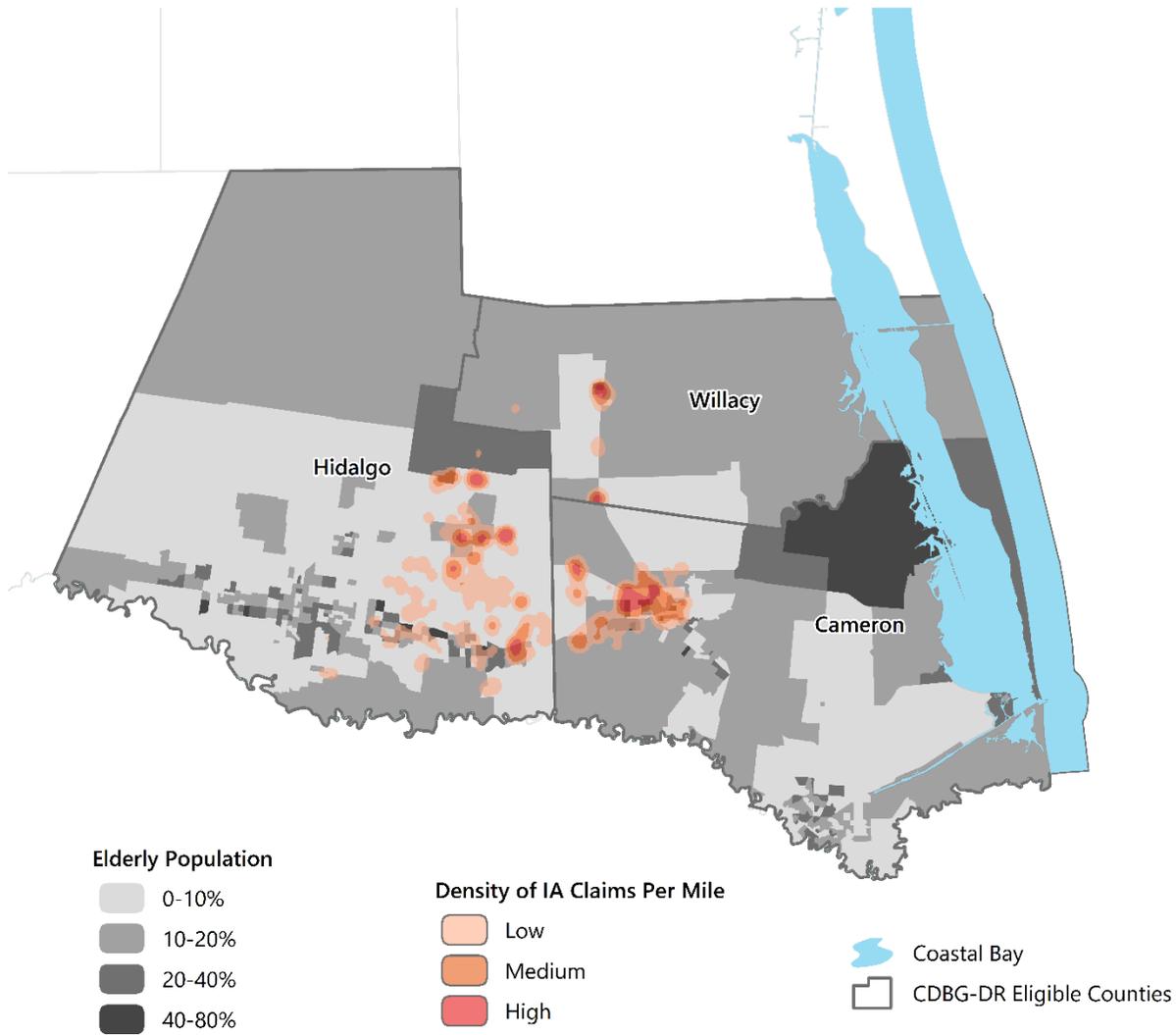


Figure 3-10: Elderly Population (Census Block Group) – LRGV Floods



Data Source: FEMA IA Data As of March 9 2020.
 census.gov,Table:S0101, 2018, 5-year
 Author: Texas General Land Office - Community Development and Revitalization Program
 Projection: NAD 1983 Texas Statewide Mapping System

Rehabilitated homes inhabited by a household member that is elderly are analyzed as to the special physical needs of such persons with the same improvements as outlined in the above disabilities section.

3.5.2.3 Limited English Proficiency

The below maps provide geographic context for the concentration of FEMA Individual Assistance (IA) across the CDBG-DR eligible counties while highlighting the concentrations of Census Block Groups (smallest geography for this dataset) where there is limited English proficiency (LEP).

Figure 3-11: Limited English Proficiency (Census Block Group) – TS Imelda

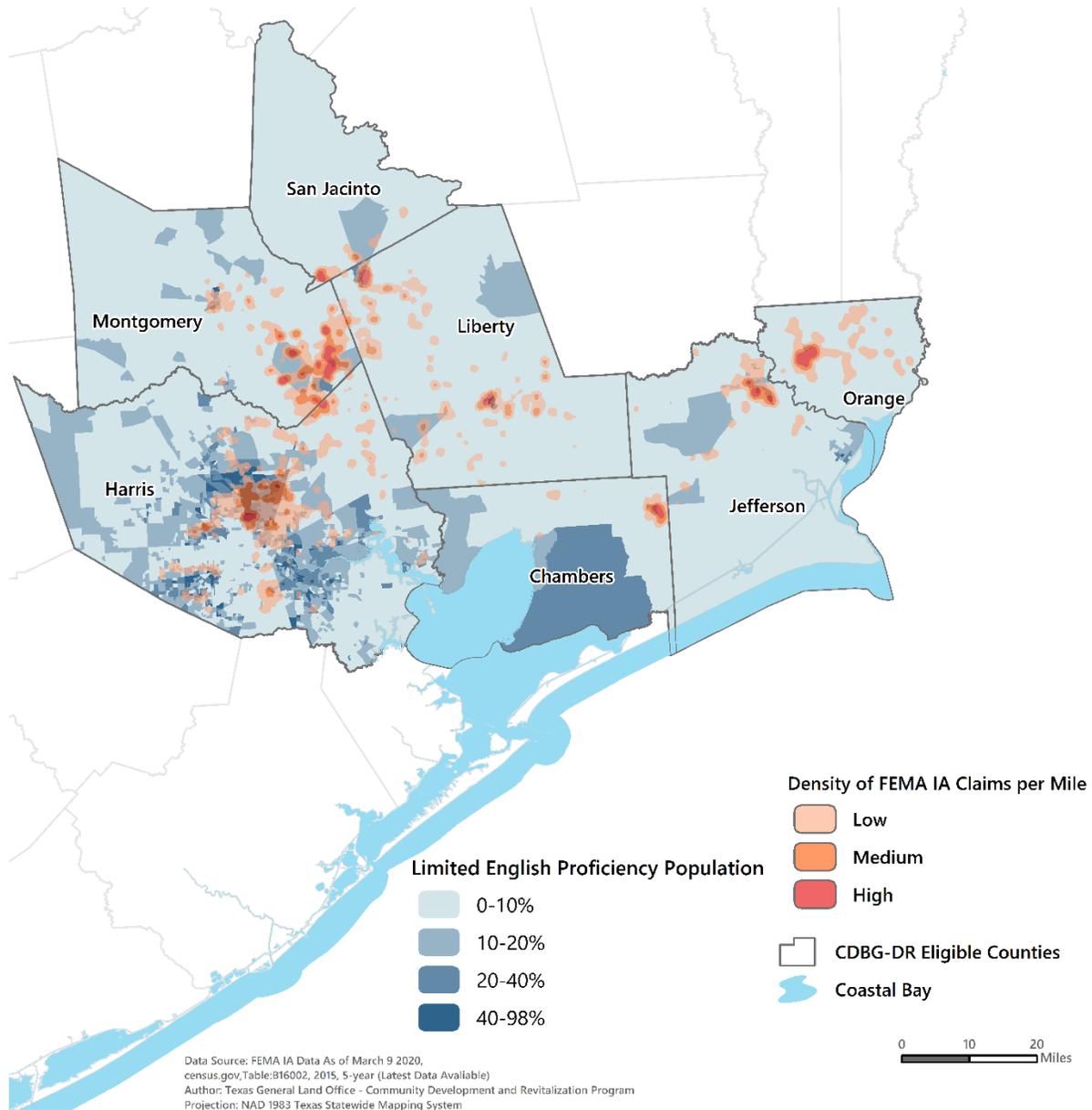
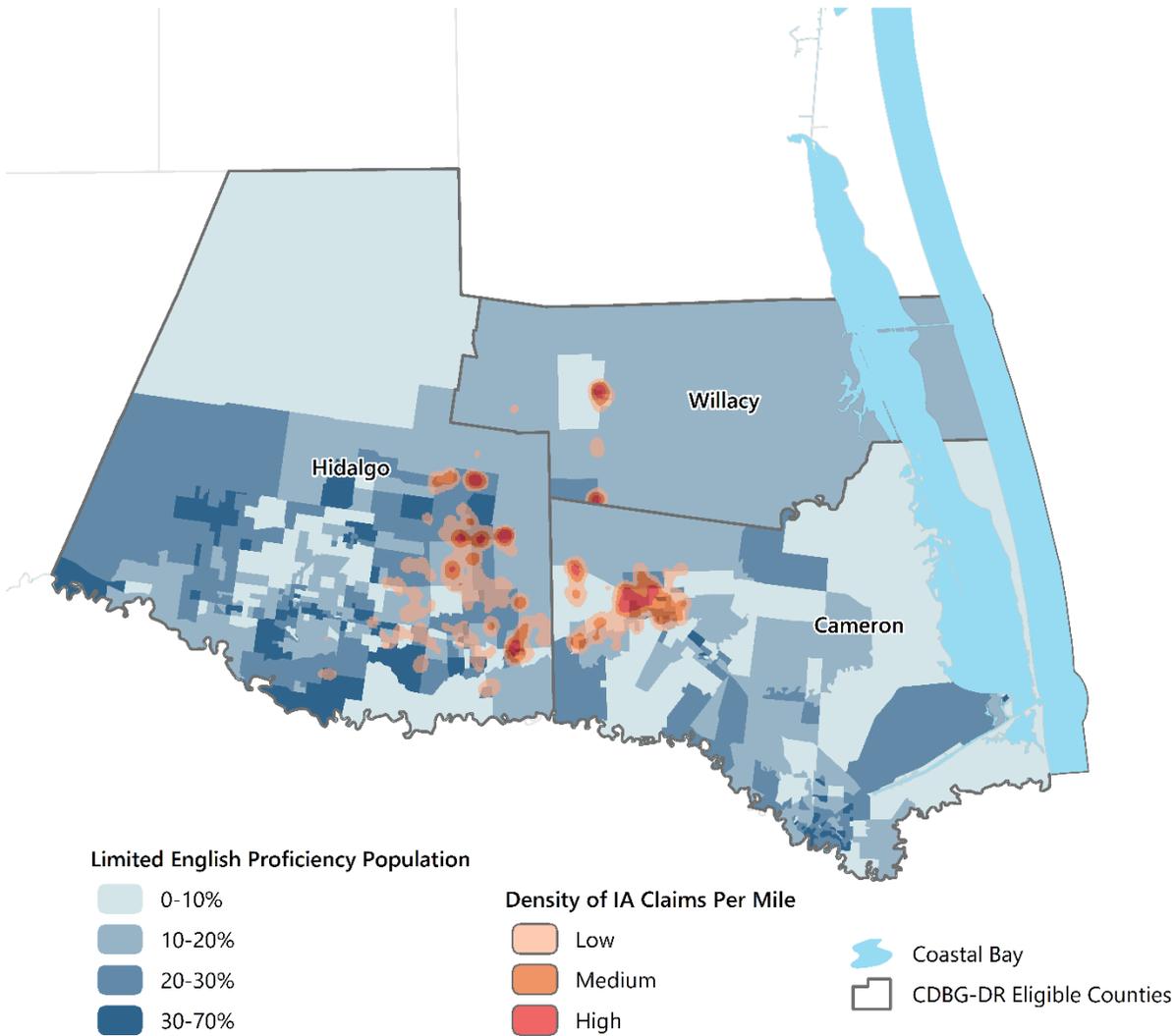


Figure 3-12: Limited English Proficiency (Census Block Group) – LRGV Floods



Data Source: FEMA IA Data As of March 9 2020.
census.gov, Table: B16002, 2015, 5-year (Latest Data Available)
Author: Texas General Land Office - Community Development and Revitalization Program
Projection: NAD 1983 Texas Statewide Mapping System

0 5 10 Miles

The GLO is responsible for ensuring that all citizens have equal access to information about the programs, including persons with disabilities and LEP populations. The GLO ensures that program information is available in the appropriate languages for the geographic areas to be served and will take appropriate steps to ensure effective communications with persons with disabilities pursuant to 24 CFR 8.6 and other fair housing and civil rights requirements, such as the effective communication requirements under the Americans with Disabilities Act. The GLO has evaluated the needs of persons with LEP and consulted the Final Guidance to Federal Financial Assistance Recipients Regarding



Title VI, Prohibition Against National Origin Discrimination Affecting Limited English Proficient Persons, published on January 22, 2007.

Through this effort the GLO has conducted a four-factor analysis of its 2019 impacted communities and found that provided languages will be English, Spanish and Vietnamese. However, in the instance of there being a need for additional language services, the GLO has an easily accessible contact website where there is access to interpretation services for 19 languages, alongside brail and American Sign Language interpretation.²⁸

3.5.2.4 Minority Population

The below maps provide geographic context for the concentration of FEMA Individual Assistance (IA) across the CDBG-DR eligible counties while highlighting the concentrations of Census Block Groups (smallest geography for this dataset) where there is a minority population.

²⁸ Texas General Land Office, Community Development and Revitalization Division, Contact Page, <https://recovery.texas.gov/individuals/contact/index.html>

Figure 3-13: Minority Population (Census Block Group) – TS Imelda

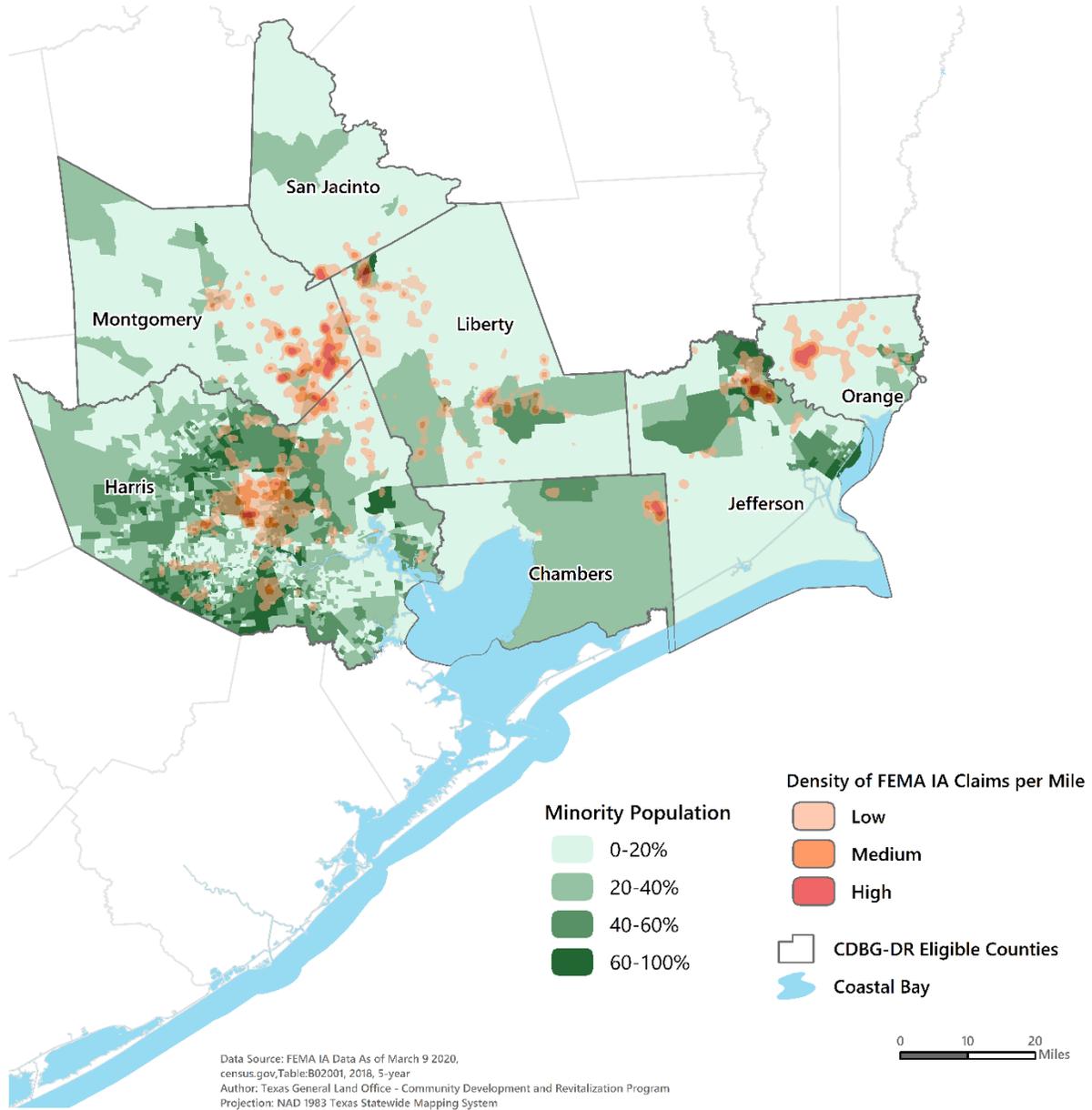
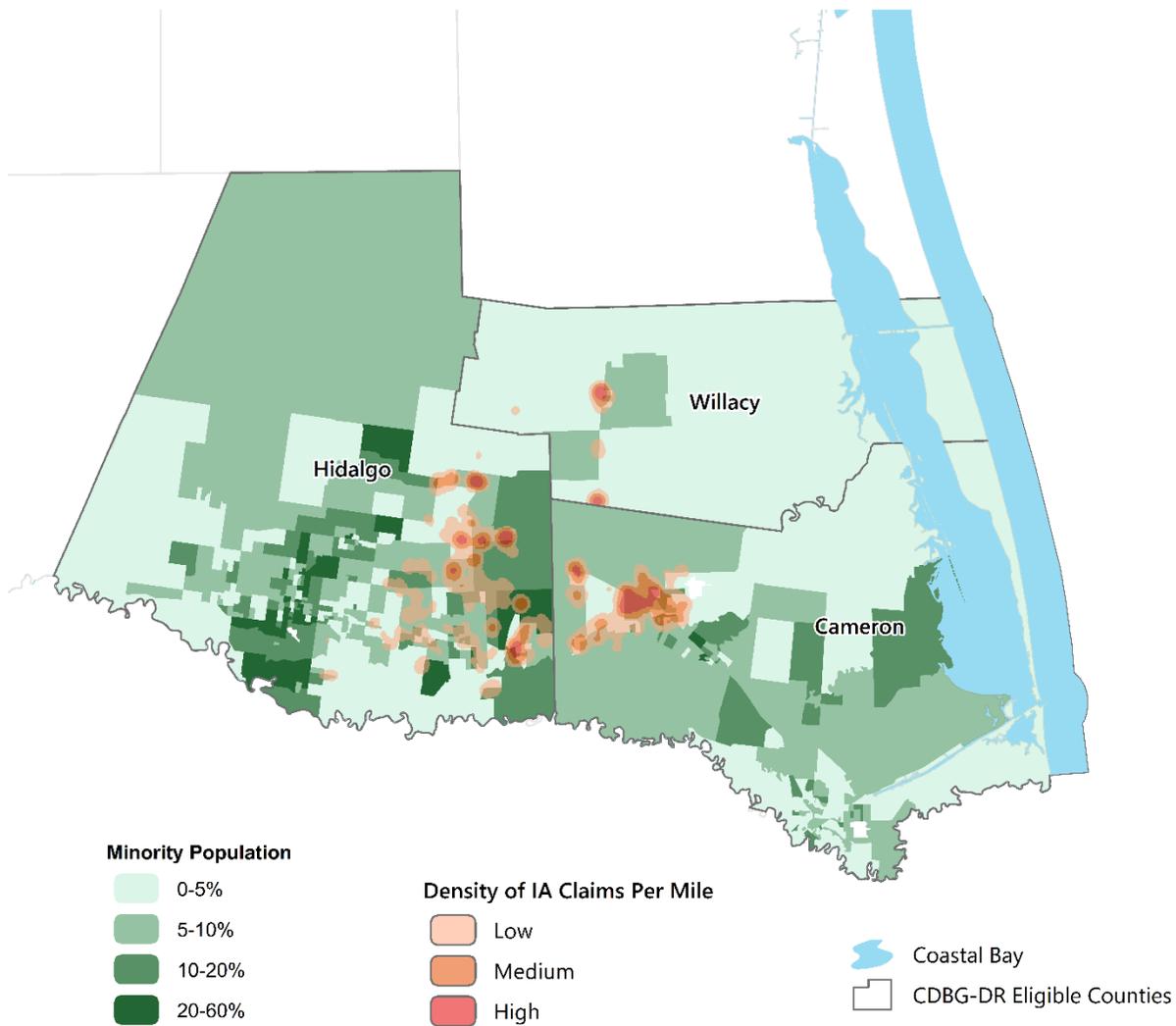


Figure 3-14: Minority Population (Census Block Group) – LRGV Floods



Data Source: FEMA IA Data As of March 9 2020.
 census.gov,Table:802001, 2018, 5-year
 Author: Texas General Land Office - Community Development and Revitalization Program
 Projection: NAD 1983 Texas Statewide Mapping System

0 5 10 Miles

Given the variation of minority populations across the impact area, both in the counties impacted by Tropical Storm Imelda and the Lower Rio Grande Valley floods, natural hazard response and both affordable rental and homeowner programs will target these minority populations. Localized needs assessments and affirmative fair housing marketing plans will establish outreach, marketing, and admissions programs for underrepresented or underserved populations. Currently, the geographic assessment of demographics provides preliminary insight into the concentration on these minority populations along the impact areas.

3.5.2.5 Population in Poverty

The below maps provide geographic context for the concentration of FEMA Individual Assistance (IA) across the CDBG-DR eligible counties while highlighting the concentrations of Census Block Groups (smallest geography for this dataset) where there is a population suffering from poverty.

Figure 3-15: Population in Poverty (Census Block Group) – TS Imelda

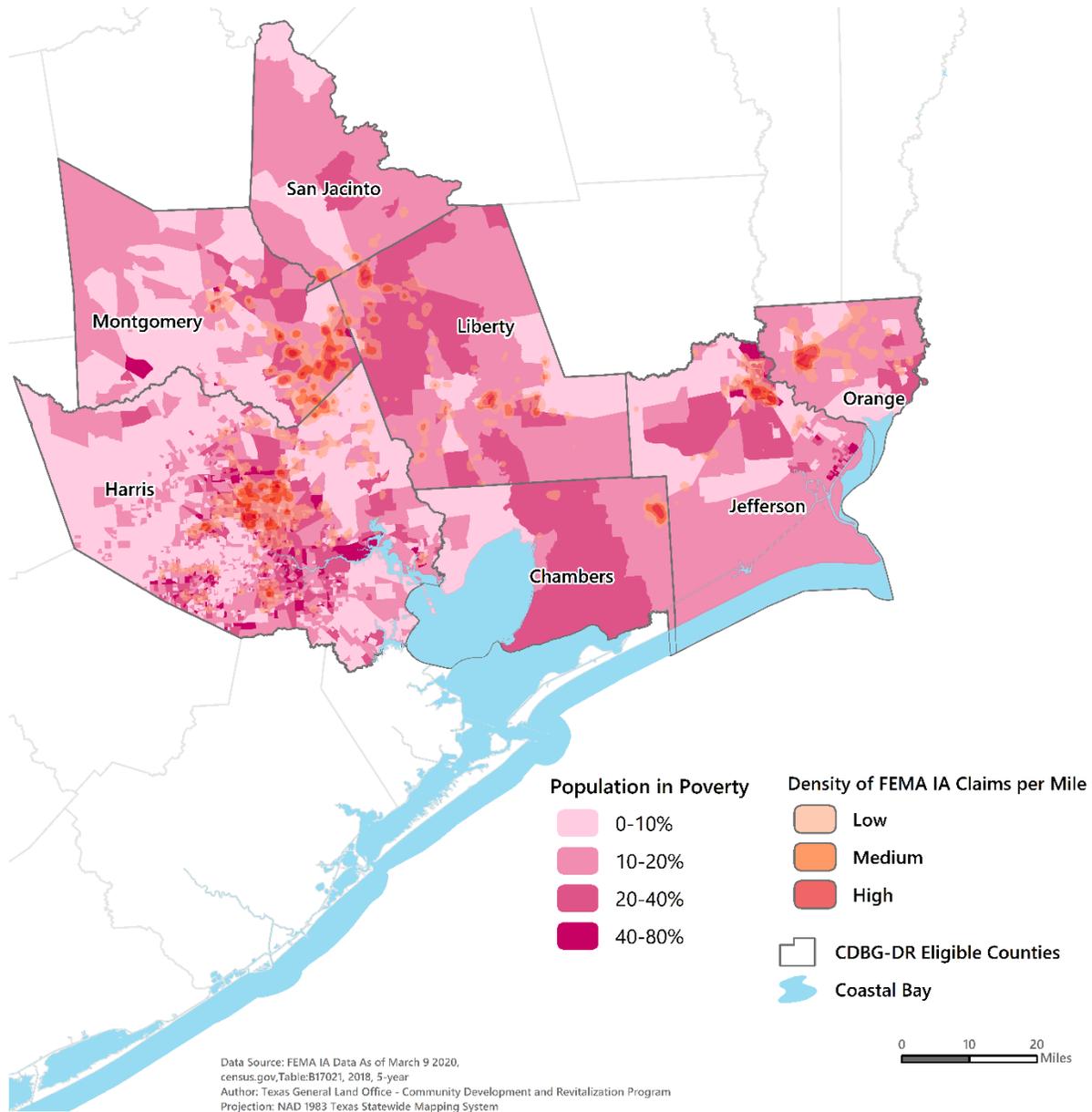
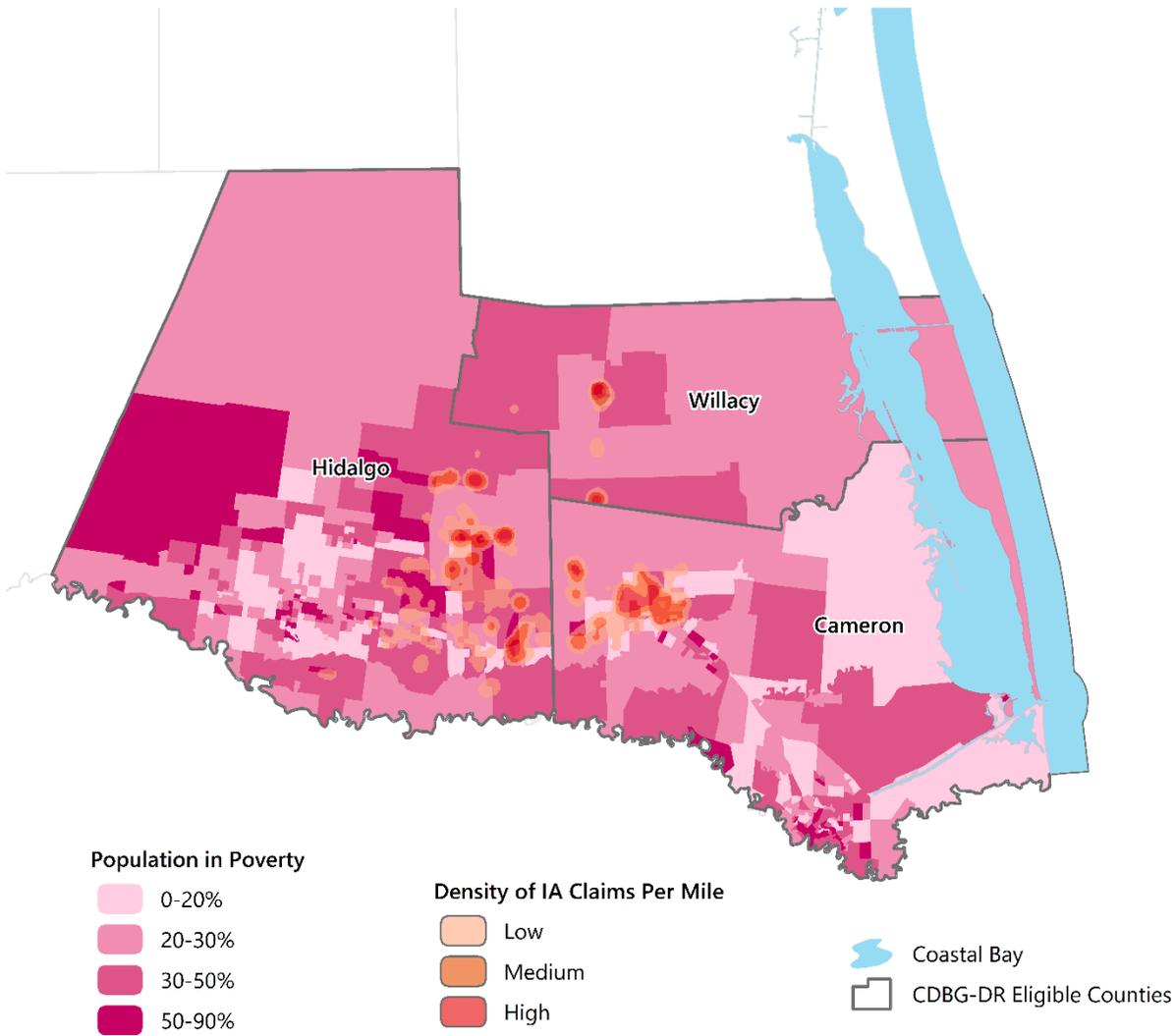


Figure 3-16: Population in Poverty (Census Block Group) – LRGV Floods



Data Source: FEMA IA Data As of March 9 2020.
census.gov,Table:817021, 2018, 5-year
Author: Texas General Land Office - Community Development and Revitalization Program
Projection: NAD 1983 Texas Statewide Mapping System

0 5 10 Miles

While poverty concentrations across the impacted areas vary significantly, the GLO maintains criteria and procedures that target LMI populations throughout the eligible areas. As noted, 70 percent of program funds are required, and will be spent on, LMI population groups through the national objective requirements. The GLO’s infrastructure competition has a high priority on the LMI benefit with 30 percent of the points going toward this criterion. Historically, the GLO has served populations primarily of extremely low- and moderate-income populations. Through the localized needs assessment, communities will be targeted based on the three categories of LMI, which are: 1) 30 percent of Area Median Family Income (AMFI), 2) 50 percent of AMFI, and 3) 80 percent of AMFI.

3.5.2.6 Populations Receiving SNAP Benefits

The below maps provide geographic context for the concentration of FEMA Individual Assistance (IA) across the CDBG-DR eligible counties while highlighting the concentrations of Census Block Groups (smallest geography for this dataset) where there is a population receiving Supplemental Nutrition Assistance Program (SNAP) benefits. SNAP provides nutrition benefits to supplement the food budget in needy families so they can purchase healthy food and move towards self-sufficiency.

Figure 3-17: Population Receiving SNAP Benefits (Census Block Group) – TS Imelda

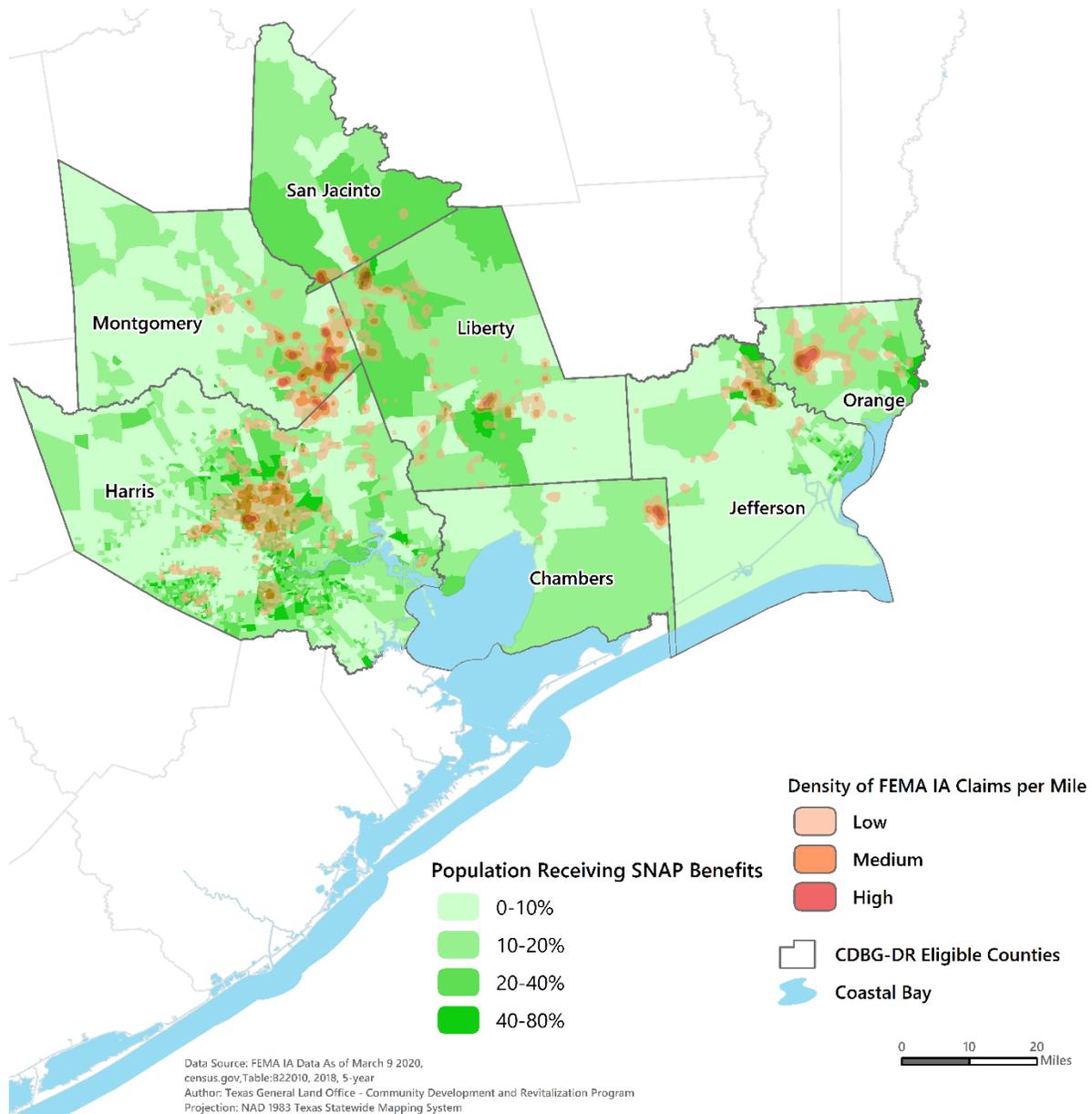
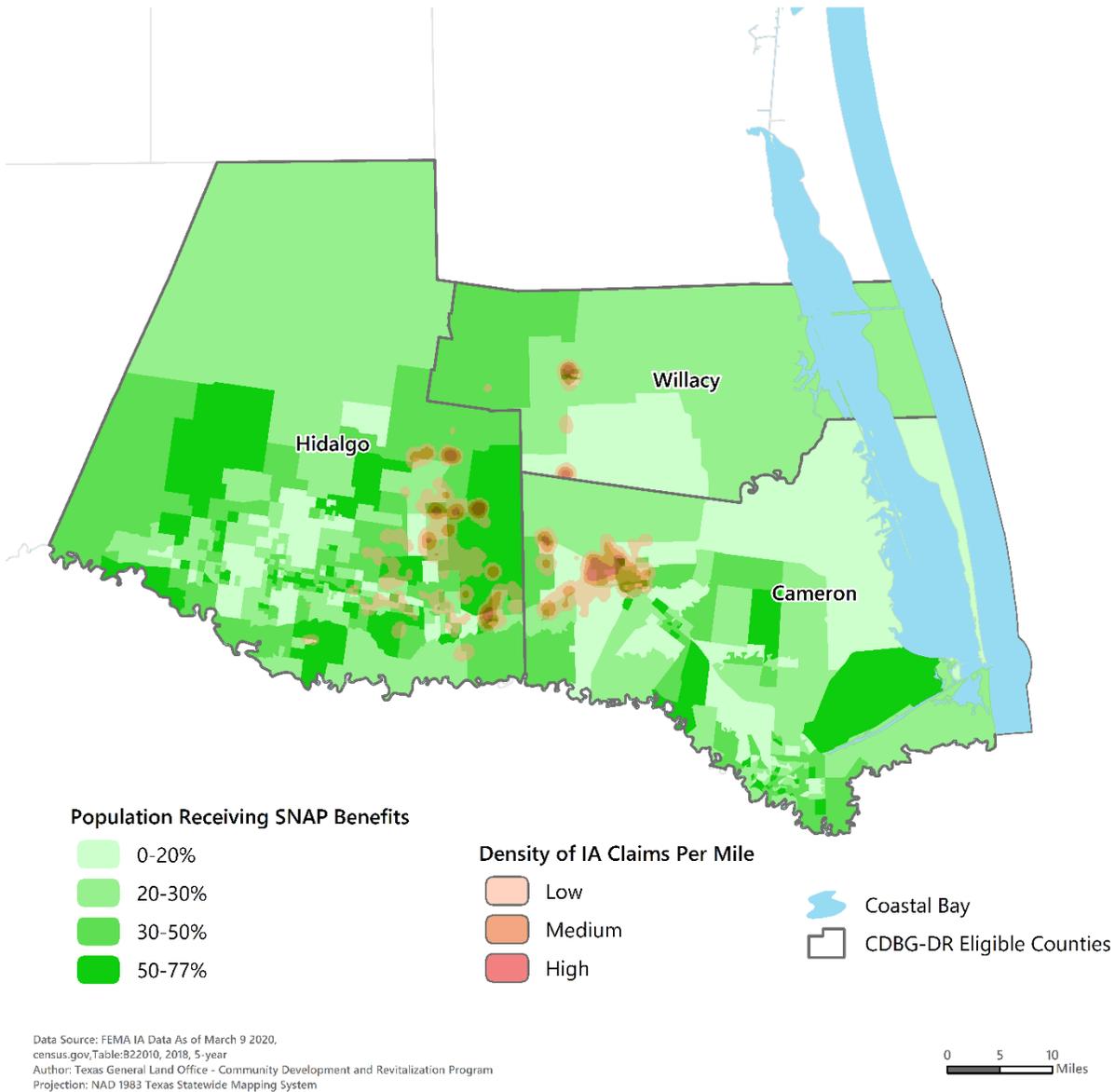


Figure 3-18: Population Receiving SNAP Benefits (Census Block Group) – LRGV Floods



The use of the SNAP benefits component allows the GLO to further understand that dynamics of families in need of assistance in the impacted areas. While this component is not directly addressed through CDBG-DR programs being proposed by the GLO, it does provide further insight into the demographic nature of the populations in the area where GLO programs will serve.

3.5.2.7 *Geographic Assessment: Conclusion*

This geographic assessment provides a lens through which the GLO's programs will inherently affect protected classes and racially/ethnically concentrated areas that have been identified. Through policies and procedures that the GLO will have in place, protected classes will be identified, and needs will be addressed accordingly. Furthermore, these population's identified disaster unmet needs will be addressed while also addressing special needs. The Homeowner Assistance Program and the Homeowner Reimbursement Program will concentrate on those populations identified for in the local affirmative fair housing market plans that will establish outreach, marketing and admissions programs for underrepresented or underserved populations.

When considering the Affordable Rental Program, all proposed projects will affirmatively further fair housing while also greatly prioritizing LMI rental units alongside having minimal affordability periods for both rehabilitation/reconstruction and new construction.

The CDBG-DR programs help address unmet housing recovery needs from the 2019 Tropical Storm Imelda and Lower Rio Grande Valley floods related impacts by way of hazard mitigation and resiliency components built into residential infrastructure (homes and multifamily structures) while also being complimented by our infrastructure activities that must contribute to the long-term recovery and restoration of housing.



3.5.3 HOMELESSNESS

The number of individuals who are homeless is another important factor in considering social vulnerability throughout the impacted areas. According to the 2019 Annual Homeless Assessment Report (AHAR) to Congress, Texas accounts for 4.55 percent (25,848 homeless persons) of the nation's total homeless population. This number was derived during the 2019 point-in-time count (PIT), which took place during January 2019, and is an increase from the 2018 PIT where the Texas homeless population was counted to be 25,310. Texas has seen one of the largest decreases (35 percent) in homelessness from 2007 to 2019. However, between 2017 and 2019, Texas had one of the largest increases in state homeless populations throughout the United States. Texas experienced a 9.77 percent increase in homelessness, or an increase of 2,300 homeless individuals, from 2017 to 2019.^{29,30,31}

The HUD 2019 Continuum of Care (CoC) data reports 24 percent of the total homeless population in the state is comprised of households with one adult and at least one child under the age of 18.³² A CoC is the group of representatives that administers the coordination of homeless services and homelessness prevention activities across a specified geographic area. CoCs implement community-wide, coordinated efforts for assessing and addressing the housing and service needs of individuals and families that are homeless or at risk of homelessness.

Specific homeless population counts are not available for all of the 10 eligible counties affected by the 2019 disasters. County-specific homeless population information for 2019 Community Reports by Area are only available for Cameron and Hidalgo Counties. HUD 2019 information for the CoC encompassing Harris, Fort Bend, and Montgomery Counties, and the Southeast Texas Coalition for the Homeless (Hardin, Jasper, Orange, and Jefferson Counties) is available. The presented CoC and Southeast Texas Coalition for the Homeless information does account for both ineligible and eligible counties. Reporting homeless information for these data sets would skew a complete analysis.

The Emergency Solutions Grants (ESG) program, formerly the Emergency Shelter Grants Program, is a competitive grant that awards funds to private nonprofit organizations, cities, and

²⁹ "The 2019 Annual Homeless Assessment Report (AHAR) to Congress December 2018," HUD Exchange, accessed June 27, 2019,

<https://files.hudexchange.info/resources/documents/2019-AHAR-Part-1.pdf>

³⁰ "The 2018 Annual Homeless Assessment Report (AHAR) to Congress December 2018," HUD Exchange, accessed June 27, 2019,

<https://files.hudexchange.info/resources/documents/2018-AHAR-Part-1.pdf>

³¹ "The 2017 Annual Homeless Assessment Report (AHAR) to Congress December 2018," HUD Exchange, accessed June 27, 2019,

<https://files.hudexchange.info/resources/documents/2017-AHAR-Part-1.pdf>

³² "2019 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations," HUD Exchange, accessed January 27, 1, 2020,

files.hudexchange.info/reports/published/CoC_PopSub_State_TX_2019.pdf



counties in Texas to provide services necessary to help persons who are at risk of homelessness or who are homeless quickly regain stability in permanent housing. The ESG program is funded by HUD and is administered by TDHCA. In 2016 and 2017, TDHCA had awarded over \$17 million to eligible subrecipients battling homelessness across the state. In 2018, over \$8 million was awarded across the state; Cameron and Jim Wells Counties are served by this program, but Hidalgo County is not currently served.³³

There are a variety of different organizations, programs, and grants working to prevent or end homelessness throughout the state. These include:

- The Texas Homeless Network³⁴
- The Texas Interagency Council for the Homeless³⁵
- Projects for Assistance in Transition from Homelessness (PATH) program
- Texas Department of Housing and Community Affairs (TDHCA) Homeless Housing and Services Program (HHSP)³⁶
- The Emergency Solutions Grants program³⁷
- The Texas HOME Disaster Relief Program
- The Homeowner Rehabilitation Assistance (HRA) Program
- Tenant-Based Rental Assistance Program
- The Homebuyer Assistance (HBA) Program³⁸
- The Community Services Block Grant (CSBG) Program
- Ending Homelessness Fund³⁹

³³ Texas Department of Housing and Community Affairs, “FY2018 ESG Awardees,” accessed July 3, 2019, www.tdhca.state.tx.us/home-division/esgp/docs/18-ESG-Awards.pdf

³⁴ Texas Homeless Network, accessed July 3, 2019, www.thn.org

³⁵ “Texas Interagency Council for the Homeless (TICH),” Texas Department of Housing and Community Affairs, accessed July 3, 2019, www.tdhca.state.tx.us/tich/

³⁶ “2019 HHSP Allocations and Contact Information 2019,” Texas Department of Housing and Community Affairs, accessed July 3, 2019, www.tdhca.state.tx.us/home-division/hhsp/docs/HHSP-AllocationsContactInfo.pdf

³⁷ “FY2018 ESG Awardees,” Texas Department of Housing and Community Affairs, accessed July 3, 2019, www.tdhca.state.tx.us/home-division/esgp/docs/18-ESG-Awards.pdf

³⁸ “HOME Disaster Relief Program,” HOME Reservation Summary, Texas Department of Housing and Community Affairs, accessed July 3, 2019, www.tdhca.state.tx.us/home-division/home-reservation-summary.htm

³⁹ Ending Homelessness Fund, Texas Department of Housing and Community Affairs, accessed October 8, 2020, <https://www.tdhca.state.tx.us/home-division/ending-homelessness-fund.htm>



- Amy Young Barrier Removal (AYBR)⁴⁰
- Housing Opportunities for Persons with AIDS (HOPWA)⁴¹

TDHCA's Community Services Block Grant Program alone awarded over \$120 million to eligible entities across Texas for the delivery of services to very low-income Texas residents.⁴² In 2018 and 2019, organizations serving the 10 eligible 2019 disaster-impacted counties received nearly \$6 million from the CSBG Program.⁴³

Given the variety of programs and funds available in Texas and the impacted region to address housing needs for vulnerable populations, no funds will be specifically allocated for the transitional housing, permanent supportive housing, and permanent housing needs of individuals and families that are homeless and at-risk of homelessness, or the special needs of persons who are not homeless but require supportive housing (e.g., elderly, persons with disabilities, persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and public housing residents).

No data was available at time of Action Plan development that detailed disaster relief needs of homeless housing assets such as shelters, transitional housing and permanent supportive housing.

⁴⁰ Amy Young Barrier Removal (AYBR). Texas Department of Housing and Community Affairs, accessed October 8, 2020, <https://www.tdhca.state.tx.us/hf/single-family/amy-young.htm>

⁴¹ Housing Opportunities for Persons with AIDS (HOPWA), Texas Department of State Health Services, October 8, 2020, <https://www.dshs.texas.gov/hivstd/hopwa/>

⁴² "Community Services Block Grant (CSBG)," Texas Department of Housing and Community Affairs, accessed January 10, 2018, www.tdhca.state.tx.us/community-affairs/csbg/index.htm

⁴³ "State of Texas FFY 2018 and 2019 Community Services Block Grant Application and State Plan," Texas Department of Housing and Community Affairs, August 2017, www.tdhca.state.tx.us/community-affairs/csbg/docs/FFY18-19-StatePlan.pdf



3.5.4 LOW- AND MODERATE-INCOME ANALYSIS

Identifying the percentage and concentration of low- and moderate-income (LMI) individuals throughout the impacted area is an additional factor to consider when identifying social vulnerabilities. The following chart identifies the percentage of LMI individuals in each of the 10 impacted counties; the map identifies census block groups that have an LMI population of 51 percent or more using HUD’s 2019 LMI Summary Data.⁴⁴

Table 3-4: Total Percentage of LMI Population Per County

County	LMI Persons	LMI Percentage
Cameron	228,375	55.14%
Chambers	12,435	33.64%
Harris	2,067,960	47.91%
Hidalgo	444,350	54.86%
Jefferson	102,755	43.39%
Liberty	35,040	49.10%
Montgomery	180,690	36.19%
Orange	31,110	37.75%
San Jacinto	12,070	44.90%
Willacy	12,170	62.41%

⁴⁴ “FY 2019 LMISD by State - All Block Groups,” HUD Exchange, accessed June 20, 2019, www.hudexchange.info/news/updates-to-low-moderate-income-summary-data-now-available

Figure 3-19: LMI Population by Census Block Group (Tropical Storm Imelda)

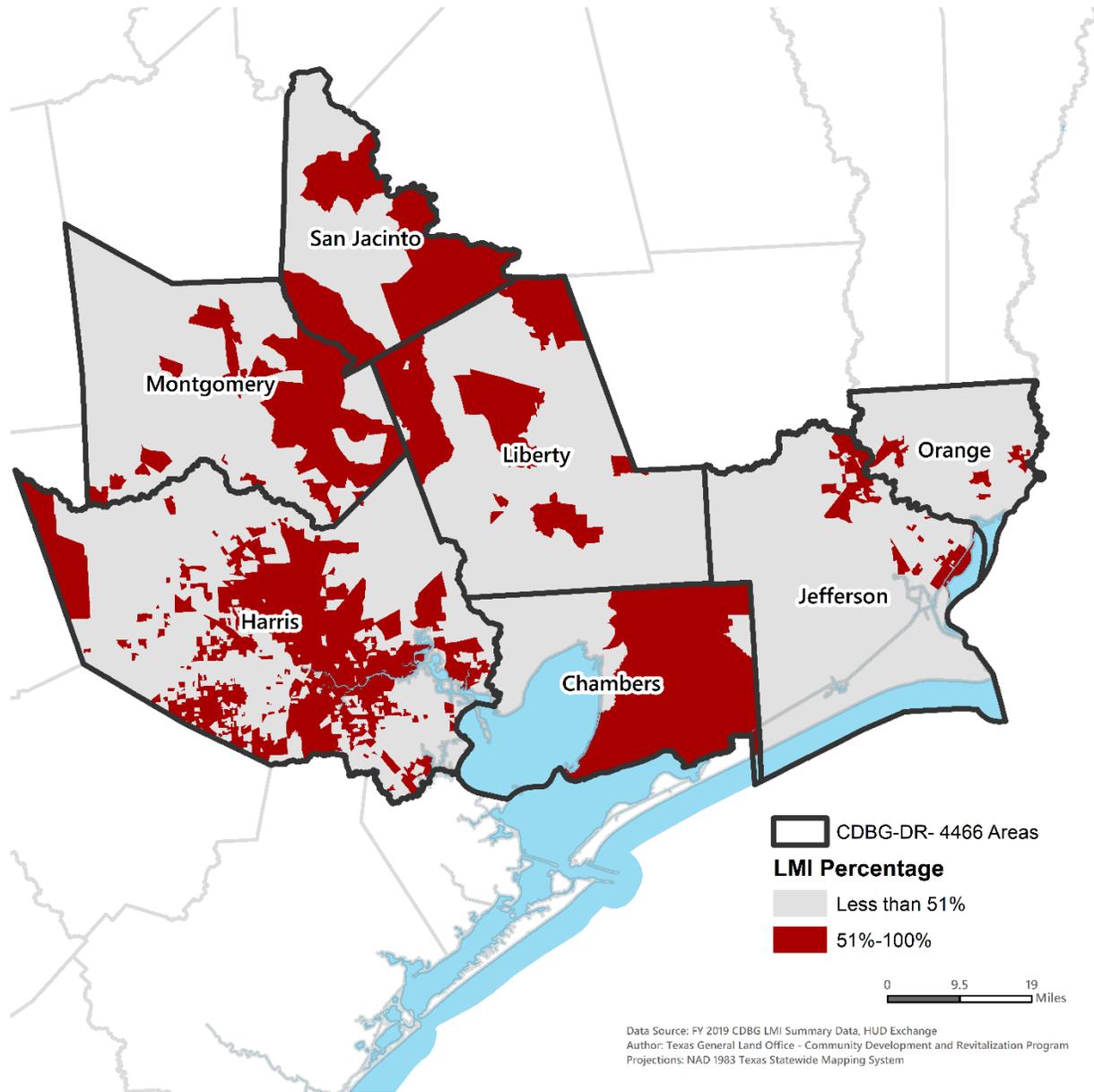
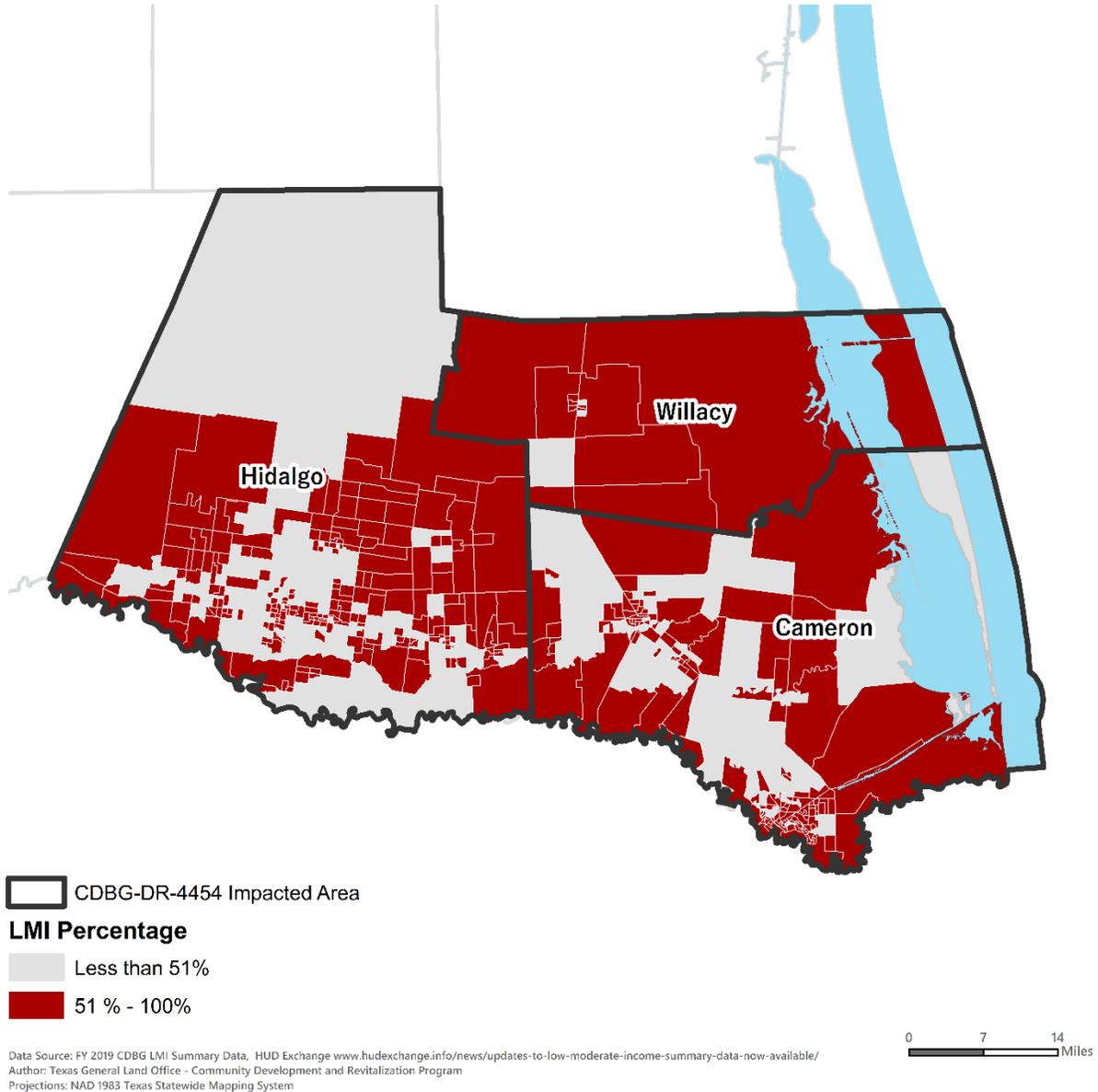


Figure 3-20: LMI Population by Census Block Group (2019 Lower Rio Grande Valley Floods)





3.5.5 SOCIAL VULNERABILITY INDEX

While the above sections demonstrate specific existing demographic characteristics of particular factors and protected classes in the geographic area impacted by the 2019 Disasters, the Social Vulnerability Index (SoVI) provides the opportunity to look at a variety of demographic characteristics at once. SoVI measures the social vulnerability of county residents across the United States—in particular, their vulnerability to environmental hazards. This index, developed originally by the University of South Carolina’s Hazards & Vulnerability Research Institute, synthesizes 29 socioeconomic variables that contribute to a reduction in a community’s ability to prepare for, respond to, and recover from hazards. One of these 29 characteristics, socioeconomic status, affects the ability of a community to absorb losses and be resilient in the face of hazards. The implication of this criterion is the idea that wealth enables communities to absorb and recover from losses using insurance, social safety nets, and entitlement programs. Other factors used in SoVI relate to gender, as well as race and ethnicity; these factors impose language and cultural barriers and affect access to post-disaster funding. Additional factors used in SoVI are special-needs populations, social dependence (i.e., people who are totally dependent on social services for survival), education, family structure, occupation, and other demographic characteristics that help to define social vulnerability for communities and individuals. All of the 29 individual factors combine to form a comparative metric (a SoVI) that facilitates the examination of the differences in vulnerability among counties. It is a valuable tool for discerning geographic variation in social vulnerability which in turn contributes greatly to the response and recovery capabilities of a rural community, a metropolitan city, a county, or the state.

SoVI shows where there is uneven capacity for disaster preparedness and response, and where resources might be used most effectively to reduce pre-existing vulnerability. The data sources for the development of SoVI come primarily from the United States Census Bureau. The SoVI data combines the best available data from both the 2010 U.S. Decennial Census and 5-year estimates from the American Community Survey (ACS).

The maps on the following pages depict the SoVI data for the 10 CDBG-DR eligible counties. The 2019 Lower Rio Grande Valley Floods eligible area consists of High and Medium-High measured counties. The Tropical Storm Imelda eligible area consists of High, Medium, and Low measured counties. Cameron, Willacy, and Jefferson Counties have been identified as some of the most vulnerable counties throughout Texas, as they each are classified in the High category. Out of the 10 impacted counties, 5 (Chambers, Liberty, Montgomery, Orange, and San Jacinto) have a “Low” SoVI. All of those counties were impacted by Tropical Storm Imelda. In the following maps, the census tract level SoVI data displays degrees of vulnerability relative to other tracts across the state. A full range of the SoVI scale can be seen throughout the impacted counties as a more precise measure rather than just the county-level scale of SoVI.

Figure 3-21: SoVI Ranking by Census Tract (Tropical Storm Imelda)

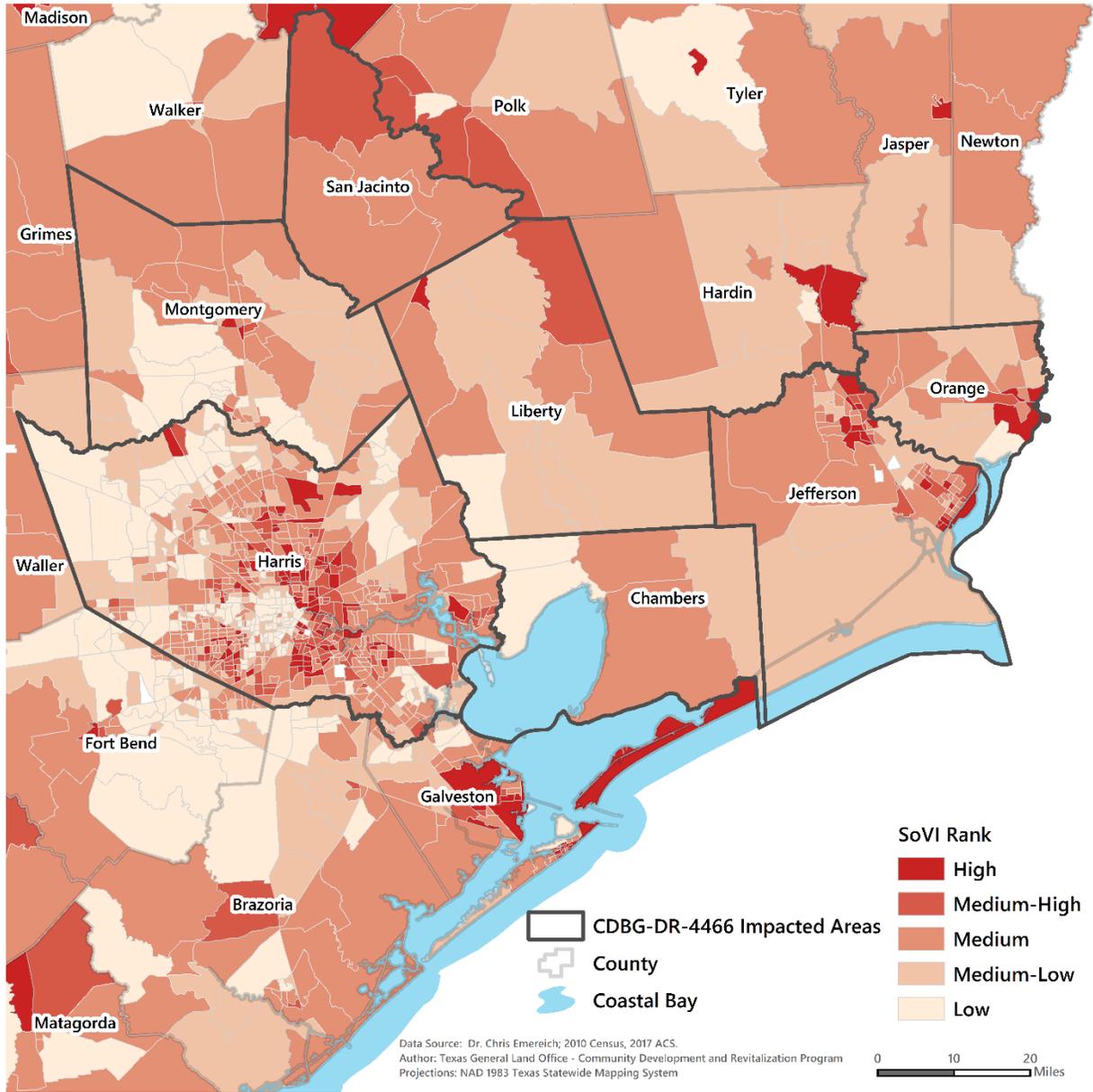
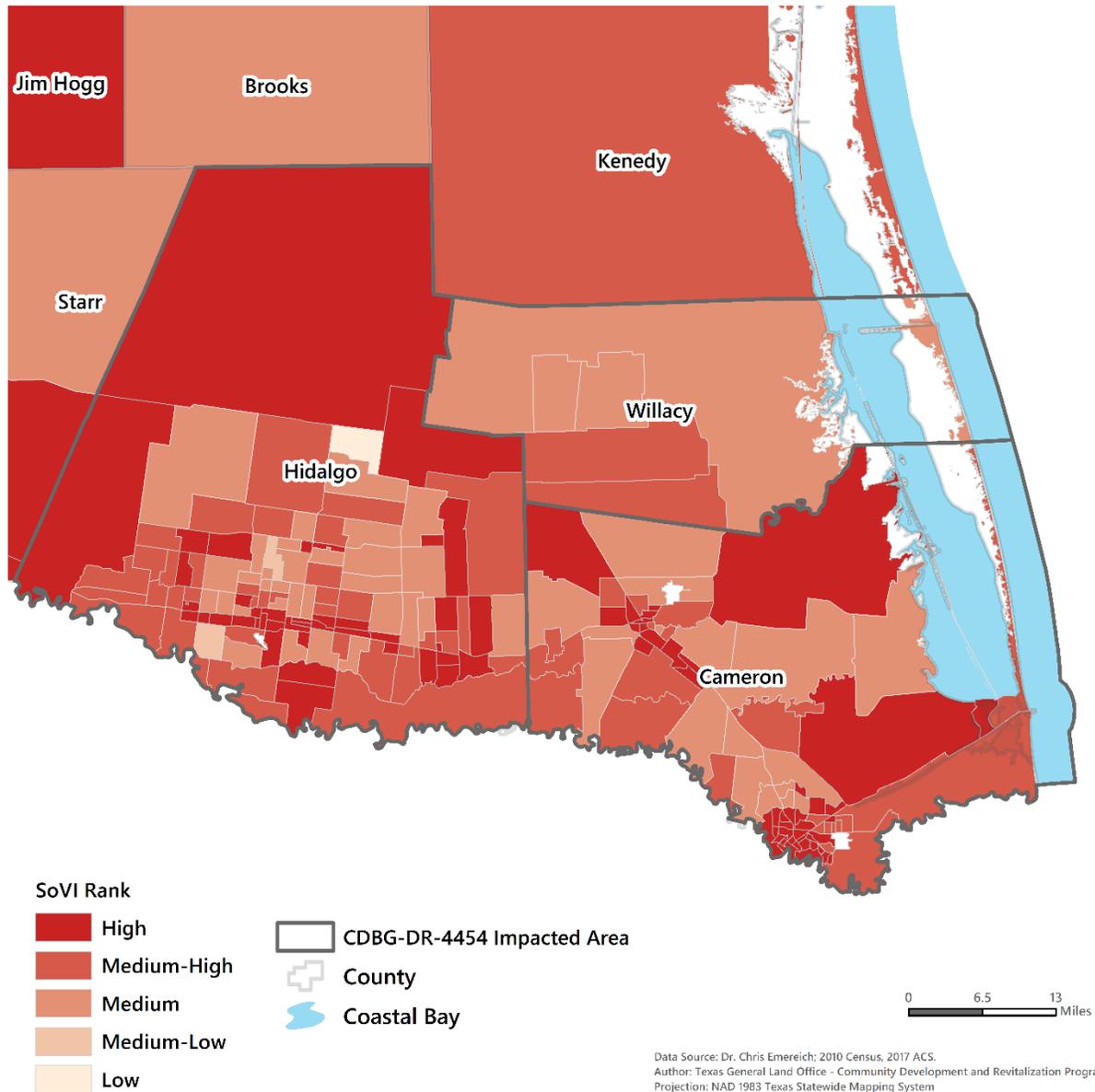


Figure 3-22: SoVI Ranking by Census Tract (2019 Lower Rio Grande Valley Floods)



In highlighting both individual characteristics of the impacted communities above and reviewing the SoVI index for the impacted communities, the particular social vulnerabilities become apparent when compared to the rest of the state.



Table 3-5: SoVI Factors⁴⁵

VARIABLE	DESCRIPTION	SOCIAL VULNERABILITY CONCEPT
QCVLUN	Percent Civilian Unemployment	Employment Structure
QEXTRCT	Percent Employment in Extractive Industries	Employment Structure
QSERV	Percent Employment in Service Industry	Employment Structure
QFEMLBR	Percent Female Participation in Labor Force	Employment Structure
QRENTER	Percent Renters	Housing
QMOHO	Percent Mobile Homes	Housing
QUNOCCHU	Percent Unoccupied Housing Units	Housing
QAGEDEP	Percent Population under 5 years or 65 and over	Population structure
QFAM	Percent of Children Living in 2-parent families	Population structure
MEDAGE	Median Age	Population structure
QFEMALE	Percent Female	Population structure
QFHH	Percent Female Headed Households	Population structure
PPUNIT	People per Unit	Population structure
QASIAN	Percent Asian	Race/Ethnicity
QBLACK	Percent Black	Race/Ethnicity
QSPANISH	Percent Hispanic	Race/Ethnicity
QINDIAN	Percent Native American	Race/Ethnicity
QPOVTY	Percent Poverty	Socioeconomic Status
QRICH	Percent Households Earning over \$200,000 annually	Socioeconomic Status
PERCAP	Per Capita Income	Socioeconomic Status
QED12LES	Percent with Less than 12 th Grade Education	Socioeconomic Status
MDHSEVAL	Median Housing Value	Socioeconomic Status
MDGRENT	Median Gross Rent	Socioeconomic Status
QRENTBURDEN	% of households spending more than 40% of their income on housing expenses	Socioeconomic Status
QSSBEN	Percent Households Receiving Social Security Benefits	Special Needs

⁴⁵ Susan L. Cutter and Christopher T. Emrich, “Social Vulnerability Index (SoVI®): Methodology and Limitations,” <https://nationalriskindex-test.fema.gov/Content/StaticDocuments/PDF/SoVI%20Primer.pdf>



VARIABLE	DESCRIPTION	SOCIAL VULNERABILITY CONCEPT
QESL	Percent Speaking English as a Second Language with Limited English Proficiency	Special Needs
QNRRES	Nursing Home Residents Per Capita	Special Needs
QNOHLTH	Percent of population without health insurance	Special Needs
QNOAUTO	Percent of Housing Units with No Car	Special Needs



3.6 Housing Impact

3.6.1 REAL ESTATE MARKET

In the Texas A&M's Real Estate Center's December 2019 report, the months of inventory of Texas houses is at 3.6 months; 6.5 months of inventory is considered a balanced housing market. The state's current housing inventory reflects strong housing demand and a tight supply. As seen historically, Texas housing affordability continues to worsen due to limited supply for homes under \$300,000, increased demand for housing at all price levels except those under \$200,000, and rising construction costs.⁴⁶ As of the third quarter of 2019, the median home sale price was \$245,000.⁴⁷

After a natural disaster, the housing stock tends to decrease, while the cost of housing tends to increase.^{48,49,50,51,52} This compounds the already high demand for and rising cost of housing.⁵³ After a natural disaster occurs, the housing stock is not only replenished but made more resilient. This is imperative because when a natural disaster occurs in the future, housing stocks and communities are less impacted.⁵⁴

⁴⁶ Texas A&M Real Estate Center, "Texas Housing Insight," accessed July 1, 2019, assets.recenter.tamu.edu/Documents/Articles/2120-201912.pdf

⁴⁷ Texas Realtors, "2019 Texas Quarterly Housing Reports," accessed February 4, 2020, <https://www.texasrealestate.com/market-research/quarterly-housing-report/>

⁴⁸ Sara Hamideh, Walter G. Peacock, Shannon Van Zandt, "Housing Recovery after Disasters: Primary versus Seasonal/Vacation Housing Markets in Coastal Communities," Texas A&M and Iowa State Universities, accessed March 23 2020,

https://lib.dr.iastate.edu/cgi/viewcontent.cgi?article=1033&context=communityplanning_pubs

⁴⁹ Howard Kunreuther, Susan Wachter, Carolyn Kousk, Michael Lacour- Little, "Flood Risk and the U.S. Housing Market," The Wharton School and Penn Institute for Urban Research, accessed March 23, 2020, [riskcenter.wharton.upenn.edu/wp-content/uploads/2018/11/Flood Risk and the U.S. . Housing Market 10-30 .pdf](https://riskcenter.wharton.upenn.edu/wp-content/uploads/2018/11/Flood_Risk_and_the_U.S._Housing_Market_10-30_.pdf)

⁵⁰Anthony Murphy and Eric Strobl, "The Impact of Hurricanes on Housing Prices: Evidence from US Coastal Cities," Federal Reserve Bank of Dallas, accessed March 23, 2020,

www.dallasfed.org/~media/documents/research/papers/2010/wp1009.pdf

⁵¹ Julie Kim, Paul Sorensen, Mark Hanson, Mark A. Bernstein, Adrian Overton, and Scott Hiromoto, "Rebuilding Housing Along the Mississippi Coast: Ideas for Ensuring an Adequate Supply of Affordable Housing," The Rand Corporation, accessed March 23, 2020,

www.jstor.org/stable/10.7249/op162rc.10?seq=10#metadata_info_tab_contents

⁵² "Planning for Post Disaster Recovery Briefing Papers: Affordable Housing," American Planning Association, accessed March 23, 2020,

planning-org-uploaded-media.s3.amazonaws.com/legacy_resources/research/postdisaster/briefingpapers/pdf/housing.pdf

⁵³ Anuradha Mukherji, "Post Disaster Housing Recovery," Oxford Research Encyclopedia of Natural Hazard Science, accessed March 23, 2020,

<https://oxfordre.com/naturalhazardscience/view/10.1093/acrefore/9780199389407.001.0001/acrefore-9780199389407-e-82?rskey=3SXwwK&result=1>

⁵⁴ "Rebuilding Stronger and Faster After Natural Disasters," HUDUser, accessed March, 23, 2020,

<https://www.huduser.gov/portal/pdredge/pdr-edge-featd-article-111819.html>

The housing market in the counties impacted by the 2019 Lower Rio Grande Valley Floods is not quite as robust as the rest of the state, as the median home sale price was \$140,000 in the Brownsville-Harlingen metropolitan statistical area (MSA) and \$150,000 in the McAllen-Edinburg-Mission MSA during the first quarter of 2019. These values differ from the Median Owner-Occupied Housing Value in the demographic section as the data in this section is directly from real estate sales, not an estimate on appraised value.

However, after the flooding event occurred, the median home price was \$158,500 in the Brownsville-Harlingen MSA and \$156,000 in the McAllen-Edinburg-Mission MSA during the third quarter of 2019. This shows a 13.21 percent median home price increase in the Brownsville-Harlingen MSA and a 4 percent median home price increase in the McAllen-Edinburg-Mission MSA after the 2019 Lower Rio Grande Valley Floods event. The number of active home sale listings and months of housing inventory also fell from before to after the flooding event.

Table 3-6: Housing Market Before and After 2019 Lower Rio Grande Valley Floods

	Brownsville-Harlingen MSA			McAllen-Edinburg-Mission MSA		
	Q1 2019 (Before Event)	Q3 2019 (After Event)	Percent Change	Q1 2019 (Before Event)	Q3 2019 (After Event)	Percent Change
Median Home Sale Price	\$140,000	\$158,500	+13.21%	\$150,000	\$156,000	+4%
Active Listings	1,525	1,364	-10.56%	2,026	1,994	-1.58%
Closed Sales	525	645	+22.86%	718	860	+19.78%
Days on Market	115	108	-6.09%	91	83	-8.79
Months of Inventory	7.7	6.8	-11.69%	8.3	7.5	-9.64

Portions of the housing market in the counties impacted by Tropical Storm Imelda are more aligned to the rest of Texas, as the median home price was \$168,000 in the Beaumont-Port Arthur MSA and \$249,000 in the Houston-The Woodlands-Sugar Land MSA during the second quarter of 2019.

However, after the flooding event occurred, the median home price was \$176,6000 in the Beaumont-Port Arthur MSA and \$252,000 in the Houston-The Woodlands-Sugar Land MSA during the fourth quarter of 2019. This shows a 5.12 percent median home price increase in the Beaumont-Port Arthur MSA and a 1.2 percent median home price increase in the Houston-The

Woodlands-Sugar Land MSA after Tropical Storm Imelda. However, the number of active home sale listings in the Beaumont-Port Arthur MSA rose by 19.5 percent while in the Houston-The Woodlands-Sugar Land MSA this measure dropped by 27.73 percent following Imelda. Months of housing inventory fell for both MSAs from before to after Imelda with the drop for the Houston-The Woodlands-Sugar Land MSA being much more drastic.⁵⁵

Table 3-7: Housing Market Before and After Tropical Storm Imelda

	Beaumont-Port Arthur MSA			Houston-The Woodlands-Sugar Land MSA		
	Q2 2019 (Before Event)	Q4 2019 (After Event)	Percent Change	Q2 2019 (Before Event)	Q4 2019 (After Event)	Percent Change
Median Home Price	\$168,000	\$176,600	+5.12%	\$249,000	\$252,000	+1.2%
Active Listings	1,323	1,581	+19.5%	31,785	22,971	-27.73%
Closed Sales	1,105	957	-11.19%	25,336	21,819	-13.88%
Days on Market	77	80	+3.9%	53	58	+9.43%
Months of Inventory	4.1	4.0	-2.44%	4.4	3.4	-22.73%

3.6.2 NATIONAL FLOOD INSURANCE PROGRAM

The National Flood Insurance Program (NFIP) is a FEMA program that works to provide affordable insurance to property owners in participating communities that must adopt and enforce floodplain management regulations. In areas at high risk of flooding, Congress has mandated that federally regulated or insured lenders require flood insurance on mortgaged properties.⁵⁶ The NFIP offers two types of flood insurance coverage for homeowners: building property coverage up to \$250,000; and personal property coverage (contents) up to \$100,000.^{57,58}

⁵⁵ Texas Realtors, “2019 Texas Quarterly Housing Reports,” accessed February 4, 2020, <https://www.texasrealestate.com/market-research/quarterly-housing-report/>

⁵⁶ “The National Flood Insurance Program,” FEMA, accessed January 10, 2018, <https://www.fema.gov/national-flood-insurance-program>

⁵⁷ “NFIP Summary of Coverage,” FEMA, accessed January 10, 2018, <https://www.ncdoi.com/Consumer/Documents/NFIP-SummaryCoverage.pdf>

⁵⁸ “Repetitive Loss FAQ,” FEMA, Webpage/Text accessed January 10, 2018, https://www.fema.gov/txt/rebuild/repetitive_loss_faqs.txt



At the time of drafting this Action Plan, 2019 NFIP data for Texas was unavailable.

3.6.3 SMALL BUSINESS ADMINISTRATION'S DISASTER HOME LOAN PROGRAM

The Small Business Administration's (SBA) Disaster Home Loan Program provides financial assistance to homeowners and renters. SBA limits loans to \$200,000 dollars for repair or replacement of a homeowner's primary residence and \$40,000 dollars to repair or replace either a renter's or homeowner's personal property.

Data on SBA verified loss and approved SBA home loans help to calculate the unmet housing needs. As a result of the 2019 Lower Rio Grande Valley Floods, Cameron County received the highest approved SBA home loan amount with \$9,530,400 and the verified loss was \$14,529,061.26.

For the counties impacted by Tropical Storm Imelda, Jefferson County received the highest approved SBA home loan amount with \$23,598,900 and the total verified loss was \$37,364,449.20. The data below reflects SBA loan data available as of March 1, 2020

Table 3-8: SBA Verified Damage and Approved SBA Home Loan Amount

County	Total Verified Loss	Total Approved Loan
Cameron	\$14,529,061.26	\$9,530,400
Hidalgo	\$2,952,114.46	\$2,345,300
Willacy	\$1,979,533.73	\$1,515,000
2019 LRGV Floods Total	\$19,460,709.45	\$13,390,700
Chambers	\$7,886,668.42	\$5,520,700
Harris	\$13,899,874.65	\$9,694,100
Jefferson	\$37,364,449.20	\$23,598,900
Liberty	\$4,283,130.78	\$2,976,200
Montgomery	\$13,434,218.74	\$8,824,390
Orange	\$23,852,316.59	\$14,665,700
San Jacinto	\$120,720.57	\$110,900
Tropical Storm Imelda Total	\$100,841,378.95	\$65,390,890
Total	\$120,302,088.40	\$78,781,590

3.6.4 PUBLIC HOUSING AUTHORITY AND AFFORDABLE RENTAL

Public Housing Authorities (PHAs) work to provide decent and safe rental housing for eligible low-income families throughout the U.S.⁵⁹ The GLO conducted outreach to all applicable PHAs in the eligible counties. Over 30 PHAs are in the counties impacted by the 2019 Lower Rio Grande Valley Floods and Tropical Storm Imelda.⁶⁰ The PHAs within the 2019 Lower Rio Grande Valley Floods impacted areas did not report any damage. However, while the McAllen Housing Authority reported that they did not receive any physical damage, the executive director noted that the flooding events did put a strain on their resources. This is due to many renters being impacted by the flood which burdened the Housing Authority’s waiting list.

Tropical Storm Imelda did cause physical damages to several PHAs in the impacted counties. The Beaumont Housing Authority reported that 15 of their single family properties received damage; out of these properties, 8 were approved for demolition as a result of extensive water damage. At their multifamily properties, 16 units and 1 community room received water damage. The Cleveland Housing Authority also reported damage to 20 units on their properties as a result of Imelda. Due to the damage, the Liberty County Housing Authority extended their services to impacted residents of the Cleveland Housing Authority. The Liberty County Housing Authority used a portion of their emergency fund to temporarily rehouse tenants from the Cleveland Housing Authority in local hotels. The Liberty County Housing Authority also reported that there was damage to many of their private properties that take part in HUD’s Section 8 voucher program. Those residents then had to be relocated and rehoused.

Table 3-9: PHA Damage in Impacted Counties

Housing Authority	Damage Description
Beaumont Housing Authority	15 single family properties (8 demolished); 16 multifamily units; 1 community room
Cleveland Housing Authority	20 multifamily units
Liberty County Housing Authority	Section 8 private properties; emergency fund spending

Further, the Texas Department of Housing and Community Affairs (TDHCA) administers a number of affordable housing programs throughout the state. TDHCA reported that a total of six housing developments that participate in their affordable housing programs reported damage caused by either the 2019 Lower Rio Grande Valley Floods or Tropical Storm Imelda. One

⁵⁹ “Public Housing Authorities”, HUD, accessed March 12, 2020

https://www.hud.gov/topics/rental_assistance/phprog

⁶⁰ “By County,” Texas Housing Association, accessed February 5, 2020,

<http://www.txtha.org/index.php/by-county/>

property in Willacy County had a total of 10 buildings affected by the 2019 Lower Rio Grande Valley Floods. In Chambers, Jefferson, Liberty, Montgomery, and Orange Counties, 5 properties had a total of 42 buildings and 154 housing units within those buildings affected by Tropical Storm Imelda. TDHCA noted that there could have been more affected properties for each disaster, as these are self-reported by the individual properties.⁶¹ This data does not include PHA data.

Table 3-10: TDHCA Reported Damages

Disaster	County	Properties Damaged	Buildings Damaged	Units Damaged
2019 Lower Rio Grande Valley Floods	Willacy	1	10	N/A
Total for 2019 Lower Rio Grande Valley Floods		1	10	N/A
Imelda	Chambers	1	2	8
Imelda	Liberty	1	12	24
Imelda	Jefferson	1	15	60
Imelda	Montgomery	1	7	26
Imelda	Orange	1	6	36
Total for Tropical Storm Imelda		5	42	154
2019 Disasters Total		6	52	154

⁶¹ Texas Department of Housing and Community Affairs Public Information Coordinator, email message to GLO staff, February 14, 2020.

3.6.5 FEMA INDIVIDUAL ASSISTANCE

Through the FEMA Individual Assistance (IA) Program, FEMA helps impacted renters and homeowners recover after a Presidentially declared natural disaster.⁶²

In order to receive IA funds, individuals in communities made eligible by a Presidentially declared disaster fill out an IA program application; FEMA conducts a home inspection for each applicant to confirm damages and estimate an award amount, then approves or denies the application. If the application is approved, the renter or homeowner receives the verified award amount.

The IA data received from FEMA (March 10, 2020) was used to quantify all housing applicants impacted by the 2019 disasters. This information was then used to calculate the unmet need by county and divided into renter and owner subsets.

Table 3-11: Total IA Applications

Occupancy Type	Total Applications	FVL Over \$0	Applicants with Unmet Need
Owner	21,221	15,852	6,516
Renter	11,139	3,929	1,759
Not Specified	249	3	0
Total	32,609	19,784	8,275

Table 3-12: Total IA Applications (Tropical Storm Imelda)

Occupancy Type	Total Applications	FVL Over \$0	Applicants with Unmet Need
Owner	16,436	12,015	5,779
Renter	10,160	3,491	1,634
Not Specified	203	3	0
Total	26,799	15,509	7,413

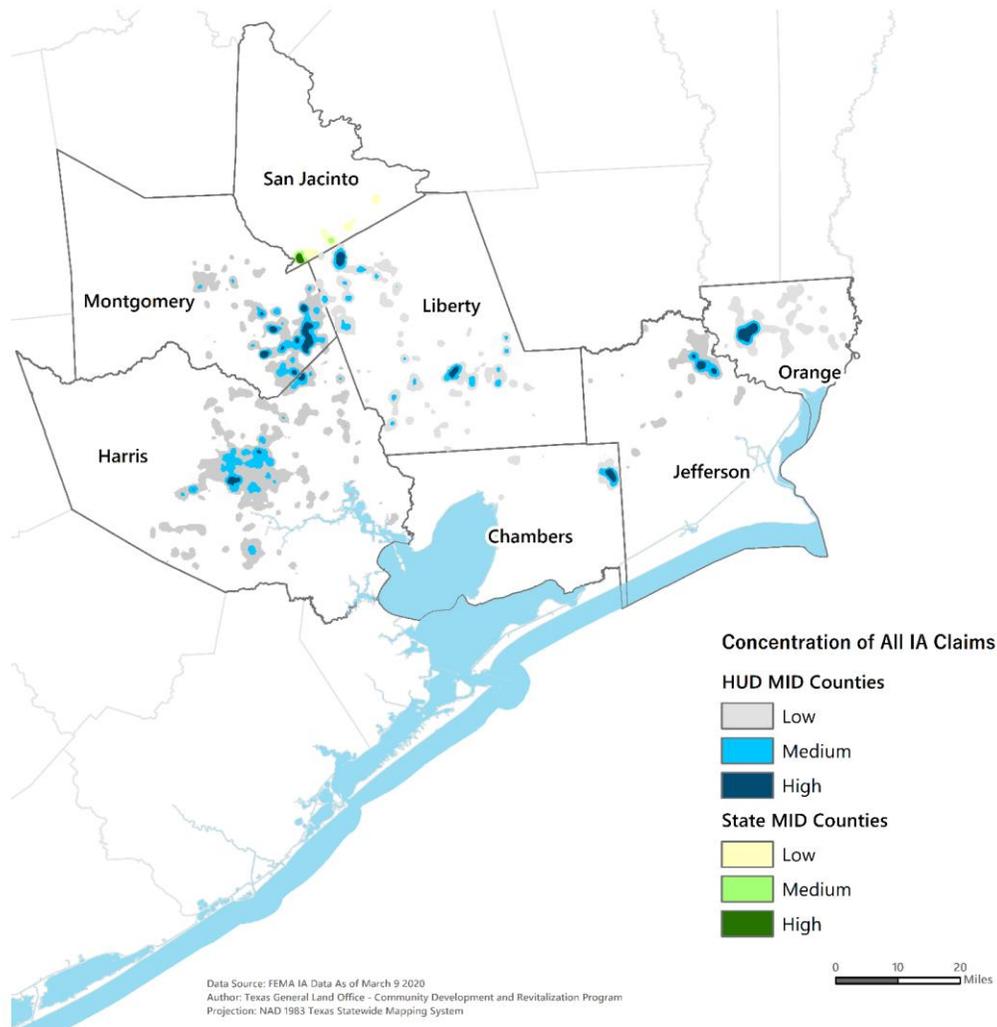
⁶² “Individual Disaster Assistance,” FEMA, accessed March 10, 2020, <https://www.fema.gov/individual-federal-disaster-assistance>

Table 3-13: Total IA Applications (2019 Lower Rio Grande Valley Floods)

Occupancy Type	Total Applications	FVL Over \$0	Applicants with Unmet Need
Owner	4,785	3,837	737
Renter	979	438	125
Not Specified	46	0	0
Total	5,810	4,275	862

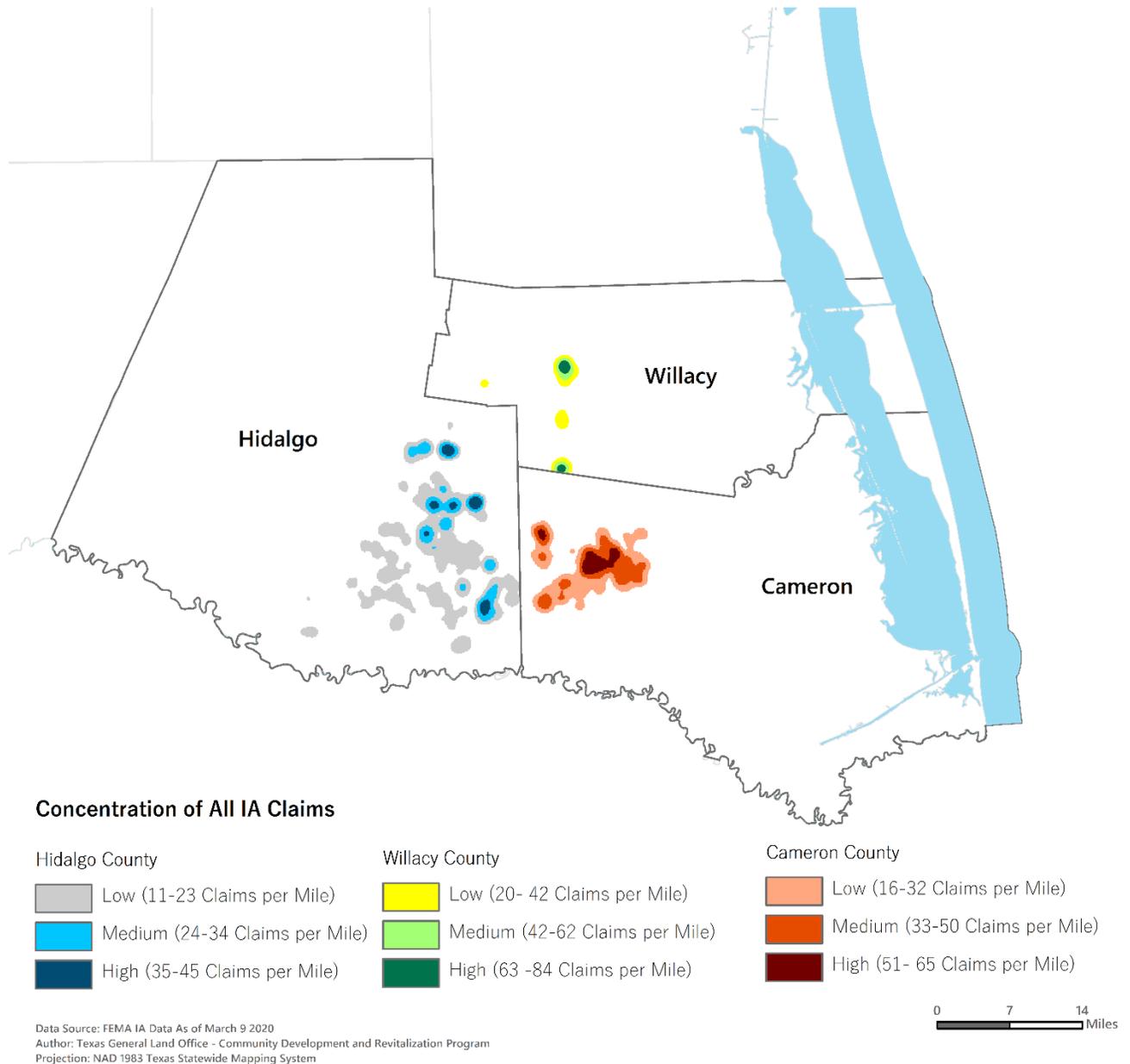
The map below displays the concentration of all FEMA IA claims for Tropical Storm Imelda. Due to the geographic size of the disaster, Tropical Storm Imelda impacted counties had a higher proportion of IA claims.

Figure 3-23: Concentration of All IA Claims (Tropical Storm Imelda)



The map below displays the concentration of all FEMA IA claims for the 2019 Lower Rio Grande Valley Floods.

Figure 3-24: Concentration of All IA Claims (2019 Lower Rio Grande Floods)



The GLO has compiled information from FEMA for Individual Assistance in order to document estimated repair costs and unmet housing needs by eligible county. The population structure used includes owner-occupied households and renter households. For the purpose of this analysis, the

GLO is utilizing certain components of HUD’s methodology for unmet need for both types of households.

To calculate the level of real property damage for owner-occupied homes, the following criteria were used:

- Major-Low: \$8,000 to \$14,999 of FEMA verified loss.
- Major-High: \$15,000 to \$28,800 of FEMA verified loss.
- Severe: Greater than \$28,800 of FEMA verified loss.

To calculate the level of personal property damage for renters, the following criteria were used:

- Major-Low: \$2,000 to \$3,499 of FEMA verified loss
- Major-High: \$3,500 to \$7,499 of FEMA verified loss.
- Severe: Greater than \$7,500 of FEMA verified loss.

To calculate estimated unmet need, the GLO used multipliers provided by HUD. These multipliers are based on the SBA median repair cost for the specific disaster category less the weighted average of expected SBA and FEMA repair costs. Based on FEMA IA data provided to the GLO, the estimated weighted average of expected SBA and FEMA total repair costs for each category is represented in the following table.

Table 3-14: Unmet Need Multiplier by Damage Category

Category	Multiplier Amount
Major-Low	\$56,342
Major-High	\$75,414
Severe	\$101,390

The following tables provide a breakdown of total unmet needs for owner- and renter-occupied households. They provide the damage category, total count, and unmet need for those three categories as previously defined.



Table 3-15: Category of Unmet Need by Owner-Occupied and Renter

Damage Category/Multiplier	Total Count	Owner-Occupied and Rental Unmet Needs	Owner-Occupied Count	Owner-Occupied Unmet Needs	Rental Count	Total Rental Unmet Needs
Major-Low: \$56,342	4,341	\$244,580,622	3,495	\$196,915,290	846	\$47,665,332
Major-High: \$75,414	3,583	\$270,208,362	2,764	\$208,444,296	819	\$61,764,066
Severe: \$101,390	351	\$35,587,890	257	\$26,057,230	94	\$9,530,660
Total	8,275	\$550,376,874	6,516	\$431,416,816	1,759	\$118,960,058

Table 3-16: Category of Unmet Need by Owner-Occupied and Renter (Tropical Storm Imelda)

Damage Category/Multiplier	Total Count	Owner-Occupied and Rental Unmet Needs	Owner-Occupied Count	Owner-Occupied Unmet Needs	Rental Count	Total Rental Unmet Needs
Major-Low: \$56,342	3,717	\$209,423,214	2,951	\$166,265,242	766	\$43,157,972
Major-High: \$75,414	3,364	\$ 253,692,696	2,585	\$194,945,190	779	\$58,747,506
Severe: \$101,390	332	\$33,661,480	243	\$24,637,770	89	\$9,023,710
Total	7,413	\$496,777,390	5,779	\$385,848,202	1,634	\$110,929,188



Table 3-17: Unmet Need by Owner-Occupied and Renter (2019 Lower Rio Grande Valley Floods)

Damage Category/Multiplier	Total Count	Owner-Occupied and Rental Unmet Needs	Owner-Occupied Count	Owner-Occupied Unmet Needs	Rental Count	Total Rental Unmet Needs
Major-Low: \$56,342	624	\$35,157,408	544	\$30,650,048	80	\$4,507,360
Major-High: \$75,414	219	\$16,515,666	179	\$13,499,106	40	\$3,016,560
Severe: \$101,390	19	\$1,926,410	14	\$1,419,460	5	\$506,950
Total	862	\$53,599,484	737	\$45,568,614	125	\$8,030,870

HUD requirements for this CDBG-DR grant specify that the GLO must expend a minimum of 70 percent of the state’s allocation to benefit LMI populations. The GLO used self-reported applicant information provided by FEMA to calculate what percentage of the population in the eligible counties falls into certain income categories. Approximately 50 percent of the unmet need population is below 80 percent in the LMI category. The unmet need for the LMI population is over \$274 million. The charts below display the total owner and renter unmet needs by income category.

Table 3-18: Owner and Renter Unmet Need by Income Category

Income Category	Count	Owner and Renter Unmet Need	% of Count	% of Unmet Need
0-30%	1,831	\$120,137,498	22.13%	21.83%
31-50%	952	\$62,182,792	11.50%	11.30%
51-80%	1,402	\$92,017,924	16.94%	16.72%
81-120%	1,156	\$77,301,192	13.97%	14.05%
Over 120%	2,158	\$145,823,452	26.08%	26.50%
Not Reported	776	\$52,914,016	9.38%	9.61%
Total	8,275	\$550,376,874	100%	100%

In the Tropical Storm Imelda impacted area, approximately 49 percent of the unmet need population is below 80 percent in the LMI category. The unmet need for the LMI population is over \$244 million.

Table 3-19: Owner and Renter Unmet Need by Income Category (Tropical Storm Imelda)

Income Category	Count	Owner and Renter Unmet Need	% of Count	% of Unmet Need
0-30%	1,557	\$103,176,014	21.0%	20.8%
31-50%	890	\$58,403,508	12.0%	11.8%
51-80%	1,247	\$82,451,010	16.8%	16.6%
81-120%	1,132	\$75,846,720	15.3%	15.3%
Over 120%	1,866	\$127,429,868	25.2%	25.7%
Not Reported	721	\$49,470,270	9.7%	10.0%
Total	7,413	\$496,777,390	100%	100%

In the 2019 Lower Rio Grande Valley Floods impacted area, approximately 56 percent of the unmet need population is below 80 percent in the LMI category. The unmet need for the LMI population is over \$30 million.



Table 3-20: Renter and Owner Unmet Need by Income Category (2019 Lower Rio Grande Valley Floods)

Income Category	Count	Owner and Renter Unmet Need	% of Count	% of Unmet Need
0-30%	274	\$16,961,484	31.8%	31.6%
31-50%	62	\$3,779,284	7.2%	7.1%
51-80%	155	\$9,566,914	18.0%	17.8%
81-120%	24	\$1,454,472	2.8%	2.7%
Over 120%	292	\$18,393,584	33.9%	34.3%
Not Reported	55	\$3,443,746	6.4%	6.4%
Total	862	\$53,599,484	100%	100%

The maps below demonstrate renter and owner-occupied unmet need by county.

Figure 3-25: Total Housing Unmet Housing Need (Tropical Storm Imelda)

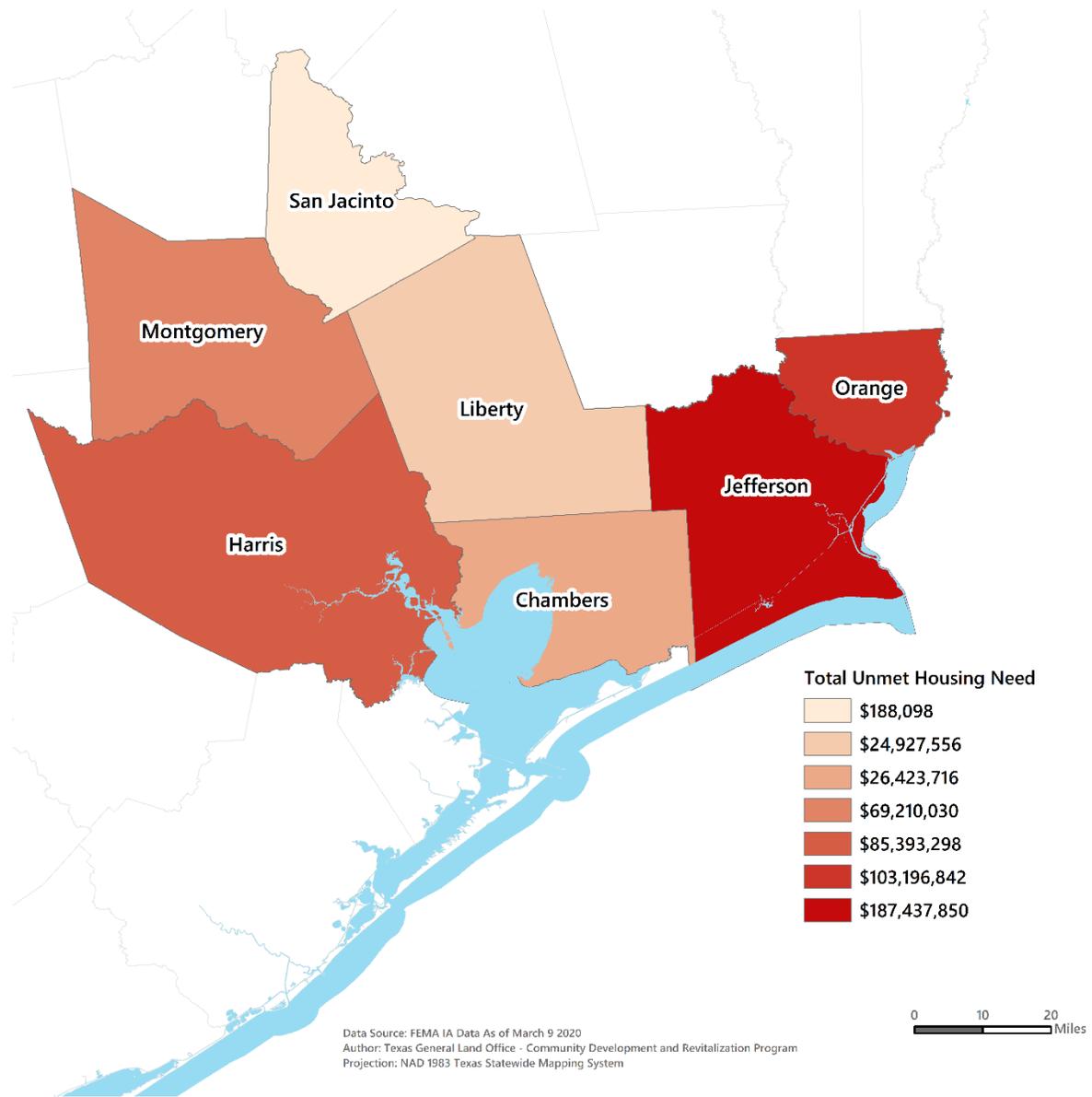
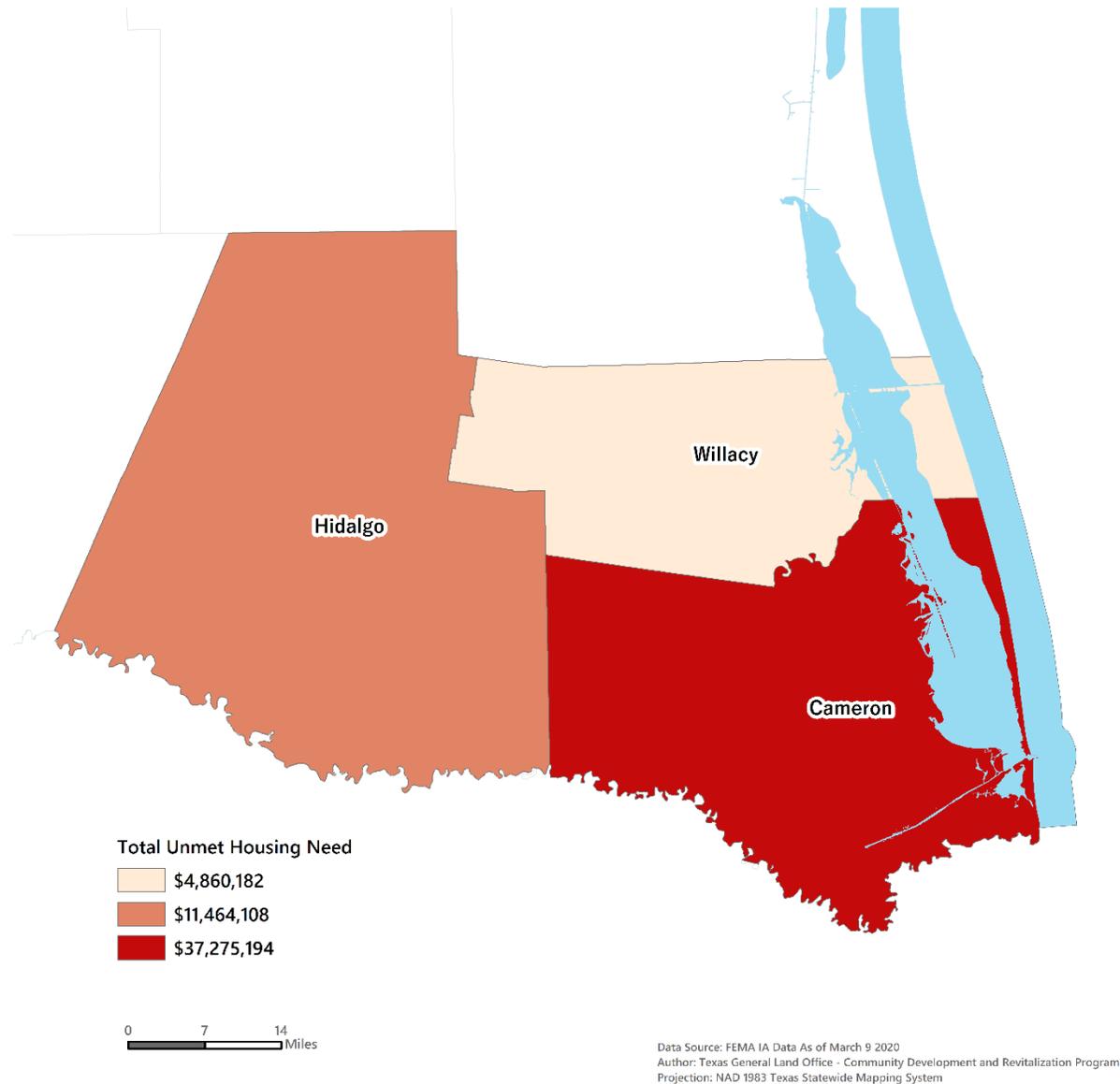


Figure 3-26: Total Unmet Housing Need (2019 Lower Rio Grande Valley Floods)



The above maps display the total housing unmet need for both Tropical Storm Imelda and the 2019 Lower Rio Grande Valley Floods. Jefferson County has the highest unmet need, while San Jacinto had the least unmet need for both disasters.

The maps below display unmet housing need per capita. The amount of unmet need per capita is an important factor when considering the ability for a community to recover. Unmet need per

capita allows for a more accurate depiction of impacts to rural counties that may not have the resources available to recover on their own.

Figure 3-27: Total Housing Unmet Need Per Capita (Tropical Storm Imelda)

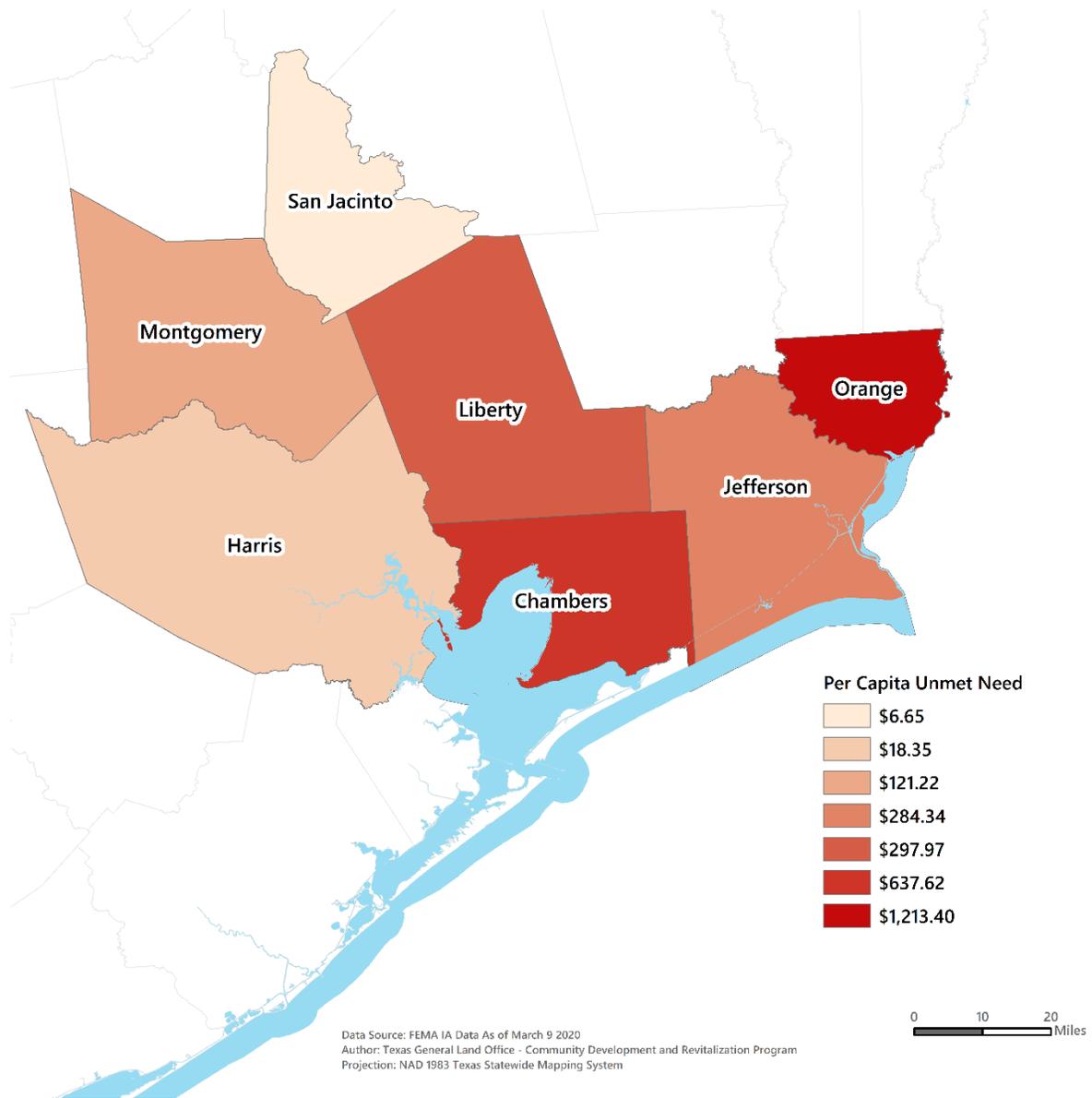
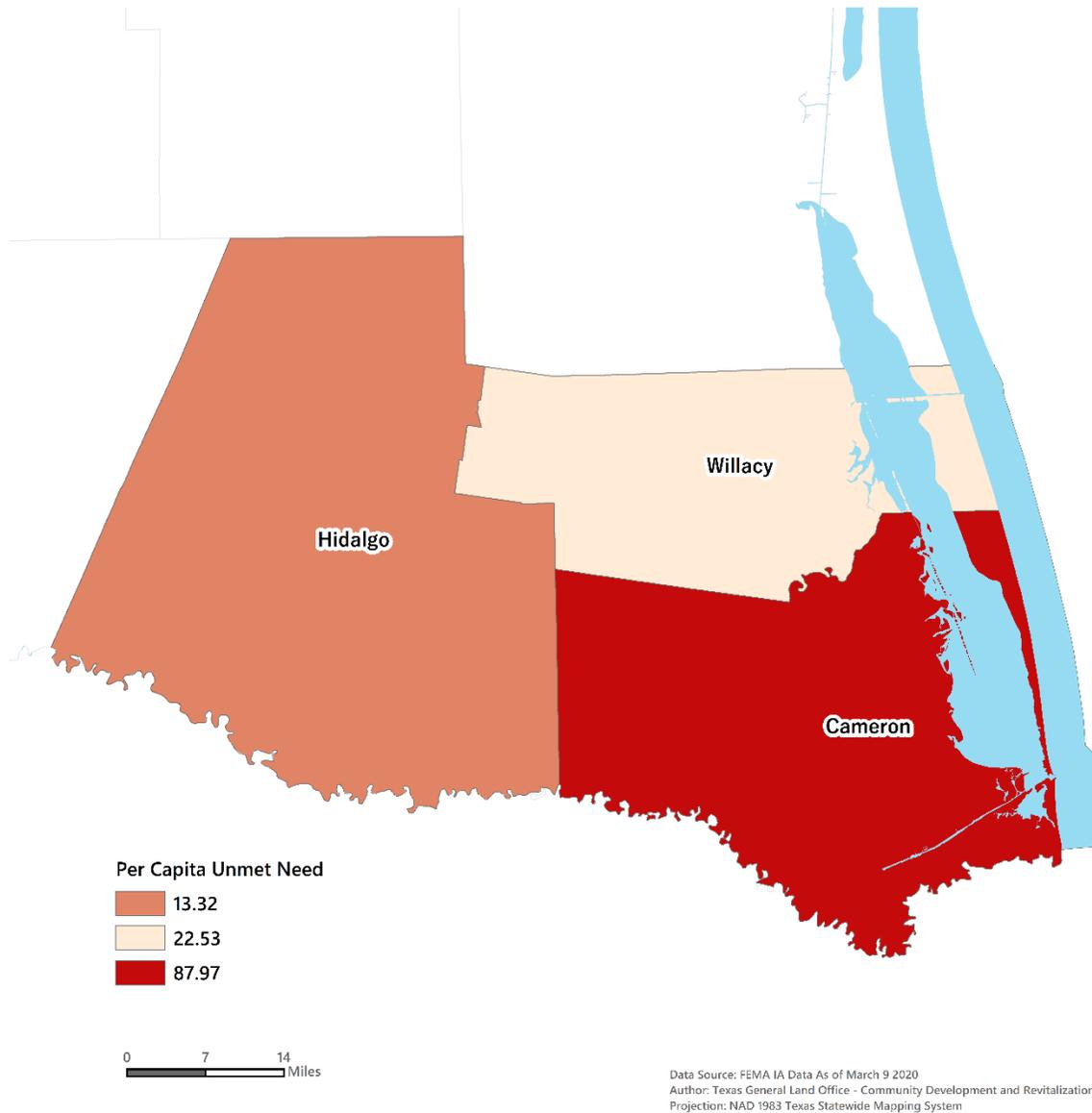


Figure 3-28: Total Housing Unmet Need Per Capita (2019 Lower Rio Grande Valley Floods)



3.6.5.1 Owner-occupied Unmet Need

Approximately 43 percent of the owner-occupied unmet need is below 80 percent LMI category. The unmet need for the LMI population is over \$431 million for owners. The unmet need by income category for owner-occupied households for all eligible counties can be seen in the following table.

Table 3-21: Homeowner Unmet Need by Income (Tropical Storm Imelda)

Owner Income Level (% of Area Median Income)	Number of Applicants	Unmet Need	% of Total Owner Applications	% of Owner Unmet Need
0-30%	883	\$57,641,482	15.3%	14.9%
31-50%	625	\$40,570,654	10.8%	10.5%
51-80%	963	\$63,246,130	16.7%	16.4%
81-120%	973	\$64,877,582	16.8%	16.8%
Over 120%	1,764	\$120,343,024	30.5%	31.2%
Not Reported	571	\$39,169,330	9.9%	10.2%
Total	5,779	\$385,848,202	100%	100%



Table 3-22: Homeowner Unmet Need by Income (2019 Lower Rio Grande Valley Floods)

Owner Income Level (% of Area Median Income)	Number of Applicants	Unmet Need	% of Total Owner Applications	% of Owner Unmet Need
0-30%	197	\$11,953,990	26.7%	26.2%
31-50%	53	\$3,195,918	7.2%	7.0%
51-80%	136	\$8,401,056	18.5%	18.4%
81-120%	22	\$1,341,788	3.0%	2.9%
Over 120%	281	\$17,735,678	38.1%	38.9%
Not Reported	48	\$2,940,184	6.5%	6.5%
Total	737	\$45,568,614	100%	100%

A breakdown of unmet need by total cost per county for owner-occupied homes is represented in the following maps.

Figure 3-29: Owner-Occupied Unmet Housing Need (Tropical Storm Imelda)

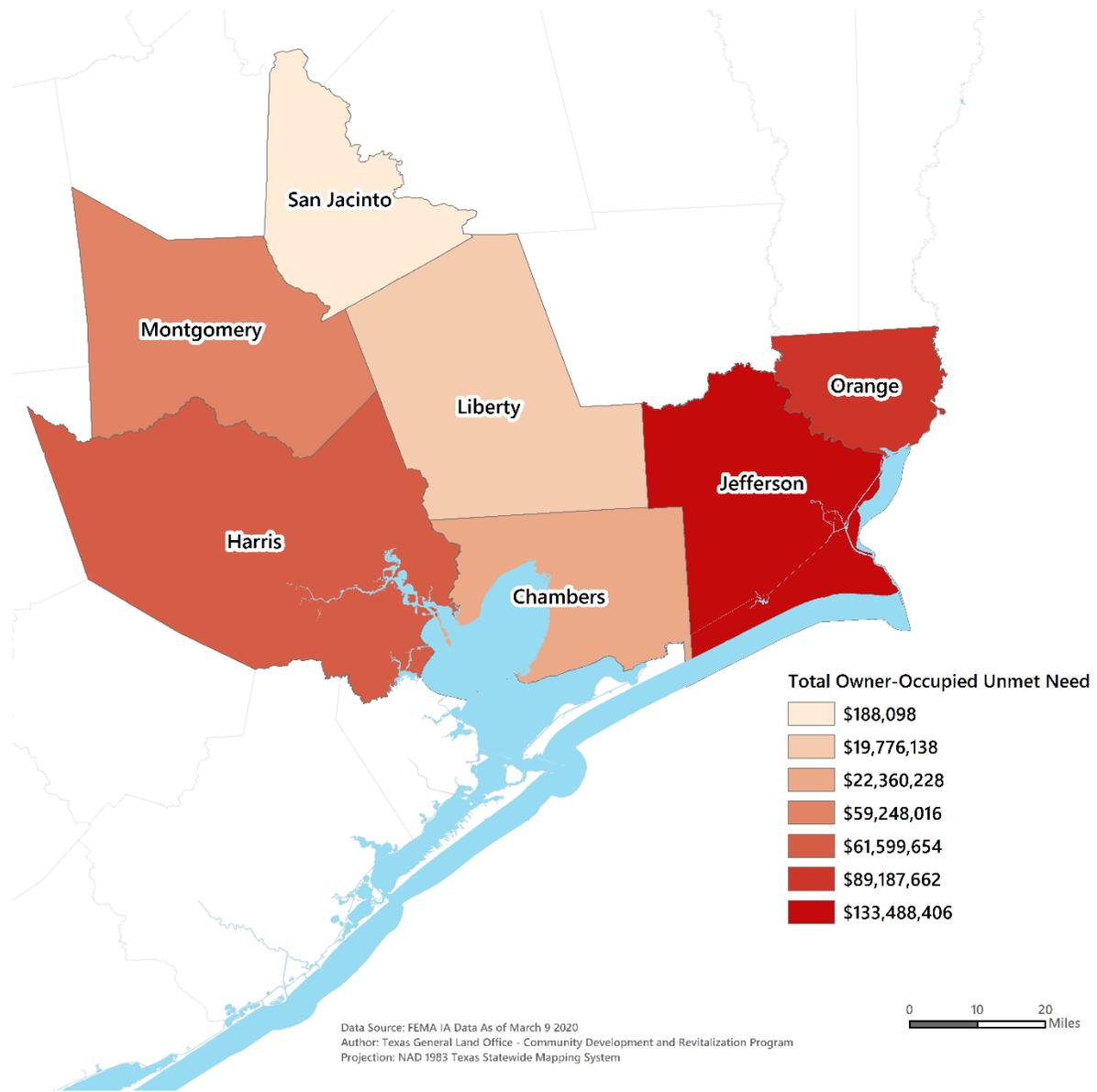
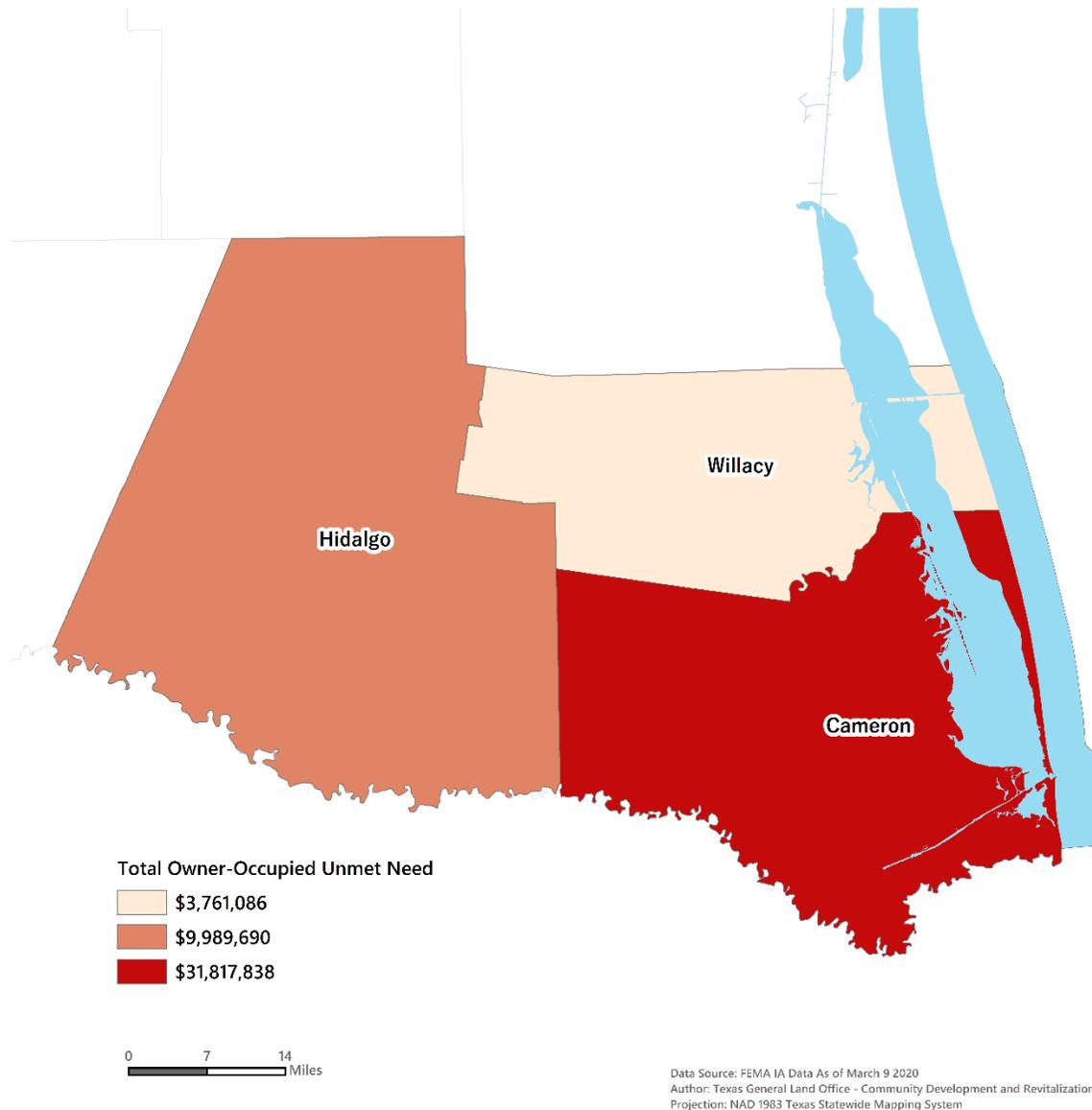


Figure 3-30: Total Owner-Occupied Unmet Need (2019 Lower Rio Grande Valley Floods)



3.6.5.2 Renter-occupied Unmet Need

The GLO calculated the percentage of population of renter households within LMI categories. Approximately 75 percent of the unmet need is below the 80 percent LMI category. The unmet need for the LMI population is over \$118 million for renters. The unmet need by income category for renters in all eligible counties can be seen in the following table. This data informed the



Affordable Rental Program that was designed to provide funds for rehabilitation, reconstruction, and new construction of public housing and affordable multifamily housing projects in areas.

Table 3-23: Renter Unmet Need by Income (Tropical Storm Imelda)

Renter Income Level (% of Area Median Income)	Number of Applicants	Unmet Need	% of Total Renter Applications	% of Renter Unmet Need
0-30%	674	\$45,534,532	41.2%	41.0%
31-50%	265	\$17,832,854	16.2%	16.1%
51-80%	284	\$19,204,880	17.4%	17.3%
81-120%	159	\$10,969,138	9.7%	9.9%
Over 120%	102	\$7,086,844	6.2%	6.4%
Not Reported	150	\$10,300,940	9.2%	9.3%
Total	1,634	\$110,929,188	100%	100%



Table 3-24: Renter Unmet Need by Income (2019 Lower Rio Grande Valley Floods)

Renter Income Level (% of Area Median Income)	Number of Applicants	Unmet Need	% of Total Renter Applications	% of Renter Unmet Need
0-30%	77	\$5,007,494	61.6%	62.4%
31-50%	9	\$583,366	7.2%	7.3%
51-80%	19	\$1,165,858	15.2%	14.5%
81-120%	2	\$112,684	1.6%	1.4%
Over 120%	11	\$657,906	8.8%	8.2%
Not Reported	7	\$503,562	5.6%	6.3%
Total	125	\$8,030,870	100%	100%

A breakdown of unmet need per county by total cost for rental applicants is represented in the following map.

Figure 3-31: Renter Unmet Need (Tropical Storm Imelda)

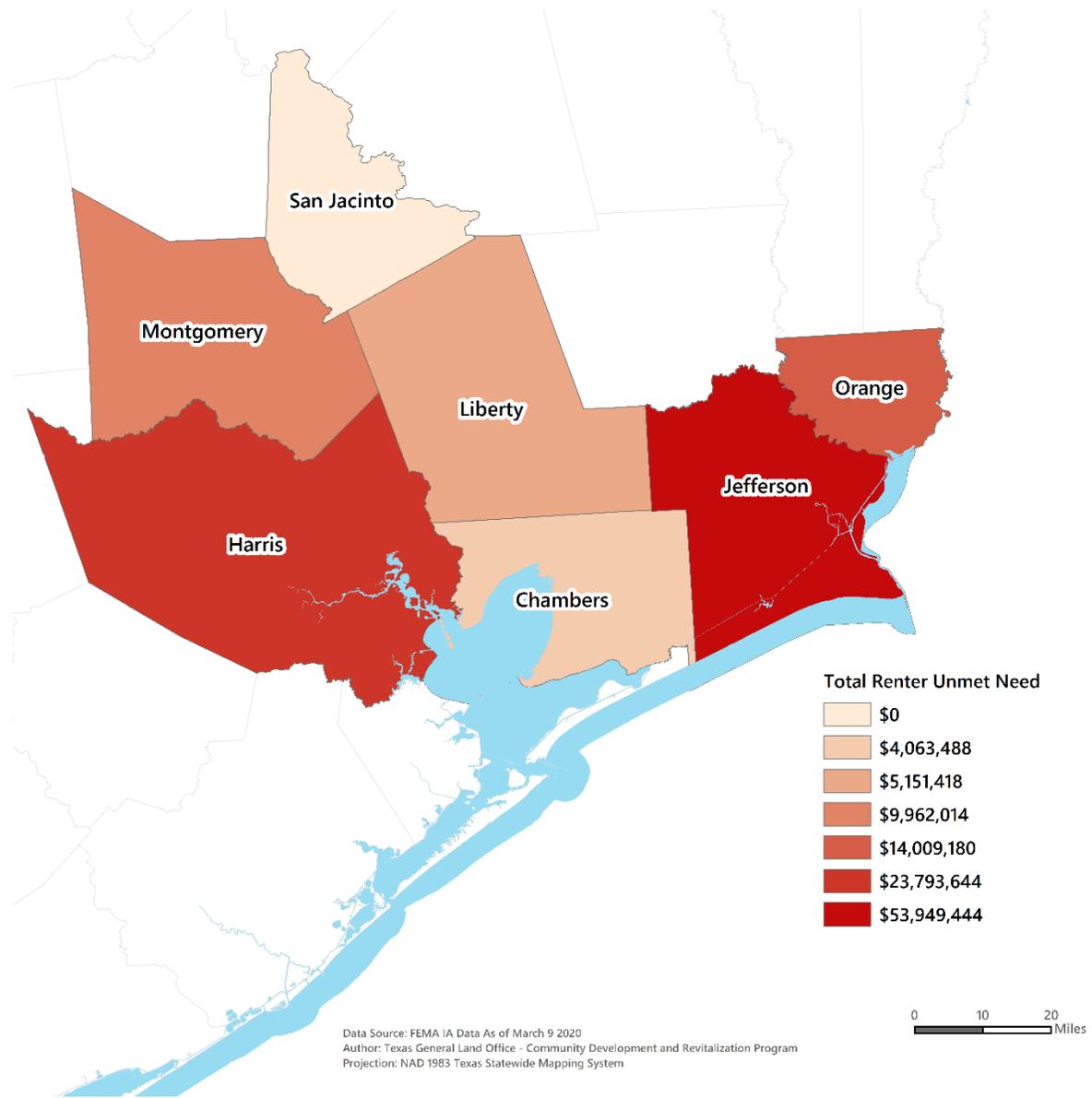
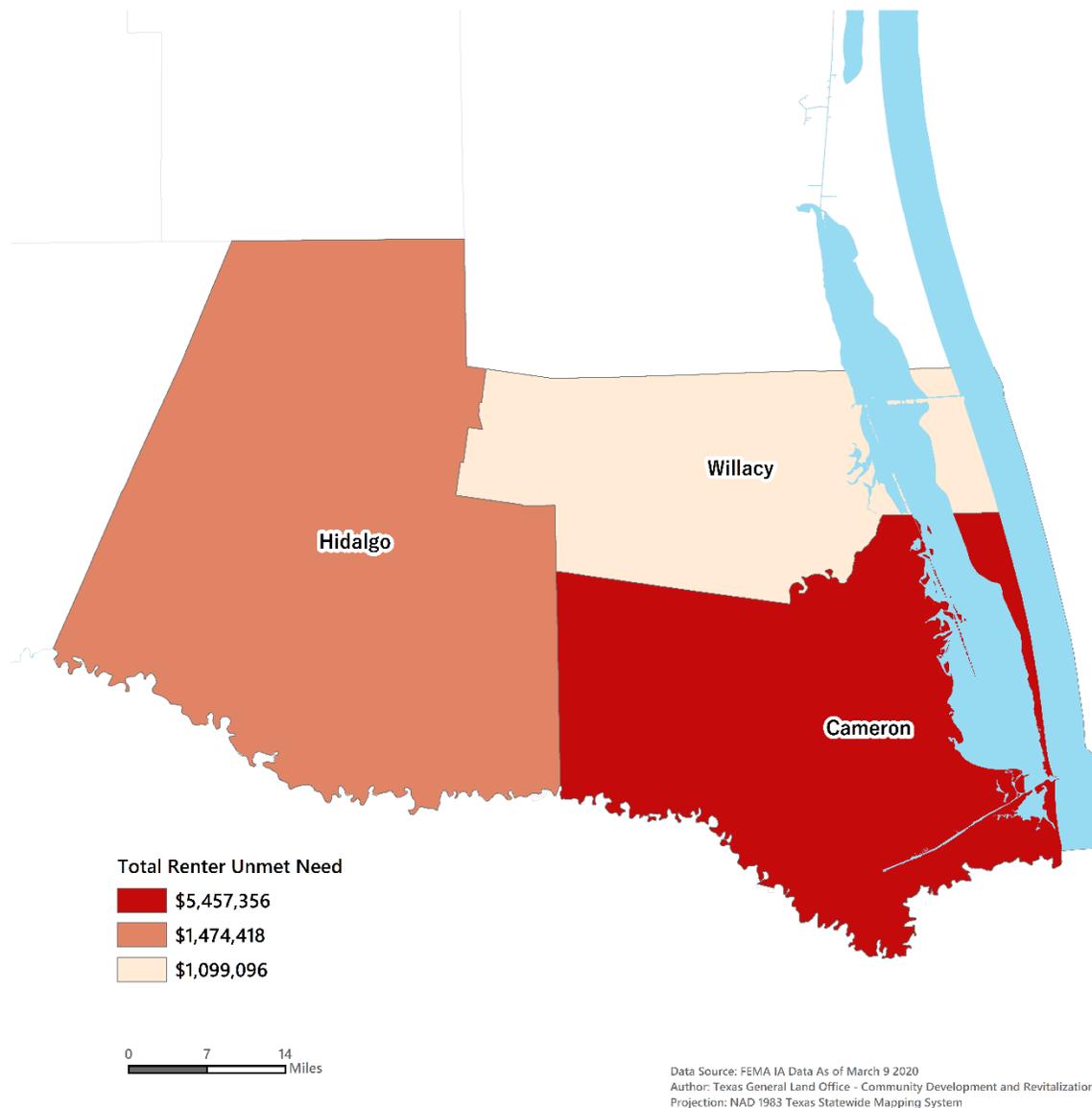


Figure 3-32: Renter Unmet Need (2019 Lower Rio Grande Valley Floods)



The maps above and the maps below help illustrate both renter and owner-occupied unmet need by county for the 2019 disasters. While it is apparent that owner-occupied applicants have a higher proportion of unmet housing need, it is important to note that, because of the nature of this data as described above, renter unmet housing need may be underestimated.

Figure 3-33: Owner-Occupied Unmet Housing Need (Tropical Storm Imelda)

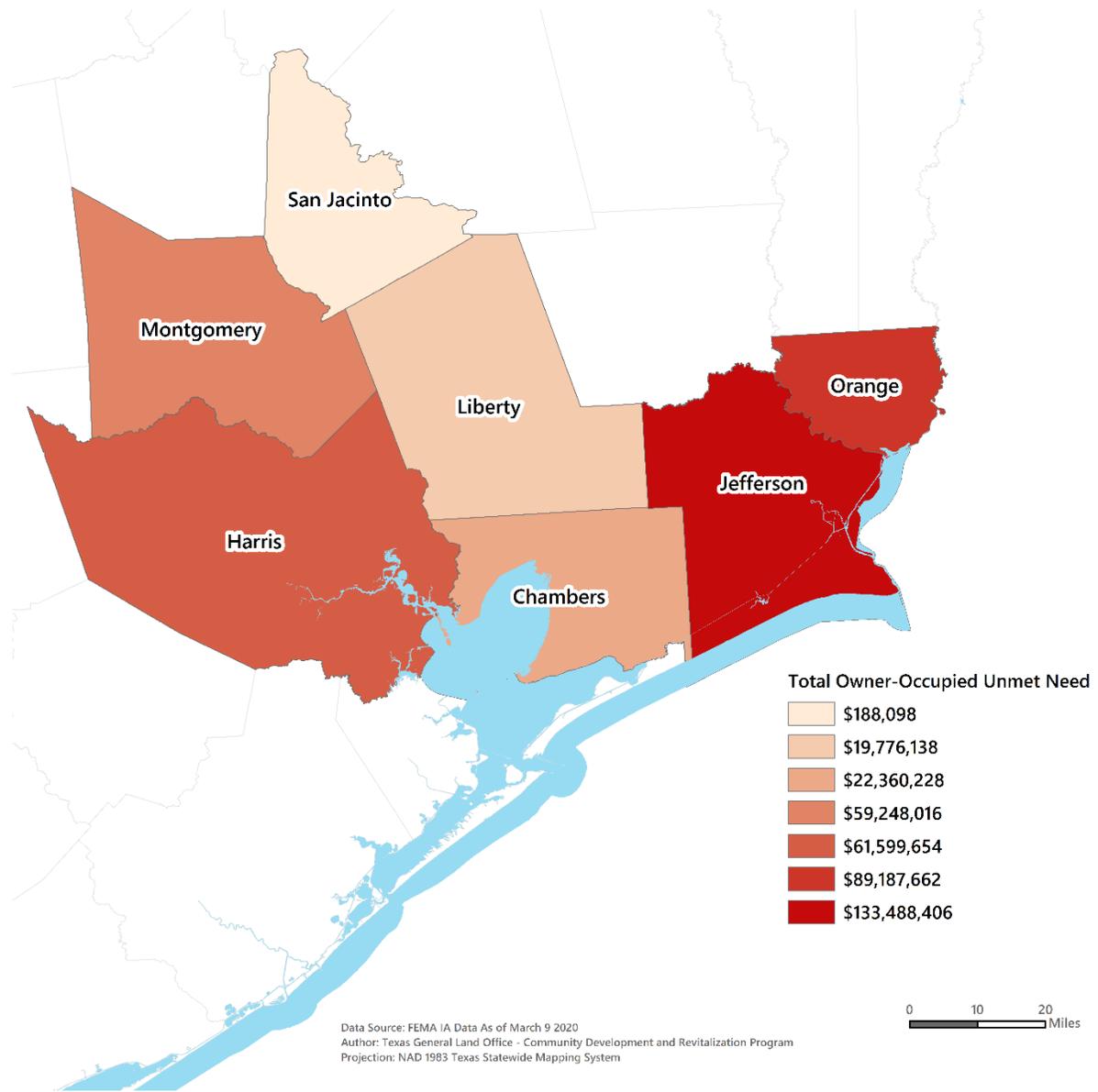
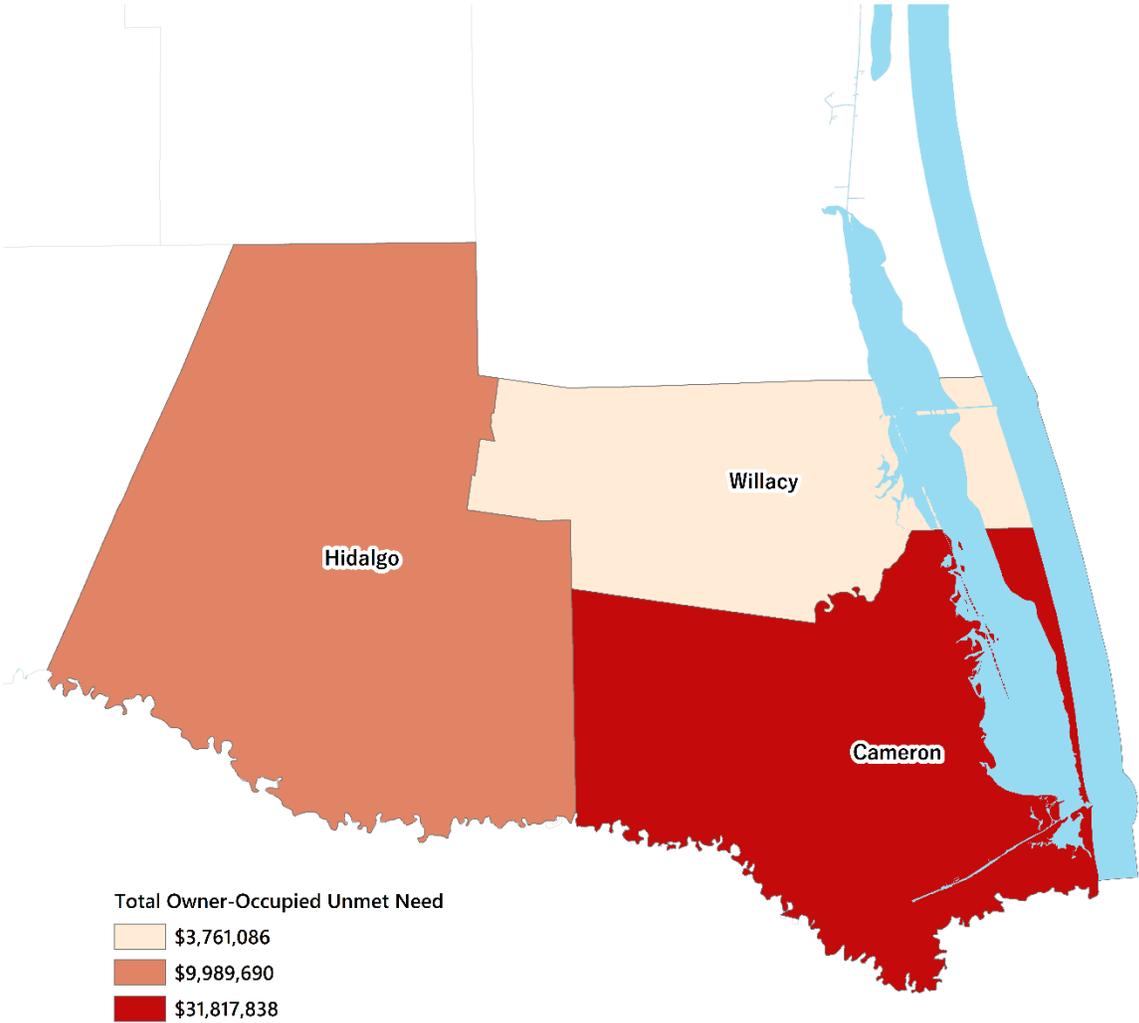


Figure 3-34: Total Owner-Occupied Unmet Need (2019 Lower Rio Grande Valley Floods)



0 7 14 Miles

Data Source: FEMA IA Data As of March 9 2020
Author: Texas General Land Office - Community Development and Revitalization Program
Projection: NAD 1983 Texas Statewide Mapping System

HUD requirements for this CDBG-DR allocation specify grantees are prohibited from providing CDBG-DR funds for the rehabilitation or reconstruction of a house if (1) the combined households income is greater than 120 percent Area Median Income (AMI) or the national median, (2) the property was located in a floodplain at the time of the disaster, and (3) the property owner did not maintain flood insurance on the damaged property, even when the property owner was not required to obtain and maintain such insurance. The table below provides a breakdown of owners in a floodplain within the impacted counties with no flood insurance by income category so that these determinations can begin to be made.

Table 3-25: Owners in a Floodplain with No Flood Insurance by Income

Tropical Storm Imelda			2019 Lower Rio Grande Floods		
Income Category	Count	% of Count	Income Category	Count	% of Count
0-30%	519	31%	0-30%	265	57%
31-50%	214	13%	31-50%	46	10%
51-80%	260	16%	51-80%	73	16%
81-120%	201	12%	81-120%	7	1%
Over 120%	172	10%	Over 120%	47	10%
Not Reported	286	17%	Not Reported	30	6%
Total	1,652	100%	Total	468	100%



3.7 Infrastructure Impact

Public Assistance (PA) is FEMA’s largest grant program, providing funds to assist qualifying communities responding to and recovering from declared disasters or emergencies. Infrastructure and emergency-related damages associated with the 2019 disasters did not qualify for FEMA PA assistance. However, if damages did qualify, FEMA PA would provide funding for emergency assistance to save lives, protect property, and assist with funding for permanently restoring community infrastructure affected by a federally declared disaster. FEMA processes PA grant funding according to the type of work the applicant undertakes. Eligible work must be required as a result of the declared incident, be located in the eligible area, be the legal responsibility of the applicant, and be undertaken at a reasonable cost. In Texas, the Texas Division of Emergency Management (TDEM) administers FEMA’s PA Program. Overseen by two state coordinators, FEMA’s PA Program in Texas is administered by five section administrators and a number of grant coordinators that are distributed throughout the regions they serve.

Part of the process in determining if a community will receive PA funding is for local officials to conduct local damage assessments. These assessments categorize damages from a natural disaster into several broad categories, as seen in the chart directly below. Local officials go out into the community to inspect buildings, utilities, parks and other infrastructure; they then report the estimated dollar amount that would be required to fix this infrastructure to TDEM.

Table 3-26: Local Official Damage Estimates for the 2019 Disasters⁶³

PA Category	Approximate Cost	15% Resiliency Multiplier	Total Unmet Need
A - Debris Removal	\$16,879,861	\$2,531,979.15	\$19,411,840.15
B - Emergency Protective Measures	\$9,303,238	\$1,395,485.70	\$10,698,723.70
C- Roads and Bridges	\$46,089,718	\$6,913,457.70	\$53,003,175.70
D-Water Control Facilities	\$26,706,820	\$4,006,023.00	\$30,712,843.00
E- Buildings and Equipment	\$39,196,209	\$5,879,431.35	\$45,075,640.35
F- Utilities	\$23,420,427	\$3,513,064.05	\$26,933,491.05
G- Parks, Recreation and Other Items	\$4,340,190	\$651,028.50	\$4,991,218.50
TOTAL	\$165,936,463	\$24,890,469.45	\$190,826,932.45

⁶³ Interim Section Chief Texas Division of Emergency Management, email to GLO Staff, February 27, 2020.

The chart below displays the estimates from local officials for infrastructure damage as a result of the 2019 Lower Rio Grande Valley Floods. It is apparent from these estimates that there was significant infrastructure damage due to the 2019 Lower Rio Grande Valley Floods. However, the event did not meet the threshold to qualify for the FEMA PA program. This means that local governments have to rely on local or other funding sources instead of applying for PA funding to repair major infrastructure throughout the impacted area.

Cameron County had the highest estimated total of infrastructure damages caused by the 2019 Lower Rio Grande Valley Floods.

Table 3-27: Local Official Infrastructure Estimated Loss By County (2019 Lower Rio Grande Valley Floods)⁶⁴

County	Approximate Cost	15% Resiliency Multiplier	Total Unmet Need
Cameron	\$36,348,661	\$5,452,300	\$41,800,960
Hidalgo	\$8,405,526	\$1,260,829	\$9,666,355
Willacy	\$4,757,330	\$713,600	\$5,470,930
Total	\$49,511,517	\$7,426,728	\$56,938,245

In Tropical Storm Imelda impacted area, Jefferson County estimated the highest total of infrastructure damages caused by the storm. San Jacinto County did not report any estimated infrastructure damages or emergency work costs.

⁶⁴ Interim Section Chief Texas Division of Emergency Management, email to GLO Staff, February 27, 2020.



Table 3-28: Local Official Infrastructure Estimated Loss By County (Tropical Storm Imelda)⁶⁵

County	Approximate Cost	15% Resiliency Multiplier	Total Unmet Need
Chambers	\$9,876,133	\$1,481,420	\$11,357,553
Harris	\$26,277,000	\$3,941,550	\$30,218,550
Jefferson	\$39,234,195	\$5,885,129	\$45,119,324
Liberty	\$4,077,500	\$611,625	\$4,689,125
Montgomery	\$23,650,000	\$3,547,500	\$27,197,500
Orange	\$13,310,118	\$1,996,518	\$15,306,636
San Jacinto	\$0	\$0	\$0
Total	\$49,511,517	\$7,426,728	\$56,938,245

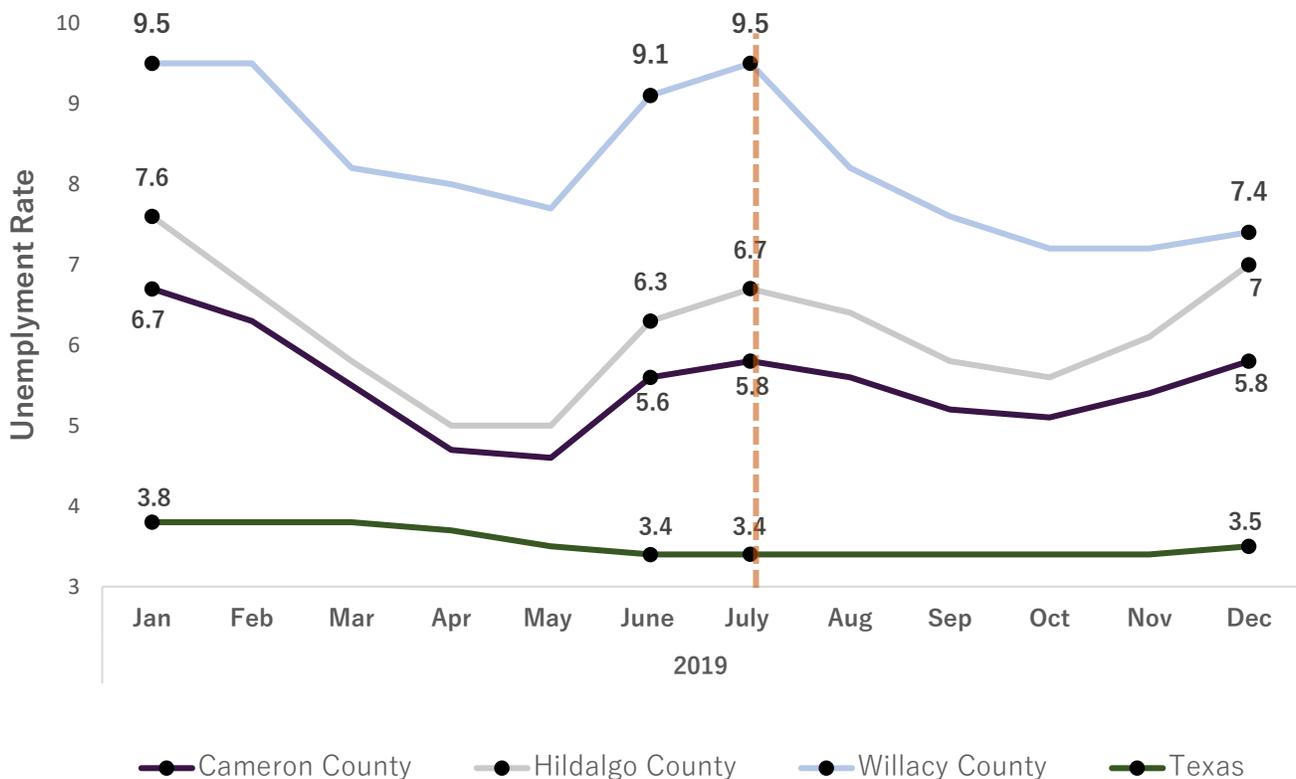
⁶⁵ Interim Section Chief Texas Division of Emergency Management, email to GLO Staff, February 27, 2020.

3.8 Economic Impacts

3.8.1 EMPLOYMENT

The three 2019 Lower Rio Grande Valley Floods impacted counties experienced higher unemployment rates before the event in comparison to the statewide unemployment rate; this trend continued after the flooding. In January 2019, the unemployment rate for Cameron County was 6.7 percent and Hidalgo County was 7.6 percent. Willacy County was the outlier with an unemployment rate of 9.5 percent. This is compared with the statewide unemployment rate of 3.8 percent. In May 2019, a month before the flooding event, unemployment rates were 4.6 percent for Cameron County, 5 percent for Hidalgo County, and 9.1 percent for Willacy County. As seen in the below chart, unemployment rates for all counties began to rise during the month of the flood (June) and continued to rise to 5.8 percent for Cameron County, 6.7 percent for Hidalgo County, and 9.5 percent for Willacy County 1 month after the event (July).⁶⁶

Figure 3-35: Unemployment Rates Before and After 2019 Lower Rio Grande Valley Floods



However, the total labor force numbers for each of the three counties did not see a significant change in the months following the 2019 Lower Rio Grande Valley Floods, as only Hidalgo

⁶⁶ “BLS Data Finder,” U.S. Bureau of Labor Statistics, accessed February 6, 2020, www.bls.gov/bls/data_finder.htm



County saw a decrease in its labor force during the immediate month after the event (July). All three counties experienced a slight increase in the number of individuals in the workforce in the 6 months (December 2019) following the flooding.⁶⁷

In January 2019, all seven Tropical Storm Imelda impacted counties experienced higher unemployment rates in comparison to the statewide unemployment rate; this trend mostly continued after Imelda except for Montgomery County where the unemployment rate dropped below the statewide average in December 2019 and a handful of other months in 2019. In January 2019, the average unemployment rate for the impacted counties was 5.6 percent while the Texas average was 3.8 percent. Out of the impacted counties, Jefferson had the highest unemployment rate (6.9 percent) and continued to have the highest unemployment through the rest of 2019 and ending December with an unemployment rate of 5.8 percent.⁶⁸

The only Imelda impacted counties to drop below the statewide average unemployment rates in 2019 were Harris and Montgomery during the spring of 2019. Montgomery County again dipped below the statewide average from September through November 2019 (the Tropical Storm Imelda timeframe). Chambers, Jefferson, Liberty, Orange, and San Jacinto Counties never dropped below the statewide average unemployment rate throughout the year. However, the trend line for the Tropical Storm Imelda impacted counties did remain similar in 2019, as unemployment rates were high at the beginning of the year, dropped during the spring, rose throughout summer, dropped in early fall, and began to rise again going into November and December. From the unemployment rate highs in July, rates across the impacted counties dropped throughout August, September, and October. During this time period, Tropical Storm Imelda made landfall (September). In August, 1 month before Tropical Storm Imelda, the average unemployment rate across the impacted area was 4.8 percent; in September, the rate was 4.4 percent, and in October the rate was 4.3 percent.⁶⁹

All seven of the impacted counties did see a rise in their total labor force numbers from August into September and then into October before, during, and after the impacts of Tropical Storm Imelda were immediately seen. All impacted counties, except for Jefferson and Orange, then experienced a slight increase in the number of individuals in their workforce going from October into December 2019. Jefferson County experienced a total loss of 411 individuals (.38 percent) and Orange County experienced a loss of 139 (.37 percent) in their workforces during the October to December timeframe. All seven counties observed a net gain in their workforce from the immediate month before Imelda through December 2019.⁷⁰

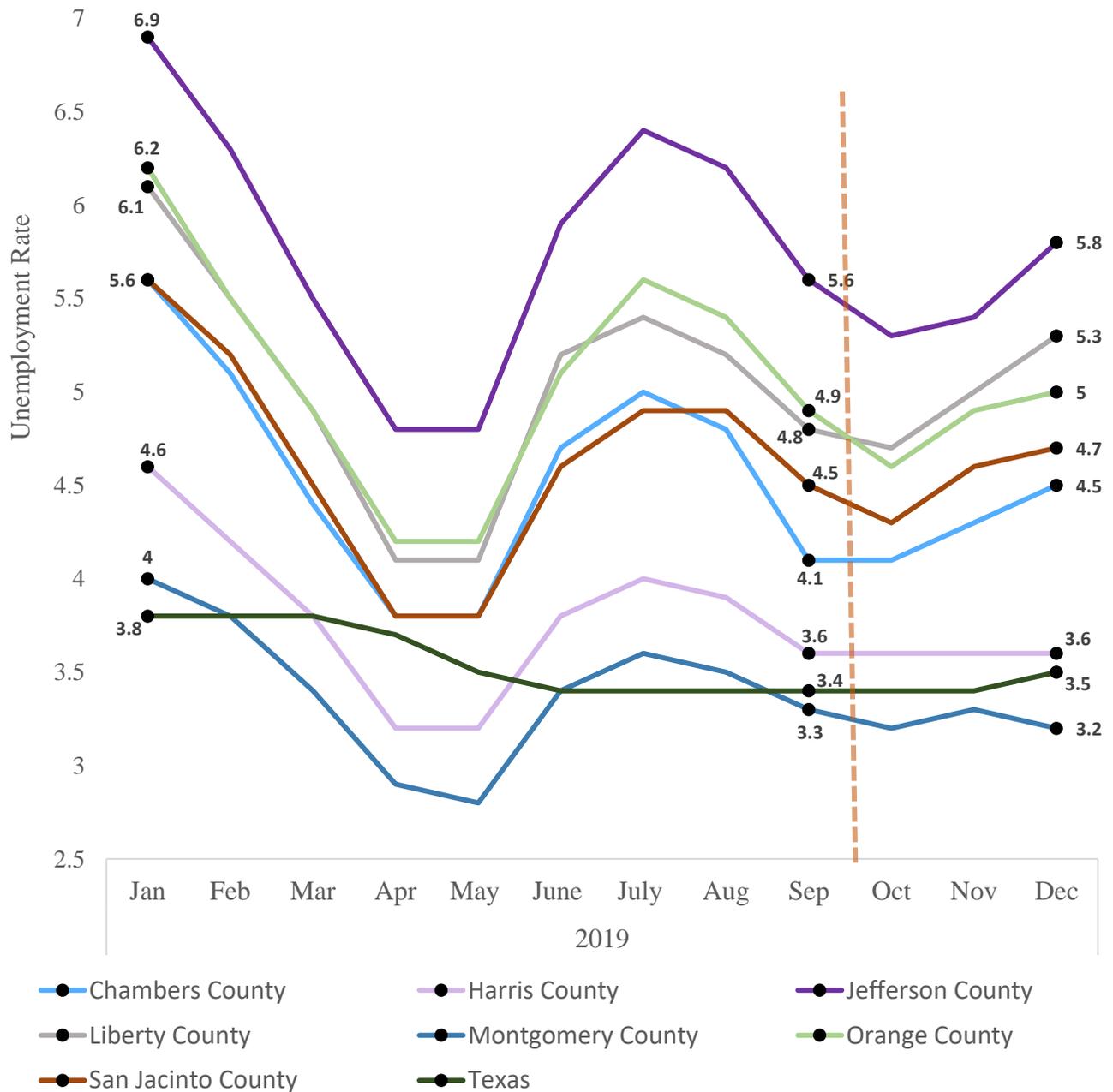
⁶⁷ “BLS Data Finder,” U.S. Bureau of Labor Statistics, accessed February 6, 2020, https://www.bls.gov/bls/data_finder.htm

⁶⁸ Ibid.

⁶⁹ Ibid.

⁷⁰ Ibid.

Figure 3-36: Unemployment Rates in Tropical Storm Imelda Impacted Counties and Texas



The Disaster Unemployment Assistance Program, administered by FEMA and the Texas Workforce Commission, provides unemployment benefits for individuals who lost their jobs or are no longer working as a direct result of the 2019 Lower Rio Grande Valley Floods and Tropical Storm Imelda. The press release notifying individuals that they could apply for assistance related to the 2019 Lower Rio Grande Valley Floods was released on July 19, 2019, for Cameron, Hidalgo, and Willacy Counties. Individuals affected by the Lower Rio Grande Valley Floods in all three



counties had to apply for benefits by August 19.⁷¹ The press release notifying individuals that they could apply for assistance related to Tropical Storm Imelda was released on October 8 for Chambers, Harris, Jefferson, Liberty, Montgomery, and Orange Counties, and October 31 for San Jacinto County. Individuals affected by Tropical Storm Imelda in all counties except San Jacinto had to apply for benefits by November 7. Those in San Jacinto County had until December 2.^{72,73}

There was a slight increase in the unemployment rate after the 2019 Lower Rio Grande Valley Floods and a slight decrease in the unemployment rate after Tropical Storm Imelda.

3.8.2 SMALL BUSINESS ADMINISTRATION BUSINESS DISASTER LOANS

The Small Business Administration (SBA) offers Business Physical Disaster Loans (BPDL) and Economic Injury Disaster Loans (EIDL) that cover insured and uninsured business losses. BPDL are available to businesses of all sizes and types after a disaster to replace or repair damaged real estate, inventory, and fixtures. The BPDL amount may be increased by as much as 20 percent of the total amount of physical loss, as verified by SBA, in order to mitigate the impacts of future natural disasters. EIDL are also available to a variety of businesses for up to \$2 million to meet necessary financial obligations (expenses the business would have paid if the disaster had not occurred).⁷⁴

Similar to SBA home loans, impacted businesses have to: (1) know that they can apply for an SBA business loan in order to apply for assistance; (2) demonstrate collateral; and (3) have acceptable credit to receive a loan. Consequently, SBA verified business loss data alone may underestimate the disaster's impact on all businesses in communities.

In the 2019 Lower Rio Grande Valley Floods impacted area, Cameron County had the highest approved SBA business loan amount with \$494,400 and the total verified loss was \$895,658. For the counties impacted by Tropical Storm Imelda, Jefferson County had the highest approved SBA business loan amount with \$1,784,236.73 and the total verified loss was \$1,947,400. This data is of March 1, 2020.

⁷¹ "Disaster Aid Available in Cameron, Hidalgo, and Willacy Counties," Texas Workforce Commission, July 12, 2019,

twc.texas.gov/news/disaster-aid-available-cameron-hidalgo-and-willacy-counties

⁷² "Disaster Aid Available in Chambers, Harris, Jefferson, Liberty, Montgomery, and Orange Counties," Texas Workforce Commission, October 8, 2019,

<https://twc.texas.gov/news/disaster-aid-available-chambers-harris-jefferson-liberty-montgomery-and-orange-counties>

⁷³ "Disaster Unemployment Aid Now Available for individuals affected by Tropical Storm Imelda in 1 Additional Texas County: San Jacinto County," Texas Workforce Commission, October 31, 2019,

<https://twc.texas.gov/news/disaster-unemployment-aid-now-available-individuals-affected-tropical-storm-imelda-1-additional-texas-county-san-jacinto-county>

⁷⁴ "Disaster Loan Assistance," Small Business Administration, accessed March, 12, 2020,

<https://disasterloan.sba.gov/ela/Information/FactSheetBusinesses>

Table 3-29: Total Small Business Loans in Impacted Counties

County	Total Verified Loss	Total Approved (All Loans)
Cameron	\$895,658.44	\$494,400
Hidalgo	\$92,132.97	\$114,900
Willacy	\$10,000.00	\$12,400
Total for Lower Rio Grande Valley Floods	\$997,791.41	\$621,700
Harris	\$899,858.72	\$740,900
Jefferson	\$1,784,236.73	\$1,947,400
Liberty	\$66,637.15	\$70,200
Montgomery	\$335,634.73	\$509,700.00
Orange	\$795,883.32	\$988,800
Total for Tropical Storm Imelda	\$3,882,250.65	\$4,257,000
Total	\$4,880,042.06	\$4,878,700

3.8.3 AGRICULTURAL IMPACTS

Within the 2019 Lower Rio Grande Valley Floods impacted counties, at the time of the flooding event, sorghum and corn crops were mostly already harvested. The heavy rainfall amounts led to delayed harvesting schedules for these and other crops within the region, but crop damage and lesser production yields was mostly seen with cotton. For many, cotton harvesting was still around a month away which led to most cotton fields being left vulnerable.⁷⁵ While losses were not reported, the potential loss of cattle was also a concern to ranchers who had been impacted by the 2019 Lower Rio Grande Valley Floods. As reported by the Texas A&M University AgriLife Extension Service, Hidalgo County had several crop fields that were inundated with water for more than a week and were completely damaged. Other fields were only damaged on the turn rows where the water did not get drained quickly enough. It was reported that farmers within the county that had just finished irrigating before the flooding event, and received high rain totals, were the most hurt. Specific acreage damage is unknown at this point for Hidalgo County.

The same issues were seen in Cameron County where fields were damaged due to standing water as well. However, it was specifically reported in Cameron County that less than 10 percent of the

⁷⁵ “Texas Crop and Weather Report – July 2, 2019,” AgriLife Today, July 2, 2019, <https://agrilifetoday.tamu.edu/2019/07/02/texas-crop-and-weather-report-july-2-2019/>



cotton crop for the season was damaged or destroyed. The 2019 Lower Rio Grande Valley Floods left most of an agricultural impact on the cotton industry in Willacy County. It is estimated that for the 2019 season, 78,000 acres of cotton was planted. As a result of the flood, 20,000 acres of cotton was destroyed, and 45,000 acres of cotton was damaged. This shows that a total of 83.33 percent of Willacy County's cotton was impacted by the flooding event. In total, it was reported that 61 percent of the cotton crop planted in Willacy County for the 2019 season was lost.⁷⁶ Further, the total estimated crop loss in Willacy County was 110,000 acres. In addition to cotton crop losses, 41 percent of Sorghum crops were lost, 10 farm structures were damaged, one farm structure was destroyed. The total estimated agricultural dollar loss in Willacy County was \$100,000.⁷⁷

In southeast Texas, rice is one of the largest agricultural crops in the region. When Tropical Storm Imelda made landfall on September 17, 2019, 30 percent of rice crops had yet to be harvested. However, by September 27, 97 percent of rice crops were able to be collected.⁷⁸ The 97 percent does not signify if the rice was able to be processed and sold. For example, in Jefferson County, it was estimated that rice crop losses were as much as \$4,500,000 in total. \$3,500,000 of the total loss came from direct impacts of Imelda and \$1,500,000 of the loss came from indirect losses such as crop quality. Jefferson County also reported impacts to hay as the county usually produces as much as \$10,000,000 in hay production income a year. It is estimated that Imelda led to hay production income only reaching \$2,300,000 and, therefore, produced a hay crop loss of roughly \$7,800,000 (78 percent loss).⁷⁹

Loss related to livestock was also reported in Jefferson County. It is expected that there will be loss attributed to aborted calves due to stress put on cattle during Imelda. However, a specific amount is not yet able to be captured. As a result of Hurricane Harvey, a 35 percent reduction in the calf production was observed. The Texas A&M University AgriLife Extension Agent for Jefferson County reported that the impact of Imelda, in portions of Jefferson County, were more damaging than Harvey. Because of this, the AgriLife Extension Agent estimates that a 20 percent reduction in the calf production will be seen as a result of Imelda. This would equate to as much as \$3,000,000 in calf production losses.⁸⁰

Structural and agricultural support industry damages were also reported in Jefferson County as a result of Imelda. A specific number or amount cannot be given which would inform structural damage to agriculture in the county. Observations by local officials can confirm that barns, fences, irrigation pumps, feed storage bins, equipment (tractors, implements, combines, boats, etc..)

⁷⁶ District Twelve Texas A&M AgriLife District Extension Administrator and Extension Economist, email to GLO staff, February 13, 2020.

⁷⁷ Willacy County Texas A&M AgriLife Extension Agent, email message to GLO staff, February 19, 2020.

⁷⁸ "Texas Crop and Weather Report – October 1, 2019," AgriLife Today, October 1, 2019, <https://agrilifetoday.tamu.edu/2019/10/01/texas-crop-and-weather-report-oct-1-2019/>

⁷⁹ Jefferson County Texas A&M AgriLife Extension Agent, email message to GLO staff, February 25, 2020.

⁸⁰ Jefferson County Texas A&M AgriLife Extension Agent, email message to GLO staff, February 25, 2020.



feeders, and many other types of equipment were completely submerged or washed downstream toward the Gulf of Mexico. It was also reported that three air services (crop duster businesses) and two chemical companies each received around four feet of water. Agricultural support businesses throughout Jefferson County lost income in hauling crops, fertilizing second crops, crawfish harvest and sells, unharvested or lost rice crop, crop fertilization, custom hay harvest, and other business processes. At this time, a dollar-amount cannot be accurately assigned to structural and agricultural support industry damages, but it is estimated to be far greater than the other agricultural losses throughout Jefferson County.⁸¹

Throughout Chambers County, the total estimated crop losses were \$2,000,000 for rice and \$250,000 for hay, as these were the only crops reported to be impacted by Imelda. The cattle industry is also expected to experience an economic loss in the county as well, with an approximate estimate of \$3,200,000 of calf loss throughout 2020 due to Imelda. Damages to farmland and structures on these lands included fence, barn, farm equipment, and cattle feeders. An approximate cost amount associated with these damages could not be estimated. However, similar to Jefferson County, agricultural support industry damage was also observed. It is estimated that upwards of \$6,000,000 in loss has been realized for chemical distribution, fertilizer distribution, and agricultural air service business throughout Chambers County.⁸²

Liberty County also reported agricultural related damages caused by Imelda. In total, it is estimated that \$3,839,497.20 of rice crop was damaged, \$1,077,300 of rice that was stored in bins was damaged, \$90,000 worth of hay was damaged, and \$42,500 worth of haylage was damaged.⁸³ Further, Orange County reported their estimated agricultural losses were centered around hay with an estimated loss of \$256,000, Christmas Trees (most likely Virginia Pine Trees but this cannot be confirmed) with an estimated loss of \$20,000, and general cattle production with an estimated loss of \$2,791.⁸⁴ In Harris, Montgomery, and San Jacinto Counties, no economic or structural agricultural damages were reported.⁸⁵ The only affect Harris County faced was limited reports by farmers pertaining to the flooding of natural grass pastures used for hay production.⁸⁶

After Imelda had made landfall and moved across the region, cattle were left impacted by the flooding. In Chambers and Jefferson Counties, aerial hay delivery was made to more than 4,500 head of cattle. A total of 1,471 square bales of hay were airdropped to 4,516 stranded cattle in these two counties with help from the Texas Animal Health Commission, Texas Department of Agriculture, the military, and Texas A&M Task Force One. When the airdrops of hay ended, the

⁸¹ Jefferson County Texas A&M AgriLife Extension Agent, email message to GLO staff, February 25, 2020.

⁸² Chambers County Texas A&M AgriLife Extension Agent, email message to GLO staff, February 26, 2020.

⁸³ Liberty County Texas A&M AgriLife Extension Agent, email message to GLO staff, February 27, 2020.

⁸⁴ Orange County Texas A&M AgriLife Extension Agent, email message to GLO staff, February 25, 2020.

⁸⁵ Montgomery County Texas A&M AgriLife Extension Agent, email message to GLO staff, February 13, 2020.

⁸⁶ Harris County Texas A&M AgriLife Extension Agent, email message to GLO staff, February 13, 2020.



distribution of hay continued as an additional 485 square bales and 10 round bales were voluntarily delivered on the ground.⁸⁷

Table 3-30: Estimated Agricultural Losses by County

County	Agriculture Estimated Loss
Willacy	\$100,000
Total for 2019 Lower Rio Grande Valley Floods	\$100,000
Chambers	\$11,450,000+
Jefferson	\$15,300,000+
Liberty	\$5,049,297
Orange	\$278,791
Total for Tropical Storm Imelda	\$32,078,088+
Total	\$32,178,088+

The agriculture estimated loss total will be less than the actual total loss once realized. This is due to some of the impacted counties having financial estimates pertaining to specific agricultural industries and some of the impacted counties not having financial estimate losses. The presented estimated total of \$32,178,088 in estimated agricultural losses is a conservative measurement for the 2019 Lower Rio Grande Valley Floods and Tropical Storm Imelda.

⁸⁷ “AgriLife Extension Lends support in Imelda aftermath,” Texas A&M AgriLife Extension, September 25, 2019, <https://agrilifeextension.tamu.edu/blog/2019/09/25/agrilife-extension-lends-support-in-imelda-aftermath/>

4 GENERAL REQUIREMENTS

4.1 Rehabilitation/Reconstruction of Public Housing, Affordable Housing, and other forms of Assisted Housing

The GLO will identify and address the rehabilitation, reconstruction, and replacement of the following types of public and assisted housing affected by the 2019 disasters: (1) public housing (including administrative offices); (2) HUD-assisted housing; (3) affordable housing; (4) McKinney-Vento Homeless Assistance Act-funded shelters and housing for the homeless (including emergency shelters and transitional and permanent housing for the homeless); and (5) private market units receiving project-based assistance, or with tenants that participate in the Section 8 Housing Choice Voucher Program.

All proposed projects will undergo Affirmatively Furthering Fair Housing (AFFH) review by the GLO before approval. Such review will include assessments of: (1) a proposed project's area demography; (2) socioeconomic characteristics; (3) housing configuration and needs; (4) educational, transportation, and health care opportunities; (5) environmental hazards or concerns; and (6) all other factors material to the AFFH determination. Subrecipients should show that proposed projects are likely to lessen area racial, ethnic, and low-income concentrations, and/or promote affordable housing in low-poverty, nonminority areas in response to natural hazard-related impacts.

The GLO will create policies and procedures to assess the cost-effectiveness of each proposed project whose goal is to assist a household under any residential rehabilitation or reconstruction program. These policies and procedures will include criteria that determine whether the rehabilitation or reconstruction of the unit will be cost-effective relative to other means of assisting the property owner such as buyout or acquisition of the property or construction of area-wide protective infrastructure. Additionally, the GLO will offer, as appropriate, other housing alternatives that are more-cost effective, such as manufactured housing options.

On a case-by-case basis, the GLO will consider exceptions to these comparison criteria and will describe:

- The process used to analyze the circumstances under which an exception is necessary;
- How reasonable accommodations were made to provide accessibility for an occupant with a disability; and
- How the amount of assistance is necessary and reasonable, per 2 CFR part 200, subpart E—Cost Principles.

4.2 Housing for Vulnerable Populations

The GLO will promote housing for vulnerable populations through activities that seek to address: (1) the transitional housing, permanent supportive housing, and permanent housing needs of individuals and families that are either homeless or at risk of homelessness; (2) the prevention of low-income individuals and families with children (especially those with incomes below 30 percent of the area median income) from becoming homeless; and (3) the special needs of persons who are not homeless but require supportive housing (i.e., the elderly, persons with disabilities, persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, and public housing residents, as identified in 24 CFR 91.315(e)).

The GLO administering programs related to direct housing assistance will conduct needs assessments. The GLO shall administer the Homeowner Assistance Program (HAP), Homeowner Reimbursement Program (HRP) and the Affordable Rental Housing Program. The local needs assessment and analysis of HUD/FEMA demographic IA data will calibrate the proportion of funding that should be set aside to benefit each LMI and non-LMI economic group. The needs assessment will also determine the activities to be offered, the demographics to receive concentrated attention, and target areas to be served. The needs assessment should set goals within the income brackets similar to the damaged units within the impacted areas. Deviations from these stated goals will be evaluated by the GLO before the program may move forward.

The GLO administering programs related to direct housing assistance are committed to AFFH through established affirmative marketing policies. The GLO will coordinate with HUD-certified housing counseling organizations.⁸⁸ Affirmative marketing efforts will include an affirmative marketing plan based on HUD regulations. The goal is to ensure that outreach and communication efforts reach eligible homeowners from all racial, ethnic, national origin, religious, familial status, the disabled, "special needs" individuals, and gender groups.

4.3 Displacement of Persons and/or Entities

To minimize the displacement of persons and/or entities that may be affected by the activities outlined in this Action Plan, the GLO will coordinate with other state agencies, local governments, and local nonprofit organizations to ensure minimal displacement. However, should any proposed projects cause the displacement of people, the GLO will ensure the requirements set forth under the Uniform Relocation Assistance and Real Property Acquisition Policies Act (URA), as waived, are met.

The relocation assistance requirements at section 104(d)(2)(A) of the Housing and Community Development Act (HCDA) and 24 CFR 42.350 are waived to the extent that they differ from the

⁸⁸ "Housing Counseling Agencies," HUD, accessed April 7, 2020, www.hud.gov/counseling



requirements of the URA and implementing regulations at 49 CFR part 24, as modified by the notice for activities related to disaster recovery. Without this waiver, disparities exist in relocation assistance associated with activities typically funded by HUD and FEMA (e.g., buyouts and relocation). Both FEMA and CDBG funds are subject to the requirements of the URA; however, CDBG funds are subject to Section 104(d), while FEMA funds are not. The URA provides that a displaced person is eligible to receive a rental assistance payment that covers a period of 42 months. By contrast, Section 104(d) allows a lower-income displaced person to choose between the URA rental assistance payment and a rental assistance payment calculated over a period of 60 months. This waiver of the Section 104(d) requirements assures uniform and equitable treatment by setting the URA and its implementing regulations as the sole standard for relocation assistance under the Federal Register notice.

The GLO will follow its Residential Anti-displacement and Relocation Assistance Plan (RARAP). The RARAP defines “not suitable for rehabilitation” as those units for which the cost of rehabilitation, including clear consideration for resolving issues affecting health and safety, exceeds the cap allowed for the project type. The GLO will take the following steps and require subrecipients and developers to minimize the direct and indirect displacement of persons from their homes: (1) plan construction activities to allow tenants to remain in their units as long as possible, by rehabilitating empty units or buildings first; (2) where feasible, give priority to rehabilitation of housing, as opposed to demolition, to avoid displacement; (3) adopt policies to identify and mitigate displacement resulting from intensive public investment in neighborhoods; (4) adopt tax assessment policies, such as deferred tax payment plans, to reduce impact of increasing property tax assessments on lower income owner-occupants or tenants in revitalizing areas; or (5) target only those properties deemed essential to the need or success of the project.

Guidance on relocation considerations for persons with disabilities may be found in Chapter 3 of HUD’s Relocation Handbook 1378.0⁸⁹

4.4 Maximum Assistance

The maximum amount of assistance available to subrecipients under the GLO’s disaster recovery program will be the maximum allocated will be set in the GLO Use of Funds by each program. For all housing programs, the GLO’s housing guidelines establish housing assistance maximums.

4.5 Elevation Standards

The GLO will apply the following elevation standards to new construction, repair of substantial damage, or substantial improvement of structures located in an area delineated as a flood hazard area or equivalent in FEMA’s data source identified in 24 CFR 55.2(b)(1). All structures, as

⁸⁹ “Tenant Assistance, Relocation and Real Property Acquisition Handbook (1378.0),” HUD, accessed October 8, 2020, https://www.hud.gov/program_offices/administration/hudclips/handbooks/cpd/13780



defined under 44 CFR 59.1, designed principally for residential use and located in the 100-year (or 1 percent annual chance) floodplain that are selected for new construction, repair of substantial damage, or substantial improvement, as defined under 24 CFR 55.2(b) (10), must be elevated with the lowest floor, including the basement, at least 2 feet above the base flood elevation. Mixed-use structures with no dwelling units and no residents below the base flood elevation must be elevated or floodproofed in accordance with FEMA floodproofing standards under 44 CFR 60.3(c)(3)(ii) or successor standard of at least 2 feet above the base flood elevation.

Applicable state, local, and tribal codes and standards for floodplain management that exceed these requirements, including elevation, setbacks, and cumulative substantial damage requirements, will be followed.

The GLO has established elevation costs caps at \$60,000 for elevation of single family homes in coastal counties, and \$35,000 for elevation in non-coastal counties. These elevation costs caps were established considering elevation costs associated with past GLO CDBG-DR housing rehabilitation/reconstruction programs. Elevation costs higher than these established caps will require submission of a waiver request to the GLO. Elevation requirements are taken into consideration when determining whether to rehabilitate or reconstruct a home. Generally, a home will be reconstructed when home repair costs are greater than \$65,000; an exception to this may include a home that has been determined eligible for inclusion on the National Register of Historic Places. The GLO may re-evaluate its elevation costs caps during the implementation of its Housing Assistance Program (HAP) based on average costs associated with elevating single family homes and on a case-by-case basis as needed.

Nonresidential structures must be elevated to the standards described in this paragraph or floodproofed, in accordance with FEMA floodproofing standards at 44 CFR 60.3(c)(3)(ii) or successor standard, up to at least 2 feet above the 100-year (or 1 percent annual chance) floodplain. All rehabilitation, reconstruction, and new construction of nonresidential structures that qualify under HUD's definition of critical actions—structures that (1) produce, use or store highly volatile, flammable, explosive, toxic or water-reactive materials, (2) provide essential and irreplaceable records or utility or emergency services that may become lost or inoperative during flood and storm events, and (3) are likely to contain occupants who may not be sufficiently mobile to avoid loss of life or injury during flood or storm events—that are within the 500-year (or 0.2 percent annual chance) floodplain must be elevated or floodproofed (in accordance with the FEMA standards) to the higher of the 500-year floodplain elevation or 3 feet above the 100-year floodplain elevation. A few examples of structures associated with critical action include hospitals, nursing homes, police stations, fire stations, and principal utility lines. Please see 24 CFR 55.2(b)(3) for the full definition and further examples of structures that fall under the rubric of critical action. If the 500-year floodplain or elevation data is unavailable, and the critical action is in the 100-year



floodplain, then the structure must be elevated or floodproofed at least 3 feet above the 100-year floodplain elevation.

The GLO has not established elevation cost caps for multifamily rental developments and infrastructure (public facilities, public improvements, and/or nonresidential structures). To evaluate reasonable elevation costs, as opposed to alternative mitigation strategies, the GLO will rely on licensed engineers responsible for project budget justification, construction code requirements, and CDBG-DR project funding maximums. The GLO will encourage subrecipients to consider the costs and benefits of the project when selecting CDBG-DR eligible projects.

In the case of elevation, single family housing units must meet the accessibility requirements at 24 CFR Part 8, which implements Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794) and the GLO's Visitability Standards. Covered multifamily dwellings, as defined at 24 CFR 100.201 as well as common use facilities in developments with covered dwellings, must meet the design and construction requirements at 24 CFR 100.205, which implement the Fair Housing Act (42 U.S.C. 3601–3619), the design and construction requirements of the Fair Housing Act Design Manual and the ADA 2010 requirements with the HUD exceptions (79 FR 29671, May 23, 2014). Additionally, developments involving new construction (excluding construction of nonresidential buildings) where some units are two-stories and are normally exempt from Fair Housing accessibility requirements, a minimum of 20 percent of each Unit type (e.g., one bedroom, two bedroom, three bedroom) must provide an accessible entry level and all common-use facilities in compliance with the design and construction requirements of the Fair Housing Act Design Manual and include a minimum of one bedroom and one bathroom or powder room at the entry level. A compliance certification will be required after the development is completed from an inspector, architect, or accessibility specialist.

4.6 Planning and Coordination

The GLO's recovery projects will be developed in a manner that considers an integrated approach to address long-term recovery and restoration of housing, infrastructure, and economic revitalization in the most impacted and distressed areas.

The GLO will continue to work with state and local jurisdictions to provide guidance on promoting sound short- and long-term recovery plans in the affected areas by coordinating available resources to help in the restoration and recovery of damaged communities. Disaster recovery presents affected communities with unique opportunities to examine a wide range of issues such as drainage and flood control, housing quality and availability, road and rail networks, environmental issues, and the adequacy of existing infrastructure. The GLO will support long-term plans put in place by local and regional communities that promote sound, sustainable long-term recovery planning informed by a post-disaster evaluation of hazard risk, especially land-use decisions that reflect responsible flood plain management and take into account possible sea level rise (for example, by



using FEMA floodplain maps, frequency and intensity of precipitation events, and designs applying the new Advisory Base Flood Elevations (ABFE) or higher.)

The GLO will coordinate as much as possible with local and regional planning efforts to ensure consistency, to promote community-level and/or regional (e.g., multiple local jurisdictions) post-disaster recovery and mitigation To leverage those efforts, the GLO will utilize partnerships with Texas universities and/or vendors (including, but not limited to, governmental entities, nonprofit and for-profit firms, entities, and organizations) to further coordinate planning studies and data analyses.

The GLO will obtain formal concurrence with the State Historic Preservation Officer, Fish and Wildlife Service, and the National Marine Fisheries Service, for compliance with section 106 of the National Historic Preservation Act (54 U.S.C. 306108) and section 7 of the Endangered Species Act of 1973 (16 U.S.C. 1536) when designing a reimbursement program.

4.7 Infrastructure Activities

The GLO will encourage subrecipients to integrate mitigation measures such as storm water management systems and storm water infrastructure into rebuilding activities to further realize objectives outlined in regionally or locally established plans and policies that are designed to reduce future risk to the jurisdiction(s). Informed by ongoing and previously conducted regional studies, the GLO's goal is to ensure better coordination of projects between localities to address recovery and mitigation more holistically.

The GLO will encourage subrecipients to consider the costs and benefits of each proposed infrastructure project; additionally, each project must demonstrate how it will contribute to the long-term recovery and restoration of housing.

The GLO will seek to ensure that infrastructure activities avoid disproportionate impact on vulnerable communities and will create, to the extent practicable, opportunities to address economic inequities facing local communities. All project applications will undergo an AFFH review by the GLO before approval. AFFH application reviews will include assessments of a proposed project's (1) area demography; (2) socioeconomic characteristics; (3) housing configuration and needs; (4) educational, transportation, and health care opportunities; (5) environmental hazards or concerns; and (6) all other factors material to the AFFH determination.

The GLO will coordinate with federal, state, local, private, and nonprofit sources to assist subrecipients to align investments with other planned state or local capital improvements and infrastructure development efforts. The GLO will also work with subrecipients to foster the potential for additional infrastructure funding from multiple sources, including existing state and local capital improvement projects in planning and the potential for private investment.



The GLO will rely on professional engineers procured by subrecipients to employ adaptable and reliable technologies to guard against premature obsolescence of infrastructure. The GLO will encourage subrecipients to consider the costs and benefits of the project when selecting CDBG-DR eligible projects.

Construction of a new building and facilities must be in compliance with the Texas Accessibility Standards (TAS) of the Architectural Barriers Act, Chapter 469, Texas Government Code, and the Texas Department of Licensing and Regulation (TDLR) Architectural Barriers Administrative Rules, 16 Texas Administrative Code, Part 4, Chapter 68. If estimated construction costs exceed Fifty Thousand Dollars (\$50,000.00), Construction Documents must be submitted to the Texas Department of Licensing and Regulation (TDLR) for an accessibility plan review. All Subrecipients must ensure their project activities are in compliance with all provisions of the Americans with Disabilities Act of 1990 (ADA).

4.8 Leveraging Funds

The GLO will encourage subrecipients to leverage CDBG-DR funds with funding provided by other federal, state, local, private, and nonprofit sources to maximize the limited CDBG-DR funds available. The GLO will report on leveraged funds in HUD's Disaster Recovery Grant Reporting System (DRGR).

The GLO also encourages subrecipients to anticipate collaborating with local governments, local long-term recovery groups, local nonprofit organizations, and vulnerable populations advocacy groups.

Funds may be used for matching requirements, share, or contribution for any other federal program when used to carry out an eligible CDBG-DR activity; this includes programs or activities administered by FEMA or USACE. By law (codified in the HCDA as a note to 105(a)), the amount of CDBG-DR funds that may be contributed to a USACE project is \$250,000 or less.

4.9 Protection of People and Property

4.9.1 QUALITY CONSTRUCTION STANDARDS

The GLO will require site inspections on all projects to ensure quality and compliance with building codes. The GLO will encourage and support subrecipient efforts to update and strengthen local compliance codes to mitigate hazard risks due to sea level rise, high winds, storm surge, and flooding where applicable. In the project application, subrecipients will submit an explanation of both current and future building and land use codes to mitigate hazard risks. The GLO will provide technical guidance on hazard mitigation code examples.



All rehabilitation (meets the definition of substantial improvement), reconstruction, or new construction must meet an industry-recognized standard that has achieved certification under at least one of the following programs: (1) ENERGY STAR (Certified Homes or Multifamily High-Rise); (2) Enterprise Green Communities; (3) LEED (New Construction, Homes, Midrise, Existing Buildings Operations and Maintenance, or Neighborhood Development); (4) ICC– 700 National Green Building Standard; (5) EPA Indoor Air Plus (ENERGY STAR prerequisite); or (6) any other equivalent comprehensive green building program acceptable to HUD. For rehabilitation of non-substantially damaged residential buildings, the GLO will follow the guidelines to the extent applicable as specified in the HUD CPD Green Building Retrofit Checklist. For infrastructure projects, the GLO will encourage, to the extent practicable, implementation of green building practices.

Single family housing units must meet the accessibility requirements of 24 CDR Part 8, which implements Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794) and the GLO's Visitability Standards.

Multifamily housing developments must meet all accessibility requirements at 24 CFR Part 8, which implements Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794). Multifamily housing developments must meet all accessibility requirements at 24 CFR Part 8, which implements Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794). Covered multifamily dwellings, as defined at 24 CFR 100.201, as well as common use facilities in developments containing multifamily dwellings, must meet the design and construction requirements at 24 CFR 100.205, which implement the Fair Housing Act (42 U.S.C.3601– 4619), and the ADA 2010 Standards with HUD exceptions.

4.9.2 HOUSING CONTRACTORS STANDARDS

The GLO will establish standards in the request for qualifications for housing contractors for the Homeowner Assistance Program. The standards will include, but are not limited to, information on the company's (1) organizational structure and capabilities, (2) ability to perform, (3) recent construction projects completed or underway over the past 5 years, (4) performance and payment bond capacity, (5) financial statements for the past 2 years, (6) evidence of insurance coverage, and (7) business registrations, certifications, and licenses.

The GLO will require a warranty period post-construction for housing: all work performed by the contractor will be guaranteed for a period of 1 year.



4.10 Appeals Processes

The GLO responds to complaints and appeals in a timely and professional manner to maintain a quality level of operations. The GLO's appeals processes apply to appeals received from homeowners, contractors, cities, counties, housing authorities, and other entities. The GLO will respond to homeowners by coordinating with the applicable housing contractor to resolve issues.

A record of each complaint or appeal that the GLO receives is kept in an information file. When a complaint or appeal is received, the GLO will respond to the complainant or appellant within 15 business days where practicable. For expediency, the GLO will utilize telephone communication as the primary method of contact; email and postmarked letters will be used as necessary to document conversations and transmit documentation.

Information about the complainant's rights and how to file a complaint shall be printed on all program applications, guidelines, the GLO public website, in all local languages, as appropriate and reasonable. Procedures for appealing a GLO decision on a complaint shall be provided to complainants in writing as part of the complaint response.

4.11 Dam and Levee Requirements

As stated in HUD's previous Federal Register notice, 83 FR 5844 (February 9, 2018), CDBG-DR funds are prohibited from being used to enlarge a dam or levee beyond the original footprint of the structure that existed prior to the disaster event. The GLO will ensure that if subrecipients use CDBG-DR funds for levees and dams, the subrecipients will: (1) register and maintain entries regarding such structures with the U.S. Army Corps of Engineers (USACE) National Levee Database or National Inventory of Dams; (2) ensure that the structure is admitted in the USACE PL 84-99 Program (Levee Rehabilitation and Improvement Program); and (3) ensure the structure is accredited under the FEMA NFIP. The GLO will upload into DRGR the exact location of the structure and the area served and protected by the structure. The GLO will also maintain file documentation demonstrating that it has conducted a risk assessment prior to funding the flood control structure, and that the investment includes risk reduction measures.

4.12 Program Income

Any program income earned because of activities funded under this grant will be subject to alternate requirements of 24 CFR 570.489(e), which defines program income. Program income generated under individual contracts with the subrecipients will be returned to the GLO. At the GLO's discretion, program income may be allowed to remain with a community to continue recovery efforts.



4.13 Monitoring Standards

The GLO provides program-wide oversight and monitoring activities for all applicable CDBG and related federal requirements in its administration of the CDBG-DR Program. The GLO will provide technical assistance to subrecipients from the application stage through the completion of the projects to ensure that funds are appropriately used for CDBG-DR activities, as well as meeting one of HUD's national objectives.

The GLO will monitor all contract expenditures for quality assurance and to prevent, detect, and eliminate fraud, waste, and abuse as mandated by Executive Order (EO) RP 36, signed July 12, 2004, by the Governor of Texas. The GLO will particularly emphasize mitigation of fraud, abuse, and mismanagement related to accounting, procurement, and accountability which may also be investigated by the State Auditor's Office (SAO). In addition, the GLO and subrecipients are subject to Uniform Guidance Standards of 2 CFR 200, which encompasses the review of compliance with program requirements and the proper expenditure of funds by an independent Certified Public Accountant (CPA) or by the SAO. Reports from the SAO's office will be sent to the Office of the Governor, the Legislative Committee, and the GLO.

The GLO has an audit staff dedicated to its Community Development and Revitalization (CDR) division that performs independent internal audits of CDBG-DR and CDBG-MIT program activities and can perform such audits on these programs and subrecipients. The GLO also has an auditing staff independent of its CDR division that reports directly to the Commissioner of the Texas General Land Office and the GLO's Chief Clerk. The GLO will utilize a monitoring plan to specifically ensure that the recovery allocation is carried out in accordance with state and federal laws, rules, and regulations, as well as the requirements set forth in the Federal Register notices. The monitoring plan will also include duplication of benefits review to ensure compliance with the Stafford Act.

The GLO has established a three (3) year affordability monitoring period along with recapture policies for the Homeowner Assistance Program (HAP). Details regarding the recapture policies clearly describe the terms of the recapture, the specific circumstances under which these provisions will be used, and how the provisions will be enforced. The three (3) year affordability monitoring period and the recapture policies can be referenced in the GLO's Homeowner Assistance Program (HAP) Policy Manual.

4.14 Broadband Infrastructure

As required by HUD in the Federal Register notice, 83 FR 5844 (February 9, 2018), any new construction or substantial rehabilitation, as defined by 24 CFR 5.100, of a building with more than four rental units will include installation of broadband infrastructure, as defined in 24 CFR 5.100, except where the grantee documents that: (1) the location of the new construction or substantial rehabilitation makes installation of broadband infrastructure infeasible; (2) the cost of



installing broadband infrastructure would result in a fundamental alteration in the nature of its program or activity or in an undue financial burden; or (3) the structure of the housing to be substantially rehabilitated makes installation of broadband infrastructure infeasible.

4.15 Disaster Recovery and Response Plan

Through other CDBG-DR and CDBG-MIT grant funds, the GLO is providing funds at the local and state local level for the development of comprehensive disaster recovery and response plan that addresses long-term recovery and pre- and post-disaster hazard mitigation through the consolidation and enhancement of current plans.

4.16 Section 3 Compliance

For applicable funded programs, the GLO and its subrecipients will ensure compliance with all pertinent Section 3 regulations to the greatest extent possible, including providing training, employment, contracting, and other economic opportunities to low-income and very low-income persons, especially recipients of government assistance for housing and to businesses that provide economic opportunities to low- and very low-income persons. Additional details can be found in Section 3 policy and procedures.

Subrecipients and contractors may demonstrate compliance with the “greatest extent feasible” (CFR 24 §135.30) requirement of Section 3 by meeting HUD’s numerical goals for providing training, employment, and contracting opportunities to Section 3 Residents and Section 3 Business Concerns.

The minimum numerical goals are:

- 30% of total number of new hires as Section 3 Residents;
- 10% of all awarded construction contracts, awards to Section 3 Business Concerns;
- 3% of all awarded non-construction contracts, awards to Section 3 Business Concerns.

For subrecipients that do not engage in training, or hiring, but award contracts to contractors that will engage in training, hiring, and subcontracting, subrecipients must ensure that, to the greatest extent feasible, contractors will make good faith efforts to provide training, employment, and contracting opportunities to Section 3 Residents and Section 3 Business Concerns. The numerical goals established in this Section represent minimum goals and are considered safe harbor numerical targets. Subrecipients are strongly encouraged to adopt numerical goals that exceed the minimum requirements. If a subrecipient fails to meet the Section 3 minimum numerical goals, they must be prepared to demonstrate that efforts were made to meet the numerical goals. Failure to meet numerical goals requires a documented explanation of efforts be submitted to the GLO.



The GLO will then examine the subrecipient’s efforts and provide technical assistance as necessary. However, “failure to comply may lead to sanctions, suspension and limited denial of participation pursuant to HUD’s regulations in 24 CFR part 24, where appropriate, may be applied to the recipient or the contractor.” (24 CFR §135.74)

5 STATE ADMINISTERED DISASTER RECOVERY PROGRAM

5.1 Action Plan

The Federal Register notice 85 FR 4681 (January 27, 2020) refers to 83 FR 5844 (February 9, 2018) and 84 FR 40314 (August 14, 2019) as the applicable notices which identifies that this Action Plan must describe the Method of Distribution (MOD) of funds and the descriptions of specific programs or activities the GLO will carry out directly. Further, no additional programs are being added as a result of the additional allocation provided in 86 FR 569 (January 6, 2021) to the state of Texas. The needs assessment, Section 3, of this plan was conducted for the development and prioritization of recovery activities. In addition, the GLO consulted with affected citizens, stakeholders, local governments, and public housing authorities to assess needs.

This Action Plan will outline the following: the eligible affected areas and subrecipients; criteria for eligibility; the methodology used to distribute funds to those subrecipients; activities for which funding may be used; and program requirements, including non-duplication of benefits. The Action Plan will also define how the uses of this allocation address necessary expenses related to disaster relief, long-term recovery and restoration of infrastructure, and housing and economic revitalization.

5.2 Connection to Vulnerability Analysis

GLO's state programs consider social vulnerability factors in the selection of projects. For instance, the Affordable Rental Program (multifamily) has a selection criteria that prioritizes projects that are: (1) located in a high opportunity zone as it applies to AFFH, (2) target extremely low-income (30 percent AMFI) communities, (3) exceeds the number of LMI units eligibility requirement; and (4) serves persons with disabilities beyond minimum requirements.

Additionally, both single family programs—the Homeowner Assistance Program (HAP) and the Homeowner Reimbursement Program (HRP)—will:

- Undergo an AFFH review. The review will consist of (1) a proposed project's area demography, (2) socioeconomic characteristics, (3) housing configuration and needs, (4) educational, transportation, and health care opportunities, (5) environmental hazards or concerns, and (6) all other factors material to the AFFH determination. Have applications show that projects are likely to lessen area racial, ethnic, and low-income concentrations, and/or promote affordable housing in low-poverty, nonminority areas in response to natural hazard-related impacts.
- Conduct a local needs assessment. The local needs assessment and analysis of HUD/FEMA demographic IA data will recommend the proportions of funding that should be set aside to benefit each LMI and non-LMI economic group. The needs assessment will identify

disabled, “special needs” persons, and vulnerable populations, and target areas to be served. The needs assessment will also include an assessment of the types of public services activities that may be needed to complement the program.

- Adhere to Affirmative Marketing Outreach Plans. Affirmative marketing efforts will include an affirmative marketing plan based on HUD regulations. The goal is to ensure that outreach and communication efforts reach eligible homeowners from all racial, ethnic, national origin, religious, familial status, the disabled, "special needs" persons, gender groups, and vulnerable populations.
- The state’s Local Regional and State Planning Program will ensure that: (1) activities will avoid disproportionate impact on vulnerable populations such as, but not limited to, families and individuals that are homeless or at risk of homelessness, the elderly, persons with disabilities, persons with alcohol or other drug addiction challenges, persons with HIV/AIDS and their families, and public housing residents; and (2) activities that create opportunities to address economic inequities facing local communities.

5.3 Connection to Unmet Needs

As required by HUD in their Federal Register notice that allocated 2019 disaster recovery funds to Texas, 85 FR 4681 (January 27, 2020), (the Notice), and reiterated in 86 FR 569 (January 6, 2021) pursuant to the additional allocation, at least 80 percent of the funds will address unmet needs within HUD-identified “most impacted and distressed” areas. These areas include:

- 2019 Lower Rio Grande Valley Floods: Cameron and Hidalgo Counties.
- Tropical Storm Imelda: Chambers, Harris, Jefferson, Liberty, Montgomery, and Orange Counties.

Up to 20 percent of the allocation may be used to address unmet disaster needs in those other counties who received a 2019 Lower Rio Grande Valley Floods (DR-4454) or Tropical Storm Imelda (DR-4466) presidential major disaster declaration. These two counties are classified as State MID and are San Jacinto and Willacy Counties.

This Action Plan primarily considers and addresses unmet housing needs with 70 percent of the state program funds, not including planning and administrative funds, addressing unmet needs directly related to housing. Through the assessment of needs, the GLO will continue the following housing programs: Homeowner Assistance Program (HAP); Homeowner Reimbursement Program (HRP); and Affordable Rental Housing Program. The GLO will also administer an Infrastructure Competition to address unmet infrastructure need in support of the long-term recovery of housing. The programs were developed to meet CDBG-DR, federal and state requirements and regulations, and to implement the long-term recovery of housing as efficiently



and expeditiously as possible. It is anticipated that public service type activities may need to be utilized to complement these housing programs. Public service activities may include, but not be limited to, housing counseling, legal counseling, job training, mental health, and general health services which will be made accessible to individuals having wide-ranging disabilities including mobility, sensory, development, emotional, and/or other impairments.

The Affordable Rental Program will address the unmet need for affordable rental units due to the impacts of the 2019 Lower Rio Grande Valley Floods and Tropical Storm Imelda. The program will allow for the rehabilitation, reconstruction, and new construction of multifamily developments, including impacted public housing authorities. The purpose of the rental program is to repair and increase the affordable rental stock for LMI households. The GLO and subrecipients also anticipate collaborating with local governments, local long-term recovery groups, local nonprofit organizations, and vulnerable populations advocacy groups.

Although there are remaining unmet housing needs due to the limitation of funds available, the GLO recognizes that as part of a comprehensive long-term recovery program, the repair, and enhancements of local infrastructure and mitigation efforts are crucial components. Infrastructure activities are vital not only for the long-term recovery and restoration of housing but for the long-term recovery, protection, and viability of communities.

The GLO has allocated five (5) percent for planning activities. Because of the nature of the 2019 Lower Rio Grande Valley Floods and Tropical Storm Imelda disasters and the recurring nature of disasters in the region, the GLO will concentrate on regional approaches in addition to specific local solutions to promote sound long-term recovery.

The GLO has allocated five (5) percent for administrative costs, including contract administration, compliance monitoring, and the provision of technical assistance to applicants and sub-recipients. Based on experience, it is expected that some subrecipients will need direct support implementing their programs; therefore, the GLO is allocating funds for housing and infrastructure project delivery. The GLO providing direct support to subrecipients will help ensure that the program is implemented as the efficiently and expeditiously as possible.

At least 70 percent of all program funds will benefit LMI persons.

As required, a needs assessment was completed to identify long-term needs and priorities for CDBG-DR funding allocated because of the 2019 Lower Rio Grande Valley Floods and Tropical Storm Imelda. The assessment considers a comprehensive set of data sources that cover multiple geographies and sectors. The needs assessment includes specific details about unmet needs within the eligible and most impacted and distressed communities, and includes details for housing, infrastructure, and economic revitalization. The needs assessment is expected to be amended as additional information is available or updated.



Table 5-1: Summary of Total Unmet Need – Updated in APA 1

Category	Losses/Gap	CDBG-DR Investments	Other Known Investments	Remaining Unmet Need
Housing	\$670,678,962	(\$142,714,000)	(\$162,389,805)	\$365,575,157
FEMA Individual Assistance	\$550,376,874		(\$83,608,215)	\$466,768,659
SBA Home Loans	\$120,302,088		(\$78,781,590)	\$41,520,498
State Housing Programs		(\$142,714,000)		(\$142,714,000)
Infrastructure	\$165,936,463	(\$62,045,000)	(\$0)	\$103,891,463
FEMA PDA Local Estimates	\$165,936,463			\$165,936,463
State Infrastructure Competition		(\$62,045,000)		(\$62,045,000)
Economic	\$37,058,130	(\$0)	(\$4,878,700)	\$32,179,430
SBA Business/EIDL Loans	\$4,880,042		(\$4,878,700)	\$1,342
Agriculture Losses	\$32,178,088			\$32,178,088
Totals	\$873,673,555	(\$204,759,000)	(\$167,268,505)	\$501,646,050

A resiliency multiplier will be a standard 15 percent for housing, infrastructure, and economic activities to calculate unmet need, as has previously been applied in other Texas CDBG-DR programs. The 15 percent resiliency multiplier is not represented in the above table but is used in Table 2-1: Total Unmet for 2019 Disasters.



5.4 Program Budget

Table 5-2: 2019 Disasters CDBG-DR Budget – Updated in APA 1

Programs	HUD MID	State MID	LMI Amount	Total Allocation	% of Total Allocation by Program	% of Total Allocation
Homeowner Assistance Program	\$79,128,000	\$19,782,000	\$69,237,000	\$98,910,000	43.48%	62.73%
Tropical Storm Imelda (HAP)	\$55,176,000	\$13,794,000	\$48,279,000	\$68,970,000	69.73%	
Lower Rio Grande Valley Floods (HAP)	\$23,952,000	\$5,988,000	\$20,958,000	\$29,940,000	30.27%	
Homeowner Reimbursement Program	\$8,672,000	\$2,168,000	\$7,588,000	\$10,840,000	4.76%	
Affordable Rental Program	\$25,240,000	\$6,310,000	\$31,550,000	\$31,550,000	13.87%	
Tropical Storm Imelda (ARP)	\$17,968,000	\$4,492,000	\$22,460,000	\$22,460,000	71.19%	
Lower Rio Grande Valley Floods (ARP)	\$7,272,000	\$1,818,000	\$9,090,000	\$9,090,000	28.81%	
Housing Project Delivery	\$1,131,200	\$282,800	\$989,800	\$1,414,000	0.62%	27.27%
Infrastructure Competition	\$49,144,000	\$12,286,000	\$43,001,000	\$61,430,000	27.00%	
Infrastructure Project Delivery	\$492,000	\$123,000	\$430,500	\$615,000	0.27%	
Local, Regional, and State Planning	\$9,100,400	\$2,275,100	-	\$11,375,500	5.00%	5.00%
Administration	\$9,100,400	\$2,275,100	-	\$11,375,500	5.00%	5.00%
Total	\$182,008,000	\$45,502,000	\$152,796,300	\$227,510,000	100%	100%



Table 5-3: 2019 Disasters Total LMI Budget – Updated in APA 1

Programs	LMI Amount	Total Allocation
Homeowner Assistance Program	\$69,237,000	\$98,910,000
Homeowner Reimbursement Program	\$7,588,000	\$10,840,000
Affordable Rental Program	\$31,550,000	\$31,550,000
Housing Project Delivery	\$989,800	\$1,414,000
Infrastructure Competition	\$43,001,000	\$61,430,000
Infrastructure Project Delivery	\$430,500	\$615,000
Subtotal	\$152,796,300	\$204,759,000
Local, Regional, and State Planning	N/A	\$11,375,500
Administration	N/A	\$11,375,500
Total	\$152,796,300	\$227,510,000

*70% LMI Requirement = \$143,331,300

5.5 GLO Use of Funds

The GLO will implement several state-run programs. These programs include the Homeowner Assistance Program for rehabilitation and reconstruction of primary residences, the Homeowner Reimbursement Program for reimbursement to homeowners for repairs on their primary residences, and the Affordable Rental Program to rehabilitate and reconstruct multifamily developments.

The programs the GLO have selected to implement are intended to address the rehabilitation, reconstruction, replacement, and new construction of housing needs in the areas affected by the 2019 Lower Rio Grande Valley Floods and Tropical Storm Imelda.

The GLO will also administer an Infrastructure Competition to address unmet infrastructure need in support of the long-term recovery housing.

5.5.1 HOMEOWNER ASSISTANCE PROGRAM

The Homeowner Assistance Program (HAP) will rehabilitate and reconstruct owner-occupied single family homes damaged by the 2019 Lower Rio Grande Valley Floods or Tropical Storm Imelda. The GLO may directly administer the programs in these areas or use the support of outside parties to serve the homeowner assistance needs.

5.5.1.1 *Allocation Amount:* \$98,910,000

- i. At least eighty (80) percent of funds must address unmet need in the HUD MID counties.
- ii. Up to twenty (20) percent of funds may address unmet need in the State MID counties.

5.5.1.2 *Reallocation:*

- i. After all eligible applicants have been served, any remaining funds within the State MID impacted counties will be reallocated to the HUD MID counties.

5.5.1.3 *Maximum assistance:*

- i. Rehabilitation: Local composite builder bid amount and not greater than \$65,000.
- ii. Reconstruction: Local composite builder bid amount based on procured builders and the builder's house plans based on household size.

5.5.1.4 *Eligible Activities: Housing activities allowed under CDBG-DR; HCDA Section 105(a)(1), 105(a)(3-4), 105(a)(8) 105(a)(11), 105(a)(18), and 105(a)(25), include but are not limited to:*

- i. Single family owner-occupied rehabilitation and/or reconstruction;

- ii. Repair and replacement of manufactured housing units;
- iii. Hazard mitigation;
- iv. Elevation;
- v. Relocation Assistance;
- vi. Demolition only;
- vii. Public service within the 15 percent cap (e.g., housing counseling, legal counseling, job training, mental health, and general health services); and
- viii. Other activities associated with the recovery of single family housing stock impacted.

5.5.1.5 Ineligible Activities:

- i. Forced mortgage payoff.
- ii. Incentive payments to households that move to disaster-impacted floodplains.
- iii. Properties that served as second homes at the time of the disaster, or following the disaster, are not eligible for rehabilitation assistance or housing incentives.
- iv. Rehabilitation/reconstruction of homes located in the floodway.
- v. Rehabilitation/reconstruction of a house in which:
 - a. The combined household income is greater than 120 percent AMI or the national median;
 - b. The property was located in a floodplain at the time of the disaster; and
 - c. The property owner did not maintain flood insurance on the damaged property, even when the property owner was not required to obtain and maintain such insurance.
- vi. Section 582 of the National Flood Insurance Reform Act of 1994, as amended, (42 U.S.C. 5154a) states that no federal disaster relief assistance made available in a flood disaster area may be used to make a payment (including any loan assistance payment) to a person for “repair, replacement, or restoration” for damage to any personal, residential, or commercial property if that person at any time has received federal flood disaster assistance that was conditional on the person first having obtained flood insurance under applicable federal law and the person has subsequently failed to obtain and maintain flood insurance as required under applicable federal law on such property. The program may not provide disaster assistance for the repair, replacement, or restoration of a property to a person who has failed to meet this requirement.



5.5.1.6 *Eligibility Criteria for Assistance:*

- i. Home must have been owner-occupied at the time of the disaster.
- ii. Home must have served as primary residence.
- iii. Home must be located in a CDBG-DR eligible county.
- iv. Home must have sustained damage from 2019 Lower Rio Grande Valley Floods (DR-4454) or Tropical Storm Imelda (DR-4466).
- v. Duplication of benefits review.
- vi. Costs for rehabilitation, reconstruction, and new construction are reasonable and consistent with market costs at the time and place of construction.
- vii. All household members over the age of 18 must be current on payments for child support.
- viii. Applicant must furnish evidence that property taxes are current, have an approved payment plan, or qualify for an exemption under current laws.
- ix. Home must be environmentally cleared.
- x. Property owners receiving disaster assistance that triggers the flood insurance purchase requirement have a statutory responsibility to notify any transferee of the requirement to obtain and maintain flood insurance in writing and to maintain such written notification in the documents evidencing the transfer of the property, and the transferring owner may be liable if he or she fails to do so.
- xi. Subrogation Agreement: Assisted homeowners must agree to a limited subrogation of any future awards related to the 2019 Lower Rio Grande Valley Floods (DR-4454) or Tropical Storm Imelda (DR-4466) to ensure duplication of benefits compliance. This is an agreement to repay any duplicative assistance if other disaster assistance for the same purpose later is received.
- xii. Unsecured Forgivable Promissory Note:
 - a. Assisted homeowners are required to maintain principal residency in the assisted property for 3 years. Cash-out refinancing, home equity loans or any loans utilizing the assisted residence as collateral are not allowed for 3 years. A violation of this policy will activate the repayment terms of the Note.
 - b. Taxes are to be paid and in good standing for the properties assisted. Homeowners may be on a payment plan, but it needs to be submitted to the State as applicable.
 - c. Insurance must be maintained at the assisted property. Hazard, flood (if applicable), and windstorm (if applicable) will be monitored for the three-year note period.

5.5.1.7 *National Objectives:*

Low- and moderate-income (LMI) and urgent need. At least 70 percent of these program funds must be spent on LMI eligible projects.

5.5.1.8 *Housing Guidelines:*

The GLO will develop minimum housing guidelines that provide operational details on the eligibility requirements, housing assistance caps, construction standards, accessibility requirements, visitability standards, reporting requirements, and other program requirements.

5.5.1.9 *Needs Assessment:*

The GLO will conduct a needs assessment. The local needs assessment and analysis of data will recommend the proportions of funding that should be set aside to benefit each LMI and non-LMI economic group. The needs assessment will determine the activities to be offered, the demographics to receive concentrated attention, identify disabled, "special needs," and vulnerable populations, and target areas to be served. The needs assessment will also include an assessment of the types of public services activities that may be needed to complement the program, such as housing counseling, legal counseling, job training, mental health, and general health services. The needs assessment should set goals within the income brackets similar to the housing damage sustained within the impacted areas. Deviations from goals must be accessed by the GLO before the Program may move forward.

5.5.1.10 *Affirmative Marketing Outreach Plan:*

The GLO is committed to AFFH through established affirmative marketing policies. The GLO will coordinate with HUD-certified housing counseling organizations in this effort. Affirmative marketing efforts will include an affirmative marketing plan, based on HUD regulations. The goal is to ensure that outreach and communication efforts reach eligible homeowners from all racial, ethnic, national origin, religious, familial status, the disabled, "special needs," gender groups, and vulnerable populations.

5.5.1.11 *AFFH review:*

The program will undergo AFFH review. Such review will include assessments of (1) a proposed project's area demography, (2) socioeconomic characteristics, (3) housing configuration and needs, (4) educational, transportation, and health care opportunities, (5) environmental hazards or concerns, and (6) all other factors material to the AFFH determination. Applications should show that projects are likely to lessen area racial, ethnic, and low-income concentrations, and/or promote affordable housing in low-poverty, nonminority areas in response to natural hazard-related impacts.

5.5.1.12 Timeline:

The proposed program start date is immediately after HUD’s approval of this Action Plan. The proposed end date is 4 years from the start date of the program.

5.5.2 HOMEOWNER REIMBURSEMENT PROGRAM

The GLO will administer the Homeowner Reimbursement Program (HRP) for eligible expenses and Small Business Administration (SBA) disaster home loans incurred by homeowners for repairs to a primary residence prior to application for these funds. Up to \$50,000 per household may be reimbursed.

5.5.2.1 *Allocation Amount: \$10,840,000*

- i. At least eighty (80) percent of funds must address unmet need in the HUD MID counties
- ii. Up to twenty (20) percent of funds may address unmet need in the State MID counties.
- iii. The program will first be available to LMI households for 6 months before being made available to non-LMI households.

5.5.2.2 *Reallocation:*

- i. Any remaining funds within the State MID counties will be reallocated to the HUD MID areas.
- ii. Any remaining funds will be reallocated to HAP to the HUD MID areas.

5.5.2.3 *Maximum Award: \$50,000*

5.5.2.4 *Eligible Activities, HCDA Section 105(a)(4):*

- i. Expenses incurred by homeowners for repairs to a primary residence prior to application for these funds.
- ii. SBA disaster home loans by homeowners for repairs to a primary residence prior to application for these funds.

5.5.2.5 *Ineligible Activities:*

- i. Forced mortgage payoff.
- ii. Incentive payments to households that move to disaster-impacted floodplains.
- iii. Properties that served as second homes at the time of the disaster, or following the disaster, are not eligible for rehabilitation assistance or housing incentives.
- iv. Rehabilitation/reconstruction of a homes located in the floodway.
- v. Rehabilitation/reconstruction of a house in which:
 - a. The combined household income is greater than 120 percent AMI or the national median;



- b. The property was located in a floodplain at the time of the disaster; and
- c. The property owner did not maintain flood insurance on the damaged property, even when the property owner was not required to obtain and maintain such insurance.
 - 1. Section 582 of the National Flood Insurance Reform Act of 1994, as amended, (42 U.S.C. 5154a) states that no federal disaster relief assistance made available in a flood disaster area may be used to make a payment (including any loan assistance payment) to a person for “repair, replacement, or restoration” for damage to any personal, residential, or commercial property if that person at any time has received federal flood disaster assistance that was conditional on the person first having obtained flood insurance under applicable federal law and the person has subsequently failed to obtain and maintain flood insurance as required under applicable federal law on such property. The program may not provide disaster assistance for the repair, replacement, or restoration of a property to a person who has failed to meet this requirement.

5.5.2.6 Eligibility Criteria for Assistance:

- i. Home must have been owner-occupied at the time of the disaster.
- ii. Home must have served as primary residence.
- iii. Home must be located in a CDBG-DR eligible county.
- iv. Home must have sustained damage from the 2019 Lower Rio Grande Valley Floods (DR-4454) or Tropical Storm Imelda (DR-4466).
- v. Duplication of benefits review.
- vi. All applicants and co-applicants must be current on payments for child support.
- vii. Applicant must furnish evidence that property taxes are current, have an approved payment plan, or qualify for an exemption under current laws.
- viii. Home must be environmentally cleared.
- ix. Property owners receiving disaster assistance that triggers the flood insurance purchase requirement have a statutory responsibility to notify any transferee of the requirement to obtain and maintain flood insurance in writing and to maintain such written notification in the documents evidencing the transfer of the property, and the transferring owner may be liable if he or she fails to do so.
- x. Subrogation Agreement: Assisted homeowners must agree to a limited subrogation of any future awards related to the 2019 Lower Rio Grande Floods and Tropical Storm Imelda



to ensure duplication of benefits compliance. Assisted homeowners must agree to repay any duplicative assistance if they later receive other disaster assistance for the same purpose.

xi. Unsecured Forgivable Promissory Note:

- a. Assisted homeowners are required to maintain principal residency in the assisted property for one year. Cash-out refinancing, home equity loans or any loans utilizing the assisted residence as collateral are not allowed for one year. A violation of this policy will activate the repayment terms of the Note.
- b. Taxes are to be paid and in good standing for the properties assisted. Homeowners may be on a payment plan, but it needs to be submitted to the GLO.
- c. Insurance must be maintained at the assisted property. Hazard, flood (if applicable), and windstorm (if applicable) will be monitored for the one-year period.

5.5.2.7 *Eligibility Criteria, SBA Loan Reimbursement:*

- i. All SBA loans must have been used toward a loss suffered as a result of the 2019 Lower Rio Grande Valley Floods or Tropical Storm Imelda.
- ii. Applicants must continue to make payments on their current SBA loan even if they have applied for CDBG-DR assistance.
- iii. Applicants must comply with any requirements in the loan documents that the applicant use amounts received for reimbursement to repay the loan's outstanding principal and interest.
- iv. Applicants with income exceed 120 percent of AMI must meet one of the following hardship exceptions:
 - a. *Hardship due to housing cost burden.* Households who spend more than 30 percent of their monthly gross income on housing costs are expected to experience hardship in recovery due to having limited financial resources;
 - b. *Hardship due to SBA loan repayment.* Households who spend more than 15 percent of their monthly discretionary income on SBA loan repayment are expected to experience hardship in recovery due to having limited financial resources;
 - c. *Hardship due to healthcare expenses.* Households who spend more than 20 percent of their income on healthcare expenses as a result of a disability or illness have long-term financial commitments to consider when contemplating incurring additional debt. Additional debt would be a burden and limit available resources needed to pay for these costs;

- d. *Hardship due to cost of caring for dependents.* Homeowners who spend more than 20 percent of their income on dependent or other care related expenses as a result of being responsible for providing care to parents, children, grandchildren, and other dependents; or
- e. *Hardship due to Due to Age or Disability.* Households that include a household member who is over the age of 65 or who is disabled (and surviving spouses) who have received a property tax payment waiver or exemption from the state of Texas because the state has already determined that the payment of property taxes constitutes a hardship.

5.5.2.8 *Ineligible Activities, SBA Loan Reimbursement:*

- i. Reimbursing costs that are not otherwise eligible for CDBG-DR assistance such as paying late fees.
- ii. Portion of interest attributable to activities that are ineligible for reimbursement.
- iii. Reimbursement is not permitted if payment of the cost with CDBG-DR funds will cause a duplication of benefits because an exception does not apply or violate the requirement that CDBG-DR funds shall not be used for activities reimbursable by or for which funds are made available by FEMA or the Army Corps of Engineers.

5.5.2.9 *National Objective:*

Low and moderate income (LMI) and urgent need. At least 70 percent of these program funds must be spent on LMI eligible projects.

5.5.2.10 *AFFH review:*

All proposed projects will undergo AFFH review by the GLO before approval. Such review will include assessments of (1) a proposed project's area demography, (2) socioeconomic characteristics, (3) housing configuration and needs, (4) educational, transportation, and health care opportunities, (5) environmental hazards or concerns, and (6) all other factors material to the AFFH determination. Applications should show that projects are likely to lessen area racial, ethnic, and low-income concentrations, and/or promote affordable housing in low-poverty, nonminority areas in response to natural hazard-related impacts.

5.5.2.11 *Timeline:*

The proposed program start date is immediately after HUD's approval of this Action Plan. The proposed end date is 3 years from the start date of the program.



5.5.3 AFFORDABLE RENTAL PROGRAM

The GLO will administer the Affordable Rental Housing Program. The program has been designed to provide funds for rehabilitation, reconstruction, and new construction of public housing and affordable multifamily housing projects in areas impacted by the 2019 Lower Rio Grande Valley Floods or Tropical Storm Imelda. The GLO allocated program funds to address unmet rental needs for the counties impacted by the 2019 Lower Rio Grande Valley Floods and Tropical Storm Imelda. The GLO's Notice of Funding Availability /Request for Proposals (NOFA/RFP) will establish the application process and acceptance period, threshold criteria (including applicable building codes), selection criteria, and the award process.

5.5.3.1 *Allocation for Activity: \$31,550,000*

- i. At least eighty (80) percent of funds must address unmet need in the HUD MID counties.
- ii. Up to twenty (20) percent of funds may address unmet need in the State MID counties.

5.5.3.2 *Reallocation:*

- i. Any remaining funds within the State MID counties will be reallocated to the HUD MID counties.

5.5.3.3 *Maximum Award: \$10 million per development.*

5.5.3.4 *Eligible Applicants: Acting individually or as participants in a limited partnership (LP) or limited liability corporation (LLC):*

- i. For-profit developers/borrowers;
- ii. Public housing authorities;
- iii. Units of local governments; and
- iv. Not-for-profit developers/borrowers.

5.5.3.5 *Eligible Activity, HCDA Section 105(a)(1), 105(a)(4), 105(a)(9), 105(a)(11), and 105(a)(14-15):*

- i. Rehabilitation, reconstruction, and new construction of affordable multifamily housing projects.

5.5.3.6 *Eligibility Criteria:*

- i. Development must meet CDBG-DR eligibility requirements.
- ii. Development must be located in a CDBG-DR eligible county.

iii. Must demonstrate that the proposed development addresses rental unmet need from the disaster.

iii. A minimum of 51 percent of the units must be restricted for a minimum affordability period of fifteen (15) years for the rehabilitation or reconstruction of multifamily rental projects with eight or more units, and a minimum affordability period of twenty (20) years for the new construction of multifamily rental units with five or more units for LMI individuals earning 80 percent or less of the AMFI at affordable rents. If a rental project that requires rehabilitation or reconstruction is subject to existing affordability requirements associated with other funding sources, the 15-year affordability period may run concurrently (or overlap) with the affordability requirements associated with such other funding.

iv. Projects with eight (8) or more units must ensure construction costs are reasonable and consistent with market costs at the time and place of construction.

v. The affordable rents must comply with High HOME Rents and other existing Land Use Restriction Agreement (LURA) restrictions, if applicable.

vi. Property Types: Multifamily rental development is eight or more rental units under common ownership.

vii. The Affordable Rental Program NOFA/RFP will clearly establish the application process and acceptance period, threshold criteria (including applicable building codes), selection criteria and the award process.

viii. Property owners receiving disaster assistance that triggers the flood insurance purchase requirement have a statutory responsibility to notify any transferee of the requirement to obtain and maintain flood insurance in writing and to maintain such written notification in the documents evidencing the transfer of the property, and the transferring owner may be liable if he or she fails to do so.

ix. Project construction must be completed within 18 months of the effective date of the contract, unless otherwise extended.

5.5.3.7 *Ineligible:*

i. Section 582 of the National Flood Insurance Reform Act of 1994, as amended, (42 U.S.C. 5154a) prohibits flood disaster assistance in certain circumstances. In general, it provides that no federal disaster relief assistance made available in a flood disaster area may be used to make a payment to a person for “repair, replacement, or restoration” for damage to any personal, residential, or commercial property if that person at any time has received federal flood disaster assistance that was conditioned on the person first having obtained flood insurance under applicable federal law and the person has subsequently failed to obtain and maintain flood insurance as required under applicable federal law on such property. No

disaster assistance may be provided for the repair, replacement, or restoration of a property to a person who has failed to meet this requirement.

5.5.3.8 Selection Criteria:

- i. Located in a High Opportunity Zone as it applies to AFFH;
- ii. Targets extremely low-income (30 percent AMFI);
- iii. Exceeds the number of LMI units eligibility requirement;
- iv. Serves persons with disabilities beyond minimum requirements;
- v. Leverages public and private financing;
- vi. Activity type; and
- vii. Cost-effectiveness.

5.5.3.9 National Objective: Low and moderate income

5.5.3.10 AFFH Review:

All proposed projects will undergo AFFH review by the GLO before approval. Such review will include assessments of (1) a proposed project's area demography, (2) socioeconomic characteristics, (3) housing configuration and needs, (4) educational, transportation, and health care opportunities, (5) environmental hazards or concerns, and (6) all other factors material to the AFFH determination. Applications should show that projects are likely to lessen area racial, ethnic, and low-income concentrations, and/or promote affordable housing in low-poverty, nonminority areas in response to natural hazard-related impacts.

5.5.3.11 Timeframe:

The proposed program start date is immediately after HUD's approval of this Action Plan. The proposed end date is 4 years from the start date of the program.



5.5.4 INFRASTRUCTURE COMPETITION

The GLO recognizes that as part of a comprehensive long-term recovery program, the repair and enhancements of local infrastructure and mitigation efforts are crucial components. Infrastructure activities are vital not only for the long-term recovery and restoration of housing but for the long-term recovery and viability of communities. The Infrastructure Competition will provide disaster relief, long-term recovery, and restoration of infrastructure for local communities impacted by the 2019 Lower Rio Grande Valley Floods (DR-4454) and Tropical Storm Imelda (DR-4466). Each applicant may submit a total of two (2) applications, whether applying as the lone applicant or jointly with another jurisdiction(s). Each application must consist of one project. Depending on demand, no applicant will be awarded for their second application until all successful eligible applicants have been awarded funding at least once. Each infrastructure activity must demonstrate how it will contribute to the long-term recovery and restoration of housing.

5.5.4.1 *Allocation Amount:* \$61,430,000

- i. At least eighty (80) percent of funds must address unmet need in the HUD MID counties.
- ii. Up to twenty (20) percent of funds may address unmet need in the State MID counties.

5.5.4.2 *Reallocation:*

- i. Any remaining funds within the State MID counties will be reallocated to the HUD MID counties.

5.5.4.3 *Award Amount:*

- i. Maximum Award: \$1,000,000
- ii. Minimum Award: \$250,000

5.5.4.4 *Eligible Applicants:* Units of local government (cities and counties).

5.5.4.5 *Eligible Activities:*

Economic revitalization or infrastructure activities must contribute to the long-term recovery and restoration of housing. All activities allowed under CDBG-DR; HCDA Section 105(a)(1-5), 105(a)(7-9), and 105(a)(11), including but not limited to:

- i. Flood control and drainage repair and improvements, including the construction or rehabilitation of storm water management system;
- ii. Restoration of infrastructure (such as water and sewer facilities, streets, provision of generators, removal of debris, bridges, etc.);
- iii. Public facilities;

- iv. Buyouts or Acquisition with or without relocation assistance, down payment assistance, housing incentives, and demolition;
- v. Activities designed to relocate families outside of floodplains;
- vi. Demolition, rehabilitation of publicly or privately owned commercial or industrial buildings, and code enforcement;
- vii. Economic development (such as microenterprise and small business assistance, commercial rehabilitation, and special economic development activities, including prioritizing assistance to businesses that meet the definition of a small business). Any projects funding for-profit entities must be evaluated and selected in accordance with guidelines (established in Appendix A to 24 CFR part 570) developed by HUD and comply with HUD underwriting guidance; and
- viii. Public service (such as job training and employment services, healthcare, childcare, and crime prevention within the 15 percent cap).
- ix. Planning.

5.5.4.6 *Ineligible Activities:*

- i. CDBG–DR funds may not be used to enlarge a dam or levee beyond the original footprint of the structure that existed prior to the disaster event. CDBG–DR funds for levees and dams are required to:
 - a. Register and maintain entries regarding such structures with the USACE National Levee Database or National Inventory of Dams;
 - b. Ensure that the structure is admitted in the USACE PL 84–99 Rehabilitation Program (Rehabilitation Assistance for Non-Federal Flood Control Projects);
 - c. Ensure the structure is accredited under the FEMA NFIP; and
 - d. Maintain file documentation demonstrating a risk assessment prior to funding the flood control structure and documentation that the investment includes risk reduction measures.
- ii. Funds may not be used to assist a privately owned utility for any purpose. A private utility, also referred to as an investor-owned utility, is owned by private investors and is for-profit as opposed to being owned by a public trust or agency (e.g., a coop or municipally owned utility).
- iii. Funds may not be provided to a for-profit entity for an economic development project under section 105(a)(17) of the HCDA unless such project has been evaluated and selected in accordance with guidelines developed by HUD pursuant to section 105(e)(2) of the HCDA for evaluating and selecting economic development projects.

- iv. Buildings and facilities used for the general conduct of government (e.g., city halls, courthouses, and emergency operation centers).
- v. No disaster recovery assistance will be considered with respect to any part of a disaster loss that is reimbursable by FEMA, the USACE, insurance, or another source due in part to the restrictions against duplication of benefits outlined in this Action Plan. An activity underway prior to the Presidential disaster declaration will not qualify unless the disaster directly impacted said project.
- vi. By law, (codified in the HCD Act as a note to 105(a)), the amount of CDBG–DR funds that may be contributed to a USACE project is \$250,000 or less.
- vii. Section 582 of the National Flood Insurance Reform Act of 1994, as amended, (42 U.S.C. 5154a) prohibits flood disaster assistance in certain circumstances. In general, it provides that no Federal disaster relief assistance made available in a flood disaster area may be used to make a payment (including any loan assistance payment) to a person for “repair, replacement, or restoration” for damage to any personal, residential, or commercial property if that person at any time has received Federal flood disaster assistance that was conditioned on the person first having obtained flood insurance under applicable Federal law and the person has subsequently failed to obtain and maintain flood insurance as required under applicable federal law on such property. No disaster assistance may be provided for the repair, replacement, or restoration of a property to a person who has failed to meet this requirement.
- viii. If the property is purchased through the use of eminent domain, the ultimate use of that property may not benefit a particular private party and must be for a public use.

5.5.4.7 Program Guidelines for Residential Buyout or Acquisition Activities (Only):

Each subrecipient will develop guidelines in accordance with CDBG-DR requirements and regulations to set maximum assistance amounts, target area locations, Disaster Risk Reduction Area, and additional eligibility requirements. Guidelines must be posted for public comment before use. The GLO must approve all guidelines. Subrecipients are required to develop and follow a RARAP. Subrecipients may adopt program guidelines used for the Local Buyout and Acquisition Program administered under the State of Texas Plan for Disaster Recovery: Hurricane Harvey for \$5.676 billion in CDBG-DR funding. With respect to the buyout of properties, an “intended, planned, or designated project area,” as referenced at 49 CFR24.101(b)(1)(ii), shall be an area for which a clearly defined end use has been determined at the time that the property is acquired, in which all or substantially all of the properties within the area must be acquired within an established time period as determined by the grantee or acquiring entity for the project to move forward.

To conduct a buyout or an acquisition, the subrecipient must establish criteria in its policies and procedures to designate the area subject to the buyout, pursuant to the following requirements:

In a Disaster Risk Reduction Area:

- i. The hazard must have been caused or exacerbated by the Presidentially declared disaster for which the grantee received its CDBG-DR allocation;
- ii. The hazard must be a predictable environmental threat to the safety and well-being of program beneficiaries, as evidenced by the best available data (e.g., FEMA RL Data) and science;
- iii. The Disaster Risk Reduction Area must be clearly delineated so that HUD and the public may easily determine which properties are located within the designated area. The distinction between buyouts and other types of acquisitions is important, because subrecipient may only redevelop an acquired property if the property is not acquired through a buyout program (i.e., the purpose of acquisition was something other than risk reduction). When properties are not acquired through a buyout program, the purchase price must be consistent with applicable uniform cost principles (and the pre-disaster FMV may not be used); and
- iv. In carrying out acquisition activities, subrecipient must ensure they are in compliance with their long-term redevelopment and FEMA Approved Hazard Mitigation plans.

Table 5-4: 2019 Infrastructure Competition Scoring Criteria

Criteria	Maximum Points
1. What is the applicant’s total damage per capita?	25
2. Does the project meet the low to moderate income (LMI) HUD National Objective?	30
3. What is the cost per person benefiting?	20
4. What is the applicant’s county Social Vulnerability Index (SoVI) score?	15
5. Is the applicant leveraging funds from other source(s)?	10
Total	100
Tie-Breaker: Higher Poverty Rate	
*More details on scoring criteria will be available in the application guidelines.	



5.5.4.8 *National Objectives:* LMI, elimination of slum/blight, and urgent need.

5.5.4.9 *All proposed projects must:*

- i. Promote sound, sustainable long-term recovery planning informed by a post-disaster evaluation of hazard risk, especially land-use decisions that reflect responsible floodplain management and take into account future possible extreme weather events and other natural hazards and long-term risks.
- ii. Coordinate with local and regional planning efforts to ensure consistency and promote community-level and/or regional (e.g., multiple local jurisdictions) post disaster recovery and mitigation planning.
- iii. Integrate mitigation measures into rebuilding activities and achieve objectives outlined in regionally or locally established plans and policies that are designed to reduce future risk to the jurisdiction.
- iv. Consider the costs and benefits of the project.
- v. Ensure that activities will avoid disproportionate impact on vulnerable populations such as, but not limited to, families and individuals that are homeless or at risk of homelessness, the elderly, persons with disabilities, persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and public housing residents.
- vi. Ensure that activities create opportunities to address economic inequities facing local communities.
- vii. Align investments with other planned state or local capital improvements and infrastructure development efforts, and work to foster the potential for additional infrastructure funding from multiple sources, including existing state and local capital improvement projects in planning, and potential private investment.
- viii. Employ adaptable and reliable technologies to guard against premature obsolescence of infrastructure.
- ix. Nonresidential structures must be elevated to the standards described in this paragraph or floodproofed, in accordance with FEMA floodproofing standards at 44 CFR 60.3(c)(3)(ii) or successor standard, up to at least two feet above the 100-year (or 1 percent annual chance) floodplain. All critical actions, as defined at 24 CFR 55.2(b)(3), within the 500-year (or 0.2 percent annual chance) floodplain must be elevated or floodproofed (in accordance with the FEMA standards) to the higher of the 500-year floodplain elevation or 3 feet above the 100-year floodplain elevation. If the 500-year floodplain or elevation is unavailable, and the critical action is in the 100-year floodplain, then the structure must be elevated or floodproofed at least 3 feet above the 100-year floodplain elevation. Critical actions are defined as an “activity for which even a slight chance of flooding would be too

great, because such flooding might result in loss of life, injury to persons or damage to property.” Critical action examples include hospitals, nursing homes, police stations, fire stations and principal utility lines.

x. Cost Verification Controls must be in place to assure that construction costs are reasonable and consistent with market costs at the time and place of construction.

5.5.4.10 AFFH Review:

All proposed projects will undergo AFFH review by the GLO before approval. Such review will include assessments of (1) a proposed project’s area demography, (2) socioeconomic characteristics, (3) housing configuration and needs, (4) educational, transportation, and health care opportunities, (5) environmental hazards or concerns, and (6) all other factors material to the AFFH determination. Applications should show that projects are likely to lessen area racial, ethnic, and low-income concentrations, and/or promote affordable housing in low-poverty, nonminority areas in response to natural hazard-related impacts.

5.5.4.11 Timeline:

The proposed program start date is 4 to 6 months after HUD’s approval of this Action Plan. The proposed end date is 4 years from the start date of the program.

5.5.5 LOCAL, REGIONAL, AND STATE PLANNING

The GLO is committed to the purposes of planning in the areas that are eligible for CDBG-DR funds, and to the completion of some of the projects identified as a result of the studies. Because of the nature of the current disaster, and the recurring nature of disasters in the region, the GLO may concentrate on regional approaches in addition to specific local solutions to promote sound long-term recovery. To provide an efficient and effective method of selecting and executing planning studies following the 2019 Lower Rio Grande Valley Floods and Tropical Storm Imelda, the GLO will work with Texas universities, state agencies, federal agencies, regional planning and oversight groups—including councils of governments, river authorities, and drainage districts—and/or vendors (term which shall include, but not limited to, governmental entities, nonprofit and for profit firms, entities, and organizations) to conduct studies with CDBG-DR funds. The HUD-identified most impacted and distressed areas will see the most benefit of these planning activities, as 80 percent of planning funds will be used in studies which directly impact the HUD-identified most impacted and distressed areas.

Studies may include, but are not limited to, flood control, resilient housing solutions, homelessness, or other efforts to mitigate future housing and residential damages while establishing plans for comprehensive recovery efforts as a result of the 2019 Lower Rio Grande Valley Floods and Tropical Storm Imelda.

Communities may recommend studies to be completed, but all planning funds will be administered by the GLO. The GLO will make all final determinations regarding planning studies and coordinate with universities and/or vendors to identify scopes, the parameters of the planning efforts, and the type of data that they will gather. This will help to ensure that consistency and accuracy in data gathering is achieved.

5.5.5.1 *Allocation Amount:* \$11,375,500

- i. At least eighty (80) percent of funds must benefit HUD-identified most impacted and distressed areas; and
- ii. Up to twenty (20) percent of funds may address unmet need in the State MID counties.

5.5.5.2 *Eligible Activities:* Eligible planning, urban environmental design, and policy - planning - management - capacity building activities as listed in 24 CFR 570.205, HCDA 105(a) (12).

5.5.5.3 *Planning activities should:*

- i. Promote sound, sustainable long-term recovery planning informed by a post-disaster evaluation of hazard risk, especially land-use decisions that reflect responsible floodplain

management and take into account future possible extreme weather events and other natural hazards and long-term risks;

ii. Coordinate with local and regional planning efforts to ensure consistency and promote community-level and/or regional (e.g., multiple local jurisdictions) post disaster recovery and mitigation planning;

iii. Integrate mitigation measures into rebuilding activities and achieve objectives outlined in regionally or locally established plans and policies that are designed to reduce future risk to the jurisdiction;

iv. Consider the costs and benefits of the project;

v. Ensure that activities will avoid disproportionate impact on vulnerable populations such as, but not limited to, families and individuals that are homeless or at risk of homelessness, the elderly, persons with disabilities, persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and public housing residents;

v. Ensure that activities create opportunities to address economic inequities facing local communities;

vi. Align investments with other planned state or local capital improvements and infrastructure development efforts, and work to foster the potential for additional infrastructure funding from multiple sources, including existing state and local capital improvement projects in planning, and potential private investment; and

vii. Employ adaptable and reliable technologies to guard against premature obsolescence of infrastructure.

5.5.5.4 *Timeline:*

The proposed program start date is immediately after HUD's approval of this Action Plan. The proposed end date is 5 years from the start date of the program.

5.5.6 ADMINISTRATIVE FUNDS

State administrative costs administration costs will not exceed five (5) percent (\$11,375,500). Planning and administrative costs combined will not exceed 20 percent. The provisions outlined under 42 U.S.C. 5306(d) and 24 CFR 570.489(a)(1)(I) and (iii) will not apply to the extent that they cap state administration expenditures and require a dollar-for-dollar match of state funds for administrative costs exceeding \$100,000. Pursuant to 24 CFR 58.34(a)(3), except for applicable requirements of 24 CFR 58.6, administrative and management activities are exempt activities under this Action Plan. Once contracted, the GLO will allow the drawdown of pre-agreement costs associated with eligible disaster recovery activities dating back to the date of the disaster for subrecipients and the GLO with appropriate documentation.

The GLO will retain the full 5 percent allocated for administrative costs associated with the CDBG-DR allocation for purposes of oversight, management, and reporting. All subrecipients are allowed to spend up to 12 percent of program amounts for costs directly related to implementation of housing-related activities. For costs directly related to implementation of all other disaster recovery activities, all subrecipients are allowed to spend up to 10 percent for awards from \$750,000 to \$1 million. For disaster recovery awards less than \$750,000, refer to guidance found on the GLO's recovery website, recovery.texas.gov. Engineering and design activities will be capped at 15 percent of the total construction cost unless special services are necessary; in such cases, the GLO must review and approve the request.

The GLO will use administrative funds across the 2015 Floods, 2016 Floods, Hurricane Harvey CDBG-DR grants, CDBG-MIT grant, and 2018 South Texas Floods, together with this grant, without regard for a particular disaster appropriation from which the funds originated. The amount of grant administration expenditures for each of the aforementioned grants will not exceed 5 percent of the total grant award for each grant (plus 5 percent of program income).

5.6 Location

All CDBG-DR funded activities under this Action Plan will occur within the disaster-declared counties of FEMA DR-4454 and DR-4466.

5.7 Mitigation Measures

The GLO will require subrecipients to incorporate preparedness and mitigation measures into rebuilding activities. This helps to ensure that post-recovery communities are safer and stronger than prior to the disaster. Incorporation of these measures also reduces costs in recovering from future disasters. Mitigation measures that are not incorporated into those rebuilding activities must be a necessary expense related to disaster relief, long-term recovery, and restoration of infrastructure, housing, or economic revitalization responsive to a declared disaster.

5.8 National Objectives

It is expected that the low and moderate income, elimination of slum and blight, and urgent need national objectives will be utilized in the execution of the 2019 Lower Rio Grande Valley Floods and Tropical Storm Imelda recovery effort. For urgent need activities, each subrecipient receiving CDBG-DR funds will document how all activities or projects funded under the urgent need national objective respond to a disaster-related impact identified by the subrecipients. The CDBG certification requirements for documentation of urgent need, located at 24 CFR 570.483(d), are waived for the grants under this notice.

At least 70 percent of the aggregate of CDBG-DR program funds will be used to support activities that benefit LMI persons.

6 CITIZEN PARTICIPATION – STATE ACTION PLAN

The primary goal of this plan is to provide Texans with definitive opportunities to involve themselves in the recovery process as it pertains to CDBG-DR funds. The GLO is aware of the hardships many are faced with after the 2019 Lower Rio Grande Valley Floods and Tropical Storm Imelda. The agency strives to provide an ease of access to vulnerable populations struggling to recover.

The GLO's Community Development and Revitalization Division (CDR) Citizen Participation Plan for the 2019 Lower Rio Grande Valley Floods and Tropical Storm Imelda allocation was developed based on the requirements outlined in HUD's Federal Register notice, 83 FR 5844.

According to the notice, "To permit a more streamlined process, and ensure disaster recovery grants are awarded in a timely manner, provisions of 42 U.S.C. 5304(a)(2) and (3), 42 U.S.C. 12707, 24 CFR 570.486, 24 CFR 1003.604, and 24 CFR 91.115(b) and (c), with respect to citizen participation requirements, are waived and replaced by the requirements below. The streamlined requirements do not mandate public hearings but do require the grantee to provide a reasonable opportunity (at least 14 days) for citizen comment and ongoing citizen access to information about the use of grant funds." However, as required in this latest Notice, the citizen comment period will be at least 30 days.

The most current version of the GLO's Citizen Participation Plan for the 2019 Lower Rio Grande Valley Floods and Tropical Storm Imelda will be placed on the website at recovery.texas.gov.

The State of Texas Action Plan for the 2019 Lower Rio Grande Valley Floods and Tropical Storm Imelda and any following amendments outline the major damages from the 2019 Lower Rio Grande Valley Floods and Tropical Storm Imelda and unmet needs in the recovery process. The Action Plan outlines the eligible use of CDBG-DR funds, and specific programs that will be allowable by the GLO.

6.1 Publication

Before the GLO adopts the Action Plan for this grant or any substantial amendment to this grant, the GLO will publish the proposed plan or amendment on: <http://recovery.texas.gov>. This website is built to meet the Web Content Accessibility Guidelines (WCAG) 2.0 level AA standards for accessibility, of which Section 508 standards incorporate. Further, the Revised 508 Standards incorporate by reference the WCAG 2.0 Level AA Success Criteria and apply the WCAG 2.0 Level AA success criteria and conformance requirements to both web and non-web electronic content.

The GLO's recovery website will cross-reference with additional agency websites: The GLO and/or subrecipients will notify affected citizens through electronic mailings, press releases, statements by public officials, media advertisements, public service announcements, newsletters, contacts with neighborhood organizations, and/or through social media. The GLO may allow for other means as necessary.

The GLO will ensure that all citizens have equal access to information about the programs, including persons with disabilities and limited English proficiency (LEP). The GLO will ensure that program information is available in the appropriate languages for the geographic area served by the jurisdiction. For assistance, in ensuring that this information is available to LEP populations, the GLO and subrecipients will consult the Final Guidance to Federal Financial Assistance Recipients Regarding Title VI, Prohibition Against National Origin Discrimination Affecting Limited English Proficient Persons, published on January 22, 2007, in the Federal Register (72 FR 2732).

The Action Plan in its entirety will be translated into Spanish and Vietnamese. These languages were selected based on a four-factor analysis of the entire eligible area of the CDBG-DR funds and a natural break in the numbers of LEP individuals. Recognizing there may be a need for individuals to have access to the document in additional languages, the GLO will be contracting with a translation service to provide personalized translations of the Action Plan upon request into a total of 19 languages, alongside braille and American Sign Language. Any public places that work directly in programs available to private individuals will carry signage detailing this service in applicable languages. The GLO website will include similar notations.

Subsequent to publication of the Action Plan or substantial amendment(s), the GLO will provide a reasonable opportunity of at least 30 days and have a method(s) for receiving comments. Citizens with disabilities or those who need technical assistance can contact the GLO office for assistance, either via: TDD 512-463-5330 or TX Relay Service 7-1-1. The GLO will take comments via USPS mail, fax, email, or through the GLO's website: Texas General Land Office, Community Development and Revitalization, PO. Box 12873, Austin, TX 78711-2873. Fax: 512-475-5150. Email: cdr@recovery.texas.gov

6.1.1 CONSIDERATION OF PUBLIC COMMENTS

The GLO will consider all written comments regarding the Action Plan or any substantial amendment. A summary of the comments and the GLO's response to each located in the Appendix section will be submitted to HUD with the Action Plan or substantial amendment.

6.1.2 CITIZEN COMPLAINTS

The GLO will provide a timely written response to every citizen complaint. The response will be provided within fifteen (15) working days of the receipt of the complaint, when practicable.

6.1.3 SUBSTANTIAL AMENDMENT

As additional information and funding becomes available through the grant administration process, amendments to this Action Plan are expected. Prior to adopting any substantial amendment to this Action Plan, the GLO will publish the proposed plan or amendment on the GLO's recovery website and will afford citizens, affected local governments, and other interested parties a reasonable opportunity to examine the plan or amendment's contents.

At a minimum, the following modifications will constitute a substantial amendment:

- A change in program benefit or eligibility criteria;
- The allocation or reallocation of more than \$5 million; or
- The addition or deletion of an activity.

6.1.4 NONSUBSTANTIAL AMENDMENT

The GLO will notify HUD when it makes any plan amendment that is not substantial. HUD will be notified at least five (5) business days before the amendment becomes effective. HUD will acknowledge receipt of the notification of non-substantial amendments via email within five (5) business days.

6.1.5 COMMUNITY CONSULTATION

The GLO has continued its efforts to elicit feedback from local officials and interested parties through meetings, conference calls and trips to impacted communities. These trips have included workshops with elected officials, including local, state and federal partners.

6.1.6 PUBLIC WEBSITE

The GLO will maintain a public website that provides information accounting for how all grant funds are used and managed/administered, including: links to all Action Plans; Action Plan amendments; CDBG-DR program policies and procedures; performance reports; citizen participation requirements; and activity/program information for activities described in its Action Plan, including details of all contracts and ongoing procurement policies. The GLO will make the following items available on recovery.texas.gov:

- The Action Plan (including all amendments);
- Each Quarterly Performance Report (QPR) as created using the DRGR system;
- Procurement, policies and procedures;

- Executed CDBG-DR contracts; and
- Status of services or goods currently being procured by the GLO (e.g., phase of the procurement, requirements for proposals, etc.).

In addition to the specific items listed above, the GLO will maintain a comprehensive website regarding all disaster recovery activities assisted with these funds.

This includes reporting information on the GLO's recovery website, recovery.texas.gov, and additional in-depth program information on a separate site dedicated specifically to disaster recovery. The website will be updated in a timely manner to reflect the most up-to-date information about the use of these funds and any changes in policies and procedures, as necessary. At a minimum, updates will be made on a monthly basis.

6.1.7 WAIVERS

The Appropriations Act authorizes the Secretary of HUD to waive or specify alternative requirements for any provision of any statute or regulation that the Secretary administers in connection with the obligation by the Secretary, or use by the recipient, of these funds and guarantees, except for requirements related to fair housing, nondiscrimination, labor standards, and the environment (including requirements concerning lead-based paint), upon: (1) A request by the grantee explaining why such a waiver is required to facilitate the use of such funds or guarantees; and (2) a finding by the Secretary that such a waiver would not be inconsistent with the overall purpose of HCDA. Regulatory waiver authority is also provided by 24 CFR 5.110, 91.600, and 570.5.

7 APPENDIX

7.1 Appendix A: CDBG-DR Eligible and Most Impacted and Distressed (MID) Counties

Table 7-1: CDBG-DR Eligible and Most Impacted Counties

HUD MID Counties	State MID Counties
Cameron	San Jacinto
Chambers	Willacy
Harris	
Hidalgo	
Jefferson	
Liberty	
Montgomery	
Orange	



7.2 Appendix B: Certifications – State of Texas

24 CFR 91.225 and 91.325 are waived. Each grantee receiving a direct allocation under this notice must make the following certifications with its action plan:

a. The grantee certifies that it has in effect and is following a residential anti-displacement and relocation assistance plan in connection with any activity assisted with funding under the CDBG program.

b. The grantee certifies its compliance with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by part 87.

c. The grantee certifies that the action plan for disaster recovery is authorized under State and local law (as applicable) and that the grantee, and any entity or entities designated by the grantee, and any contractor, subrecipient, or designated public agency carrying out an activity with CDBG-DR funds, possess(es) the legal authority to carry out the program for which it is seeking funding, in accordance with applicable HUD regulations and this notice. The grantee certifies that activities to be undertaken with funds under this notice are consistent with its Action Plan.

d. The grantee certifies that it will comply with the acquisition and relocation requirements of the URA, as amended, and implementing regulations at 49 CFR part 24, except where waivers or alternative requirements are provided for in this notice.

e. The grantee certifies that it will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR part 135.

f. The grantee certifies that it is following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.115 or 91.105 (except as provided for by HUD in Federal Register notices providing waivers and alternative requirements for this grant). Also, each local government receiving assistance from a State grantee must follow a detailed citizen participation plan that satisfies the requirements of 24 CFR 570.486 (except as provided for in notices providing waivers and alternative requirements for this grant).

g. State grantee certifies that it has consulted with affected local governments in counties designated in covered major disaster declarations in the non-entitlement, entitlement, and tribal areas of the state in determining the uses of funds, including the of funding, or activities carried out directly by the state.

h. The grantee certifies that it is complying with each of the following criteria:

1. Funds will be used solely for necessary expenses related to disaster relief, long-term recovery, restoration of infrastructure and housing and economic revitalization in the most



impacted and distressed areas for which the President declared a major disaster in 2019 pursuant to the Robert T. Stafford Disaster Relief and Emergency Assistance Act of 1974 (42 U.S.C. 5121 *et seq.*).

2. With respect to activities expected to be assisted with CDBG-DR funds, the Action Plan has been developed to give the maximum feasible priority to activities that will benefit low- and moderate-income families.

3. The aggregate use of CDBG-DR funds shall principally benefit low- and moderate-income families in a manner that ensures that at least 70 percent (or another percentage permitted by HUD in a waiver published in an applicable Federal Register notice) of the grant amount is expended for activities that benefit such persons.

4. The grantee will not attempt to recover any capital costs of public improvements assisted with CDBG-DR grant funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements, unless:

(a) Disaster recovery grant funds are used to pay the proportion of such fee or assessment that relates to the capital costs of such public improvements that are financed from revenue sources other than under this title; or

(b) For purposes of assessing any amount against properties owned and occupied by persons of moderate income, the grantee certifies to the Secretary that it lacks enough CDBG funds (in any form) to comply with the requirements of clause (a).

i. The grantee certifies that the grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d), the Fair Housing Act (42 U.S.C. 3601–3619), and implementing regulations, and that it will affirmatively further fair housing.

j. The grantee certifies that it has adopted and is enforcing the following policies, and, in addition, must certify that they will require local governments that receive grant funds to certify that they have adopted and are enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in nonviolent civil rights demonstrations; and

2. A policy of enforcing applicable state and local laws against physically barring entrance to or exit from a facility or location that is the subject of such nonviolent civil rights demonstrations within its jurisdiction.



k. The grantee certifies that it (and any subrecipient or administering entity) currently has or will develop and maintain the capacity to carry out disaster recovery activities in a timely manner and that the grantee has reviewed the requirements of this notice. The grantee certifies to the accuracy of its Public Law 115-56 Financial Management and Grant Compliance certification checklist, or other recent certification submission, if approved by HUD, and related supporting documentation referenced at A.1.a. under section VI and its Implementation Plan and Capacity Assessment and related submissions to HUD referenced at A.1.b. under section VI.

l. The grantee certifies that it will not use CDBG-DR funds for any activity in an area identified as flood prone for land use or hazard mitigation planning purposes by the state, local, or tribal government or delineated as a Special Flood Hazard Area (or 100-year floodplain) in FEMA's most current flood advisory maps, unless it also ensures that the action is designed or modified to minimize harm to or within the floodplain, in accordance with Executive Order 11988 and 24 CFR part 55. The relevant data source for this provision is the state, local, and tribal government land use regulations and hazard mitigation plans and the latest issued FEMA data or guidance, which includes advisory data (such as Advisory Base Flood Elevations) or preliminary and final Flood Insurance Rate Maps.

m. The grantee certifies that its activities concerning lead-based paint will comply with the requirements of 24 CFR part 35, subparts A, B, J, K, and R.

n. The grantee certifies that it will comply with environmental requirements at 24 CFR part 58.

o. The grantee certifies that it will comply with applicable laws.

Warning: Any person who knowingly makes a false claim or statement to HUD may be subject to civil or criminal penalties under 18 U.S.C. 287, 1001 and 31 U.S.C. 3729.

7.3 Appendix C: Program Execution Timelines – State Action Plan

While several factors may contribute to the timeline and execution of recovery programs, the following is an estimated timeline for housing and infrastructure programs.



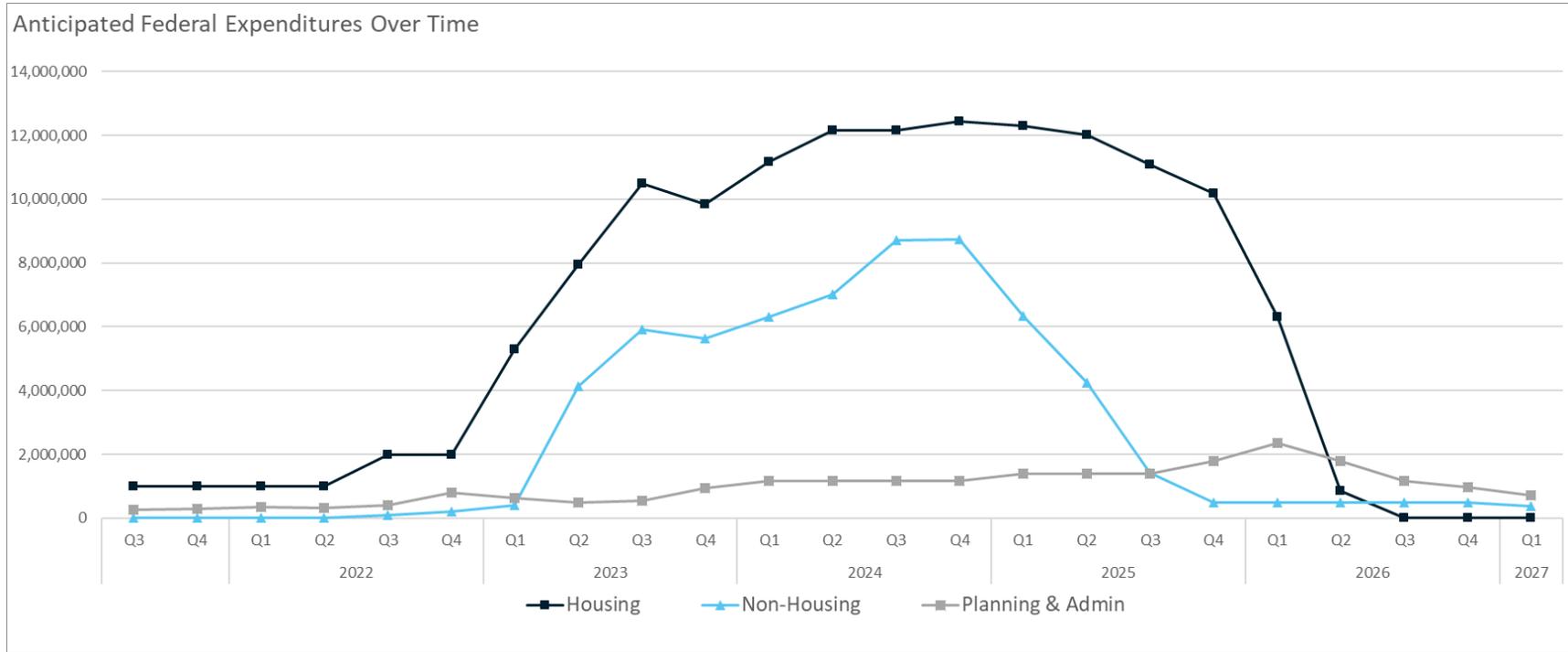
Figure 7-2: 2019 Program Expenditure Timeline – Updated in APA 1

Program	Allocation	2021				2022			
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Housing	\$ 142,714,000	\$ -	\$ 500,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 2,000,000	\$ 2,000,000
Non-Housing	\$ 62,045,000	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 8,529	\$ 97,254	\$ 194,509
Planning & Admin	\$ 22,751,000	\$ -	\$ -	\$ 259,151	\$ 285,306	\$ 359,757	\$ 331,328	\$ 394,083	\$ 802,042
Grand Total	\$ 227,510,000	\$ -	\$ 500,000	\$ 1,259,151	\$ 1,285,306	\$ 1,359,757	\$ 1,339,857	\$ 2,491,337	\$ 2,996,551

Program	Allocation	2023				2024			
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Housing	\$ 142,714,000	\$ 5,300,193	\$ 7,942,420	\$ 10,489,401	\$ 9,831,697	\$ 11,163,436	\$ 12,153,073	\$ 12,154,292	\$ 12,436,852
Non-Housing	\$ 62,045,000	\$ 416,804	\$ 4,129,703	\$ 5,905,871	\$ 5,628,002	\$ 6,322,676	\$ 7,017,350	\$ 8,712,024	\$ 8,743,008
Planning & Admin	\$ 22,751,000	\$ 634,486	\$ 493,515	\$ 539,869	\$ 955,975	\$ 1,177,055	\$ 1,177,055	\$ 1,177,055	\$ 1,177,055
Grand Total	\$ 227,510,000	\$ 6,351,484	\$ 12,565,638	\$ 16,935,141	\$ 16,415,674	\$ 18,663,167	\$ 20,347,478	\$ 22,043,371	\$ 22,356,915

Program	Allocation	2025				2026			
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Housing	\$ 142,714,000	\$ 12,294,297	\$ 12,014,958	\$ 11,093,800	\$ 10,173,757	\$ 6,298,231	\$ 867,592	\$ -	\$ -
Non-Housing	\$ 62,045,000	\$ 6,329,051	\$ 4,246,122	\$ 1,424,653	\$ 500,000	\$ 500,000	\$ 500,000	\$ 500,000	\$ 500,000
Planning & Admin	\$ 22,751,000	\$ 1,389,687	\$ 1,389,687	\$ 1,389,687	\$ 1,797,817	\$ 2,360,878	\$ 1,797,817	\$ 1,177,055	\$ 969,362
Grand Total	\$ 227,510,000	\$ 20,013,035	\$ 17,650,767	\$ 13,908,140	\$ 12,471,574	\$ 9,159,109	\$ 3,165,409	\$ 1,677,055	\$ 1,469,362

Program	Allocation	2027			
		Q1	Q2	Q3	Q4
Housing	\$ 142,714,000	\$ -	\$ -	\$ -	\$ -
Non-Housing	\$ 62,045,000	\$ 369,444	\$ -	\$ -	\$ -
Planning & Admin	\$ 22,751,000	\$ 715,277	\$ -	\$ -	\$ -
Grand Total	\$ 227,510,000	\$ 1,084,720	\$ -	\$ -	\$ -



7.4 Appendix D: Projected Expenditures and Outcomes – State Action Plan

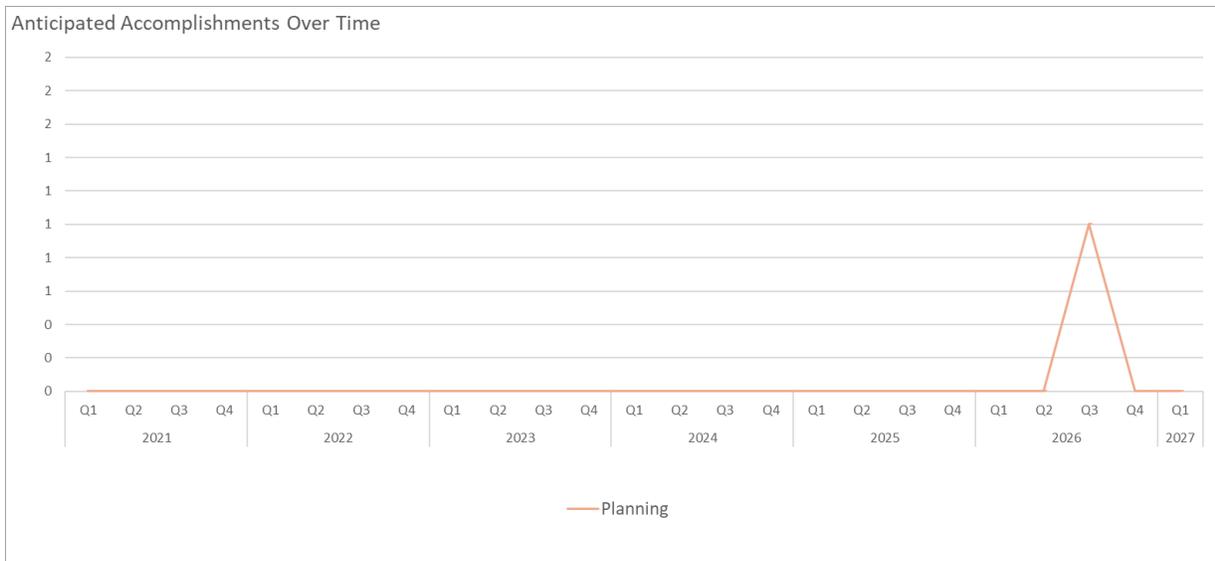
Figure 7-3: 2019 Disasters Projection of Federal CDBG-DR Expenditures – Updated in APA1

Program	Units	2021				2022			
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Planning	1	-	-	-	-	-	-	-	-
Grand Total	1	-	-	-	-	-	-	-	-

Program	Units	2023				2024			
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Planning	1	-	-	-	-	-	-	-	-
Grand Total	1	-	-	-	-	-	-	-	-

Program	Units	2025				2026			
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Planning	1	-	-	-	-	-	-	1	-
Grand Total	1	-	-	-	-	-	-	1	-

Program	Units	2027			
		Q1	Q2	Q3	Q4
Planning	1	-	-	-	-
Grand Total	1	-	-	-	-



GLO has not awarded contracts to subrecipients for its 2019 Disasters grant. As such, subrecipient projected accomplishments are under development and will be added to a subsequent amendment to the "Projection of Federal CDBG-DR Accomplishments."



7.5 Appendix E: Consultations

Table 7-2: Consultations

DATE	MEETING	PARTIES REPRESENTED / PURPOSE
7/8/2019	Hidalgo and Cameron County Officials	Discuss flooding and possible uses of upcoming CDBG-DR and MIT funds
7/11/2019	Interagency Coordination Meeting	Interagency Coordination Meeting - State Flood Plan Guidance
8/6/2019	Lower Rio Grande Valley Development Council Conference Call	Answered questions regarding the upcoming mitigation and CDBG-DR grant and survey
9/5/2019	Texas Association of Counties Conference	Texas Association of Counties Conference
10/9/2019	Monthly Elected Call	Provided status of CDBG-DR funds
10/10/2019	City of Houston & Harris County	Provided status of CDBG-DR funds
10/11/2019	Willacy County	CDBG-DR and CDBG-MIT discussion
10/21/2019	Jefferson County	CDBG-DR and CDBG-MIT discussion
11/1/2019	Monthly Elected Call	Provided status of CDBG-DR funds
11/13/2019	Lower Rio Grande Valley Development Council Conference Call	CDBG-DR and CDBG-MIT discussion for Hidalgo, Cameron and Willacy Counties
12/8/2019	Montgomery County	Notified county about upcoming CDBG-DR funds
12/17/2019	Monthly Elected Call	Provided status of 2018 and 2019 CDBG-DR funds
12/19/2019	Jim Wells County	Discussed particulars of Federal Register notice and how it will affect Jim Wells County.
1/29/2020	Montgomery County	Notified all elected officials about release of Federal Register notice.



DATE	MEETING	PARTIES REPRESENTED / PURPOSE
1/29/2020	Fred Castro, Chief Counsel, The Office of Representative Vincente Gonzales (Represents a portion of Lower Rio Grande Valley)	Provided information about GLO programs and upcoming CDBG-DR funds.
1/30/2020	San Jacinto County	Notified all elected officials about release of Federal Register notice.
2/4/2020	Monthly Elected Call	Provided status of 2018 and 2019 CDBG-DR funds
2/18/2020	Hidalgo County and HUD Deputy Secretary Brian Montgomery	Three Rio Grande Valley counties organized a two-day presentation and site tours for HUD Deputy Secretary Brian Montgomery
3/4/2020	Monthly Elected Call	Provided status of 2018 and 2019 CDBG-DR funds
4/5/2021	Monthly Elected Call	Provided status of additional 2019 CDBG-DR funds for Amendment 1
6/9/2021	CDBG Mitigation and 2019 CDBG-DR in-person meeting	Southeast Texas County Judges (Tropical Storm Imelda impacted counties)
6/1-22/2021	Phone calls and emails on 2018 South Texas Floods and 2019 Disasters on HAP, HRP and 2019 Disaster APA 1	Cities, counties, public housing authorities, EDC, chambers of commerce and other stakeholders within Lower Rio Grande Valley Development Council area

7.6 Appendix F: Application Status

Applicants for the 2019 disasters CDBG-DR programs will have the opportunity to receive and participate in appropriate communication regarding the status of their application. Forms of communication with the applicant will be dependent on the GLO program area that is responsible for the execution of said program and may include but are not limited to the GLO website, application portal(s), telephone accessibility, face-to-face communication, and/or email accessibility. Dependent on circumstances, other forms of communication may be appropriate and utilized.

7.7 Appendix G: Public Comment – State of Texas

State of Texas 2019 Disasters CDBG-DR Action Plan: Amendment 1

The State of Texas 2019 Disaster CDBG-DR Action Plan: Amendment 1 was released on May 27, 2019. The public comment period for the document ran from May 27 to June 27, 2021. The GLO distributed a Statewide press release announcing the availability of the Plan on the GLO website. Additionally, the GLO sent out an email to stakeholders across the 10 eligible counties targeting local emergency management coordinators, county and local government officials, public housing authorities and other interested parties.

No public comments were received.

Table 7-3: Amendment 1 Commenters

Last Name	First Name	Individual, County, City, or Organization
N/A	N/A	N/A

State of Texas 2019 Disasters CDBG-DR Action Plan

The State of Texas 2019 Disasters CDBG-DR Action Plan was released on July 29, 2020. The public comment period for the document ran from July 29 to August 27, 2020. The GLO distributed a Statewide press release announcing the availability of the Plan on the GLO website. Additionally, the GLO sent out an email to stakeholders across the 10 eligible counties targeting local emergency management coordinators, county and local government officials, public housing authorities and other interested parties.

Table 7-4: Commenters

Last Name	First Name	Individual, County, City, or Organization
Sesin	Raul E., Drainage District No. 1 General Manager	Hidalgo County Drainage District No. 1
Fuentes	The Honorable David L., Commissioner, Precinct 1	
Torres	The Honorable Ellie, Commissioner, Precinct 4	
Carder	The Honorable Kelly, Mayor, City of Vidor	City of Vidor
Dirden-Williams	Ramonia	Marcelous-Williams Resource Center/Talent Yield Coalition, Inc.
Williams	Eddie	
Pirtle	Adam	Texas Housers



The following is a summary of the comments received as well as the response.

Comment Received: The Action Plan should allocate \$15 million to the Hidalgo County Drainage District No. 1 from the housing category to build regional flood-control infrastructure.

Staff Response: The Texas General Land Office (GLO) remains committed to ensuring CDBG-DR funds are distributed in a manner that is both within the bounds of the prescribed law and works to achieve the most effective and efficient recovery possible. The GLO recognizes this comment and will give it adequate consideration.

Comment Received: Generally, the Action Plan allocates too much funding to housing; funding should be reallocated to infrastructure.

Staff Response: The Federal Register notice (the Notice) associated with this CDBG-DR allocation established the rules and regulations by which these funds are to be allocated. The Notice required the grantee to primarily consider and address its unmet housing recovery needs. The GLO is committed to ensuring all CDBG-DR funds are implemented in a manner that is consistent with these rules.

Comment Received: The Action Plan's Infrastructure Competition rules are not conducive to creating significant flood-control infrastructure. The minimum and maximum award amount should be increased to \$3 million and \$15 million, respectively.

Staff Response: The GLO recognizes this comment and will give it adequate consideration.

Comment Received: The Action Plan should treat Zip Code 78570 differently than the seven other HUD MID counties listed in the Federal Register; specifically, housing and infrastructure investments should be made exclusively in 78570 rather than in all of Hidalgo County.

Staff Response: As allowed by the Notice, the GLO has expanded the HUD MID designation to all of Hidalgo County.

Comment Received: Thank you for providing monies that are desperately needed for communities to recover from the 2019 disasters.

Staff Response: The GLO recognizes and appreciates this comment.



Comment Received: We were hoping for a direct allocation through the South East Texas Regional Planning Commission; instead, an infrastructure competition has been set up that will make more work for the city of Vidor at a time when our resources are stretched beyond our capacity.

Staff Response: The GLO recognizes the administrative capacity challenges that many jurisdictions face. The GLO will dedicate resources during the competition application period to provide technical assistance.

Comment Received: Our City is not large enough to score well on certain criteria when scoring applications; the absence of a direct allocation is unfair to smaller, impacted communities.

Staff Response: The GLO recognizes this comment and will give it adequate consideration.

Comment Received: The funding to impacted counties overlooks localized damage in a given city; in the case of Orange County, most of the damage was within the City limits of Vidor.

Staff Response: The Texas General Land Office has worked diligently to ensure that all communities impacted by the 2019 Disasters are given consideration. The GLO wants to ensure that all impacted Texans are given adequate opportunity to recover.

Comment Received: More of the money should be allocated to infrastructure. We can fix every home and business in Vidor, but if we can't do something about our drainage then those homes and businesses will flood again the next time we have a storm.

Staff Response: The Notice associated with this CDBG-DR allocation established the rules and regulations by which these funds are to be allocated. The Notice required the grantee to primarily consider and address its unmet housing recovery needs. The GLO is committed to ensuring all CDBG-DR funds are implemented in a manner that is consistent with these rules.

Comment Received: In calculating unmet need, the GLO should include the cost of securing flood insurance for homeowners.

Staff Response: The GLO recognizes this comment and will give it adequate consideration.

Comment Received: HUD's eligibility restrictions for single family residents disenfranchise many, especially the elderly; income caps, location in a floodplain, and lack of flood insurance at time of disaster disqualify too many residents in need of recovery.

Staff Response: Eligibility criteria, including income levels and flood insurance status, are all determined at the federal level by the U.S. Department of Housing and Urban Development. The

GLO, as the primary administrator of CDBG-DR grant funds, is obliged to ensure that all grant funds are utilized in a manner consistent and in compliance with current federal requirements. Despite this, the GLO remains an advocate for impacted Texans and will utilize every available option to ensure as many impacted homeowners are given access to recovery resources as possible.

Comment Received: The GLO should allocate a portion of the funds for the provision of flood insurance subsidy to homeowners that qualify for assistance; many otherwise cannot afford flood insurance due to protracted financial hardship.

Staff Response: The GLO recognizes this comment and will give it adequate consideration.

Comment Received: Low-income renters making below 80% AMI do not receive their fair share of assistance under the Action Plan; the state should allocate money proportionately based on unmet need for LMI renters and homeowners.

Staff Response: The GLO is committed to funding affordable housing recovery program and is working to refine the policies, processes, and procedures that support those programs. The feedback provided in this comment will be given thoughtful consideration.

Comment Received: The rent limits for the “affordable housing” to be built as part of the Affordable Rental Program are too high and not affordable to low-income families.

Staff Response: As stated in the Action Plan under the Affordable Rental Program, affordable rents must comply with High HOME rents set by the U.S. Department of Housing and Urban Development (HUD). The GLO is committed to funding affordable housing initiatives and remains open to tailoring these programs in a manner that best suits the needs of each individual community. This feedback will be given thoughtful consideration as the recovery process progresses.

Comment Received: In determining unmet need, the Affordable Rental Program looks solely at property value lost, not at the total number of rental units lost. There is no guarantee that lost affordable units will be replaced on a one-for-one basis.

Staff Response: The GLO remains committed to supporting housing as the most urgent and critical recovery need and will continue to prioritize safe, resilient, and affordable housing for disaster survivors. This feedback will be given thoughtful consideration as the recovery process progresses.

Comment Received: The 15- to 20-year minimum affordability period in the Affordable Rental Program is insufficient; the GLO should impose a 40-year affordability period.



Staff Response: The GLO is compliant with the affordability periods outlined in the notice. The GLO recognizes this comment and will give it adequate consideration.

Comment Received: **The GLO must explain in more detail how the state-run city of Houston Rental Program will affirmatively further fair housing (AFFH); new affordable units must be built in areas that are safe from flooding and meaningfully high-opportunity.**

Staff Response: This Action Plan does not proposed a state-run city of Houston Rental Program.

Comment Received: **The Action Plan should provide alternatives for clearing title and provide assistance for compliance if necessary; families of color are much more likely to not have clear title to their homes and have a harder time accessing the legal system in order to clear it [and therefore satisfy this single family housing program eligibility requirement when applying for assistance].**

Staff Response: The GLO remains committed to supporting housing as the most urgent and critical recovery need and will continue to prioritize safe, resilient, and affordable housing for disaster survivors. This feedback will be given thoughtful consideration as the recovery process progresses.