



# 2024 Disasters Homeowner Assistance Program (HAP)

## GENERAL THINGS TO KNOW

Applicants should be aware of the following, in addition to what's stated in our Homeowner Assistance documents online. Applicants have the right to appeal GLO determinations. Extenuating circumstances will be considered as part of the appeals process.

### Housing Assistance or Reimbursement

Applicants may only apply for housing assistance or reimbursement assistance, not both.

#### LIMITED FUNDING

Applications will be processed on a first-come, first-served basis, and homeowners are strongly encouraged to complete their applications as soon as possible. An application will only be considered complete once all required information and documentation have been submitted. Once all available funding has been allocated, no additional projects will be considered - regardless of where they are in the application process.

### Additional Documentation Requests

Intake of applications and supporting documents is a process with several steps and phases. As applicants move forward in the process, they will likely need to provide additional and/or updated information or documentation (updated income, property tax payment, child support payment, etc.). If the information is not provided, then the application cannot move forward.

#### PRIMARY RESIDENCE

Only the applicant's primary residence on the date of the disaster is eligible for assistance. Vacation and rental homes are not eligible.

### Duplication of Benefits (DOB)/GAP Amount

If the applicant cannot prove they spent all disaster funds (FEMA assistance, insurance, etc.) on eligible repairs, then a GAP amount may exist. The applicant will need to use their own funds to pay this GAP amount before they will be eligible.

#### UPGRADED ITEMS NOT INCLUDED IN VERIFICATION OF REPAIRS

GLO estimates the cost of repairs that were completed or need to be completed based on the cost of industry standard materials. The cost difference between standard materials and upgraded materials that some homeowners may have used for home repair will not be accounted for during the DOB review.

### Ineligible Expenses

GLO does not repair or replace additional structures, such as well houses, sheds, garages, fences, pools, or landscaping.

#### SWEAT EQUITY CANNOT REDUCE DOB

All labor included in an applicant's Self-Certification Statement of Repairs must be supported with proof of payment. Sweat equity will not be used to reduce DOB/GAP amount.

### Income >120% AMI and the Federal Flood Risk Management Standard (FFRMS) Floodplain

If an applicant has an income level that exceeds 120% of the Area Median Family Income (AMFI) and the property is in a floodplain, then they must provide proof that they held flood insurance between the time of the disaster and the time of application.

#### HOMES IN THE FLOODWAY

Due to federal requirements, the GLO cannot rehabilitate or reconstruct homes in a floodway.



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### Floodplain and Elevation

Homes that are in the Federal Flood Risk Management Standard (FFRMS) floodplain must be elevated to federally required elevation levels. If a project requires elevation, then it will automatically be designated as a reconstruction project.

#### MOVING THE FOOTPRINT OF THE HOME

Homes will be rebuilt within the footprint of the original structure. Changing the location of the home is only permissible if site restrictions require the movement of the home.

### Rehabilitations Include Bringing the Home up to Code

GLO is committed to building decent, safe, and sanitary homes. Damage repair estimates will include the cost of bringing the home up to local code requirements. If the required repairs exceed the program cap for rehabilitation (\$90,000 for non-historic, \$175,000 for historic), then it will automatically be designated as a reconstruction project.

#### HOMEOWNER ASSOCIATION REQUIREMENTS

GLO can only approve Homeowner Association (HOA) related costs if they are supported by deed restrictions and/or HOA bylaws. This includes items such as brick siding, garages, sidewalks, and landscaping requirements. If the required items exceed the HOA program cap of \$65,000, then the home will be ineligible for assistance.

### Household Composition

GLO determines the size of a reconstructed home using the household composition. Only individuals who reside in the home can be included in the household composition. Additional household members cannot be added after the Midpoint Eligibility Verification meeting.

#### AFFORDABILITY PERIOD

Homeowners are required to maintain the following for three years after construction is complete:

- Ownership
- Primary residence at property
- Zero balance or formal proof of payment plan on property taxes
- Homeowners insurance
- Flood insurance (only if property is in the floodplain)

### Property Tax Increase After Receiving Disaster Assistance

Texas Senate Bill 812, passed by the 86th legislature, limits the amount that a taxing authority can increase values on homes that sustained substantial damage during a severe weather event. Contact your local appraisal district to determine how this may affect your property taxes after repairs are complete.