

Homeowner Assistance and Reimbursement Programs (HARP)

Things to Know



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Applicants should be aware of the following, in addition to what's stated in our Overview and Program Checklist. **Applicants have a right to appeal GLO determinations.** Extenuating circumstances will be considered as part of the appeals process.

[HARP Program Overview](#)

[HARP Document Checklist](#)

1. HARP has several layers of oversight, including federal, state, county, and city, each with its own set of regulations that must be followed. 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**. If that information is not provided, the application cannot move forward.
2. Only the applicant's primary residence on the date of the disaster is eligible for assistance. If multiple properties are owned by the applicant/co-applicant, a **notarized written statement** must be provided affirming principle residency of the damaged unit and explaining ownership of the other properties.
3. GLO estimates the cost of repairs that were completed or need to be completed based on the cost of **industry standard materials**. Applicants may not be reimbursed for above-grade items in their homes. Likewise, GLO may not replace the same type of material that was previously in the home. For example, travertine countertops or wood floors may be priced at the cost of laminate countertops and flooring for reimbursement purposes or may be replaced with these materials.
4. GLO only reimburses, repairs, or replaces items **on the main home** and not additional structures, such as sheds, fences, pools, or landscaping.
5. If home repairs were made by the applicant before the application was submitted, receipts may be requested, and the applicant may be asked to provide a **Homeowner Self Certification of Home Repairs** form to substantiate repaired items. Sweat equity is not reimbursable and will not reduce any amounts determined to duplicate other sources of funds.
6. **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.
7. Under HARP, homeowners must stay in their homes for **a one-year (reimbursement) or three-year (repair/reconstruction) affordability period**. During that time, homeowners can add onto the home or make alterations, but should be mindful of whether those alterations will void any builder's warranty.
8. Applicants that are in a floodplain and are not elevated to **federally required elevation levels** must be elevated before assistance can be provided. This can result in an offer of reconstruction assistance when needed. Due to federal requirements, assistance can never be approved for homes that remain within a floodway.
9. If the applicant cannot prove they spent all their disaster funds on eligible repairs, a **duplication of benefits** may exist, and the applicant may need to use their own funds to cover a portion of the assistance costs.
10. If an applicant has an income level that **exceeds 120% of the Area Median Family Income (AMFI) limit** and the property is in a floodplain, they must provide proof of flood insurance and income documentation dated at the time of the storm.

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HARP - Homeowner Assistance Program

1. 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. One example would be a home located in a floodway on a property where the home can be moved to another portion of the property that is not in the floodway. Another example would be lot restrictions that require the home to be rebuilt in an alternate location.
2. **GLO may offer reconstruction** if the estimated cost to repair the home, which includes items needed to comply with code requirements, are between \$52,000 and \$65,000. Applicants will have the right to appeal this decision. All homes that exceed \$65,000 in estimated repair costs will be offered reconstruction. Exceptions are made for historic properties or for applicants that meet certain exceptions outlined in the 2018/2019 State of Texas Housing Guidelines.
3. Per federal requirements, estimates to repair the home will include damage done by the storm in addition to any **costs to bring the home up to code**.
4. GLO can only approve **Homeowner Association (HOA) related costs** if the bylaws of the HOA clearly require any items that exceed federally eligible construction standards, such as brick siding, garages, sidewalks, and landscaping requirements.
5. **Household composition determines the size of a reconstructed home**. Applicants cannot add household members on their application unless they live with the applicant and the home is their primary residence.

HARP - Homeowner Reimbursement Program

1. **Reimbursement will not be approved** if the applicant cannot resolve amounts that are determined to duplicate other disaster assistance funds including insurance.
2. If reimbursement is offered and the applicant has an SBA loan, **the SBA loan must be repaid** before the applicant can be reimbursed for their own out-of-pocket expenses.
3. Homeowners requesting reimbursement in conjunction with repair/reconstruction assistance **will not receive reimbursement funds until construction activities are complete**.

Reimbursement funds must be drawn down from the federal government after approval. Homeowners should expect it may take **three months or more** after approval before the funds are deposited in their account, even if the applicant is not participating in HAP.
4. **months or more** after approval before the funds are deposited in their account, even if the applicant is not participating in HAP.
5. If applicant is requesting Small Business Administration (SBA) loan repayment, and the household income is greater than 120% of the area median family income (AMFI), HUD must grant a hardship exception request for reimbursement to be approved. The HARP team will help the applicant with this request.