

DISASTER RECOVERY ROUND 2.2

# Galveston County Disaster Recovery Housing Program

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## Outreach Plan

Final  
4/2/2013

## ***Executive Summary***

In accordance with the *Community Development Block Grant Disaster Recovery Program Hurricanes Ike and Dolly Round 2 Housing Guidelines* and the *Homeownership Opportunity Program Guidelines*, the GCHAP Galveston County Housing Assistance Program (GCHAP) has further refined the issues raised in the Needs Assessment as to targeting for outreach and also focused on the damages by income category. Because of the diversity in the community, there are not an abundance of areas that have an overlap of 65% minority and ethnic concentrations, 35% poverty concentration and in FEMA High Risk areas. With a need of at least 995 HOP applications to achieve the total number of applicants, the County will reach out to secondary areas, and even tertiary areas focusing on the lower income populations. The County met with community based non-profits and received additional suggestions on additional areas that should be included within the outreach targets based on income levels, race and ethnicity, and of course severe damage.

The majority (56%) of Galveston County residents (not including the City of Galveston who has a separate program) are white of non-Hispanic descent. With the City of Galveston population removed, the 2010 Census data reported that the African American population is just under 13% and the Hispanic or Latino ethnic population is just under 21%. According to information provided by HGAC, 61% of the homes in Galveston County had some damage while 22% suffered major damage.

The County understands that the General Land Office (GLO) must approve the Plan prior to accepting any Round 2 Housing applications. The Plan outlines GCHAP's commitment to executing the program objectives in accordance with the Conciliation Agreement and the State and Local Housing Guidelines.

If the outreach plan and the related housing guidelines are approved the program will begin immediately.

## **Background**

The 2008 hurricane season was the most destructive weather season Texans have ever seen in 100 years and marked the first time in Texas history that all Texas coastal counties were presidentially declared disaster areas at the same time. Within a 52-day period, Texas was slammed by a major tropical storm and three hurricanes, the worst of which were Hurricane Ike and Hurricane Dolly.

Hurricane Ike struck the southeast Texas coastline on Sept. 13, 2008, and much of its fury was felt in the homes and communities in unincorporated areas of Galveston County. The storm left entire neighborhoods almost entirely under water, inaccessible to the families who were forced to flee and with long term damage to the housing stock.

In September of 2009, the State of Texas submitted its amended Action Plan for the second tranche of funding for the hurricanes. During that time, an administrative complaint and a Fair Housing complaint were filed with HUD against the State of Texas. The Fair Housing complaint was filed on December 1, 2009. The amended Action Plan for Round 2 funds submitted in September of 2009 was not accepted by HUD. The State of Texas and the Fair Housing complainants resolved the Complaint through a

Conciliation Agreement that modified the Galveston County Housing Assistance Round 1 Program in some dramatic ways.

As a result of the Fair Housing complaint the GCHAP received significant additional funds to assist disaster victims. These funds came with conditions however. First, it required that at least 55% of all disaster recovery funds in Texas be spent on housing. Second, it required a Needs Assessment to determine how the distribution of funds should occur to ensure that Low to Moderate Income persons receive Fair Housing choice through the Homeowner Opportunity Program (HOP).

GCHAP conducted a detailed Needs Assessment (incorporated herein by reference) to establish targeted outreach locations based on remaining damage assessments. In that plan, more than 12,800 potential applicants were identified. That plan was approved including the funding elements that provide \$97.07 million for single family repair and reconstruction, or relocation—including the HOP requirements.

On December 20, 2012 the Texas General Land Office executed a Sub-recipient agreement with the GCHAP to fulfill the housing objectives outlined in the Round 2 Housing Guidelines, the HOP Guidelines and the Conciliation Agreement.

**Population**

Galveston County is a majority white non-Hispanic County with more than 56% of its residents (not including the City of Galveston who has a separate program) being predominately white of non-Hispanic descent. With the City of Galveston population removed, the 2010 Census data reported that the County has an African American population of approximately 12.6% and a Hispanic or Latino ethnic population of approximately 20.6%. According to information provided by HGAC, 61% of the homes in Galveston County had some damage while 22% suffered major damage.

**Figure 1: 2010 Census Racial Profiles for Galveston County<sup>1</sup>**

Galveston County	Population	Percent
<b>White</b>	179,874	74%
<b>Black or African American</b>	30,569	12.6%
<b>American Indian and Alaska Native</b>	971	>1%
<b>Asian</b>	6,946	2.9%
<b>Native Hawaiian and Other Pacific Islander</b>	73	>1%
<b>Some Other Race</b>	15,548	6.4%

**Figure 2: 2010 Census Hispanic or Latino Profile for Galveston County<sup>2</sup>**

Galveston County	Population	Percent
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<sup>1</sup> Population does not include the City of Galveston which is covered by a separate Disaster Recovery Program

<sup>2</sup> Ibid.

<b>Total Population</b>	241,892	100%
<b>Hispanic or Latino (any race)</b>	50,345	20.8%
<b>Not Hispanic or Latino</b>	191,336	79.2%

## Income

Galveston County has a relatively high income population. According to the inflation adjusted dollars, approximately 66.4% of the total county households have an income greater than \$50,000 per year. Conversely, 23% of the total households have a population below \$25,000. Roughly 8.6% of the population used some form of food stamps or SNAP support. A comparison between the household income and benefits to the family household and benefits information indicates that more than half (54%) of those living in households are not in family settings.

**Figure 3. Income and Benefits for Galveston in Inflation Adjusted Dollars<sup>3</sup>**

<b>Total households</b>	<b>107,133</b>
Less than \$10,000	8,226
\$10,000 to \$14,999	5,535
\$15,000 to \$24,999	10,875
\$25,000 to \$34,999	11,345
\$35,000 to \$49,999	13,802
\$50,000 to \$74,999	18,564
\$75,000 to \$99,999	13,807
\$100,000 to \$149,999	15,384
\$150,000 to \$199,999	5,528
\$200,000 or more	4,067
Median household income (dollars)	54,398
Mean household income (dollars)	71,540
With earnings	88,993
Mean earnings (dollars)	72,642
With Social Security	25,698
Mean Social Security income (dollars)	15,179
With retirement income	17,350
Mean retirement income (dollars)	20,755
With Supplemental Security Income	3,973
Mean Supplemental Security Income (dollars)	7,095
With cash public assistance income	1,349

<sup>3</sup> Includes City of Galveston.

Mean cash public assistance income (dollars)	2,703
With Food Stamp/SNAP benefits in the past 12 months	9,393
<b>Families</b>	<b>73,289</b>
Less than \$10,000	3,400
\$10,000 to \$14,999	2,516
\$15,000 to \$24,999	5,545
\$25,000 to \$34,999	6,852
\$35,000 to \$49,999	8,867
\$50,000 to \$74,999	13,275
\$75,000 to \$99,999	10,897
\$100,000 to \$149,999	13,180
\$150,000 to \$199,999	5,012
\$200,000 or more	3,745
Median family income (dollars)	68,108
Mean family income (dollars)	83,275
Per capita income (dollars)	27,768
<b>Nonfamily households</b>	<b>33,844</b>
Median nonfamily income (dollars)	31,315
Mean nonfamily income (dollars)	43,888
Median earnings for workers (dollars)	31,483
Median earnings for male full-time, year-round workers (dollars)	51,950
Median earnings for female full-time, year-round workers (dollars)	37,908
Source: U.S. Census Bureau, 2005-2009 American Community Survey	

### Income Brackets

In addition to the targeted areas, the Needs Assessment found that the Round 2.2 housing funds should be apportioned by income brackets in the following manner:

<b>Income Bracket</b>	<b>Percentage of Population/Damage</b>
Very Low Income	28.05%
Low Income	27.52%
Moderate Income	44.43%
Total Available Funding	100%

After reviewing the public information provided regarding unmet need in the county as part of the development process, the County analyzed the HUD/FEMA data by income category and found that the lower income persons had more FEMA reported damage in greater number than their percentage of the population of the county. This is further exacerbated by the number of uninsured homes owned by lower-income persons. Gulf Coast Interfaith presented information that detailed an analysis of the HUD FEMA data with persons who were uninsured. Using the original HUD FEMA Data and providing an additional weight for the uninsured data supplied by Gulf Coast Interfaith the income brackets were modified from the original Needs Assessment.

Utilizing that information and conducting an analysis of the damage in the HUD FEMA data to ensure that the very low, low and moderate income populations are “assisted in no less than the proportions to the relative percentages of the overall populations which suffered housing damage within the community being served by the Program” as is required in the Conciliation Agreement the income bracket allocations have be adjusted as shown on the table below.

<b>Income Bracket</b>	<b>Percentage of Population/Damage</b>
Very Low Income	45.4%
Low Income	27.5%
Moderate Income	27.1%
Total Available Funding	100%

To obtain these percentages by income category, , the County used the HOP Guideline Formulas based on how to calculate damage, the damage by income category in the HUD FEMA data, and then used public input to adjust for the un-insured. The County also took into consideration Round 1 applicants that were served which mildly favored the moderate areas. The total damages for the Region according to the HUD FEMA data is \$285,119,200<sup>4</sup>. The damage estimates are based on the data collected by FEMA using the high end figure in each damage category. The exception to this was in category FEMA listed as “greater than \$28,800” which the county used an average figure of \$40,000 which offsets reconstruction with less costly rehabilitation to help establish the damage total. The percentage of the bracket is figured by taking the total of damages by the income levels for the final total.

**Figure 5: Regional Damages by Income Category**

<sup>4</sup> Does not include City of Galveston which is covered by a separate disaster recovery program.

<b>Population Bracket</b>	<b>Total Damages</b>	<b>Bracket %</b>	<b>Damages per Population</b>
VLI (30% AMFI and	\$ 285,119,200	45.4%	\$ 129,444,117
LI (31% to 50% AMFI)	\$ 285,119,200	27.5%	\$ 78,407,780
Mod (51% to 80% AMFI)	\$ 285,119,200	27.1%	\$ 77,267,303

In addition to reviewing the damages by income category, the funds spent in each category in Round 1 must be subtracted from the damage totals for Round 2. In Round 1, the County assisted 600 single family homes with 89% of those being applicants in the LMI category. Following the equations in the HOP Guidelines to reduce the total damages by the number served in Round 2 results in the following:

**Figure 6: Remaining Damage by Income Bracket**

<b>Population Bracket</b>	<b>Damages per Population</b>	<b>Round 1 funds by Income</b>	<b>Damage Remaining by Income</b>
VLI (30% AMFI and	\$ 129,444,117	\$19,996,982	\$ 109,447,135
LI (31% to 50% AMFI)	\$ 78,407,780	\$ 22,970,375	\$ 55,437,405
Mod (51% to 80% AMFI)	\$ 77,267,303	\$25,902,689	\$ 51,364,614

Galveston County has received an allocation of \$97,070,000 for single family housing in Round 2. Given this amount of funds, the totals for each income group are as follows:

**Figure 7: Round 2 Funding by Income Brackets**

<b>Population Bracket</b>	<b>Bracket %</b>	<b>Round 2 Available Funding</b>
VLI (30% AMFI and	45.4%	\$ 44,069,780
LI (31% to 50% AMFI)	27.5%	\$ 26,694,250
Mod (51% to 80% AMFI)	27.1%	\$ 26,305,970

**Objectives of Single Family Owner Occupied Program**

As a Sub-recipient to the Round 2 funding, the GCHAP program will meet the required GLO/HUD guidance and address the concerns resolved by the Conciliation Agreement between the State of Texas and the Complainants.

GCHAP will meet the following objectives identified in the Housing Guidelines and the Homeownership Opportunity (HOP) Guidelines:

1. Provide decent, safe, and sanitary housing in the hurricane-impacted areas of Galveston County through the provision of activities designed to mitigate storm damage that occurred as a result of Hurricanes Ike
2. Ensure that the housing needs of very low, low and moderate income households in Galveston County are addressed in the manner identified in the Needs Assessment
3. Prioritize the provision of decent, safe and sanitary housing for elderly and disabled populations in Galveston County with an emphasis on housing choice and design to reduce maintenance and insurance costs as well as provide for the provision of independent living options
4. Provide targeted outreach to persons in the Galveston County located in FEMA High Risk areas (identified flood areas and storm surge areas), areas where the concentration of poverty is greater than 35% and concentrations of racial and ethnic minorities of 65% or greater.

### **Outreach Approach**

The GCHAP's approach to meeting the targeted outreach for the Fair Housing choice Homeowner Opportunity Program emphasizes successful targeted outreach based on its approved Needs Assessment, selective use of Round 1 applications, and a thorough pursuit of applicants that abandoned their damaged properties. The GCHAP proposes the following Outreach Plan for consideration by the GLO.

### **Needs Assessment**

A Needs Assessment was developed to provide the framework and justification for the design of the Hurricane Ike CDBG Disaster Recovery program in Galveston County as required by the Round 2.2 Guidelines and Conciliation Agreement. It is intended to provide guidance to Galveston County Housing Assistance Program in the creation and implementation of its CDBG funded disaster recovery program for Galveston County. The Needs Assessment established:

1. The funding set asides allocated to very low, low and moderate income populations
2. The types of programs and activities that will be offered
3. The funding allocations for each program and activity
4. The areas which will be targeted for outreach

Please refer to Appendix A: GCHAP Needs Assessment to review the GLO approved Needs Assessment.

### **Target Area Determination**

Under the Needs Assessment and as outlined in the HOP Guidelines approved by the Texas General Land Office on October 1, 2012, all subrecipients were required to identify target areas that might have been missed or underserved in Round 1 and had identifiable target populations that may need special efforts

to deliver Fair Housing choice. The HOP Guidelines require an analysis based on concentrations of poverty, race and ethnicity and FEMA High Risk areas.

The team created neighborhood block group maps that provided targets areas where all three groups overlapped and created a primary target area.

Quantitative and Qualitative data sources were used to map the target areas identified in the Needs Assessment. The Needs Assessment contains the data utilized in establishing the target areas. While the Needs Assessment contains extensive research and data, for purposes of this Outreach Plan, the key elements are the targeted communities which were identified using objective information regarding poverty concentrations, FEMA High Risk Areas and racial and ethnic minority concentrations. During the Public Comment period, the County received input that in addition to the primary and secondary, areas there were adjacent areas that were similar in nature to the primary and secondary targets. The adjacent areas have been included in the target areas.

In addition, there are areas in the tertiary areas that the public identified in comment that are in need of repairs, such as San Leon. The County has a reasonable expectation to reach at least some of the tertiary areas. However, the County feels that some of the areas that do not meet the strict HOP Guidelines are still in need of some assistance. This opinion is based on public comment and field inspections, that at least 10% of the total single family funds should be used in the areas that are in the FEMA High Risk areas but do not show enough concentrations of poverty or race/ethnicity to meet HOP requirements, but still have the presence of some of these characteristics. The use of the 10% would still be subject to the income buckets.

### **Targeted Outreach Target Areas**

The basic premise of the HOP program is to target those people who have historically not had access to similar government programs and who do not have the ability to access Fair Housing choices available to others. The key to having an effective program to meet the goals identified in the HOP Guidelines is to make certain that the individuals identified in the Needs Assessment fit into one of the three priority target areas. To that end, the GCHAP has created an implementation methodology that utilizes a very specific, personal assistance model based upon conducting door to door outreach within target areas in order to identify potential applicants for both the Homeowner Opportunity Program and applicants who wish to reconstruct or repair their homes without relocating.

The GCHAP determined all target areas should receive some consideration with primary and secondary target areas being the priority. An analysis of the primary and secondary targeted areas indicates that more than 1,184 potential eligible applicants are included in the Primary and Secondary Target Areas. The GCHAP estimates that approximately 667 homeowners will be assisted with the available funds. Accordingly, the Needs Assessment identified a need for housing repair and reconstruction which is much greater than the available Round 2.2 funding. In order to address this situation, the Round 2.2 HOP Guidelines limit the intake of applications to 1.75 applications for each available home which accounts for a reasonable fallout rate. Accordingly, the program will be able to collect approximately

995 applications from the targeted areas. The GCHAP, as part of this plan, had to determine an approach for how to conduct the program implementation and what communities to prioritize.

The primary target area will receive 100% outreach efforts, an equitable distribution of outreach efforts will occur in the secondary target areas and a minimum of ten percent of the total 667 homes to be assisted inclusive of an estimated 58% fallout rate (106 homes) will receive outreach efforts in the tertiary target area. Outreach efforts in the tertiary target area are significantly smaller than in the primary and secondary target areas due to the limited amount of available funding and the priority placed on the primary and secondary areas in the Needs Assessment. The methodology for the allocation of outreach efforts follows.

### **Targeted Outreach Methodology**

Based on available funding GCHAP has determined it will be able to assist approximately 667 applicants. GCHAP also recognizes there are approximately 89 Round 1 applicants who have submitted substantial documentation in pursuit of assistance in the Round 1 Program who have not been previously served but reside in the Primary or Secondary target areas. Assuming a fall out rate of 58%, this leaves an estimated 37 Round 1 applicants who may be eligible under Round 2. Subtracting the 37 potential applicants from the 667 GCHAP believes it can serve leaves 630 applications needed. In order to get 630 eligible applications, again based on a 58% fallout rate, we believe outreach will have to occur to 995 potential applicants across all target areas.

The Primary Target area of Hitchcock will be covered in its entirety by personal visits and all homes with damage who a outreach specialist did not speak with will at least receive prior to moving to secondary areas. Once the entire primary area has received targeted outreach, the County will move to the Secondary Target areas. It is anticipated that given the amount of homes in the area, the fall out rate, and the people served in Round 1, that the area will produce approximately 109 applications.

According to the Needs Assessment there are 1,690 (1,090 and 600) residential lots in the two secondary target areas; however, a number of these parcels are vacant and some have homes that have not depreciated in value, meaning they sustained no significant storm damage. The vacant residential lots factored into the percentages in these areas for outreach purposes was decreased by 33% in order to provide maximum outreach in the secondary target areas. After this reduction the two secondary target areas include approximately 1,075 owner occupied units. In order to achieve an equitable distribution of outreach efforts in each of the secondary target areas the number of owner occupied units in each of the two areas was multiplied by 73%. This will allow targeted outreach efforts to approximately 529 potential applicants in Secondary Target Area 1 and 250 potential applicants in Secondary Target Area 2 for a total outreach effort of 779. The Secondary areas have concentrations of race/ethnicity of greater than 65% and concentrations of poverty of greater than 35%. If there is not a sufficient number of eligible applicants found in this outreach, the Secondary target areas will be expanded before moving to un-served tertiary areas.

In looking at the total outreach in the Primary and Secondary areas, it is unlikely that many, if any, of the Tertiary areas will ultimately be provided targeted outreach due to lack of funds available. The County

would like to respond to concerns raised in meetings about reaching areas that do not meet the HOP Guidelines for targeted communities, but field observations (by non-profits and confirmed by the County) have likely LMI persons who still have substantial hurricane damage having been in the storm surge areas. The County is requesting a waiver (Waiver #2) to utilize approximately 10% of single family housing funding for use with LMI persons in the storm surge areas. These areas are tertiary targets that have identified remaining damage but do not fall into a primary or secondary target because of characteristics of the surrounding communities and an inability to statistically map areas below the census block level. These areas would receive targeted outreach at or near the same time as the secondary targets and would be subject to the income buckets.

### **Targeted Outreach Implementation**

The targeted outreach process will be conducted through the coordination of three primary functions: Grant Administrator, Outreach Manager and Outreach Team. The Grant Administrator is responsible for ensuring that all project outreach requirements are met. The Grant Administrator will contract with an Outreach Manager who will directly manage the day-to-day targeted outreach activities. The Outreach Manager will establish an Outreach Team that will conduct door-to-door canvassing of the target areas to inform potential applicants about the program and to collect outreach forms for submission to the Intake process. The specific responsibilities are provided in this document's Appendix C, Outreach Manager Statement of Work.

Prior to conducting any outreach activities, the Grant Administrator will provide training for the Outreach Manager and Outreach Team. This training will provide an overview of Program objectives and a detailed understanding of outreach. The outreach topics will be covered in both a lecture and interactive scenario based format. The GCHAP Targeted Outreach Training presentation is provided in this document's Appendix D. Appendix E includes the situational scripts used to guide the outreach counselor's interaction with potential applicants.

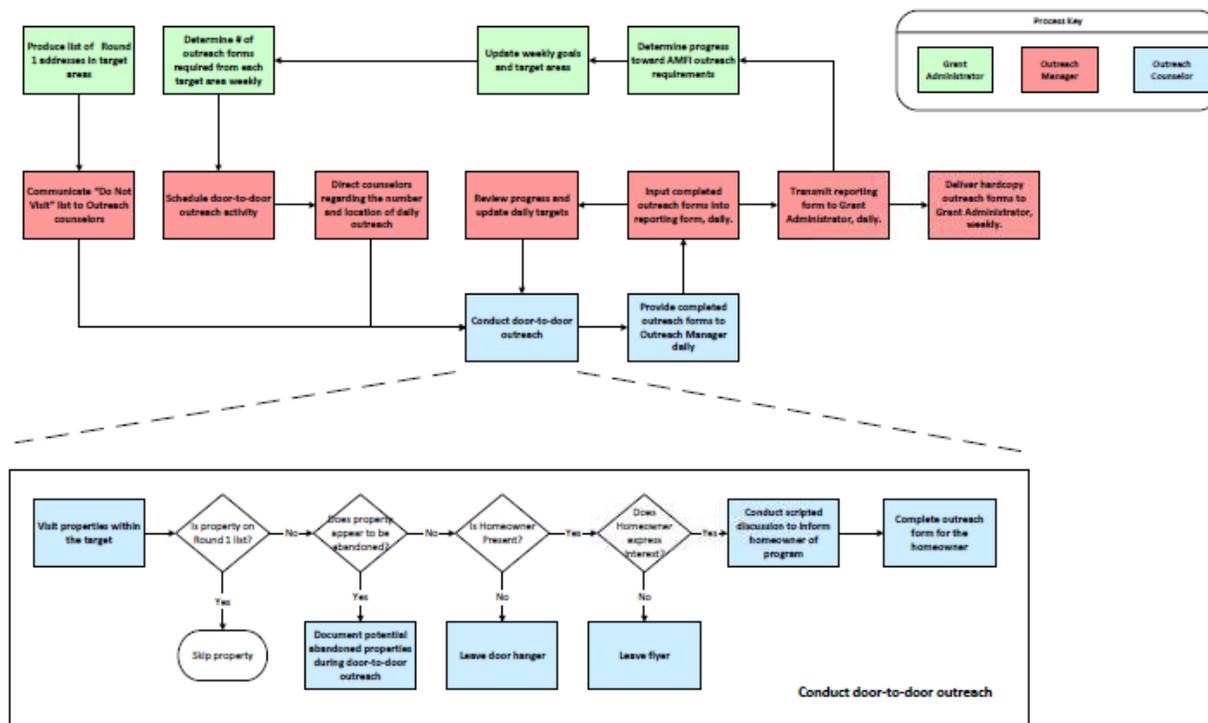
Two important factors must be considered while implementing targeted outreach to the targeted areas. First, we must ensure that proportional assistance is provided for moderate, low and very low income households, as required by the program guidelines and determined under the Needs Assessment. Second, it is important that we manage the number of outreach forms collected as to not exceed the number of households and income levels that can be assisted with allocated funds. To that end, coordination between the Grant Administrator and the outreach team is required.

The Grant Administrator, in coordination with GCHAP, will establish outreach priorities within the prescribed target areas. Using these priorities, the Grant Administrator will provide weekly guidance to the Outreach Manager of specific locations and numbers of outreach forms to collect. The Outreach Manager will direct the door-to-door outreach activities of the outreach team. The Outreach Team will be provided with outreach materials including door hangers, program flyers, outreach forms, a Fair Housing flyer, Income Limits and a vacant property form. Examples of these materials can be found in this document's Appendix F.

The outreach team will use tracking logs to document their attempts to collect outreach forms, the contact information of interested potential applicants and any potential applicant call-ins resulting from visits. The tracking logs will support GCHAP's efforts to comply with the Fair Housing Act, the Conciliation Agreement, the Phase 1 AI, and the Round 2 Housing Guidelines. The Grant Administrator will review daily progress against program requirements and will provide the Outreach Manager with new weekly goals. Examples of tracking logs to be employed for outreach are provided in Appendix G.

Figure 1 provides a detailed process flow of the interactions between the Grant Administrator, Outreach Manager and Outreach Team.

**Figure 1: Targeted Outreach Process**



If a combination of primary, secondary and tertiary target areas do not yield enough potential applicants to expend the housing funds awarded GCHAP will summarize its efforts to obtain those potential applications and request that GLO allow GCHAP to initiate General Outreach and mass media activities.

**Outreach Form**

As mentioned previously, an outreach form (see Appendix F) will be used to collect information from all potential applicants to initiate the intake process. The questions asked during outreach are NOT RELATED TO ELIGIBILITY. This data is collected to guarantee that sufficient outreach has been conducted to satisfy the requirements of the project guidelines. The following items describe how these questions are used to collect data that meets program requirements:

- The questions related to ownership and occupancy are needed to ensure that we are outreaching to the correct people. It is expected there will still be a fall-out rate of roughly 58%, but without these questions the fallout would likely be substantially larger.

- The estimated income and size of household questions are needed to ensure that we can initiate intake for the percentages of very low, low, and moderate households that we are required to outreach to and report on according to the approved Needs Assessment. It is important to note that an Outreach Team member fills out the form for the applicant and turns all forms in regardless of the self-proclaimed income level. The outreach team simply collects this basic information and makes NO eligibility decisions in the field.
- The elderly and disabled question is needed to ensure we can properly prioritize the list and serve elderly and disabled first when we start Personal Consultations as required by the Guidelines.

### **Round 1 Application**

The Housing Guidelines provide that Round 1 applications may potentially be considered if they are within the designated target areas defined by the Needs Assessment. Applications that qualify as having been collected in an equitable process during Round 1 and are within the Primary Target Area or Secondary Target area will be reviewed for eligibility, site damage, applicant age, applicant special needs, and compliance with the Conciliation Agreement guidance addressing Fair Housing. The County will conduct an analysis of the applications to ensure the accuracy of this data, including racial, ethnic, and financial characteristics.

As previously mentioned GCHAP acknowledges there are approximately 37 Round 1 applicants who will be contacted to schedule personal consultations but will not be included in targeted outreach efforts.

### **Abandoned Home Forms**

During the development of the Homeowner Opportunity Program (HOP) it was determined that the homeowners most likely to be able to use the voluntary relocation program were those that had already left their homes. However, given the direct door-to-door outreach program, this would prove to be difficult as the impacted homeowners had already left their property and would likely not be checking it on a frequent basis to be included in the program.

In an effort to make contact with these displaced hurricane victims, the outreach team will identify abandoned homes located within the target areas. The team will note abandoned sites during neighborhood canvassing events and document references from applicants located in the target areas. Each week the outreach team will provide a list of potentially abandoned home addresses to the Grant Administrator. The list should include the site address and any contact information collected from neighbors or family members. The Grant Administrator and Outreach Manager will work to locate the displaced homeowners by reviewing property tax receipts and other land records that may facilitate collecting a program application.

### **Outreach Training**

GCHAP will provide targeted outreach training to the outreach teams. The training will include:

1. Purpose and objectives of Round 2
2. Program options

3. Eligibility Criteria for the Program
4. Targeted outreach
5. How targeted outreach areas were identified
6. Timeline for targeted outreach
7. Discuss lessons learned from outreach efforts in other Projects.

Targeted outreach training will include the methodology for determining the targeted areas and the approximate number of outreach forms sought from each area.

GCHAP will also provide scripts, role play scenarios and demonstrate a hands-on approach for using all outreach materials. During the targeted outreach training the outreach team will be:

1. Introduced to all outreach materials
2. Instructed on how to use all outreach materials
3. Provided samples of correctly completed materials
4. Provided scripts of what to say to potential applicants
5. Engaged in role play scenarios in order to get a feel for situations team members may encounter while conducting targeted outreach.

Please refer to this document's Appendix D to review GCHAP's outreach training material.

### **Marketing Material Development**

GCHAP understands that the GLO requested to review and approve the marketing materials utilized by the outreach team so that the program will have consistency across the state. We have included the draft GCHAP marketing material within this submission under Appendix F.

### **Intake**

The Grant Administrator will review outreach forms collected from the outreach team for completeness, and enter the data from the outreach forms into the Grant Administrator's application management software solution. The Grant Administrator will direct the outreach team to revisit those potential applicants with incomplete forms and collect the information still needed to initiate the GLO approved Round 2 Housing Application. The Sub-recipient will attempt to schedule a personal consultation and determine eligibility of the 630 homeowners from whom completed outreach forms were collected from the outreach team.

### **Rental Programs**

Galveston County ran a successful rental program in Round 1. The County utilized call centers, local intake facilities in Galveston, Bacliff and Bolivar, along with outreach to organizations that work with protected classes and used targeted newspapers and/or radio stations to provide information to non-English speaking landlords.

If the City of Galveston is removed, Galveston County has a relatively low number of renter occupied units compared to other areas. The city of Galveston has a 51% renter occupied rate.<sup>5</sup> The City of Houston is approximately 55%.<sup>6</sup> Figure X-1 demonstrates the percentages between Owner Occupied and Renter Occupied for Galveston County exclusive of City of Galveston.

**Figure x-1 Occupied Housing Units Galveston County without City of Galveston<sup>7</sup>**

Subject	Housing Units	Percentage
Total Occupied Units	87,855	100%
Owner Occupied	63,850	72.7%
Renter Occupied	24,005	27.3%

In a 2010 Report for the City for the City of Galveston, it was noted that Galveston County outside of the City of Galveston only has a 14% vacancy rate.<sup>8</sup> As Table x-2 indicates, 46.7% of all Galveston renters spend less than \$800 per month for rent Galveston County renters in the lower income categories have a higher rent burden that exceeds 30% of income arguing for more deeply discounted rents to be made available, especially given the relatively low vacancy rates.

**Figure x-2: Monthly Housing Cost for Galveston County<sup>9</sup>**

		Occupied Housing Units	Percentage Owner Occupied	Percentage Renter Occupied
Household		108,966	74,101	34,865
Monthly Housing Costs	Less than \$100	0.3%	0.4%	0.0%
Monthly Housing Costs	\$100 to \$199	1.6%	2.0%	0.6%
Monthly Housing Costs	\$200 to \$299	3.9%	4.3%	3.0%

<sup>5</sup> American Community Survey, Housing Characteristics for the City of Galveston 2011.

<sup>6</sup> <http://factfinder2.census.gov/rest/dnldController/deliver? ts=370058141063>

<sup>7</sup> Includes City of Galveston, American Community Survey , Physical Housing Characteristic for Occupied Units, 2011.

<sup>8</sup> Comprehensive Housing Market Study, City of Galveston Prepared by CDM, dated May 12, 2010.

<sup>9</sup> Includes City of Galveston, Source American Community Survey Financial Characteristics Galveston County 2011 1 Year Estimates.

Monthly Housing Costs	\$300 to \$399	4.0%	5.1%	1.7%
Monthly Housing Costs	\$400 to \$499	6.0%	6.7%	4.5%
Monthly Housing Costs	\$500 to \$599	7.4%	6.5%	9.4%
Monthly Housing Costs	\$600 to \$699	7.8%	5.5%	12.7%
Monthly Housing Costs	\$700 to \$799	7.3%	3.8%	14.8%
Monthly Housing Costs	\$800 to \$899	5.4%	3.8%	8.8%
Monthly Housing Costs	\$900 to \$999	6.1%	4.6%	9.3%
Monthly Housing Costs	\$1000 to \$1,499	18.2%	16.7%	21.5%
Monthly Housing Costs	\$1500 to \$1,999	16.8%	22.4%	5.0%
Monthly Housing Costs	\$2,000 or more	13.4%	18.1%	3.3%
Monthly Housing Costs	No Cash Rent	1.7%	X	5.4%
Median (dollars)	\$988	x	\$1,213	\$807

Figure x-3 Housing Costs as a Percentage of Income<sup>10</sup>

MONTHLY HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS	Occupied Housing Units	Owner Occupied Housing Units	Renter Occupied Housing Units
Total	108,966	74,101	34,865
Less than \$20,000	16.1%	8.5%	32.2%
Less than 20 percent	0.8%	1.0%	0.3%
20 to 29 percent	1.0%	1.2%	0.7%
30 percent or more	14.3%	6.3%	31.2%
\$20,000 TO \$34,999	14.0%	9.6%	23.5%
Less than 20 percent	2.6%	3.4%	1.0%
20 to 29 percent	2.9%	2.6%	3.4%
30 percent or more	8.5%	3.6%	19.0%
\$35,000 to \$49,999	10.4%	9.0%	13.5%
Less than 20 percent	3.5%	3.2%	4.2%
20 to 29 percent	3.4%	2.3%	5.7%
30 percent or more	3.5%	3.4%	3.6%
\$50,000 to \$74,999	17.1%	19.5%	11.9%
Less than 20 percent	8.5%	9.9%	5.4%
20 to 29 percent	4.6%	4.2%	5.5%
30 percent or more	4.0%	5.3%	1.0%
\$75,000 or more	39.0%	52.1%	11.0%
Less than 20 percent	27.9%	36.3%	10.0%
20 to 29 percent	8.7%	12.4%	1.0%
30 percent or more	2.4%	3.4%	0.1%
Zero or negative income	1.7%	1.4%	2.5%
No cash rent	1.7%	(X)	5.4%

In Round 1, Galveston County limited rents in the program to those who were at 80% AMFI or less. It adopted the rent schedule provided by HUD for 2011. That table is included in Exhibit x-4 below.

Figure x-4 Maximum Rent Levels for 2011

2011	Efficiency	1 BR	2 BR	3 BR	4 BR
Rent	\$690	\$767	\$931	\$1241	\$1560

In some cases the rent maximums exceed the median average rents for communities in Galveston County. Exhibit x-5 provides a housing snapshot of various communities in Galveston County<sup>11</sup>

**Exhibit x-5 Median Rents, Vacancy Rates and Rental Units by Community**

City	Total Housing Units	Vacancy Total Housing Percentage <sup>12</sup>	Owner Occupied Percentage	Renter Occupied Percentage	Simple Mortgage/ Debt Free	Median Average Rent	Median Income Percentage Housing
Texas City	16,674	7.4%	63.4%	36.6%	48/45.6%	\$445	16.6%
La Marque	5,795	9%	72.7%	27.3%	46.8/49.20%	\$405	17.4%
Hitchcock	2,705	12.6%	68.2%	31.8%	43.4/54.3%	\$350	18.9%
Buena Vista	979	15.1%	86.7%	13.3%	62.7/29.4%	\$900	17.1%
Tiki Island	746	35.4%	91.5%	8.5%	51.9/34.65%	\$1,375	19.7%
Jamaica Beach	1,104	55.7%	82%	18%	65.9/25.16%	\$663	20%
Santa Fe	3,714	5.6%	80.8%	19.2%	52.3/40.9%	\$338	14.8%
Bacliff	2,933	14.4%	66.7%	33.3%	52.6/41%	\$461	16.3%
Kemah	1,108	18.2%	56.2%	43.8%	62.7/32%	\$688	18.9%

<sup>11</sup> [www.idcide.com/realestate](http://www.idcide.com/realestate)

<sup>12</sup> Includes seasonal averages and homeowners who do not claim home as primary residence.

Clear Lake Shores	659	11.2	65.6%	34.4%	59.2/33.8%	\$863	17.7%
Dickinson	6,512	6.6%	67%	33%	56.6/34.4%	\$443	17.4%
League City <sup>13</sup>	17,244	6.2%	77.2%	22.8%	77.1/15.30	\$680	19.5%

### Round 2.2 Outreach

H-GAC developed a Method of Distribution that assigned Galveston County an amount of funds to be spent in rental programs—both Multi-Family and Single Family. Galveston County is committed to using the funds to assist landlords who rent to renters with an income of 80% AMFI or below. Exhibit x-6 shows the funds available by program.

**Exhibit x-6 Available rental Funds**

Program	Available funds
Multi Family Rental	\$6,932,857.00
Single Family Rental	\$6,900,857.00

Galveston County intends to build on our success in Round 1. For single family rental programs, we anticipate working with approximately 40 properties. In addition to using our Round 2.2 program offices, we will conduct an outreach program that includes:

- ❖ Establishing and Application and Notice of Funding Availability
- ❖ Placing the NOFA and Application on our website
- ❖ Advertise the NOFA and Application in the local papers
- ❖ Providing notice to parties who have expressed previous interest in similar programs
- ❖ Ask the three Housing Authorities in Galveston County to notify their Section 8 Landlords that the NOFA and Application are available. In the case of the Galveston Housing Authority, the funds will only be available to Section 8 landlords outside the City of Galveston.
- ❖ Publication in specialized media that is predominately targeted to protected classes or those whose primary language is not English.

Included in the NOFA will be preferences for preserving at-risk properties, properties that have agreed to extended affordability periods, landlords that accept section 8 vouchers currently, and

<sup>13</sup> Portions of the Household units reported may be in Harris County.

homes that have been vacant since the storm due to damage. Our belief is that these preferences will provide more lower income rental properties.

Our Multi Family program will use a similar outreach program except rather than work with the PHA's we will work with the Galveston Apartment Association to distribute information contained in the NOFA. Giving the amount of funds available, the NOFA will look to provide preferences for uninsured repairs or a single property located outside the target areas, in an area of higher opportunity. We do not anticipate that the program will work with 9% tax credits in the 2013 Round.

Applications for multi-family will be scored and the NOFA will give preference to the lowest income units and also elderly and special needs developments as called for in the State of Texas Housing Guidelines.

The County will develop Rental Policies and Procedures that provide specific eligibility and construction requirements and eligibility for the programs.

### **Demolition (Waiver #1)**

In Round 1, the County provided a program to help eliminate slum and blight by creating a voluntary program to demolish homes that had been impacted by the storm. The program was entirely voluntary and served approximately fourteen homes.

Now approaching five years since the storm, the County has, through its routine inspections and neighborhood complaints determined that there are at least 130 abandoned and deteriorating structures throughout the county. The removal of the deteriorating houses will eliminate slum and blight on a spot basis. The funds will be used to demolish and clear property.

The County has compiled a list from all around the county of properties that they cannot locate the owner, but an existing structure that was damaged by the storm remains and creates an attractive nuisance that could cause harm to the community.

In addition to the involuntary demolition of the properties that can contribute to the deterioration of the entire neighborhood, the County anticipates some voluntary demolitions without rebuild as well. The County will work with local communities to make sure the entire county's needs are met.

The total amount being spent on this program will be \$2,000,000.

**Appendix A:**

**Galveston County Housing Assistance Program Needs Assessment**

Place holder for Needs Assessment

## Appendix B:

### Galveston County Housing Assistance Program Targeted Outreach Baseline

Target Areas		Targeted Outreach Area	Addresses Damaged	Round 1 Complete	Target Addresses Damaged	% Allocation	Potential Outreach per TA	Funds Available < Round 1 In Millions	Set Aside per Income Category	
Primary TA	Hitchcock	PTA1	112	3	109	100.00%	109	Very Low Income (VLI) < Rd 1	\$ 44,069,780.00	45%
Secondary TA_1	1 census block within Texas City	STA2	730	0	730	73%	529	Low Income (LI) < Rd 1	\$ 26,694,250.00	28%
Secondary TA_2	3 small census blocks combined	STA3	402	57	345	73%	250	Moderate Income (MI) < Rd 1	\$ 26,305,970.00	27%
Tertiary TA	Bolivar Peninsula, Jamaica Beach, assorted mainland areas	TAT1*	12,060	399	11,661	10.0%	106			
			13,304	459	12,845		995		<b>\$ 97,070,000.00</b>	<b>100%</b>
								<b>Planned Intake</b>	<b>667</b>	
								Planned Intake	667	89 Round 1 app
								Potentially Identified	37	52 58% fallout
								Remaining Intake	630	37 Round 1 app
								Outreach	995	
								<b>Income Buckets</b>		
								Very Low Income	452	
								Low Income	274	
								Moderate Income	270	
									995	

\*A minimum of 10% of the total 667 planned intake will receive outreach efforts.

May close outreach if # of apps > 1167  
Withdrawal rate < 387

**Appendix C:**

**Outreach Manager Statement of Work**

## **Appendix C:**

### **Statement of Work Texas CDBG Disaster Recovery Program, Round 2.2 Outreach Management Contractor**

The Outreach Management Contractor, hereafter referred to as the Contractor, shall perform their responsibilities in accordance with the following Statement of Work.

1. During the first 20 days, the Contractor shall conduct preparations for outreach by performing the following:
  - a. Establish an Outreach Team consisting of groups and/or individuals which will conduct physical outreach activities
  - b. Establish agreements with each outreach group and/or individuals specifying their responsibilities and compensation
  - c. Participate, along with the Outreach Team, in outreach training provided by the Grant Administrator.
2. The Contractor shall support outreach planning by visiting each of their assigned targeted areas to identify the following:
  - o All damaged or destroyed homes in the Primary Target Area will receive an in-person visit from an outreach specialist. In the event they are not home, the outreach specialist will leave a flyer behind.
  - o 529 estimated homes in the Secondary Target Area 1
  - o 250 estimated homes in the Secondary Target Area 2
3. 106 estimated homes with the 10% set aside for publicly identified areas in the Tertiary Target Area. The Contractor shall coordinate with the Grant Administrator to identify weekly outreach goals which specify the number of outreach forms and target locations from which they are to be collected.
4. The Contractor shall oversee the Outreach Team to ensure weekly outreach goals are met.
5. On a daily basis, the Contractor shall:
  - a. Collect completed forms from the Outreach Team
  - b. Transfer form data to a reporting spreadsheet provided by the Grant Administrator
  - c. Transmit the completed spreadsheet to the Grant Administrator
6. On a weekly basis, the Contractor shall deliver the collected forms to the Grant Administrator.

7. During outreach, the Contractor shall direct the Outreach Team to collect addresses of properties in the target areas which appear to be vacant or abandoned due to storm damage and transmit these addresses to the Grant Administrator on a daily basis.
8. Contractor shall attempt to identify and contact owners of the vacant or abandoned properties. If contact is made Contractor shall advise homeowners of Round 2 Program options and complete an outreach form if said owners are interested in participating.
9. Any information gathered or communication with owners of vacant or abandoned properties must be reported via email to the Grant Administrator as it occurs.
10. ALL outreach activities must be completed within 90 days unless an approved contract extension is granted.

**Appendix D:**

**Galveston County Housing Assistance Program Targeted Outreach Training**

Placeholder for Training Presentation

**Appendix E:**

**Galveston County Housing Assistance Program Targeted Outreach Script**

## **Appendix E:**

### **Targeted Outreach Script**

**If homeowner is not at home, leave door hanger and your contact information. If homeowner is at home, present them with flyer and go through following script.**

*“Good morning/afternoon, introduction of self. I am with the Outreach Team for round 2 of the Disaster Recovery Housing Program. This program is intended to provide assistance to income qualified homeowners who were affected by Hurricane Ike. Are you the owner of this home?”*

**If yes, “If you have the time, would it be okay if I collected some basic information that could help start the process?”**

**If not the homeowner, ask if the homeowner is present. If not present ask to leave flyer and door hanger to be given to homeowner.**

**If the homeowner says they do not have time or are not interested:**

*I understand. May I please leave this flyer and my contact information with you so that you can contact me when you have more time or should you decide you would like to further discuss the Program?*

**If the homeowner says he or she has time and is willing to talk to you, using the Outreach Packet, discuss the following:**

*I will ask you a few questions now about how you may be contacted and about your household and income. I will not be collecting any documentation from you at this time. No decisions will be made based solely on this information but it will help the process begin. There are no right or wrong answers, but it is important to have the most accurate information possible. And please keep in mind this is not the application process. The information you provide today will be given to an Eligibility Specialist who will assist you with the application process.*

*The Galveston County Housing Assistance Program is the local organization which is administering the Disaster Recovery Program. I will forward them the information you provide and an Eligibility Specialist from the GCHAP will contact you to schedule a personal consultation. At the personal consultation the Eligibility Specialist will assist you with completing the application, collect any additional information needed and discuss the Program options in more detail with you.*

*Thank you for taking the time to provide this information. Let me tell you a little about some of the options offered in the Program for qualified applicants. This Program can fund the repair of hurricane damaged homes or the demolition and reconstruction of hurricane damaged homes.*

*This Program also offers a relocation option for qualified applicants. This program provides you more housing choices. You can rebuild here, or if you like, look at purchasing a home somewhere else or build a new home somewhere else. It will be completely voluntary and based on the choices you want for housing.*

*I will leave this outreach packet with you. This packet contains more information about the Program and its options. You also have my contact information should you have any questions before you are contacted by the Eligibility Specialist. Again, thank you very much for your time. Have a nice day.*

## Appendix F:

### Galveston County Housing Assistance Program Targeted Outreach Material

1. Door Hanger
2. Program Flyer
3. Outreach Form
4. Vacant Property Form
5. Fair Housing Flyer
6. Income Limits

**Appendix G:**  
**Galveston County Housing Assistance Program Outreach Tracking Logs**

- 7. **Daily Activity Log**
- 8. **Daily Transfer Log**
- 9. **Call Log**
- 10. **Vacant Property Log**