The U.S. Department of Housing and Urban Development (HUD) has allocated Community Development Block Grant Disaster Recovery (CDBG-DR) funds to the State of Texas in response to Hurricane Harvey, DR-4332. The Texas General Land Office is administering the CDBG-DR funds for the State of Texas; these funds have been allocated regionally to six separate regions. This Frequently Asked Questions (FAQ) document has been created to answer questions related to the Coastal Bend and Central/Golden Crescent Regions.

Stakeholders

Q. What is the Homeowner Assistance Program?

The Homeowner Assistance Program (HAP) is a single-family homeowner assistance program which offers rehabilitation or reconstruction for homes damaged by Hurricane Harvey, administered by the State of Texas General Land Office. A homeowner is eligible to apply for funding if the Harvey-damaged home was their owner-occupied, primary residence (main home) at the time of the disaster.

Eligible homeowners will enter into an unsecured, forgivable promissory note agreement for a period of 3 years, during which time the house may not be sold or used as collateral.

Q. What counties/municipalities are participating in the Homeowner Assistance Program?

The HAP is a state-run program being implemented across six regions by three vendors. The counties covered by the HAP are the counties which were impacted by Hurricane Harvey, outside of Harris County. The City of Houston and Harris County are administering their own recovery programs.

In the Coastal Bend Region, these counties are Aransas, Bee, Jim Wells, Kleberg, Nueces, Refugio and San Patricio Counties, and GrantWorks is the vendor providing services.

In the Central/Golden Crescent Region, these counties are Bastrop, Burleson, Caldwell, Calhoun, Comal, DeWitt, Fayette, Goliad, Gonzales, Grimes, Guadalupe, Jackson, Karnes, Lavaca, Lee, Madison, Milam, Victoria, and Washington Counties, and GrantWorks is the vendor providing services.

Q. I'm the Mayor of a city/town affected by Harvey. What do I need to do to get HAP funds for my residents?

HAP funds are available to any eligible homeowner who owned a primary residence that suffered damage from Hurricane Harvey. The State of Texas General Land Office completed a Needs Assessment to determine levels of funding for each Region based on a variety of factors.

A total of \$121,608,469 is available to the Coastal Bend Region and \$116,828,970 is available to the Central/Golden Crescent Region. As required by HUD, 80% of the funds must be spent in HUD-identified Most Impacted and Distressed (MID) areas, and at least 70% of the total funds must be used for low- to moderate- income, or LMI, homeowners.

Q. How much damage does a home have to have to receive HAP funds?

There is no minimum damage amount. A home must have damage and remaining unmet needs from Harvey to be eligible for assistance. This can be verified by a FEMA/SBA/Insurance award letter OR an on-site visual inspection (performed during application process). If a home has less than \$65,000 of damage, it may qualify for rehabilitation; if more than \$65,000, reconstruction. In order to use HAP funds, the home must be brought up to code, including any necessary elevation and/or lead-based paint abatement.

Q. If a home is in a floodplain or floodway, can we assist the homeowner with constructing a new home on a different lot using HAP funds?

HAP does not allow for new construction. However, your community might be eligible for the Buyout and Acquisition program being implemented separately by the GLO.

Q. The HAP is being advertised in my jurisdiction. What can we do to help get the word out?

We welcome all of our stakeholders to help get the word out, and we will advertise the program in accordance with the Affirmative Marketing and Outreach Plan developed for the region, which includes items such as advertising on local television channels and radio stations as well as in local newspapers; websites and social media; local newsletters; disseminating flyers/handouts/brochures; collaborating with community organizations; hosting community meetings and intake sessions; utilizing utility bill inserts and door hangers; and referring public services.

Local officials can advertise the program on their websites and social media, and assist our outreach team with flyer dissemination. Please contact Amy Basham, the Outreach Coordinator for GrantWorks, at amy@grantworks.net.

Q. We've attended an information session and provided public comment on the program design documents (Regional Housing Guidelines, Regional Needs Assessment). What are the next steps?

The application acceptance window will open on Tuesday, November 27, 2018 for the Coastal Bend and Central/Golden Crescent Regions, both electronically and at our HAP offices.

Q. How do homeowners apply for HAP funds?

Applicants must apply using a standardized application that is available online or at regional office locations. The application process requires the collection of several documents, including proof of identity, income, ownership, residency, and damage (see attached HAP Applicant Checklist for more detail).

Applications will be reviewed within seven (7) days of receipt, and a checklist of missing/incomplete items will be issued to the homeowner, with a fourteen (14) day deadline for returning the requested items. Once the application documents have been received, an on-site inspection can be scheduled.

Applicant Coordinators within three outreach offices will be accepting appointments to assist homeowners with the completion of the application. Appointments may be scheduled by going to booking.appointy.com/hapgrantworks beginning November 27, 2018 for the following counties:

Aransas, Bastrop, Bee, Burleson, Caldwell, Calhoun, Comal, DeWitt, Fayette, Goliad, Gonzales, Grimes, Guadalupe, Jackson, Jim Wells, Karnes, Kleberg, Lavaca, Lee, Madison, Milam, Nueces, Refugio, San Patricio, Victoria, and Washington

In-home appointments for applicants with mobility difficulties may be scheduled by calling 1.844.893.8937.

2208 Leary Lane	1314 South Staples Street	2803 Hwy 35 North	
Victoria, TX 77901	Corpus Christi, TX 78404	Rockport, TX 78382	
General Customer Service Number 1.844.893.8937			

Community intake sessions will be scheduled in communities throughout both regions beginning in January 2019.

Homeowner Assistance Program (HAP) Frequently Asked Questions Coastal Bend and Central/Golden Crescent Regions

Q. Can we talk to the press about the program?

Local officials and community ambassadors are always welcome to answer press requests in accordance with your own press guidelines. Vendors must refer all HAP questions to Brittany Eck with the State of Texas General Land Office, 512.963.7800 and brittany.eck@glo.texas.gov.

Homeowners

Q. I heard about your program from a relative/friend. Can you tell me more about it?

Yes. The Homeowner Assistance Program, or HAP, offers reconstruction or rehabilitation for houses damaged by Hurricane Harvey, as well as storm hardening and green building features. In order to qualify, you must have owned the home when Hurricane Harvey hit, you must have been living in the home as your main home (primary residence), and you must provide all of the necessary application documents.

Q. Can you tell me what the income limit is for my family?

There is no income limit but we can tell you what income range your family falls into, based on what county your home is located in and how many persons will be living there.

Q. Is the assistance a loan or a grant?

Eligible homeowners will sign a 3-year unsecured, forgivable promissory note. If the house is sold or used as collateral prior to the 3-year anniversary, a prorated amount may be due back to the State.

Q. I need to talk to someone about my application in-person. Where can I do that?

Outreach offices are located in Victoria, Corpus Christi and Rockport. Community application intake sessions will be scheduled at various times and locations.

Victoria Office:	Corpus Christi Office:	Rockport Office:
2208 Leary Lane	1314 South Staples Street	2803 Hwy 35 North
Victoria, TX 77901	Corpus Christi, TX 78404	Rockport, TX 78382

Q. What kind of assistance do you have available?

The Homeowner Assistance Program, or HAP, offers homeowners reconstruction or rehabilitation for homes damaged by Hurricane Harvey. If the amount of repair is less than \$65,000, a home may qualify for rehabilitation; if the amount of repair is over \$65,000, the home may qualify for reconstruction.

Q. How can I apply for assistance?

Applications can be found online or in-person at an outreach office or community intake session. We can also mail you a paper application that you may return to an outreach office or community intake session.

Q. How do I know if I am eligible to apply?

Once you have completed an application and submitted all supporting documents, we will review your paperwork and will let you know your eligibility status via email or letter. Each applicant must submit the following: a valid photo ID, and the most recent U.S. Tax Return for all household members (18+). You will also need to provide proof of ownership, primary residence and occupancy, child support payment, if applicable, and property taxes payment status, as well as documentation of disaster assistance previously received and manufactured housing unit documentation (if applicable).

Q. How long does the process take from completing the application to getting a home?

Our goal is to process applications as efficiently as possible. Applications will be processed and awarded within 45 days of application if all homeowner documents are turned in by the requested deadlines. Contractors are given 120 days for the construction period. If all deadlines are met, a homeowner may have a new home within six months of submitting a complete application.

Q. Is there a deadline to apply?

Funding for the program is allocated on a first eligible, first served basis by region. We recommend that you submit a completed application as soon as possible in order to have the best chance for receiving assistance.

Q. How can I check the status of my application?

You may check the status of your application online or by calling 1-844-893-8937.

Q. I am having issues with the online application. Is there any other way to apply?

Yes. You can attend an in-person application meeting, we can mail you a paper application, or you can schedule an appointment at a field office near you.

Q. I started filling out the application online but never fully completed it. When am I getting my new home?

Your application must be fully complete in order to move to the next phase.

Q. What happens at an application intake, and can I bring my family along to assist me?

Application intakes allow us to visit your community to assist residents with applying to the HAP. We will meet at a designated community location, give an overview of the HAP and meet with residents one-on-one to assist them with applying to the program. You may bring family members with you. However, we encourage you to limit the amount of non-applying family members as seating may be limited.

Q. How will I be notified when and where application intakes are scheduled?

You can provide us with your contact information such as your cell number, email address, mailing address, and the location of your home and we will contact you when an intake is scheduled in your community.

Q. I missed the application intake when you were in town. Can I still apply?

Yes! You can apply online or schedule an appointment at a local outreach office near you.

Q. If your program cannot assist me, are there any other programs that can help?

If you are found to be ineligible for the Homeowner Assistance Program, we recommend that you follow-up with other community and state resources to see if they may be able to assist you. Common resources to consider include churches, community action agencies, long-term disaster recovery agencies, and the Texas Department of Housing & Community Affairs. We may be able to provide you with a list of local resources, including HUD approved housing counselors.

Q. I really need help fast, due to mold, sewer and other issues with my home. Can you make me a priority, due to my home's issues?

The program is structured on a first eligible, first served basis. We encourage you to apply online or in-person as soon as possible.

Q. My home only needs minor repairs. Can you assist with just my roof?

In order to assist you with a rehabilitation project, we must bring your entire house up to code and Lead Paint testing must be performed if your home was built prior to 1978. Lead paint must be abated if present. If the cost for repairs goes over \$65,000, we cannot rehabilitate your home, but we could reconstruct your house.

Q. How many households do you plan to assist?

Our goal is to assist as many households as possible. We encourage you to apply online, attend an application intake or schedule an appointment at a field office near you as soon as possible.

Q. I have a disability and do not have access to transportation/a computer to complete the application. Can you assist me with applying?

Yes, you can apply online or we can schedule a date and time for an applicant coordinator to come to your house and help you.

Q. I am residing in this country illegally. Can I apply and will you report me to the authorities if I apply?

It is never our goal to negatively impact any applicant. The information furnished with your application is used strictly to determine eligibility. We are committed to protecting all personally identifiable information; however, information received from you as a result of verifying your eligibility may be released to the appropriate federal, state, and local agencies or, when relevant, to civil, criminal, or regulatory investigators, and to prosecutors. Failure to provide any information may result in delay or rejection of your eligibility approval. Each adult member of the household must sign an Eligibility Release which authorizes the release of this information when/if we are required to do so.

Q. It seems that only certain people in this community get assisted. How do I know this program is different and fair?

This is a federally funded program, and all programs undergo an Affirmatively Furthering Fair Housing Review. All applicants are guaranteed to have equal opportunity.

Q. After notification that my home will be repaired or reconstructed, how long can I expect to be out of my home?

The construction period will be approximately 120 days.

Q. Will you help me find somewhere to live while my home is repaired/reconstructed?

Program costs do not cover living arrangements during construction. Temporary relocation may be offered on an extremely limited basis in accordance with the Regional Housing Guidelines.

Q. Will you help me move my furniture and belongings out of my home?

No. It will be up to you to pack up, locate an area to store your items and move out on your own.

Q. Will my property taxes increase if you build me a new home?

Yes. Your property taxes will most likely go up, but your electricity and energy bills may end up going down because builders are required to use energy efficient construction materials.

Q. I own a piece of property that never had a structure on it. Can you build me a house on it?

No. There must be an existing house on your property that served as your primary residence prior to Hurricane Harvey.

Q. I own my home, but I do not own the land it sits on. Is that ok?

Applicants in this situation are encouraged to apply. Because of the complexity of the situation, each case must be reviewed on a case-by-case basis.

Q. My home has been passed down to me, but my name is not on the deed. Can you assist me?

Yes. If your deed does not currently display your name, you may submit other documentation, including property tax records. For a complete list of all acceptable ownership documents, please review the HAP application document checklist.

Q. I live just outside of an area you serve. Can you assist me?

You must be within the service area in order to receive assistance. The service area is fairly large, however, and covers all the counties that received Hurricane damage. Visit recovery.texas.gov to find out which region your county is located within.

Q. What is an SOL, and how can I obtain the SOL for my mobile home?

An SOL is a Statement of Location, issued for manufactured housing. You may obtain an SOL for your mobile home by contacting the Texas Department of Housing & Community Affairs-Manufactured Housing Division at 1-800-500-7074.

Q. I purchased my mobile home from a family friend who is deceased, and I do not have any of the paperwork. Can I still apply?

Yes. You may submit a copy of your property tax records for the mobile home and land. For a complete list of all acceptable ownership documents, please review the HAP application document checklist.

Q. Where can I obtain a copy of my deed/ownership documents if they were damaged in the disaster?

Your deed should be on file at the County Courthouse.

Q. My parents own the home, but I reside in it. Is there any paperwork my parents will need to complete?

HAP funds can only be used for owner-occupied homes. The applicant must be an individual who owns the property to be repaired or rebuilt, and who was living in the home at the time of the disaster. If your parents live in the home with you, the home may be eligible. If you rent the home, or live there free of charge, and it is a second home owned by your parents, the home is not eligible for assistance.

Q. I cannot afford notary services at my financial institution. Is there anywhere I can obtain notary services done free of charge?

Many of our applicant coordinators are notaries. We would be happy to assist you.

Q. It costs a lot to fax at the library or the local office supply store. How can I send documents in to complete my application free of charge?

You may submit documents through the online application; many smartphones have scanning capabilities for documents. You may also mail copies of documents or drop them off at a local outreach office. If you need to fax a document, you may be able to do so at your City Hall or County Courthouse.

Q. If I cannot afford to get a valid ID or any other documents needed to apply, can you help me?

We can provide you with a list of community organizations that may be able to assist.

Q. My utility bill is not in my name, but I pay it. Is that ok?

When submitting a utility bill, it must display your name or the name of a co-applicant. For a complete list of all acceptable proof of primary residency/occupancy documents, please review the HAP application document checklist.

Q. My grandchild resides with me during school breaks. Should I include them on the application?

If your grandchild lives with you more than 50% of the time, include them on your application.

Q. I do not receive income of any kind. Can I still apply?

Yes. Income is calculated based on combined household income. If anyone in your home (18+) earns income, we must collect documentation. We must also collect documentation for unearned income (from all household members). If a homeowner has no income, but receives cash on a regular basis from a friend or family member, this may be considered as income and should be documented.

Q. I received assistance from FEMA, and I did not use it on repairing my home. Can I still apply?

Yes. Each application will be reviewed to determine if previous assistance awarded to the applicant was used as intended, and if any funds were received for the same purpose. Your application must demonstrate that a "duplication of benefits" would not occur based on the assistance you are qualified to receive, and this is determined on a case-by-case basis.

Q. My current home is 5BR/5BA. Can you build me a home that is the same size?

The size of your new home will be based on the anticipated household size and occupancy policies that allow for two persons per bedroom as reasonable. Waivers for individual circumstances may be granted with pre-approval by the GLO, and you must request a waiver in writing explaining the need and justification.

Q. Another agency came through to assist homeowners with repairing their homes in our community. The repairs were not of high quality. How do I know this program will be different?

The contractors providing services under HAP are experienced builders and have been prequalified by the Texas General Land Office. Additionally, each home will undergo several inspections during the building phase, including a final inspection by a licensed, qualified inspector. Our goal is to build quality housing that has been designed to meet not only state and local code, but also to meet Green Building Standards and reduce the impacts of future disasters.

Q. I reside in a historic home that needs a lot of work. Can you assist with that while also preserving the historic nature of the home?

We value preserving the nature of historic homes in the communities we serve. Because of the complexity of the situation, each case must be reviewed on a case-by-case basis.

Q. I am disabled and in a wheelchair. Can you accommodate my disability when you build my new home?

Yes! Our goal is to allow homeowners to age in place and/or stay in their home as long as possible. Our homes are constructed in compliance with ADA standards.

Q. I receive SNAP benefits/food stamps. Will that hurt my application?

Being a recipient of public assistance does not weaken your opportunity of receiving assistance. If you are a recipient of Temporary Assistance for Needy Families (TANF), your monthly benefit will be calculated as income.

Q. I have a barn in my backyard. Can I keep it or will it be torn down when you build my new home?

We encourage you to work with your Applicant Coordinator to determine and discuss any construction related issues.

Q. I have an attached garage, can the new house have an attached garage? Will the contractor provide me with a set of the plans and specifications for the home?

Unless a home is required to have an attached garage by local code or restrictive covenants (HOA, Neighborhood Association, PID, etc), HAP funds will not pay for an attached garage.

A limited number of home plans and specifications are available in each region. Homeowners will review the home plans and specifications with the Applicant Coordinator and building contractor assigned to the home.

Q. I have not received any payout from my insurance company yet. Do I need to report it if I do receive anything?

Yes. Applicants must provide insurance, FEMA, SBA, Windstorm, and any other type of funding documentation for funds that have been or are reasonably expected to be received. Funds received for the same purpose may be used to reduce the amount of award given to you under the HAP. If you receive additional funding for the same purpose after receiving a HAP award, you will be required to repay the duplicative funds unless there is still documentable unmet need.

Q. I did not file an income tax return this prior year, due to not working. Is there anything else I can submit in lieu of that?

Yes. If you are currently employed, you may submit your last 3 months of pay stubs or a signed statement from your employer. For a list of all acceptable documents of income, please review the HAP application document checklist.

Q. I do not currently have a job, but I may have one soon. Will I need to submit anything?

Applications should be made based on current, verifiable information. Please make your Applicant Coordinator aware of any changes from what you reported on your application.

Q. My contractor ran off with my money, and my home was never repaired. Can I still be assisted if I do not have those funds, receipts or a contract?

Yes. However, each application will be reviewed to determine if previous assistance awarded to the applicant was used as intended and if any funds were received for the same purpose. Because of the complexity of the situation, each case must be reviewed on a case-by-case basis.

Q. Will any of the demographic information the application requests be used against me?

No. This is a federally funded program, and all programs undergo an Affirmatively Furthering Fair Housing Review. All applicants are guaranteed to have equal opportunity.

Q. My parent owns the home but is currently residing in a nursing home. Can we apply for our parent?

This depends on who lived in the home at the time of Hurricane Harvey, and who will live in the home following assistance. If the home was owner-occupied on August 25, 2017 and the owner (your parents) will occupy the home after assistance, the home may be eligible. Because of the complexity of the situation, each case must be reviewed on a case-by-case basis.

Q. You are requesting a lot of personal and sensitive information. How do I know my information is safe?

Personal and sensitive information is safeguarded using industry standards for technology, and all of our staff is thoroughly trained in the handling of private data. Your privacy is of utmost importance.

Q. I received a denial letter. Can you tell me why?

The contact information for your Applicant Coordinator should be included on the letter. Your Applicant Coordinator will be able to provide you with the most detail.

Q. It looks like my neighbor is getting a home, but I am sure they were dishonest on their application. What will you do about that?

We check the eligibility of every applicant who applies to the HAP and will refer all cases of suspected fraud to the appropriate authorities.

Q. Will you pay off my mortgage when I am approved to get a home?

No. If you have a mortgage on your home, the lien will be transferred to the new property. We will work to coordinate and ensure the rehabilitation or reconstruction is approved by your lender.

Q. If I hit the lottery or receive a large lump sum payout, am I required to report it? How will this affect me?

Please report any items that differ from what you reported on your application to your Applicant Coordinator.

Q. I own several other homes and lots. Am I still eligible?

The home you are requesting assistance with must currently be your principal residence and must have been your principal residence at the time that Hurricane Harvey made landfall. Vacation and rental homes are ineligible.

Q. When I get my new home, can I make any changes to it if I don't like it? Yes. Your new home will come with 1 year warranty, and warranty-related fixes will be the contractor's responsibility. Any other updates or remodels will be your responsibility.

Depending on the changes you make, however, you may end up voiding your warranty.

Q. My family member is part of the City Council and/or an Elected official of the County. Can I still apply?

All applicants are guaranteed to have equal opportunity to apply. The HAP is not being administered by the City or County, so a conflict of interest most likely does not exist. Any conflicts of interest that arise need to be properly documented and have an exception granted.

Q. Can I select my own contractor to rebuild my home or complete the repairs.

No. We have a list of contractors that have been contracted by the GLO to perform repair and reconstruction on damaged homes.

Q. What happens if I die during the process?

We recommend that you have a will in place. The Texas General Land Office will assist in the review of all cases with trust and/or heirship issues, and will follow applicable federal and state requirements.

Q. Is it possible that if I do not have a will that my family will lose the home?

Ownership is not affected by this program. Your Applicant Coordinator can provide more detail and assistance.

Q. Do you provide translation services?

Yes, translation and interpretation services will be provided whenever requested. A number of our staff are fluent in Spanish, and translators for additional languages are also available to applicants with limited English proficiency.

Q. What if I have not been living in the house?

The home in which you are requesting assistance with must have been your principal residence at the time of disaster. If you are not residing in the home due to damage by Hurricane Harvey, you may still qualify for assistance.

Q. Can you put me on your mailing list?

Yes, please provide your contact information like your full name, address, cell and/or phone numbers, and email address.

Q. How much time do I have to fill out my application?

Assistance is provided on a first eligible, first served basis. We recommend that you complete your application as soon as possible.

Q. My bank is charging me for statements. Is there a way around that?

Yes. For a complete list of acceptable documents to prove primary residency, please review the HAP application document checklist.

Q. I have an existing mortgage. Will that disqualify me?

No. If you have a mortgage on your home, the lien will be transferred to the new property. We will work to coordinate and ensure the repairs or reconstruction is approved by your lender.

Q. I am leasing my house, can I still apply for assistance?

The program requires that the home be your principal residence, and owner occupied. If you are in a rent-to-own situation, your Applicant Coordinator can provide a review of your documents on a case-by-case basis.

Q. Will I be required to maintain homeowners, flood and/or windstorm insurance?

Yes, during the 3 year term of the agreement you sign to participate in this program, you will be required to maintain homeowners' insurance. If you are in a flood hazard area you will be required to maintain flood coverage in perpetuity. The program may pay for the first year insurance coverages as appropriate.

Q. Is there a Warranty Period on my home?

Yes. There is a one-year warranty required by the Texas General Land Office (GLO).

Q. What are the homes made out of?

At a minimum they are constructed with HardiePlank. The homes are energy efficient and have all new appliances. Depending on the size of the household, homes can be 2, 3 or 4 bedrooms.

Q. Can I pay extra to have the home finished with brick?

In order to ensure an equitable program, homeowners will be offered a limited number of interior and exterior home selections (such as flooring choices and interior/exterior paint colors). Homeowners are welcome to upgrade and/or personalize their home following close-out of the program.

Q. Will the home be built on a slab or on pier and beam?

That depends on the local codes and floodplain requirements that the elevation of the first floor must be above the flood zone designation.

Q. Do I need to pay anything to participate in the program?

The homeowner has to find a place to live during construction, move, and store all possessions. In addition they are responsible for paying the increase in property taxes and obtaining all necessary insurance after the home is complete. One year of insurance may be paid for with program funds in certain circumstances.

Q. Can I sell the house after being assisted?

Assisted homeowners agree to live in the home for a minimum of 3 years after the house is complete. If the house is sold or used as collateral prior to the 3 year anniversary, a prorated amount may be due back to the State.

Q. Why does it take so long?

The application process requires the collection and verification of a number of documents. This process can take several rounds of communication between application specialists and homeowners. You may always check the status of your application by calling 1-844-893-8937.

Once the application has been approved, we must coordinate efforts between the State, the Contractor, the Homeowner and any other necessary parties. Sometimes this coordination of efforts can seem slow, but please understand that we will do our best to provide honest and reliable communication throughout the process. You are always welcome to reach out to your assigned Applicant Coordinator should you have any concerns.

Though we strive to deliver homes on time, construction can be delayed by factors outside of our control, such as weather. If your home is not expected to meet the established timeline for any reason, your Applicant Coordinator will be in regular contact with you and the builder.

Q. Can I get a wooden door?

In order to ensure an equitable program, homeowners will be offered a limited number of interior and exterior home selections (such as flooring choices and interior/exterior paint colors). Homeowners are welcome to upgrade and/or personalize their home following close-out of the program.

Q. Are the windows energy efficient?

Homes built under the HAP must meet one of several Green Building standards (ENERGY STAR, LEED, ICC-700 or EPA Indoor AirPlus), and certain resiliency requirements, such as elevated first floors, reinforced roofs, storm shutters, the use of ENERGY STAR appliances and fixtures and mold and mildew resistant products. It is our goal to provide quality, efficient housing that can withstand future disasters.