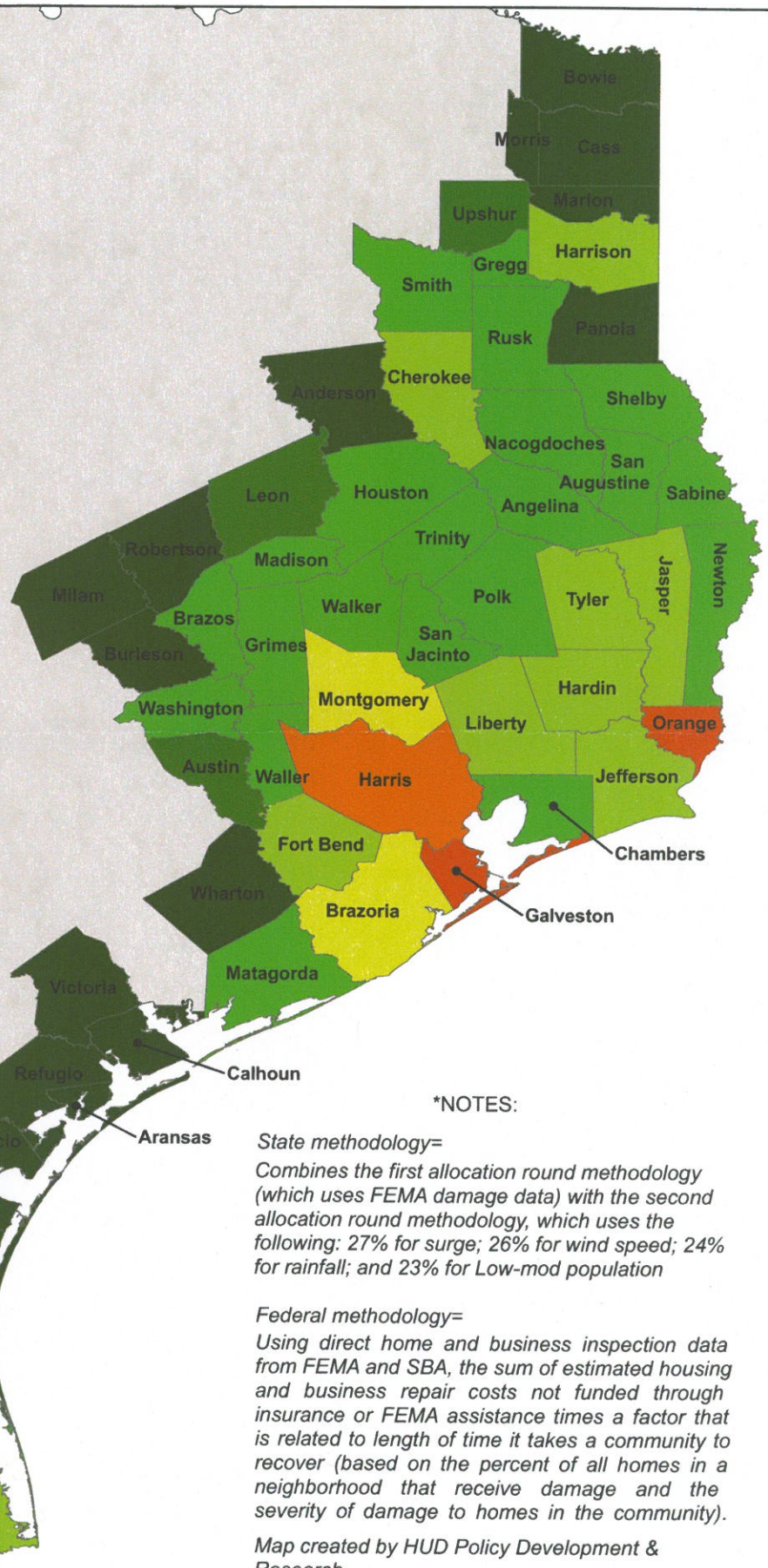


# Comparison of State of Texas and Federal Models for Calculating Unmet Needs Due to Hurricanes Ike and Dolly

County's Share of Unmet Needs using Texas Methods divided by County's Share of Unmet Needs using Federal Methods\*

- State method half or less than half of Federal estimate (0.26 to 0.50)
- State method .51 to 1 times lower than Federal estimate (0.51 to 1.0)
- State method 1.01 to 1.5 times higher than Federal estimate (1.01 to 1.5)
- State method 1.51 to 3 times higher than Federal estimate (1.51 to 3)
- State method 3.01 to 50 times higher than Federal estimate (3.01 to 50)
- State method more than 50 times higher than Federal estimate (50.01 - 99.9)
- State method would allocate funding but Federal estimate shows no measurable unmet need (100+)



**\*NOTES:**

*State methodology=*  
 Combines the first allocation round methodology (which uses FEMA damage data) with the second allocation round methodology, which uses the following: 27% for surge; 26% for wind speed; 24% for rainfall; and 23% for Low-mod population

*Federal methodology=*  
 Using direct home and business inspection data from FEMA and SBA, the sum of estimated housing and business repair costs not funded through insurance or FEMA assistance times a factor that is related to length of time it takes a community to recover (based on the percent of all homes in a neighborhood that receive damage and the severity of damage to homes in the community).

Map created by HUD Policy Development & Research