



Texas Homeowner Assistance Fund Program (TXHAF)

What is HAF?

The Homeowner Assistance Fund was established by the American Rescue Plan to help homeowners who have fallen behind on their mortgage payments because of hardships related to the COVID-19 pandemic.

The state of Texas through the Texas Department of Housing and Community Affairs (TDHCA) received \$842,214,006 from the United States Treasury. The purpose of this program is to prevent mortgage delinquencies and defaults, foreclosures, and displacement of homeowners experiencing financial hardship after January 21, 2020. Funds from the HAF may be used for assistance with mortgage payments, homeowner's insurance, property taxes, and other specified property charges.

Am I eligible?

- ✓ Have fallen behind on one or more of the following payments:
 - Mortgage loans
 - Property taxes
 - Property insurance
 - HOA/condo association fees.
- ✓ Have a household income at or below 100% Area Median Income (AMI) or 100% of the median income for the United States, whichever is greater
- ✓ Own and occupy a home in Texas as a primary residence
- ✓ Experienced a qualified financial hardship after January 21, 2020, such as lost income or increased expenses due to the pandemic

Assistance Available

Up to \$40,000 in mortgage assistance, plus up to \$25,000 in property charges assistance. For a total of \$65,000 provided as a grant

Priority Cases

- Cases are reviewed on a first come first serve basis so apply as soon as possible, however two groups will be given priority status.
- Cases facing imminent foreclosure, who have received a court order or eviction notice with a sale date will be given priority status.
- Applications from Persistent Poverty Counties are a priority group of the state and will be given priority

More Questions?

- ◆ Visit Our Website
www.texashomeownerassistance.com
- ◆ Call the Call Center
1-833-651-3874
Monday-Friday 8am-6pm CST
- ◆ Visit an intake Center
 - If you need assistance applying there will be intake centers available to assist you. To find a location near you check the website www.texashomeownerassistance.com



How do I apply?

If you qualify, apply for program assistance by going to our website www.texashomeownerassistance.com

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Property Charge Assistance

The TX-HAF Program is administered by the Texas Department of Housing and Community Affairs. The Homeowner Assistance Fund was established by the American Rescue Plan to help homeowners who have fallen behind on their mortgage payments or property charges because of hardships related to the COVID-19 pandemic.

The Property Charge Program provides up to \$25,000 per eligible household to resolve any property charge default that threatens a homeowner's ability to sustain property ownership, whether concurrently with other loss mitigation options offered by the loan servicer or in conjunction with other assistance programs.

Assistance

- ◆ HAF assistance may be used to pay past-due (1) property taxes, (2) insurance premiums, and (3) HOA fees, condominium fees, cooperative maintenance or common charges that threaten sustained ownership of the property. This includes past-due amounts prior to January 2020. Delinquencies must be brought current by program assistance or resolved concurrently with the program providing assistance.
- ◆ Funds may also be used to pay property charges coming due in the 90 days following program approval, when the homeowner is eligible because of other delinquent charges.
- ◆ **Delinquency & Documentation.** The homeowner must provide documentation such as a past-due bill for each qualified property charge including:
 - Property taxes
 - Insurance: homeowner's, mortgage, hazard, flood, and wind premiums
 - HOA fees and liens, condominium fees and liens, cooperative maintenance, or common charges
- ◆ **If the delinquency exceeds the Cap.** If a single property charge category (tax, HOA, insurance) delinquency exceeds the 25,000 cap, you must submit proof of a payment plan with the payee to make up the difference in order to receive assistance.
- ◆ **Delinquencies Prior to 2020.** Delinquencies from before 2020 are eligible, if the homeowner's delinquency began prior to 2020 and continued, and if the homeowner is eligible for the program.

Eligibility

- ◆ The household gross income must not be more than 100 percent of the area median income (AMI) for the county in which the property is located or 100% US Median Income. *-and-*
- ◆ The property must be owner occupied and located within the state of Texas. *-and-*
- ◆ There must be a delinquent eligible expense. *-and-*
- ◆ There must be a Covid-19 related eligible financial hardship (loss of income or increase in expenses)

Apply

If you qualify, apply for program assistance by going to our website www.texashomeownerassistance.com



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Texas Homeowner Assistance Fund Program (TXHAF)

Eligibility and Assistance

The TX-HAF Program is administered by the Texas Department of Housing and Community Affairs. Funds for the Program come from the U.S. Department of Treasury, established under the American Rescue Plan Act of 2021. The Program provides assistance to eligible homeowners in the form of Reinstatement of delinquent payments, inclusive of Property Charges such as Taxes and Homeowner's Association (HOA) fees.

The program's goal is to aid homeowners in avoiding foreclosure, on their primary residence, by providing mortgage assistance. Your lender's agreement to participate may be required, since mortgage assistance is provided directly to lenders on the homeowner's behalf.

Eligibility

Eligibility for the TX-HAF program is based on a variety of factors.

Qualifications

- ◆ The household gross income (total income before deductions, taxes, health care costs, social security, etc.) must not be more than 100 percent of the area median income (AMI) for the county in which the property is located or 100% US Median Income. *-and-*
- ◆ The property must be located within the state of Texas. *-and-*
- ◆ The assistance applicant must be the owner of the property. *-and-*
- ◆ There must be a delinquent eligible expense. *-and-*
- ◆ There must be a Covid-19 related eligible financial hardship (loss of income or increase in expenses).

Eligible Property Types

- ◆ Owner Occupied, Primary Residences. No Second Homes.
- ◆ Single Family Residences, One to Four Unit Dwellings, Condos, Manufactured Homes and Townhomes.

Assistance

\$65,000 Max Assistance Amount provided as a grant
up to \$40,000 in mortgage assistance
-plus -
up to \$25,000 in property charges assistance.

Assistance Types

1. Mortgage Reinstatement Assistance

- ◆ Assistance up to \$40,000 for delinquencies
- ◆ Eliminate past due payments and other delinquent amounts, including payments under a forbearance plan, on forward mortgages, reverse mortgages, loans secured by manufactured homes, or contracts for deed.

2. Property Charge Assistance

- ◆ Assistance up to \$25,000.
- ◆ Covers property taxes, HOA fees, insurance, and common charges that threaten ownership

How do I apply?

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Programa del Fondo de Asistencia para Propietarios de Vivienda de Texas (TXHAF)

Elegibilidad y Asistencia

El Fondo de Asistencia para Propietarios de Viviendas de Texas (TX-HAF, por sus siglas en inglés) es administrado por el Departamento de Vivienda y Servicios Comunitarios de Texas (TDHCA). Los fondos para el programa provienen del Departamento del Tesoro de los EE. UU., y fueron establecidos en virtud de la Ley del Plan de Rescate Estadounidense de 2021. El programa brindara asistencia a los propietarios de viviendas que se determinen elegibles, brindando restablecimiento de pagos atrasados, esto incluye cargos de propiedad tal como impuestos al valor de la propiedad y tarifas de la Asociación de Propietarios (HOA)

El objetivo del programa es brindar asistencia hipotecaria a los propietarios de viviendas con el fin de prevenir la ejecución hipotecaria de su residencia principal. Es posible que se requiera el acuerdo de su prestamista para participar en el programa, ya que la asistencia hipotecaria se proporciona directamente a los prestamistas en nombre del propietario.

Elegibilidad

Elegibilidad para el programa de TX-HAF se basa en varios factores.

Requisitos de Elegibilidad

- ◆ El ingreso familiar ajustado (ingreso total antes de deducciones, impuestos, costos médicos, seguro social, etc.) no puede exceder más del 100 % del ingreso medio del área (AMI) para el condado en el que se ubica la propiedad, o el 100% del ingreso medio de EE. UU. -y-
- ◆ La propiedad debe estar ubicada en el estado de Texas. -y-
- ◆ El solicitante de la asistencia debe ser el propietario de la vivienda. -y-
- ◆ Debe haber gastos atrasados elegibles. -y-
- ◆ Debe existir una dificultad financiera relacionada con Covid-19 (pérdida de ingresos o aumento de gastos).

Tipo de Propiedades Elegibles

- ◆ Propiedades ocupadas por el propietario, y calificadas como residencia principal. No segunda vivienda.
- ◆ Residencias unifamiliares, viviendas de una a cuatro, unidades, condominios, casas prefabricadas y casas adosadas.

Asistencia

\$65,000 Cantidad máxima de asistencia proporcionada como subvención:

hasta \$40,000 en asistencia hipotecaria

-mas -

hasta \$25,000 en asistencia de cargos de propiedad.

Tipo de Asistencia

1. **Asistencia de Restablecimiento de Hipoteca**
 - ◆ Asistencia de hasta \$40,000 por morosidad.
 - ◆ Elimina los pagos vencidos y otros montos morosos, incluyendo pagos en plan de aplazamiento, hipoteca a plazo, hipoteca inversa, préstamos garantizados por casas prefabricadas, o contratos de escritura.
2. **Asistencia de Cargo de Propiedad**
 - ◆ Hasta \$25,000.
 - ◆ Cubre impuestos al valor de la propiedad, tarifas de la Asociación de Propietarios (HOA), seguros, y cargos comunes que ponen en riesgo la propiedad.

Como Inicio la Solicitud?

Si usted califica, inicie su solicitud visitando www.texas homeowner assistance.com.

O para más información llame

1-833-651-3874 Lunes-Viernes 8am-6pm CST

