



## **Texas Homeowner Assistance Program**

Below is an updated brochure from the state about the Texas Homeowner Assistance Program. The program remains available to homeowners continuing to face financial hardship associated with the COVID-19 pandemic.

The information provided pertains to the application process and how eligible homeowners can re-apply for additional assistance.

[View the Texas Homeowner Assistance Program Dashboard](#)[English](#)

# PROGRAM UPDATE



## Announcements and Updates

Texas Homeowner Assistance continues to review and update the program to better serve homeowners facing continued financial hardship associated with the COVID-19 pandemic. All changes will be posted here and in the program's policy manual.

If you have questions, please contact our call center toll-free at 1-833-651-3874, Mon.-Fri. 8 a.m. to 6 p.m.

## Re-Apply or Request More Assistance

August 16, 2023

Homeowners can now re-apply or request more assistance in the application portal.

Homeowners can use the "Add **New Case/Requalify**" button to do the following:

- Request a new type of assistance for an existing **In Progress** case that is locked for auditing.
- **Requalify** for another round of assistance with a previous case in **Paid** status. (see details about requalifying below).
- **Re-Apply (Add a New Case)** when your case is in **Denied-Final** status and your circumstances have changed.

### Requalifying

Requalification cases will only be reviewed if funds remain after all first-time applicants have been assisted. Currently, there is no estimated timeline for when requalification cases will be reviewed.

- Applicants must have a past-due delinquent statement effective within 45 days of the new application date.
- Applicants must have received less than \$65,000 in previous assistance through the Texas Homeowner Assistance program.
- Requalification is considered a new case.
- Documentation requirements must be within the last 30 days and resubmitted.

For assistance and questions, please contact the call center at 1-833-651-3874.

## Intake Center Application Update

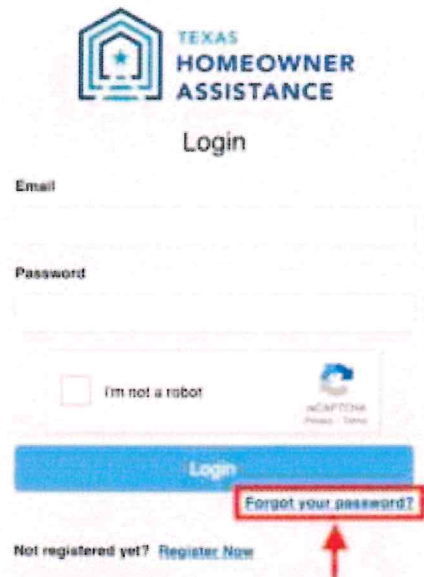
July 11, 2023

Starting July 14, application intake centers will transfer all in-progress applications to the TXHAF Intake Team. If you have an application that is still in progress, please contact your intake center so their staff can help you complete and submit your application by July 14, 2023.

### Next Steps:

1. Contact your intake center so their staff can help you complete and submit your application by July 14, 2023.
2. Starting July 15, 2023, if your application is not complete, it will automatically transfer to the TXHAF Intake Team and the intake center will no longer have access to your application. The TXHAF Intake Team will provide the same personal attention you received through your intake center. **You will need to change/reset your online application portal password to access your online application. Please visit the application login page and click on “Forgot your password.”**
3. The TXHAF Intake Team will contact you with any questions or if more documentation is required in order to complete your application, so check for official emails from the program. Be sure to check emails in spam folders, too. Please note the TXHAF Intake Team will only have access to in-progress applications started through authorized intake centers. **Don't have an email address? Follow these simple steps to create one for free.**

If you have questions about the information in this notice, please contact your intake center. You can also call the TXHAF call center toll-free at 1-833-651-3874.



## Utility Payments Program

Sept. 29, 2022

Eligible homeowners can get help paying past-due bills PLUS up to three (3) months of future payments for electricity, natural gas, metered and non-metered propane, water and wastewater services. If approved, payment will be made directly to the utility vendors in the form of one lump sum.

To qualify for utility payments, you must meet all of the original TXHAF program criteria AND:

1. Homeowner is at least one installment payment in arrears on one or more of the following: utilities: electric, gas, propane, water and wastewater.
2. Assistance sufficient to resolve the delinquency is not provided from other utility assistance programs and, without HAF assistance, the homeowner is likely to lose services.
3. Utility bill must be within last 45 days within application date.

To Apply:

1. Log into your existing account
2. Navigate to the Case page in the Application portal
3. Click the **“Add New Case”** link

Utility payments are included in the overall household assistance cap of \$65,000.



## Future Mortgage Payments Program

Aug. 23, 2022

In addition to assistance for past-due home loans, eligible homeowners can now also get up to three (3) months of future mortgage payments.

To qualify for future mortgage payments, you must meet all of the original TXHAF mortgage assistance program criteria AND EITHER:

1. The ratio of the homeowner's monthly mortgage payment to monthly household income (sometimes referred to as debt-to-income "HDTI" or "Front-End DTI") is 0% or above 55%.
2. The ratio of the homeowner's HDTI exceeds 31% but is at or below 55% and the homeowner states that they cannot afford to continue their monthly mortgage payments.
3. The homeowner must have a participating loan servicer in order for TXHAF to provide future monthly mortgage payments.

If you have a pending application for mortgage assistance:

- If your household qualifies, TXHAF will confirm your loan details and final eligibility with your loan servicer.
- If your application is approved, TXHAF will send a payment to your loan servicer for all past-due mortgage payments **AND** up to three (3) future monthly mortgage payments.
- You will receive an email letting you know whether your application was approved or denied.

Future mortgage payments are included in the overall household assistance cap of \$65,000.

Page Last Updated: July 11, 2023





**Texas Homeowner Assistance is administered by the Texas Department of Housing and Community Affairs**

Falsification of documents or any material falsehoods or omissions in an Application to this program, including knowingly seeking duplicative benefits, is subject to state and federal criminal penalties. Homeowners and mortgage servicers are particularly put on notice that 18 U.S.C. §1001 provides, among other things, that whoever knowingly and willingly makes or uses a document or writing containing any false, fictitious, or fraudulent statement or entry, in any matter within the jurisdiction of any department or agency of the United States will be fined not more than \$10,000 or imprisoned for not more than five years, or both.

This program has specific eligibility requirements and not all households may be eligible.

Funds are limited and may not still be available by the time a household applies.

Other program limitations may also apply – please see <https://www.tdhca.state.tx.us/covid19-response.htm> for details.

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