



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?

If you qualify, apply for program assistance by going to our website www.texashomeownerassistance.com
Or for more information call 1-833-651-3874
Monday-Friday 8am-6pm CST

