



Information about the Texas Homeowner Assistance Fund Program

Below is a brochure about the Texas Homeowner Assistance Fund Program. This is a program being run by the state to help eligible homeowners avoid foreclosure. The program is being administered by the state, not the tax offices or our firm.

The state program will pay property taxes and court costs for qualified homeowners. A homeowner is required to apply to the state to have the taxes and costs paid. Payments will be made directly to the tax office for taxes and to our firm for court costs. If a homeowner applies to the program, please contact the appropriate Perdue Brandon office so that we will know an application to the program has been submitted.

A homeowner can go to www.texashomeownerassistance.com to apply to the program.

Who qualifies?

- Income limit: Household gross income must not be more than 100 percent of the area median income. The area median income by county from 2021 can be found at [Texas Counties: Median Household Income \(txcip.org\)](https://www.txcip.org/).
- COVID-19 issue: There must be a COVID-19 related financial hardship.
- The applicant must be the owner.
- The delinquent expenses must be eligible for the program and the property must be located in the State of Texas.

What kinds of property are covered?

The property must be the primary residence. Single family residences, one-to-four-unit dwellings, condominiums, manufactured homes and townhomes are eligible.

How much gets paid?

The state will provide up to \$25,000 in “property charge assistance.” This includes property taxes and court costs.

The state also will assist in payment of past due mortgage payments and other loans secured by the residence.



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





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 brindará 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

