



# Texas Homeowner Assistance Fund Program (TXHAF)

## TXHAF Program Coming Soon

The Texas Homeowner Assistance Fund (TXHAF) program will assist eligible Texas homeowners who have fallen behind on their mortgage payments or are at risk of foreclosure due to the COVID-19 pandemic. This new program expects to start taking applications in **early 2022**. TXHAF is being funded under the American Rescue Plan Act of 2021.

The program will provide up to \$40,000 per household for eligible homeowners to pay past-due mortgage payments, and up to \$25,000 per eligible household for late property taxes, insurance, and HOA fees.

### Who is eligible?

Texas homeowners may be eligible for assistance under TXHAF if they:

- ◆ Own and occupy a home in Texas as their primary residence
- ◆ Have experienced a Qualified Financial Hardship after January 21, 2020, such as lost income or increased expenses due to the pandemic
- ◆ Have a household income at or below 100% Area Median Income (AMI)
- ◆ Submit a copy of a mortgage statement, property tax statement, property insurance statement, and/or HOA/condo fee statement showing past due payment(s)

### How do I apply?

- ◆ When the TXHAF program launches, a web portal will be opened for homeowners to submit applications.
- ◆ Resources will be available to assist homeowners with completing their applications. Comprehensive help documents will be provided within the application system and Call Center help will be available.
- ◆ Applications will be reviewed for eligibility for program assistance.
- ◆ If a homeowner's application is approved for assistance, the TXHAF program will send payment directly to the mortgage servicer, tax authority, insurance company, and/or HOA to whom payment is owed.

### What kinds of documentation will I be asked to submit?

- ◆ Identification card
- ◆ Mortgage statement
- ◆ Proof of occupancy like utility bill
- ◆ Income documents like paystubs
- ◆ Signed program documents

### Where can I find out more?

Please visit [www.texashomeownerassistance.com/](http://www.texashomeownerassistance.com/). [JB1]