



# 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

## How do I apply?

If you qualify, apply for program assistance by going to our website [www.texashomeownerassistance.com](http://www.texashomeownerassistance.com)

Or for more information call  
1-833-651-3874  
Monday-Friday 8am-6pm CST

## 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](http://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](http://www.texashomeownerassistance.com)

