



# Texas Homeowner Assistance Fund Program (TXHAF)

## Property Charge Assistance

The TX-HAF Program is administered by the Texas Department of Housing and Community Affairs. The Homeowner Assistance Fund was established by the American Rescue Plan to help homeowners who have fallen behind on their mortgage payments or property charges because of hardships related to the COVID-19 pandemic.

The Property Charge Program provides up to \$25,000 per eligible household to resolve any property charge default that threatens a homeowner's ability to sustain property ownership, whether concurrently with other loss mitigation options offered by the loan servicer or in conjunction with other assistance programs.

## Assistance

- ◆ HAF assistance may be used to pay past-due (1) property taxes, (2) insurance premiums, and (3) HOA fees, condominium fees, cooperative maintenance or common charges that threaten sustained ownership of the property. This includes past-due amounts prior to January 2020. Delinquencies must be brought current by program assistance or resolved concurrently with the program providing assistance.
- ◆ Funds may also be used to pay property charges coming due in the 90 days following program approval, when the homeowner is eligible because of other delinquent charges.
- ◆ **Delinquency & Documentation.** The homeowner must provide documentation such as a past-due bill for each qualified property charge including:
  - Property taxes
  - Insurance: homeowner's, mortgage, hazard, flood, and wind premiums
  - HOA fees and liens, condominium fees and liens, cooperative maintenance, or common charges
- ◆ **Delinquencies Prior to 2020.** Delinquencies from before 2020 are eligible, if the homeowner's delinquency began prior to 2020 and continued, and if the homeowner is eligible for the program.

## Eligibility

- ◆ The household gross income 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 owner occupied and located within the state of Texas. *-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)

## Apply

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

## Need Mortgage Assistance?

- ◆ Visit Our Website [www.texashomeownerassistance.com](http://www.texashomeownerassistance.com)
- ◆ Call the Call Center 1-833-651-3874  
Monday-Friday 8am-6pm CST

