

United States Department of the Treasury

Homeowner Assistance Fund Plan

Submitted by Texas Department of Housing and Community Affairs

HAF Grantee Plan Name

HAFP-0096

United States Department of the Treasury

Homeowner Assistance Fund Plan For Participants with Allocations \$5 million or Greater

Allocation Amount	\$5 Million or Greater
Submission Date	1/21/2022 11:20 AM
Total Plan Requested Amount	\$842,214,006.00
Record Type	State
Application Record	SLT-0064
HAF Grantee Plan Status (external)	Approved

Homeowner Needs and Community Engagement

What Quantitative Data Has Informed the Participant's Planning?

Treasury will assess the extent to which a Participant has, in the course of its HAF planning process, relied on quantitative data, including from community-based organizations or organizations that serve potentially eligible homeowners.

In its HAF planning process, has the Participant obtained quantitative data from mortgage servicers, private data providers, government entities, community-based organizations, or other sources to inform its planning about how to target and best serve eligible homeowners with mortgage delinquencies, defaults, foreclosures?

Yes

If yes, please list and, briefly describe each source of quantitative data.

Quantitative Data included, but was not limited to, the following:

- **Data provided by the Bureau of Labor Statistics and by Opportunity Insights – Opportunity Insights is a Harvard-based research and policy institute that publishes data and trends related to the impact of COVID-19 and the economic recovery, including breakdowns by unemployment rate in rural counties and counties with high concentrations of Colonias, and employment recovery broken out by level of annual income.**
- **Data provided by Treasury – Treasury provided data, contributed by a number of federal agencies, including information on mortgage delinquencies and forbearances, breakdowns by demographic factors, and concentration among mortgage servicers.**
- **Data provided by Mortgage Servicers – Received point-in-time loan delinquency and forbearance information from several of the largest servicers of mortgage loans in Texas, to quantify the dollar amount and type of need. TDHCA receives ongoing, detailed, delinquency information from its Master Servicer, one of the largest servicers of government loans in Texas.**
- **CHAS data (Comprehensive Housing Affordable Strategy available through HUD) – Analyzed data regarding the number of owner occupied households in Texas with a mortgage, with breakdowns for traditional (1-4 units) and non-traditional (mobile homes, etc.), by level of household income (above or below 100% AMFI).**
- **Federal Reserve Bank of Atlanta – Analyzed affordability across Texas using the HOAM (Home Ownership Affordability Monitor) Index, which measures the ability of a median-income household to absorb the estimated annual costs associated with owning a median-priced home.**

In its HAF planning process, has the Participant obtained and reviewed quantitative data or studies regarding which demographic segments in its jurisdiction have historically experienced discrimination in the housing or housing finance market?

Yes

If yes, please list and, briefly describe each source of quantitative data.

- **Compounding Inequalities: How Racial Stereotypes and Discrimination Accumulate Across the Stages of Housing Exchange. Elizabeth Korver Glenn, American Sociological Review 2018 Vol.**

83(4) 627-656. Case study of housing discrimination conducted using Houston, Texas as its data source.

- **2020 State of Hispanic Homeownership Report, National Association of Hispanic Real Estate Professionals (NAHREP). Discussion and statistics of Hispanic homeownership successes and challenges; includes breakout by state (including Texas) detailing the Hispanic homeownership rate compared with the percent of the population that is Hispanic.**
- **The Fair Housing Act's unkept promises, by Aaron Glantz, April 11, 2018. Discussion of the higher denial rate for people of color for a home loan, even when their income is the same as white homeowners in major metropolitan areas, including those within TDHCA's jurisdiction. Map provided showing likelihood of denial versus a white applicant.**

In its HAF planning process, has the Participant obtained quantitative data from utility providers or entities charged with assessing and collecting property taxes or relied on quantitative data or studies to inform its planning about how to target and best serve eligible homeowners at risk of displacement due to utility arrearage or tax foreclosure?

Yes

If yes, please list and, briefly describe each source of quantitative data.

- **Data collected from county tax assessors – Data was requested from every county tax assessor (254 counties) about the number, location by census tract and average amount of overdue property taxes on owner occupied residences. While there are multiple tax assessors in each county, the Department was able to combine county tax assessor data with other data sources to obtain delinquent property tax information for approximately 68% of the state. The information is by county, and includes number and percentage of homeowners with delinquent property taxes, as well as the average amount of delinquent property taxes.**

In the following text box, please list any source not listed above of quantitative information, including sources of data on the performance of any of the Participant's previously implemented programs, that the Participant used to inform its HAF planning process, briefly describe how the data informed the Participant's planning.

- **TDHCA Homeownership Loan Portfolio – TDHCA analyzed approximately 36,000 loans (\$6.3 billion principal balance) originated through TDHCA Homeownership Program and serviced by our Master Servicer. Portfolio is 91% FHA, 2% VA, 2% USDA and 5% conventional backed by Fannie/Freddie, and over 70% of homeowners served are at or below 80% AMFI. Portfolio was considered a good proxy for affordable housing portfolios in Texas. Analyzed delinquency and forbearance trends and the results of loss mitigation actions completed.**

Did the Participant communicate with mortgage servicers regarding the development of its program design?

Yes

Did the Participant communicate with other HAF participants regarding the development of its program design?

Yes

How Has Community Engagement and Public Participation Informed the Participant's Planning?

Treasury will assess the extent to which a Participant's assessment of homeowner needs has been informed by and reflects input from organizations and individuals representing eligible homeowners, including any opportunities for public participation in the development of the Participant's plan. Treasury will pay particular attention to the extent of the Participant's engagement with populations that are the subject of statutory targeting requirements.

Has the Participant requested and received input on its HAF planning process from providers of housing counseling services or providers of legal assistance to homeowners facing foreclosure or displacement?

Yes

Provider information

If yes, please list such providers, including the providers' address and website. Please indicate by checking the appropriate box below if the provider's primary purpose is to serve low- and moderate-income households or to address the impacts of housing discrimination on one or more demographic groups in the Participant's jurisdiction.

Provider Name Provider Address Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impact of Housing Discrimination
Affordable Homes of South Texas, Inc. 1420 Erie Avenue ,McAllen,Texas 78501 http://www.ahsti.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Austin Habitat for Humanity 500 W Ben White Boulevard ,Austin,Texas 78704 https://www.austinhabitat.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Tejano Center for Community Concerns 2950 Broadway Street ,Houston,Texas 77017 http://www.tejanocenter.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Avenue Community Development Corporation 3517 Irvington Blvd. ,Houston,Texas 77009 http://www.avenuecdc.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BCL of Texas Business and Community Lenders 1011 San Jacinto Blvd. Suite 500,Austin,Texas 78701 http://www.bcloftexas.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BCL of Texas Business and Community Lenders 400 S. Zang Blvd. Suite 1220,Dallas,Texas 75208 http://www.bcloftexas.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
CDCB Come Dream. Come Build. 901 E. Levee St. ,Brownsville,Texas 78520 http://www.cdcb.brownsville.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Laredo-Webb Neighborhood Housing Services 216 Bob Bullock Loop ,Laredo,Texas 78043 http://www.nwlaredo.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Texas RioGrande Legal Aid 301 South Texas Avenue ,Mercedes,Texas 78570 http://www.trla.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Has the Participant requested and received input regarding its HAF planning process from community-based organizations or organizations that serve potentially eligible homeowners?

Yes

Community Information

If yes, please list such organizations, including the providers' address and website if available. Please indicate by checking the appropriate box below if the provider's primary purpose is to serve low- and moderate-income households or to address the impacts of housing discrimination on one or more demographic groups in the Participant's jurisdiction.

Organization Name Organization Address Organization Website	Organization Primarily Serves LMI Households	Provider Addresses Impact of Housing Discrimination
Texas Housers 1800 W. 6th Street, Austin, Texas 78703 http://www.texashousers.org	✓	✓
Habitat for Humanity Texas P.O. Box 850, Buda, Texas 78610 http://www.habitattexas.org	✓	<input type="checkbox"/>
Austin Habitat for Humanity 500 W Ben White Boulevard, Austin, Texas 78704 https://www.austinhabitat.org	✓	<input type="checkbox"/>
Affordable Homes of South Texas, Inc. 1420 Erie Avenue, McAllen, Texas 78501 http://www.ahsti.org	✓	<input type="checkbox"/>
Avenue Community Development Corporation 3517 Irvington Blvd., Houston, Texas 77009 http://www.avenuecdc.org	✓	<input type="checkbox"/>
BCL of Texas Business and Community Lenders 1011 San Jacinto Blvd.Suite 500, Austin, Texas 78701 http://www.bcloftexas.org	✓	<input type="checkbox"/>
Proyecto Azteca P.O. Box 27, San Juan, Texas 78589 http://www.proyectoazteca.org	✓	<input type="checkbox"/>
BCL of Texas Business and Community Lenders 400 S. Zang Blvd.Suite 1220, Dallas, Texas 75208 http://www.bcloftexas.org	✓	<input type="checkbox"/>
CDCB Come Dream. Come Build. 901 E. Levee St., Brownsville, Texas 78520 http://www.cdcb.brownsville.org	✓	<input type="checkbox"/>
Laredo-Webb Neighborhood Housing Services 216 Bob Bullock Loop, Laredo, Texas 78043 http://www.nwlaredo.org	✓	<input type="checkbox"/>
Tejano Center for Community Concerns 2950 Broadway Street, Houston, Texas 77017 http://www.tejanocenter.org	✓	<input type="checkbox"/>
Texas RioGrande Legal Aid 301 South Texas Avenue, Mercedes, Texas 78570 http://www.trla.org	✓	✓

Has the Participant consulted with localities or tribal governments (cities, counties, or rural communities) in its jurisdiction regarding the needs of eligible homeowners in its jurisdiction?

Yes

Has the Participant provided an opportunity for public input regarding its HAF Plan through public hearings or published materials?

Yes

If yes, please indicate whether a proposed or draft plan was published, please describe where details about the comment solicitation were posted, for how long, in what languages, and whether any efforts were made to make the posting accessible to persons with disabilities or individuals without reliable internet access.

TDHCA's HAF plan was informed by an official request for public comment published June 14, 2021, by listserv and on the Department's website as a Board item for the June 17, 2021 Board meeting. On June 10, 2021, TDHCA published by 1) listserv to TDHCA subscribers and 2) email to housing counselors, affordable housing providers, housing advocates, local housing finance agencies, and mortgage bankers association, a link to the HAF guidance and notice that TDHCA would publish a request for public comment on TDHCA's draft HAF Plan on June 14, 2021. The public hearing was held June 17, 2021 and the public comment period closed June 21, 2021. Public comment received after the deadline was considered in plan development. Publications were in English, and public comment was received by email, as well as by phone during the public hearing. TDHCA held a second public comment period from September 3, 2021, through September 15, 2021. The notice of request for public comment was by listserv and on the Department's website, as well as forwarded to housing counselors, legal aid providers, community organizations, and Texas Council of Government offices. The notice was published in English and Spanish, as was the draft HAF Plan. TDHCA has held, and continues to hold, virtual meetings with housing counselors, legal aid firms, community development corporations, and other boots-on-the-ground entities, as well as mortgage loan servicers, to receive input on plan development, implementation, and strategies for successfully reaching homeowners in need.

How Will the Participant Continue to Assess the Needs of Eligible Homeowners?

Treasury anticipates that an ongoing process of assessing the needs of eligible homeowners will help address the needs of potentially eligible homeowners as economic conditions change over time.

Does the Participant plan to update its assessment of community needs within the next year to determine whether its HAF program design should be updated to address changing needs of potentially eligible homeowners?

Yes

What additional data would be helpful to the Participant as it seeks to assess homeowner needs over time?

Regular reporting with respect to homeowners facing imminent foreclosure

Monthly data from servicers on loan delinquency

Data on homeowners with delinquent property taxes for whom foreclosure has been threatened or initiated

Data on homeowners with delinquent HOA or condominium association fees for whom foreclosure has been threatened or initiated

Program Design

What are the Program Design Elements Through Which the Participant Will Deliver HAF Assistance to Eligible Homeowners?

A program design element is a specific activity or program, which is consistent with a qualified expense category, under which a Participant will disburse HAF funds in accordance with the HAF Plan. Please note that multiple program design elements may fit under a single qualified expense category; for example, a mortgage assistance program that has different terms for federally backed mortgages and manufactured-home mortgages may constitute two separate program design elements, for which case the Participant provides a separate term sheet or other description for each program design element.

HAF participants must have at least one program design element intended to reduce mortgage delinquency among targeted populations. Treasury encourages HAF participants to consider program design elements that address homeownership preservation for targeted populations in areas where there is a sustained trend of increasing property taxes or utility costs, including for households that do not have mortgages.

Please identify each qualified expense category in which the Participant will offer a program design element by checking the boxes below.

- mortgage payment assistance
- mortgage principal reduction, including with respect to a second mortgage provided by a nonprofit or government entity
- payment assistance for homeowner's utilities, including electric, gas, home energy, and water
- payment assistance for homeowner's insurance, flood insurance, and mortgage insurance
- payment assistance for delinquent property taxes to prevent homeowner tax foreclosures
- payment assistance for down payment assistance loans provided by nonprofit or government entities
- financial assistance to allow a homeowner to reinstate a mortgage or to pay other housing-related costs related to a period of forbearance, delinquency, or default
- facilitating mortgage interest rate reductions
- payment assistance for homeowner's internet service, including broadband internet access service, as defined in 47 CFR 8.1(b)
- payment assistance for homeowner's association fees or liens, condominium association fees, or common charges
- measures to prevent homeowner displacement, such as home repairs to maintain the habitability of a home or assistance to enable households to receive clear title to their properties

For each program design element that the Participant will offer, the Participant is required to upload a term sheet or other description, that, at a minimum, provides the following information regarding that program design element. Term sheets for all of Participant’s HAF programs may be uploaded together as one document.

Title	Upload Date
TDHCA Loan Mod w HAF Contribution TEMPLATE	12/20/2021 6:34 PM
Treasury Response Final Revised 01.21.2022	1/21/2022 10:39 AM
TDHCA Reinstatement Program Template	12/20/2021 6:34 PM
TDHCA Property Charge Program Template	12/20/2021 6:34 PM

A HAF participant may elect to revise its HAF Plan over time to add or subtract program design elements. Does the Participant anticipate adding additional program design elements to this HAF Plan within one year of this submission?

No

Treasury has provided sample term sheets to assist HAF participants in developing their HAF plans. Participants may use these sample term sheets, in whole or in part, as part of their submission. To the extent the Participant intends to structure the program differently with respect to significant program terms described in the Sample Term Sheets, Treasury will, in the course of its review of the HAF Plan, request a justification for how the alternate approach will further the objectives of the HAF, including targeting and prioritization requirements. In the chart below, the HAF Participant may provide a justification for significant deviations from the terms described in the sample term sheets upon initial submittal. (optional for initial submission)

Program Design Element	Deviation from sample terms	Justification
None	None	None

Documentation of Homeowner Income

Homeowners are eligible to receive amounts allocated to a HAF participant under the HAF only if they have incomes equal to or less than 150% of the area median income or 100% of the median income for the United States, whichever is greater. In addition, not less than 60% of amounts made available to each HAF participant must be used for qualified expenses that assist homeowners having incomes equal to or less than 100% of the area median income or equal to or less than 100% of the median income for the United States, whichever is greater. The HAF guidance describes permissible ways for HAF participants to determine homeowner income.

Under the HAF guidance, one permissible approach for determining income is for (1) the household to provide a written attestation as to household income and (2) the HAF participant to use a reasonable fact-specific proxy for household income, such as reliance on data regarding average incomes in the household’s geographic area. Will the Participant allow income to be determined in this way?

No

Under the HAF guidance, HAF participants may provide waivers or exceptions to this documentation requirement as reasonably necessary to accommodate extenuating circumstances, such as disabilities, practical challenges related to the pandemic, or a lack of technological access by homeowners; in these cases, the HAF participant is still responsible for making the required determination regarding household income and documenting that determination. Will the Participant allow applicants to request such waivers or exceptions?

No

Eligible Mortgage Types

Please indicate which of the following mortgage types are eligible to be assisted under one or more of the Participant's program design elements.

- First Mortgages
- Reverse Mortgages (Home Equity Conversion Mortgages, Single-Purposes Reverse Mortgages, or Proprietary Reverse Mortgages)
- Contracts for Deed or Land Contract (if it is a credit transaction secured by a consensual security interest in a dwelling)
- Second Mortgages
- Loans Secured by Manufactured Housing (secured by real estate or dwelling)

If the Participant excludes any of the forgoing mortgage types from one or more program design elements, explain the exclusion.

No exclusions.

How Will the Participant Target HAF Resources Consistent with Statutory Requirements?

The Participant must describe how it will target HAF resources in accordance with the HAF guidance. Targeting strategies are affirmative efforts to inform, encourage the participation of, and facilitate access to resources for targeted households, including by offering multiple intake formats, engaging with nonprofit organizations (e.g., housing counselors or legal services organizations) to provide additional pathways into the program, and providing community outreach, partnerships with housing counseling agencies or legal aid organizations, or other educational services that are aligned with the HAF participant's program design, in a manner that is culturally and linguistically relevant to the targeted communities.

Defining Socially Disadvantaged Individual

Please describe the process the Participant will use to determine whether a homeowner is a "socially disadvantaged individual" as defined in the HAF guidance.

A homeowner will be determined to be a socially disadvantaged individual if they reside in a Persistent Poverty County. Property location will confirm that status.

Public Communications

Will the Participant engage in a public communications campaign to raise awareness among targeted populations about the availability of HAF resources, in media such as television, newspapers, online media, or social media?

Yes

If yes, please indicate whether the public communications campaign will include communications that primarily target the following populations:

- Homeowners earning less than 100% of area median income
- member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society;
- resident of a majority-minority Census tract; (3)
- resident of a U.S. territory, Indian reservation, or Hawaiian Home Land
- homeowners in persistent poverty counties;
- individual with limited English proficiency

Please indicate in which languages, in addition to English, public communications to targeted populations will be undertaken:

Spanish

Outreach

Will the Participant engage in outreach through partnerships with organizations that focus primarily on serving homeowners earning incomes below 100% of area median income or socially disadvantaged individuals and that have the capacity to engage targeted communities in a culturally and linguistically relevant manner to encourage the submission of applications for HAF resources from targeted populations?

Yes

If yes, please indicate whether the community outreach efforts will include partnerships with organizations that primarily target the following populations:

- member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society;
- resident of a majority-minority Census tract; (3) individual with limited English proficiency;
- resident of a U.S. territory, Indian reservation, or Hawaiian Home Land;
- homeowners that reside in persistent poverty counties;
- individual with limited English proficiency.

Housing Counseling and Legal Services

Will the Participant facilitate access for eligible households to housing counseling or legal services?

Yes

If yes, please identify below the providers of housing counseling or legal services that have indicated to the Participant that they are willing and able to support homeowners receiving assistance under the Participant's HAF programs.

Provider Name Provider Address Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impact of Housing Discrimination
Affordable Homes of South Texas, Inc. 1420 Erie Avenue , McAllen, Texas 78501 http://www.ahsti.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
CDCB Come Dream. Come Build. 901 E. Levee St. , Brownsville, Texas 78520 http://www.cdcb.brownsville.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
City of San Antonio/Dept. of Neighborhood and Housing Services (DNHS) Fair Housing Division 1400 S. Flores Street, San Antonio, Texas 78204 https://www.sanantonio.gov/NHSD/programs/Fairho...	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Avenue Community Development Corporation 3517 Irvington Blvd. , Houston, Texas 77009 http://www.avenuecdc.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BCL of Texas Business and Community Lenders 1011 San Jacinto Blvd. Suite 500, Austin, Texas 78701 http://www.bcloftexas.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BCL of Texas Business and Community Lenders 400 S. Zang Blvd. Suite 1220, Dallas, Texas 75208 http://www.bcloftexas.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Dallas Area Habitat for Humanity 2800 N. Hampton Rd. , Dallas, Texas 75212 http://www.dallasareahabitat.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Families in Crisis, Inc. 1305 E Rancier Ave. , Killeen, Texas 76541 http://familiesincrisis.net	<input checked="" type="checkbox"/>	<input type="checkbox"/>
El Paso Community Action Program Project Bravo Inc. 2000 Texas Ave. , El Paso, Texas 79901 https://www.projectbravo.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Fifth-Ward Community Redevelopment Corp. 4300 Lyons Ave. Suite 300, Houston, Texas 77020 http://www.fifthwardcrc.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Financial Hope Credit Counseling Services 5470 Ellsworth Ave. , Dallas, Texas 75206 http://www.fhccs.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Laredo-Webb Neighborhood Housing Services 216 Bob Bullock Loop , Laredo, Texas 78043 http://www.nwlaredo.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Lone Star Legal Aid (serves 72 Texas Counties) P.O. Box 398 , Houston, Texas 77001 http://lonestarlegal.blog	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Tejano Center for Community Concerns 2950 Broadway Street , Houston, Texas 77017 http://www.tejanocenter.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Texas RioGrande Legal Aid, Inc. 4920 N. I-35 , Austin, Texas 78751 http://www.trla.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Habitat for Humanity Texas P.O. Box 850 , Buda, Texas 78610 http://www.habitattexas.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Legal Aid of NorthWest Texas (serves 114 Texas Counties) 1515 Main Street , Dallas, Texas 75201 https://internet.lanwt.org/home	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Navicore Solutions Dallas TX 17440 North Dallas Parkway Suite 134, Dallas, Texas 75284 http://www.navicoresolutions.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Texas RioGrande Legal Aid (Serves 68 Texas Counties) 301 South Texas Avenue , Mercedes, Texas 78570 http://www.trla.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Midland Community Development Corporation 208 S. Mariendfeld , Midland, Texas 79701 http://www.midlandcdc.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Targeting specific groups of homeowners

Will the Participant conduct outreach specifically tailored to target potentially eligible households that:

- have mortgages or mortgage assistance contracts held or backed by the Participant?
- have mortgages backed by any of the following agencies: Federal Housing Administration; Department of Veterans Affairs; U.S. Department of Agriculture?
- have privately held mortgages?

What Efforts will be Made to Address Barriers to HAF Program Participation for Potentially Eligible Homeowners, Including Those with Limited English Proficiency or Who are Disabled?

Targeted outreach may be needed to reach homeowners who are likely to experience barriers to access, including persons with limited English proficiency and those with disabilities.

Indicate all of the languages, in addition to English, in which the Participant's HAF application and other program documents will be made available.

Spanish; Vietnamese; Korean; Other

Please list any other languages.

Mandarin

Will the Participant's HAF applications and other program documents be provided in forms that are accessible to persons with disabilities?

Yes

Performance Goals

Treasury will consider the goals and benchmarks the Participant proposes to use to measure the effectiveness of its programs, including whether those goals address the homeowner needs identified by the Participant, the extent to which the goals are disaggregated by key homeowner characteristics as appropriate for the jurisdiction, and whether they include a goal focused on reducing mortgage delinquency.

Please describe Participant's goals and benchmarks for each of its programs with the following program design elements.

Program Design Element	Metric of Success	Goal
Mortgage Reinstatement	Number of mortgage loans reinstated (home loss avoided)	Prevent 35,000 home losses within 24 months
Payment Assistance for Homeowner's Insurance	Number of homeowner's, flood, hazard, and mortgage insurance policies brought current	Bring 3,500 insurance policies current with 24 months to avoid homeowner displacement
Payment Assistance for HOA fees or liens	Number of homeowners brought current on delinquent HOA or condominium association fees, or common charges	Bring 3,500 homeowners current on HOA or condominium association fees or common charges within 24 months to avoid homeowner displacement
Payment Assistance for Delinquent Property Taxes	Number of homeowners for which delinquent property taxes are brought current to avoid tax foreclosure	Bring 13,000 homeowners current on delinquent property taxes within 24 months to avoid homeowner displacement
Other measures to prevent homeowner displacement	Percent of homeowners assisted through HAF that reside in Persistent Poverty Counties	At least 10% of homeowners assisted through HAF directly (reinstatement, loan modification, or property charge) or indirectly (counseling or legal aid) resided in Persistent Poverty Counties

Readiness

Staffing, Systems and Contractors

Treasury seeks information regarding the Participant's organizational capacity to implement its HAF Plan.

Does the Participant anticipate needing to hire additional staff to implement this HAF Plan?

Yes

Does the Participant anticipate significant information technology system upgrades to implement this HAF Plan?

No

Does the Participant have policies or procedures that govern the implementation of each HAF program design element described in this HAF Plan?

No

If no, is a policy and procedure in development for each HAF program design element described in this HAF Plan?

Yes

Will the Participant use HAF funds to assist eligible households through a program that was operational before the Participant first received HAF funds?

No

Will the Participant use any third-party contractor or partner to conduct program administration (such as reviewing applications, determining eligibility, processing payments, conducting reporting, and reviewing compliance) for some or all of the Participant's HAF programs?

Yes

If yes, has the Participant entered into all necessary arrangements with all of the third-party contractors or partners that will conduct program administration?

No

Use of Initial Payment

If the Participant has already received any HAF funds from Treasury, provide the following information about the use of such funds as of June 30, 2021.

What amount of the HAF funds that the Participant has received been disbursed to eligible homeowners?

\$0.00

Has the Participant begun accepting applications from homeowners for any HAF-funded programs?

No

How much of the HAF funds that the Participant has received been obligated?

\$0.00

Provide a brief description of how the Participant has used the HAF funds it has received.

N/A

Budget

Budgeting of HAF Funds by Program Design Element

Specify the amounts of HAF funds that the Participant proposes to allocate to each of the following program design elements, if offered:

Measure	Amount
Mortgage Payment Assistance	\$0.00
Mortgage Principal Reduction	\$60,367,726.00
Payment Assistance for Homeowner's Internet Service	\$0.00
Payment Assistance for HOA fees or liens	\$5,000,000.00
Payment Assistance for Delinquent Property Taxes	\$80,204,648.10
Mortgage Reinstatement	\$543,309,531.00
Facilitate Mortgage Interest Rate Reduction	\$0.00
Payment Assistance for Homeowner's Insurance	\$5,000,000.00
Payment Assistance for Down Payment Assist. Loans	\$0.00
Payment Assistance for Homeowners Utilities	\$0.00

Other measures to prevent homeowner displacement

Measure	Amount
None	\$0.00

Displacement Prevention Sub-Total	\$693,881,905.10
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Counseling or Legal Services

The Participant may allocate up to 5% of its HAF funds for counseling or educational efforts by housing counseling agencies approved by the Department of Housing and Urban Development or a tribal government, or legal services, target to households eligible to be served with funding from the HAF related to foreclosure prevention or displacement.

Specify the Participant's allocations for the following	Amount
Counseling or Educational Services	\$10,000,000.00
Legal Services	\$12,000,000.00

Services Sub-Total	\$22,000,000.00
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Reimbursement of Funds Expended After January 21, 2020

As described in the HAF guidance, HAF funds may be used for reimbursement of certain expenses between January 21, 2020 and the date when the first HAF funds are disbursed by the HAF participant under the HAF for a qualified expense (with certain limitations, as set forth in the HAF guidance).

Type of Expense	Amount
None	\$0.00

Reimbursement Sub-Total	\$0.00
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Allocation of Administrative Expenses

Type of Expense	Amount
Contingency Funds for Eligible Administrative Expenses	\$2,332,100.90
Turnkey Vendor (Yardi): Web-based application intake and processing system; application review, prioritization, underwriting and approval; calculation and disbursement of payments; reporting; call center operations.	\$90,000,000.00
Vendor and third party administrative support, including Quality Assurance/Quality Control, audit functions, fraud and abuse functions, etc.	\$7,000,000.00
Contracts with CDCs, Housing Counselors, Affordable Housing Providers for Intake Centers and Outreach	\$8,500,000.00
Marketing and Community Outreach, Multiple Languages	\$8,500,000.00
TDHCA Administrative Expenses including staff salaries, benefits, and expenses (computers, travel, etc.)	\$10,000,000.00

Administrative Expenses Sub-Total	\$126,332,100.90
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Total Plan Requested Amount	\$842,214,006.00
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Amount Requested Confirmation:

Yes

Contacts

Please identify up to three contacts for the Participant- a primary contact, a designated point of contact for reporting, and an additional contact.

Primary Contact

Name: **Bobby Wilkinson**

Agency/Office: **Texas Department of Housing and Community Affairs**

Email: bobby.wilkinson@tdhca.state.tx.us

Phone Number: **5124753296**

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Proprietary or Otherwise Non-Public Information

Does your plan submission include any information or materials that are proprietary or otherwise non-public?

No

If "Yes," please indicate which information or materials are proprietary or otherwise non-public.

Title VI Assurances

You must provide on behalf of the HAF Participant assurances that the HAF Participant will comply with Title VI of Civil Rights Act of 1964. Please download the assurances, then review, sign, and upload the signed copy to this page before submitting the HAF Plan.

Title	Upload Date
TDHCA Title VI	9/30/2021 7:06 AM

Official Certification

I (the undersigned) certify that the information provided in the HAF submission is accurate and complete after reasonable inquiry of people, systems, and other information available to the HAF Participant. The HAF participant and I acknowledge that any materially false, fictitious, or fraudulent statement or representation (or concealment or omission of material fact) in this submission may be the subject of criminal prosecution under the False Statements Accountability Act of 1996, as amended, 18 U.S.C. § 1001 and also may subject me and HAF Participant to civil penalties and/or administrative remedies for false claims or otherwise, (including 31 U.S.C. §3729 et seq.). I am an authorized representative of HAF Participant with authority to make the above certifications and representations on behalf of the HAF Participant.

Name of HAF Participant:

Texas Department of Housing and Community Affairs

Name and Title of Certifying Official

Name: **Bobby Wilkinson**

Title: **Executive Director**

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