



TEXAS  
HOMEOWNER  
ASSISTANCE

# Q4

## TREASURY REPORT

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### BACKGROUND

President Biden signed the American Rescue Plan Act into law on March 11, 2021, thereby creating the Homeowner Assistance Fund (HAF). The purpose of HAF is to keep people whole and housed by preventing mortgage delinquencies and defaults, foreclosures, loss of utilities or home energy services, and displacement of homeowners experiencing financial hardship due to COVID-19.

The U.S. Department of the Treasury awarded Texas with \$842,214,006 for HAF to distribute to eligible Texans in need. TXHAF is administered by the Texas Department of Housing and Community Affairs (TDHCA).

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# EXECUTIVE SUMMARY

TXHAF helps low- to moderate-income homeowners eliminate past-due amounts associated with their mortgage loans, HOA fees, homeowner insurance, property taxes and/or utilities, especially those who reside in the 52 persistent poverty counties of Texas.

The most significant portion of funds are allocated to go directly to homeowners who apply for assistance. Additionally, a portion of funds support non-profit organizations providing application intake services, housing counseling and legal services.

*Unless otherwise noted, this report includes information and results from the program's inception through Dec. 31, 2022.*

## TXHAF HIGHLIGHTS

**\$290,716,926.45**

Assistance Paid

**26,877**

Homeowners Assisted

**231**

Counties Represented

**\$10,816.57**

Average Assistance Amount

**100%**

Applicants Below 100% AMI

## HOUSEHOLDS ASSISTED (by Assistance Type)

**16,254**

Mortgages

**10,270**

Property Taxes

**2,940**

HOA Fees

**236**

Property Insurance

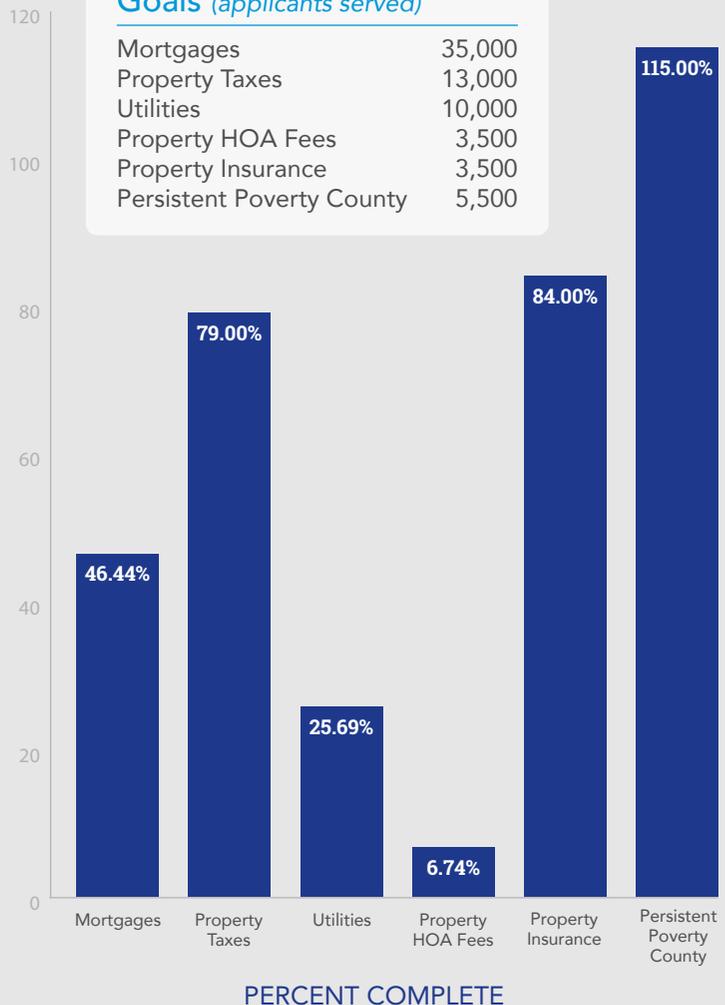
**2,569**

Utilities

## TXHAF PROGRESS (Through Dec. 31, 2022)

### Goals (applicants served)

Mortgages	35,000
Property Taxes	13,000
Utilities	10,000
Property HOA Fees	3,500
Property Insurance	3,500
Persistent Poverty County	5,500



# OUTREACH

HIGHLIGHTS *(Through Dec. 31, 2022)*

## NEWS MEDIA

The earned media strategy focused on developing newsworthy and/or timely hooks, packaged b-roll, and soundbites from appropriate spokespeople to create plug-and-play story opportunities. We also ensured we had a Spanish-speaking spokesperson available for all outreach and media interviews to ensure we could reach as many people as possible.



**836.3 million+**

Earned media impressions

- **816.1** million online
- **14.7** million radio
- **5.4** million broadcast



**966**

English-language stories

- **704** online stories
- **154** radio stories
- **108** broadcast stories
- **965** stories were positive or neutral in tone



**15**

Spanish-language stories

- **11** Spanish-language spokesperson interviews, including major networks in metro areas (*Telemundo Austin, Telemundo Dallas, Univision Houston*)

## ONLINE ENGAGEMENT

In addition to online paid media, TXHAF focused on creating a comprehensive, user-friendly website in 5 languages (English, Korean, Mandarin, Spanish, and Vietnamese) to make it easy for people to find information and apply.

### TexasHomeownerAssistance.com

**1.3 million+**

Website sessions

**92,000**

"Apply Now" button clicks

### Google Organic Search

**1 million+**

Google organic search impressions

**17.3%**

Google search click-through rate

## PAID MEDIA

The paid media strategy was designed to deliver fast, efficient awareness among Texas homeowners who qualify for the program. Paid media worked in tandem with earned media efforts and other outreach (such as with utilities, loan servicers, subrecipients, etc.) to achieve effective exposure levels for statewide program awareness.



**35.9 million+**  
Radio impressions

- **20,972** total ads across **135** radio stations
- Includes **35** Spanish-language stations and two Vietnamese stations



**24.1 million+**  
Digital ad impressions

- **20,174,734** native programmatic display ad impressions
- **658,745** Google pay-per-click impressions
- **3,333,335** Univision display ad impressions



**15.1 million+**  
Out-of-home impressions

- **54** total out-of-home panels displayed in **30** cities across **18** counties



**920,000+**  
Households reached through direct mail

- Targeted English and Spanish-speaking homeowners in Texas
- Focused on households with income <\$79,000



**404**  
Newspaper print ads

- Covered **224** Texas counties
- Spanish ads in **19** Spanish-language newspapers
- English ads in weekly and daily publications in **219** rural/suburban counties

# STAKEHOLDER COORDINATION AND ENGAGEMENT

People are more likely to trust and engage with entities they know. Because TXHAF is a new program, and because most of the target audience for the program doesn't regularly interact with TDHCA, TXHAF engages with banking institutions, loan servicers, tax assessor collectors, tax attorneys, debt collection agencies, and other stakeholders across the state. TXHAF conducted webinars for loan servicers and their clients in English, and is planning Spanish-language sessions in 2023.



**18,600**  
Webinar invitees

- Partners sent emails to qualified homeowners with webinar registration link, program introduction, website, and call center information
- **2** one-hour webinars that walked homeowners through program benefits, eligibility requirements, application process, required documents, and Q&A



**2,024**  
Webinar registrants

- **2** follow-up emails sent to all registrants with reminders to apply and additional resources, including a checklist of required documents



**766**  
Applications submitted

- **656** participants total over 2 webinars

## BUILDING AWARENESS AMONG RELEVANT ORGANIZATIONS

TXHAF staff provide regular program updates, hold monthly calls, and take part in relevant events with potential program ambassadors including the National Council of State Housing Agencies, the Tax Assessor Collectors Association (TACA), Texas Association of Local Housing Finance Agencies (TALHFA), and more. In October, TXHAF participated in the annual conferences for the TACA and TALHFA to spread awareness about the program.

## LOAN SERVICER-CLIENT WEBINARS

TXHAF is also working with loan servicers to conduct program webinars for their clients. The loan servicer sends the invitations directly to their customers, which helps ensure the information goes to relevant, qualified households and helps with engagement, as invitees are more likely to be familiar with and trust the sender.

During the webinar, TXHAF program staff explain who is eligible, outlines the different types of assistance and points attendees to resources such as a documents checklist to help make the application process smoother. Additionally, based on application data, TXHAF staff goes over areas of the application that are commonly filled out incorrectly.

## LOOKING AHEAD

TXHAF will host additional webinars with loan servicers in Q1 2023, including its first fully Spanish webinar. Additionally, TXHAF is currently looking into options for supporting loan servicers with a direct mail campaign to relevant households.

## COMMUNITY PARTNERSHIPS

In order to effectively reach and serve eligible homeowners throughout the state, including those in more rural areas and in areas with concentrations of non-traditional mortgage loans, TDHCA/TXHAF signed new contracts with 26 subrecipients to provide application assistance, legal services, and/or housing counseling services to program-eligible homeowners.

Of the 26 subrecipients, there are 24 providing application intake services, 13 providing housing counseling, and 6 providing legal services. Through 136 physical locations plus virtual and phone options, TXHAF subrecipients serve all 254 counties in Texas, including the persistent poverty counties.



**26**  
Subrecipient  
organizations

- Coverage across all **254** Texas counties
- Operating **136** physical locations across the state
- Many locations offer virtual assistance
- Subrecipients plan to host mobile pop-up events within local communities



**1,200+**  
Subrecipient-  
served  
households

- **318** households assisted in persistent poverty counties
- **116** households referred to housing counseling services
- **23** households referred to legal services

# MEETING HOMEOWNERS WHERE THEY ARE

Through the funding from TXHAF, subrecipients can offer homeowners free, confidential, in-person, and virtual consultations. This can be especially crucial for audiences who may not have the internet literacy and/or means to complete the applications themselves, or who may have more complex situations requiring a deed transfer or other legal help in order to qualify and apply. This also helps with building homeowner trust in the program, since the homeowners can communicate with a local entity and local staff who live and work right in their community.

The screenshot displays the 'Find Assistance Centers' page on the Texas Homeowner Assistance website. The page features a navigation bar with 'HOME', 'RESOURCES', 'FAQ', and 'FIND HELP' links, along with a language dropdown set to 'English' and a 'Login' button. The main heading is 'Find Assistance Centers', followed by a brief introductory paragraph and a note about zip code search and filters. Below this, there are two main sections: 'SEARCH' and 'FILTER BY'. The 'SEARCH' section includes a 'Search by Zip Code' field with '79705' entered and a 'Search' button, and a 'Search by County' dropdown menu. The 'FILTER BY' section has three columns: 'Service' with checkboxes for 'Application Assistance', 'Housing Counseling', and 'Legal Services'; 'Assistance' with checkboxes for 'In-Person', 'Virtual', and 'Phone'; and 'Language' with checkboxes for 'English', 'Spanish', and 'Other'. Below the filters, there are two sections: 'Centers Located In Midland County' and 'Centers Supporting Midland County'. The first section lists 'Legal Aid of NorthWest Texas - Midland Branch Office' with address '10 Desta Dr., Suite. 675E, Midland, TX 79705' and buttons for 'In-Person' and 'Phone'. The second section lists 'Disability Rights Texas' with address '2222 West Braker Lane' and buttons for 'In-Person', 'Virtual', and 'Phone'.

**TEXAS HOMEOWNER ASSISTANCE**

HOME RESOURCES FAQ FIND HELP English Login

## Find Assistance Centers

We've partnered with organizations across the state to provide homeowners FREE and CONFIDENTIAL in-person and virtual assistance. Homeowners must meet program requirements to receive free help. Call to confirm hours of operation before visiting.

Use the zip code search and filters below to find the Assistance Center that best suits your need:

**SEARCH**

**Search by Zip Code** 79705 Search

**Search by County** Select a County

**FILTER BY**

**Service**

- Application Assistance
- Housing Counseling
- Legal Services

**Assistance**

- In-Person
- Virtual
- Phone

**Language**

- English
- Spanish
- Other

### Centers Located In Midland County

Legal Aid of NorthWest Texas - Midland Branch Office  
10 Desta Dr., Suite. 675E  
Midland, TX 79705

In-Person Phone

### Centers Supporting Midland County

Disability Rights Texas  
2222 West Braker Lane

In-Person Virtual Phone

## PLUG-AND-PLAY RESOURCES

To support these organizations, TDHCA created and launched several tools in Q4:

- An onboarding manual with checklists, FAQs, and reporting requirements.
- An [Onboarding Training](#) video series:
  - » Program Overview
  - » Housing Contract System
  - » Fraud Prevention
- A weekly subrecipient forum to share program updates, address questions, and allow the subrecipients to share and learn best practices.
- Assigned Contract Specialists that conduct one-on-one technical assistance for reporting and using the Housing Contract System; along with weekly virtual meetings for other assistance and check-ins.
- Two TXHAF Subrecipient Liaisons to provide support and guidance, as well as strategize outreach.
- An interactive [“Find Help”](#) feature on the program website to direct homeowners to nearby assistance centers.
- Online toolkit including training videos, program forms, and plug-and-play marketing materials.
- A newly-launched TXHAF Subrecipient MS SharePoint/Teams for streamlined communications and support.

## LOOKING AHEAD

With more than 130 assistance centers now open and active across the state, TXHAF is exploring additional paid and earned media opportunities to further build awareness for and drive participation in the program.

# ADDITIONAL REPORTING

Question	Response
<p><b>Did you continue outreach to communities once your HAF Program(s) began?</b></p>	<p>Yes. Following a statewide paid media buy and earned media push for the program’s launch, TXHAF continues to promote the program to communities as described in the report, and through our own social channels, website, and news media outreach. Paid search is ongoing, as it ensures those who are actively searching for information about the program are driven to the website for information and to apply. Looking forward, TXHAF is exploring additional paid media, targeted to areas with low participation based on the eligible population. TXHAF will also continue to work with the 26 subrecipient organizations and support their community outreach and engagement efforts.</p>
<p><b>Please quantify the total amount of funds spent on outreach.</b></p>	<p>To date, TXHAF has expended <b>\$2,006,116</b> on the expenses of an outside marketing and outreach vendor, which includes all owned, paid, and earned media support.</p>
<p><b>Please provide an update on your targeting plan including challenges, successes, etc.</b></p>	<p>To effectively serve those most in need, including homeowners considered to be socially disadvantaged, TXHAF targeted all HAF funding to homeowners with household income less than or equal to 100% of AMI or 100% of the median income for the U.S., whichever is greater. This includes a focus on the 52 persistent poverty counties across the state.</p> <p>As detailed in this report, the program has been successful in targeting these audiences, and is on track to meet its goals, or in the case of assisting those residing in persistent poverty counties, exceed them.</p>
<p><b>Is the targeting plan put forth in the HAF Plan achieving the desired results?</b></p>	<p>Yes. Per the results outlined in the report, we are on track to meet and/or exceed program goals.</p>