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).
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 June 30, 2023.

TXHAF HIGHLIGHTS

$494,718,501
Assistance Paid

43,475
Homeowners Assisted

254
Counties Represented

$11,447
Average Assistance Amount

99.95%
Applicants Below 100% AMI

TXHAF PROGRESS (Through June 30, 2023)

Goals* (applicants served)

<p>| | |</p>
<table>
<thead>
<tr>
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<tbody>
<tr>
<td>Mortgages</td>
<td>35,000</td>
</tr>
<tr>
<td>Property Taxes</td>
<td>13,000</td>
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<tr>
<td>Utilities</td>
<td>40,000</td>
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<tr>
<td>Property HOA Fees</td>
<td>5,400</td>
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<tr>
<td>Property Insurance</td>
<td>2,700</td>
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<tr>
<td>Persistent Poverty County</td>
<td>5,500</td>
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<tr>
<td>Delinquent Tax Lender</td>
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</table>

*Goals revised in Q2 2023

HOUSEHOLD ASSISTED (by Assistance Type)

<p>| | |</p>
<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>Mortgages</td>
<td>19,872</td>
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<tr>
<td>Property Taxes</td>
<td>12,042</td>
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<tr>
<td>HOA Fees</td>
<td>3,961</td>
</tr>
<tr>
<td>Property Insurance</td>
<td>300</td>
</tr>
<tr>
<td>Utilities</td>
<td>6,337</td>
</tr>
</tbody>
</table>

PERCENT COMPLETE

113.89%  183.20%  144.93%  21.96%  91.46%
**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.

| 950.3 million+ | • 923.7 million online
• 14.7 million radio
• 11.9 million broadcast |
|---|---|
| 1,015 | • 737 online stories
• 154 radio stories
• 124 broadcast stories
• 1,012 stories were positive or neutral in tone |
| 15 | • 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 five languages (English, Korean, Mandarin, Spanish and Vietnamese) to make it easy for people to find information and apply.

| **TexasHomeownerAssistance.com** |
|---|---|
| 2.64 million+ | • Website sessions
204,740 | • “Apply Now” button clicks |

| **Google Organic Search** |
|---|---|
| 2.68 million+ | • Google organic search impressions
14.93% | • Google search click-through rate |
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.

100.3 million+ Radio impressions
- 66,566 total ads across 152 radio stations
- 38 Spanish-language stations and two Vietnamese stations

65.1 million+ Digital ad impressions
- 60,808,694 programmatic display ad impressions
- 999,725 Google pay-per-click impressions
- 3,333,335 Univision display ad impressions

118 million+ Out-of-home impressions
- 149 total out-of-home panels displayed in 30 cities across 22 counties

920,000+ Households reached through direct mail
- Targeted English and Spanish-speaking homeowners in Texas
- Focused on households with income <$79,000

1,566 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

Because people are more likely to trust and engage with entities they know, TXHAF engages with banking institutions, loan servicers, tax assessor collectors, tax attorneys, debt collection agencies and other stakeholders across the state. TXHAF conducted four webinars for loan servicers and their clients to date.

- **33,000+** Webinar invitees
  - Partners sent emails to qualified homeowners with webinar registration link, program introduction, website and call center information
  - **Four** one-hour webinars that walked homeowners through program benefits, eligibility requirements, application process, required documents and Q&A

- **4,227** Webinar registrants
  - **Two** follow-up emails sent to all registrants with reminders to apply and additional resources, including a checklist of required documents
  - **1,255** participants total over four 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. This quarter, HAF worked with the Texas Property Tax Lienholders Association (TPTLA) in order to assist homeowners with their delinquent property tax loans.

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.
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 has contracts with 35 subrecipients to provide application assistance, legal services and/or housing counseling services to program-eligible homeowners.

Of the 35 subrecipients, there are 25 providing application intake services, 18 providing housing counseling and 7 providing legal services. Through 164 physical locations plus virtual and phone options, TXHAF subrecipients serve all 254 counties in Texas, including the Persistent Poverty Counties.

To meet contract requirements, TDHCA helps Subrecipients with technical assistance in various ways, such as Director Training, Program Training, Bi-monthly forums for program updates, weekly meetings for performance and expenditure review, on-site visits, training videos/slides and easy-to-understand FAQ’s on a dedicated webpage.

**COMMUNITY PARTNERSHIPS**

- Coverage across all **254** Texas counties
- Operating **164** physical locations across the state
- Many locations offer virtual assistance
- Subrecipients host mobile pop-up events within local communities
- Subrecipients hosted **1,529** outreach events

**35** Subrecipient organizations

**8,404 total** Subrecipient-served households

- **7,174** applications submitted
- **3,429** households assisted in Persistent Poverty Counties
- **1,879** households received housing counseling services
- **608** households received legal services
- **164** foreclosures prevented
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.
TARGETING OUTREACH FOR MAXIMUM IMPACT

One key aspect of working with locally based subrecipients throughout the state is that they have a unique understanding of the populations they serve, including their day-to-day lived experiences, challenges and communication styles. We’re excited to share the following examples of subrecipients using that expertise within their communities to focus their efforts and help Texans in need.

BUILDING ON EXISTING ELIGIBILITY

Because of the overlap in program requirements, one Southeast Texas organization created a campaign targeted toward homeowners who applied for the Comprehensive Energy Assistance Program (CEAP). Their staff sent TXHAF fliers to those who had already applied for CEAP, and they trained their CEAP intake staff to refer applicants to TXHAF for assistance. This effort led to an increase in TXHAF application intake by 200% in just one month, and they are currently TXHAF’s second-highest producer of intake applications. They continue to cross-train intake staff in each of their relevant programs to ensure they are reaching as many qualified households as possible.

FAMILIES ON FIXED INCOMES

One of our partners focused on serving the elderly population by strategically targeting older homeowners on fixed incomes who planned for retirement before the onset of COVID-19 and the ensuing rampant inflation. Many of these individuals lost wages or lost their jobs entirely due to COVID-19, and/or were not able to find employment at equal wage levels, significantly impacting budgeting and planning. Housing Counseling staff at the organization assist homeowners with HUD-certified financial education and the Legal Counseling staff works diligently to help families understand their options and offer guidance. Their efforts have prevented many families from becoming homeless.

BRINGING THE PROGRAM TO THE PEOPLE

Texas has a massive footprint. One of our partners covers 20 counties–much of it rural–with a total eligible homeowner population of 170,621. In addition to in-person and virtual options for application intake help, they took a unique and innovative approach and deployed mobile units with full office capabilities, offering document scanning and online submission through wireless hotspots. The flexibility to create at-home appointments and go to households in rural areas is a game-changer for many households who may not otherwise be able to easily access support.
**SUBRECIPIENT COLLABORATION**

One of our Legal Counseling subrecipients advocates directly for low-income and underserved populations, serving millions of people at 125% of federal poverty guidelines across 72 counties in the eastern and Gulf Coast regions of Texas. By collaborating and coordinating with each other, our Legal Counseling, Housing Counseling and Application Intake subrecipients created a holistic approach to keeping people in their homes, referring homeowners to each subrecipient’s services as needed. This ensures homeowners can get a better understanding of their mortgage terms and options, and then get actionable steps on how to apply for TXHAF assistance. This is particularly impactful for individuals with complex cases, such as foreclosures or deed transfers who may need extra attention and guidance.

**ADDITIONAL REPORTING**

<table>
<thead>
<tr>
<th>Question</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Did you continue outreach to communities once your HAF Program(s) began?</td>
<td>Yes. Following an initial statewide paid media buy and earned media push for the program’s launch in 2022, TXHAF continues to promote the program using a combination of earned, owned and paid media. The program began a second flight of paid media in April 2023 that will run through the summer months, and we continue to work with our partners to support their community outreach and engagement efforts among their own networks.</td>
</tr>
<tr>
<td>Please quantify the total amount of funds spent on outreach.</td>
<td>To date, TXHAF has expended $3,354,000 on the services of an outside marketing and outreach vendor, which includes all owned, paid and earned media support and hard costs.</td>
</tr>
<tr>
<td>Please provide an update on your targeting plan including challenges, successes, etc.</td>
<td>TXHAF continues to target 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. As outlined in the Community Partnerships section, our subrecipient organizations are bringing their own expertise to reach their local communities, which resulted in significant increases in households assisted over the last quarter. We will continue to work with them and support them in their efforts.</td>
</tr>
<tr>
<td>Is the targeting plan put forth in the HAF Plan achieving the desired results?</td>
<td>Yes. In particular, we are exceeding our goals for serving households with 9,614 households served in persistent poverty counties.</td>
</tr>
</tbody>
</table>