



TEXAS
HOMEOWNER
ASSISTANCE

2023

ANNUAL TREASURY REPORT

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 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, with an emphasis on 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 supports non-profit organizations providing low-income Texans with application intake services, housing counseling and legal services.

Unless otherwise noted, this report includes information and results from October 1, 2022, through September 30, 2023.

TXHAF HIGHLIGHTS

\$433,851,871

Assistance Paid

39,996

Homeowners Assisted

244

Counties Represented

\$10,849

Average Assistance Amount

HOUSEHOLDS ASSISTED (by Assistance Type)

22,411

Mortgages

8,999

Property Taxes

5,178

HOA Fees

229

Property Insurance

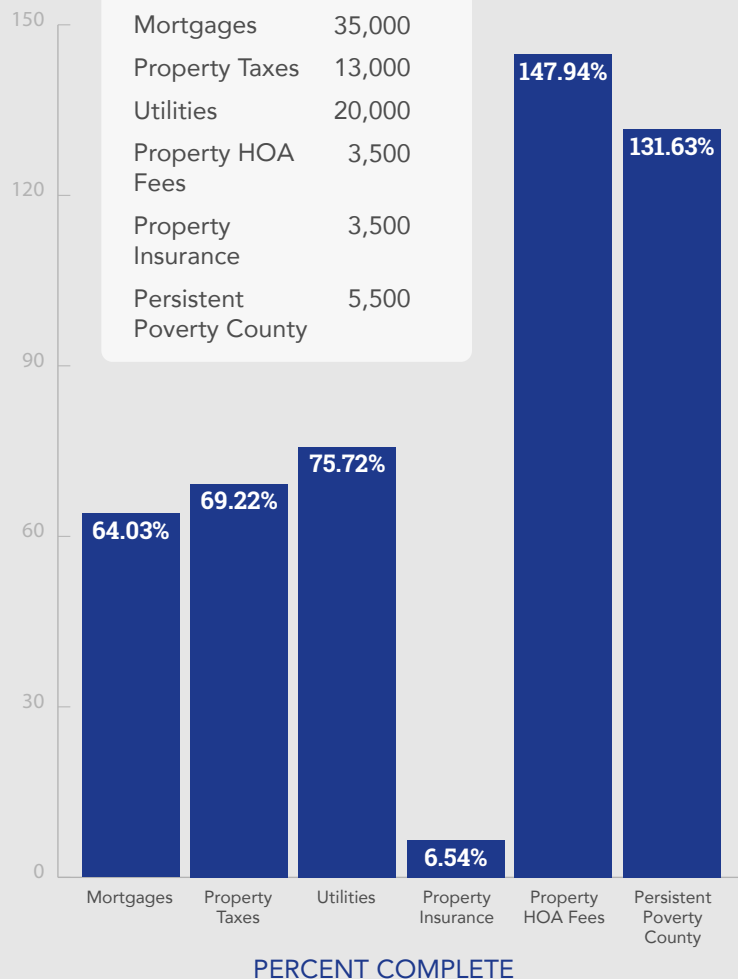
15,145

Utilities

TXHAF PROGRESS (October 1, 2022 - September 30, 2023)

Goals* (applicants served)

Mortgages	35,000
Property Taxes	13,000
Utilities	20,000
Property HOA Fees	3,500
Property Insurance	3,500
Persistent Poverty County	5,500



*Oct 1, 2022 - Sept 30, 2023

OUTREACH HIGHLIGHTS

(October 1, 2022 - September 30, 2023)

NEWS MEDIA

The earned media strategy focused on developing newsworthy content from appropriate spokespeople to create timely story opportunities. We also had a Spanish-speaking spokesperson available for all outreach and media interviews to ensure we could reach as many people as possible.



792.8 million+

Earned media impressions

- **780.7** million online
- **14.7** million radio
- **11.4** million broadcast



551

English-language stories

- **486** online stories
- **6** radio stories
- **67** broadcast stories
- **558** stories were positive or neutral in tone



7

Spanish-language stories

- **6** 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

2.5 million+

Website sessions

231,180

"Apply Now" button clicks

Google Organic Search

3.25 million+

Google organic search impressions

13.58%

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.



64.4 million+
Radio impressions

- **45,594** total ads across **152** radio stations
- **38** Spanish-language stations and two Vietnamese stations



73 million+
Digital ad impressions

- **68,734,191** programmatic display ad impressions
- **985,254** Google pay-per-click impressions
- **3,333,335** Univision display ad impressions



118 million+
Out-of-home impressions

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



1,162
Newspaper print ads

- Covered **224** Texas counties
- Spanish ads in **15** Spanish-language newspapers
- English ads in weekly and daily publications in **219** rural/suburban counties

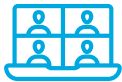
STAKEHOLDER COORDINATION AND ENGAGEMENT

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 such as the National Council of State Housing Agencies. This year, HAF worked with the Texas Property Tax Lienholders Association (TPTLA) in order to assist homeowners with their delinquent property tax loans.

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 has contracts with 32 subrecipients to provide application assistance, legal services and/or housing counseling services to program-eligible homeowners.

Of the 32 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.



32
Subrecipient
organizations

- Coverage across all **254** Texas counties
- Operating **176** physical locations across the state
- Many locations offer virtual assistance
- Subrecipients host mobile pop-up events within local communities
- Subrecipients hosted **1,676** outreach events



Subrecipient
services
resulted in:

- **7,174** applications submitted
- **3,539** households assisted in Persistent Poverty Counties
- **6,732** households received housing counseling services
- **1,602** households received legal services
- **249** 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 local subrecipient presence 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.

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

TARGETING OUTREACH FOR MAXIMUM IMPACT

We're excited to share the following examples of subrecipients using 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 at that subrecipient by 200% in just one month, and they are currently TXHAF's second-highest producing subrecipient for intaking applications.

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 assists 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 local families from potentially becoming homeless.

BRINGING THE PROGRAM TO THE PEOPLE

Texas has a massive footprint. One of our partners covers 20 counties and in addition to in-person and virtual options for application intake, 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 visit households in rural areas was a critical type of assistance for households who may not otherwise have been able to easily access support.

SUBRECIPIENT SUMMARY

COMMUNITY OUTREACH AND TECHNICAL ASSISTANCE

TDHCA contracted with 32 Subrecipients to provide the following services: 25 Intake Centers, 18 Housing Counseling providers and 7 Legal Aid providers. These subrecipients collectively covered all 52 Persistent Poverty Counties in Texas, conducting 1,676 outreach events and operating 176 locations across the state. Subrecipient coordination efforts included securing office space in collaboration with county property and bankruptcy offices to reach homeowners facing property tax delinquency or bankruptcy proceedings.

In response to high demand for TXHAF program funds, the number of applications received for the program reached a level that would potentially exceed available funds, so contracts with all 25 Intake Center Subrecipients were terminated in July, 2023. The remaining 18 Housing Counseling providers and seven Legal Aid providers continue to serve eligible homeowners.

Households still in the process of being assisted were transitioned to the TXHAF Intake Care Team within the Subrecipient Activities division. All former Intake Center applicant homeowners were provided contact information for application support by email or mail notifications. Applicants may contact:

- The TXHAF Call Center for status updates and case information.
- The TXHAF Intake Care Team for assistance via:
 - » A client-specific email address. This inbox is monitored and responded to daily.
 - » A hotline for applicants needing individualized assistance or technological support.

SUBRECIPIENT CONTRACT MANAGEMENT

The TXHAF Subrecipient Team provided the following support and technical assistance to Intake Subrecipients throughout the close out process:

- Intake Centers received on-going individualized assistance by their assigned Contract Specialist.
- Contract amendments were implemented from close out and reduction in services of the remaining Subrecipients.
- In-depth guidance for case handoff and transfers.
- Tracking of Subrecipient applicants by the Intake Care Team.

TRAINING AND ENGAGEMENT

Contracted Subrecipients received the following trainings, and iterations of trainings, over the course of the year:

- **Onboarding Training Series**
Conducted three times between September of 2022 and March of 2023, which included:
 - » Program Overview
 - » Housing Contract System
 - » Fraud Prevention
- **Performance Report Training for Subrecipient fiscal/reporting staff**
Conducted April 2023
- **Program Executive Director and Program Manager Training Series**
Conducted April 2023, which included training on Program Overview and Resources and Program Contracts and Reporting.
- **TXHAF Close Out Training for Intake Subrecipients**
Conducted June 2023

*Recordings, slides and handouts are posted to TXHAF website and/or Subrecipient SharePoint.

SUBRECIPIENT VIRTUAL FORUMS

These forums provided additional training and allowed for open communication between TXHAF Staff and Subrecipients to share progress, changes, peer successes, updates and provided time for questions and answers.

- Began on a weekly basis in October 2022.
- In 2023, the forums shifted to twice a month. When the Intake Subrecipient contracts ended, the remaining Subrecipients opted for monthly forums.
- Twenty-six forums were conducted during the 2022 Fiscal year.

OPEN OFFICE HOUR

Allowed for Subrecipients to have organic conversations regarding the program and to receive guidance.

- Held weekly on non-forum weeks from October 2022 through June 2023.
- Held monthly July 2023 through September 2023.
- Twenty-four open office-hour sessions were provided.

ON-GOING SUPPORT

- Assigned Contract Specialists continue weekly virtual meetings with their assigned Subrecipients to address performance, expenditure reports and contractual guidance.
- The Subrecipient Activities Liaisons provided in-person guidance and technical assistance during 28-field visits as of September 1, 2023.
- The TXHAF Subrecipient Team conducted 107 virtual check-In meetings with Intake, Housing Counseling and Legal Aid program staff. The topics of the meetings were based on performance and marketing efforts. Technical assistance was provided, along with resources to address barriers, concerns or support successes.
- Intake Subrecipients received weekly Case Summary Reports for tracking their applicant's cases.
- The TXHAF Subrecipient Team continues to provide support to Housing Counseling and Legal Aid providers via emails, calls and virtual meetings.
- TXHAF Subrecipient SharePoint and the TDHCA TXHAF website have been used extensively for Subrecipient resources, guides, templates, samples, and more.

ADDITIONAL REPORTING

Question	Response
Did you continue outreach to communities once your HAF Program(s) began?	<p>Yes. Following an initial statewide paid media buy and earned media push for the program's launch in 2022, TXHAF continued to promote the program using a combination of earned, owned and paid media.</p> <p>The program began a second round of paid media in April 2023 that ran through the summer months, and we continue to work with our housing counseling and legal assistance partners to support their community outreach and engagement efforts among their own networks.</p>
Please provide the total amount spent on outreach in the past twelve months (October 1, 2022 - September 30, 2023).	<p>From October 1, 2022 - September 30, 2023, TXHAF expended \$8,515,212 on community engagement and outreach related to the program, which included all owned, paid and earned media as well as subrecipient efforts.</p>
Please provide an update on your targeting plan including challenges, successes, etc.	<p>Through the end of the reporting period, TXHAF continued 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.</p> <p>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 fiscal year.</p>
Is the targeting plan put forth in the HAF Plan achieving the desired results?	<p>Yes. In particular, we are exceeding our goals for serving households with 7,242 households served in persistent poverty counties.</p>