



TEXAS
HOMEOWNER
ASSISTANCE

Q1 2024

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 April 1, 2022, to March 31, 2024.

TXHAF HIGHLIGHTS

\$731,469,328
Assistance Paid

57,533
Homeowners Assisted

244
Counties Represented

\$12,714
Average Assistance Amount

HOUSEHOLDS ASSISTED (by Assistance Type)

32,953
Mortgages

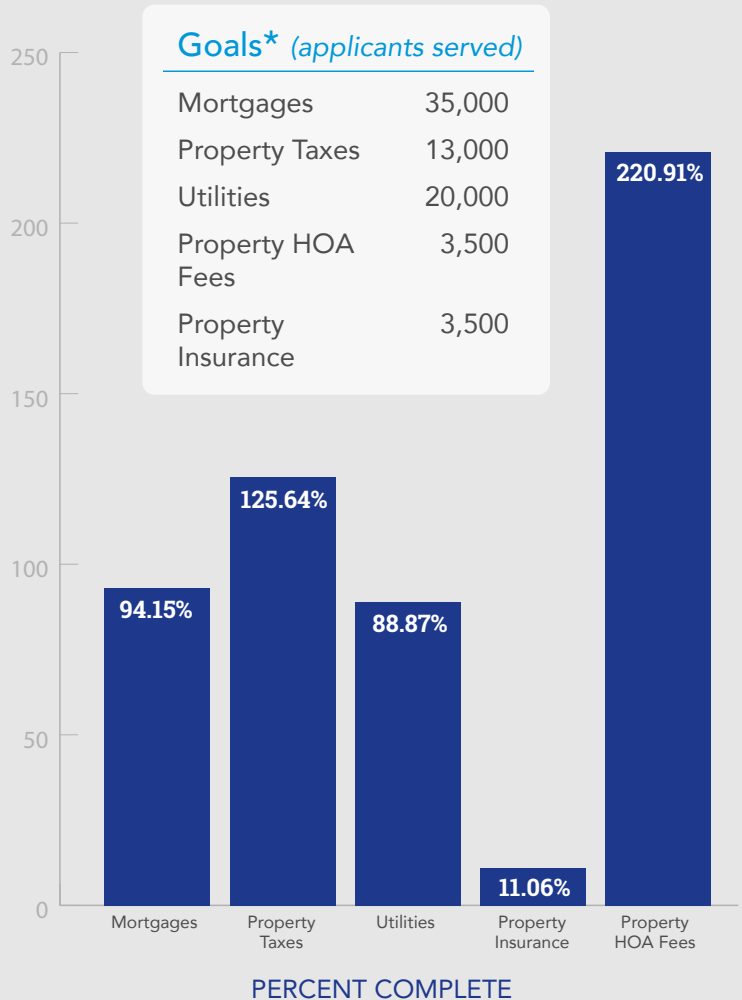
16,333
Property Taxes

17,773
Utilities

7,732
HOA Fees

387
Property Insurance

TXHAF PROGRESS (April 1, 2022 to March 31, 2024)



*April 1, 2022 - March 31, 2024

OUTREACH

HIGHLIGHTS (April 1, 2022 - March 31, 2024)

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.



1.02 billion+

Earned media impressions

- **990.9** million+ online
- **15** million+ radio
- **12** million+ broadcast



1,036

English-language stories

- **754** online stories
- **157** radio stories
- **125** broadcast stories
- **1,034** were positive or neutral in tone



10

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

3.96 million+

Website sessions

276.47K

"Apply Now" button clicks

Google Organic Search

5.26 million+

Google organic search impressions

14.11%

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.



100.3 million+
Radio impressions

- **66,566** total ads across **152** radio stations
- **38** Spanish-language stations and two Vietnamese stations



91.3 million+
Digital ad impressions

- **86,667,511** programmatic display ad impressions
- **1,272,279** 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



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



920 thousand+
Households reached through direct mail

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

STAKEHOLDER COORDINATION AND ENGAGEMENT

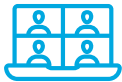
Because people are more likely to trust and engage with entities they know, TXHAF engaged with banking institutions, loan servicers, tax assessor collectors, tax attorneys, debt collection agencies and other stakeholders across the state. TXHAF conducted four webinars for loan servicers and their clients 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:
 - Reminder to apply
 - Provide additional resources, including a checklist of required documents
- **1,255** participants total over four webinars

BUILDING AWARENESS AMONG RELEVANT ORGANIZATIONS

TXHAF staff provided regular program updates, held monthly calls and took part in relevant events with potential program ambassadors such as the National Council of State Housing Agencies. Throughout the program 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 had contracts with 32 subrecipients to provide application assistance, legal services and/or housing counseling services to program-eligible homeowners.

Of the 32 subrecipients, 25 provided application intake services, 18 provided housing counseling and seven provided legal services. Through 164 physical locations plus virtual and phone options, TXHAF subrecipients served all 254 counties in Texas, including the Persistent Poverty Counties.

To meet contract requirements, TDHCA helped 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
- Operated **176** physical locations across the state
- Many locations offered virtual assistance
- Subrecipients hosted mobile pop-up events within local communities
- Subrecipients hosted **1,676** outreach events



Subrecipient services resulted in:

- **7,174** applications submitted
- **1,366** households assisted in Persistent Poverty Counties
- **3,235** households received housing counseling services
- **1,406** households received legal services
- **164** foreclosures prevented