



# Community Partner Onboarding

## Program Overview

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### HAF TRAINING 1



TEXAS  
HOMEOWNER  
ASSISTANCE

# Housekeeping

All materials available at <https://www.tdhca.state.tx.us/haf/index.htm>

- Dedicated Q&A session at the end of the training
- Please send questions throughout the presentation via the questions box
- Training will be recorded and posted on our webpage
- If logged in with personal email note your organization in the chat box since this is mandatory training



# Learning Objectives

- ✓ Program Overview
  - ✓ Mortgage Assistance Types
  - ✓ Property Charge Assistance
  - ✓ Utility Program
- ✓ Program Resources
- ✓ Training



# OVERVIEW

- Eligibility and Assistance
- Program Elements
- Program Resources



# Eligibility Requirements

- Have fallen behind on one or more payments:
  - mortgage
  - property tax
  - property insurance
  - homeowner/condo association fees
  - utilities
- Household income at or below 100% Area Median Income (AMI) or 100% of the median income for the United States, whichever is greater.
  - *National AMI for FY 2022 is \$90,000 (family of 4)*
- Own and occupy their home in Texas as their primary residence.
- Experienced a qualified financial hardship after January 21, 2020, such as lost income or increased expenses due to the pandemic.



# Mortgage Assistance Types

Total assistance is subject to a cap of \$65,000 per household

## Reinstatement

- Reinstatement of the delinquent amount up to \$65,000

## Future Payment Assistance

- Reinstatement of the delinquent amount and 3 months forward payments up to \$65,000

# Future Mortgage Payments Program

- If pending application for mortgage assistance:
  - TXHAF will confirm the loan details and final eligibility with the loan servicer.
- If application is approved, TXHAF will send a payment to the loan servicer for all past-due mortgage payments **AND** up to three (3) future monthly mortgage payments.
  - Both, the client and processor, will receive an email letting them know whether the application was approved or denied.



# Property Charge Assistance

Total assistance is subject to a cap of \$25,000 within the \$65,000 maximum benefit allowance per household

## Reinstatement

- Reinstatement of delinquent charges up to \$25,000
  - Meets basic program eligibility requirements and has a property charge delinquency below \$25,000
  - Eligible charges:
    - Property taxes
    - HOA fees
    - Homeowners insurance

\*For more details and the most up to date information visit the [policy manual](#) and [FAQ](#) on the website.



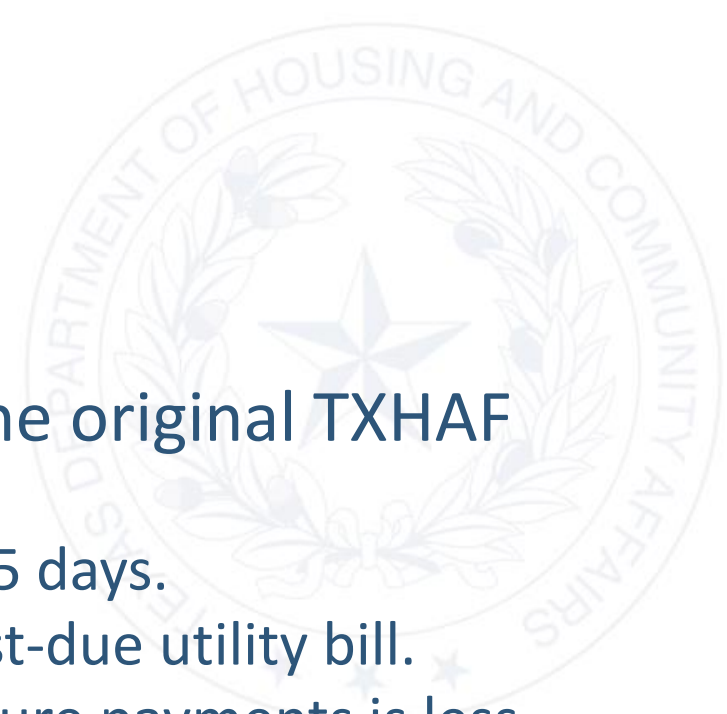
# Utility Payments Program

- Eligible homeowners can get help paying past-due bills **PLUS** up to three (3) months of future payments for:
  - Electricity
  - Natural gas
  - Propane
  - Water and wastewater services
- If approved, payment will be made directly to the utility vendors in the form of one lump sum. Future payments are based on an Average Billing Method and not the actual future bills.



# Utility Payments Program

- To qualify for utility payments, HOs must meet all of the original TXHAF program criteria AND:
  - HOs must have a past-due utility bill dated within the last 45 days.
  - HO must own the residence at the address listed on the past-due utility bill.
  - The total for your past-due utilities and three months of future payments is less than or equal to \$10,000.
- To Apply:
  - Log in as HO Rep or into a HO existing account
  - Navigate to the Case page in the Application portal
  - Click the “**UTILITIES**” link to add utility bill assistance
  - Utility payments are included in the overall household assistance cap of \$65,000.



# PROGRAM ELEMENTS

- Intake Centers
- Housing Services
- Legal Services



# Intake Centers

- **Help homeowners apply for and access HAF funds**
  - Prescreen applicants to determine eligibility
  - Identify and scan supporting documents
  - Sign program assistance documents and required hardship certifications
  - Submit online application through the statewide portal
- **Priority population includes**
  - Homeowners most at risk of foreclosure
  - Persistent Poverty Counties
  - Rural communities
  - Underserved populations
  - Socially disadvantaged households
- **Outreach**
  - Conduct local outreach
  - Educate homeowners



# Intake Process

- **Overview of the process**
  - Basic eligibility screen
  - Demographic data
  - Documentation
    - Identity verification
    - Delinquency verifications
- **Application by Homeowner Representative**
  - Login as a Homeowner Rep to receive case updates/information
  - Upload required documentation
  - Paper application available to walk through with the homeowner
    - *Application must be submitted in the portal*
- **Locations**
  - In person office interview
  - Off-site applications and pop-up events
  - Telephone/virtual application assistance
  - Remote access



# Who gets referred to:

## Housing Counseling?

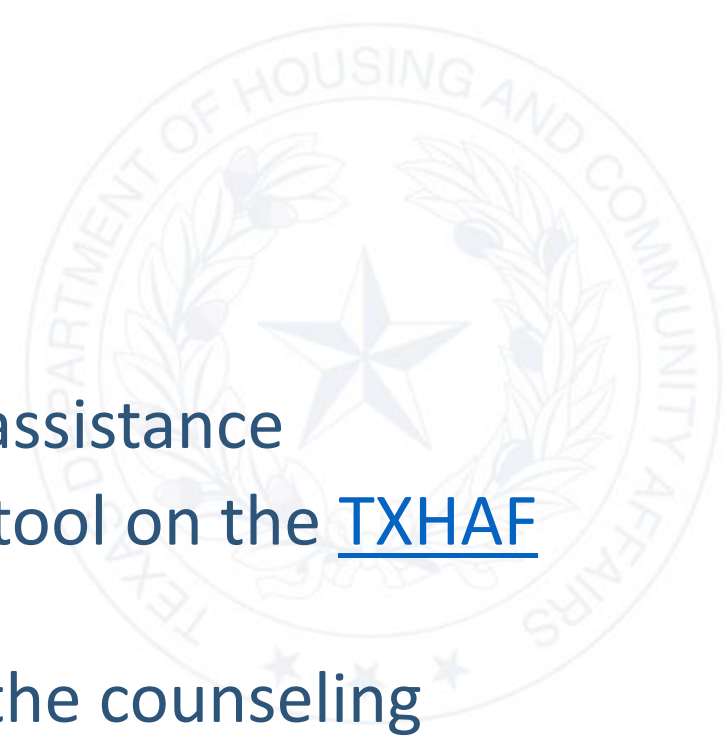
- Anyone who needs additional assistance to achieve housing security and financial sustainability
- Applicants who are denied at any point in the process

## Legal Services?

- Homeowners at risk of or currently in the process of foreclosure
- When mediation is required between a servicer/lender and a homeowner
- Credit correction/protection, and
- Assistance to enable households to receive clear title to their properties

# How to Refer

- Determine if the applicant wants virtual or in person assistance
- Find the nearest service provider using the Find Help tool on the [TXHAF Website](#)
- Encourage the homeowner to bring the following to the counseling appointment:
  - The Case ID (found in the application portal)
  - Name of organization who referred them
  - Application materials and other documents



# Housing Counseling Services

Help homeowners improve their financial sustainability by offering HUD-approved curriculum from HUD-approved counselors

- **Eligible counseling services include:**
  - All topics reported on HUD Form 9902
  - Counseling on resolving or preventing mortgage delinquency or default
  - Education on fair housing and financial management for homeowners
- **Counselor Requirements**
  - HUD Certified
  - Loss mitigation counseling experience
  - Experience with homeowners in the HAF program





# HUD-Approved Curriculum

## Counseling

- Homeless Assistance
- Rental Topics
- Per-Purchase/Home buying
- Home Maintenance and Financial Management for Homeowners (Non-Delinquency Post-Purchase)
- Resolving or Preventing Mortgage Delinquency or Default

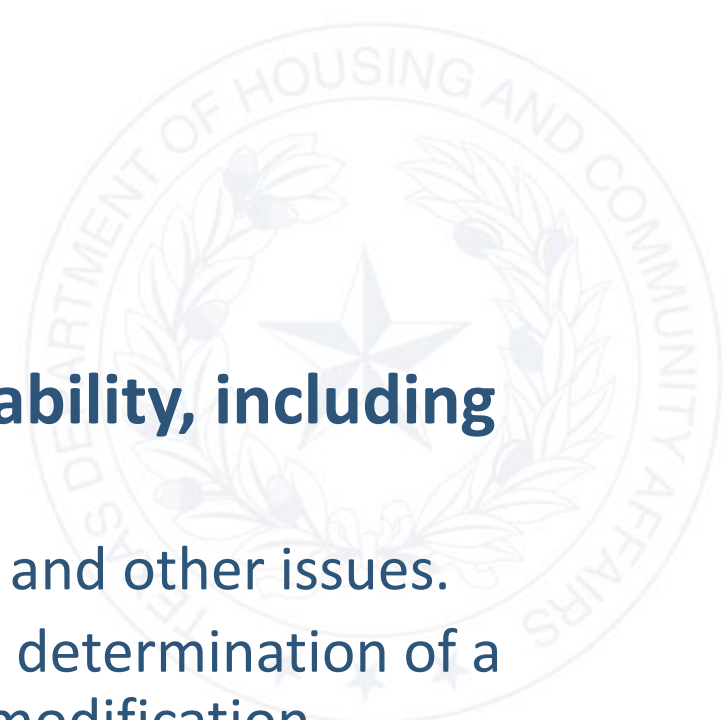
## Education

- Financial Literacy
- Home Affordability
- Budgeting
- Understanding use of Credit
- Predatory Lending, Loan Scam or Other Fraud Prevention
- Fair Housing
- Homeless Prevention
- Rental
- Pre-Purchase Homebuyer Education
- Non-Delinquency Post-Purchase
- Home Maintenance
- Financial Management
- Resolving or Preventing Mortgage Delinquency
- Other

# Legal Services

## Free legal counsel for homeowners facing housing instability, including foreclosure prevention activities

- May include assistance with home and tax lien foreclosures and other issues.
- Eligible legal services may include obtaining a professional's determination of a disability in order to obtain reasonable accommodation or modification.
- May provide limited action, counsel and advice.

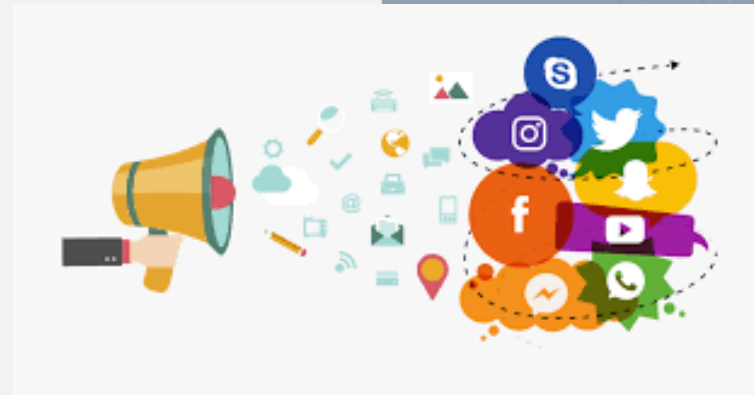


# Components of Legal Services or Activities

- Engaging with opposing parties on behalf of client
- Preparation of cases for trial
- Representation at hearings
- Mediation and counseling
- Brief Services
- Extended litigation
- Alternative dispute resolution
- Foreclosure
- Entering into negotiation with servicers/lenders
- Incorporating referrals to appropriate community resources
- Mediation between servicer/lender and homeowner
- Credit correction/protection
- Assistance to enable households to receive clear title to property

# PROGRAM RESOURCES

- Onboarding Manual
- Marketing
- Outreach
- TXHAF Subrecipient  
SharePoint



# Onboarding Manual

## What it includes:

- Program Goals
- Governing Requirements
- Financial Management
- Housing Contract System
- Fidelity Bond Requirement
- Performance Requirements
- Program Overview
  - Scope of Services
  - Processes and Procedures
- Outreach
- Performance Management Reporting
- Documentation Management
- Budget and Invoicing
- Monitoring Compliance
- Fraud Waste and Abuse



# Marketing

- **Current TDHCA statewide marketing strategies**
  - Digital ads and social media
  - T.V.
  - Radio
  - Partnerships with Tax Assessors and Loan Servicers
- **Marketing and Outreach Toolkit**
  - Includes sample social media posts, fliers and branding guidelines
  - Any marketing material created for localized outreach requires pre-approval for TDHCA
  - For more materials or questions about branding guidelines contact Felipe Romero



# Outreach

## Expectations

- On-going TXHAF promotion via community outreach activities
- Informing TDHCA about upcoming events
- Ten business days ahead of any outreach events. Submit the date, time, and location on the Outreach Form found in the TXHAF Subrecipient SharePoint
  - TXHAF Subrecipient contact: Richard Castañón, [richard.castanon@tdhca.state.tx.us](mailto:richard.castanon@tdhca.state.tx.us)



# TXHAF Subrecipient SharePoint



- A means for daily open communication
- Identify staff who will have access
- Submit name, email address, and phone number of staff person(s) to [Brittney.Moreno@tdhca.state.tx.us](mailto:Brittney.Moreno@tdhca.state.tx.us) for access setup
- SharePoint has 3 sections:
  - General: Share successes, strategies, or ask questions
    - Files: potential partnership list, contact list, copies of forum slides
  - Marketing: Post photos, testimonies, creative outreach/activities
  - Subrecipient Forms:
    - Files: Spanish versions of application forms, Outreach Form, and Service Center Location Form
- Visit SharePoint frequently and share with appropriate staff



# SharePoint Email



----- Forwarded message -----

From: **Microsoft Invitations on behalf of TDHCA** <[invites@microsoft.com](mailto:invites@microsoft.com)>

Date: Mon, Feb 6, 2023 at 12:34 PM

Subject: Bob Gross (Unattended Account - Do Not Chat/Email -Tenant Account) invited you to access applications within their organization

To:



Please only act on this email if you trust the individual and organization represented below. In rare cases, individuals may receive fraudulent invitations from bad actors posing as legitimate companies. If you were not expecting this invitation, proceed with caution.

Sender: Bob Gross (Unattended Account - Do Not Chat/Email -Tenant Account)

([bgross@tdhca.onmicrosoft.com](mailto:bgross@tdhca.onmicrosoft.com))

Organization: TDHCA

Domain: [tdhca.state.tx.us](https://tdhca.state.tx.us)

This message was provided by the sender and is not from Microsoft Corporation.

BG

Message from  
Bob Gross (Unattended Account - Do Not  
Chat/Email -Tenant Account):

“ Welcome to the HAF Recipients Team. ”

If you accept this invitation, you'll be sent to <https://tdhca.sharepoint.com/sites/HAFSubrecipients>.

# TRAINING RESOURCES

- TXHAF Subrecipient Website
- Virtual Forums
- Portal Training
- HCS Training
- Fraud Training
- Open Office Hours
- Subrecipient Check-in Meetings
- Important Links
- Key Contacts

Resources are all be available at  
<https://www.tdhca.state.tx.us/HAF.htm>



# TXHAF Subrecipient Website

<https://www.tdhca.state.tx.us/haf/index.htm>

## Main Page

- NOFA Forms
- Interested Homeowner Links
- TXHAF State Plan

## Program Guidance Page

- Program Forms
- Tools & Guides
- Draws & Reports
- Program Regulations

## HAF Training Videos

- Onboarding Trainings
- Using the Application Portal

## Left Menu Links to:

- Housing Contract System
- HAF Contact Information
- NOFAs
- TDHCA Email List



# Virtual Forums

- **What:** TXHAF staff will meet virtually with Subrecipients regarding the TXHAF program
- **Who:** TDHCA TXHAF staff, Subrecipients
- **How Often:** Twice a month
- **Purpose:** Communicate program changes, information from Treasury, answer questions, discuss strategies, and lessons learned
- **Expectations:** Subrecipients are encouraged to attend the first 8 sessions to discuss program with TDHCA and fellow Subrecipients



# Application Portal Training

## Portal Training- Live

### Topic: Homeowner Representative Webinars for Intake Centers

- [https://yardi.zoom.us/webinar/register/WN\\_MkAAU29dQDqygTV2J0WLSw](https://yardi.zoom.us/webinar/register/WN_MkAAU29dQDqygTV2J0WLSw)
- Every other Wednesday at noon.



# Housing Contract System (HCS) Training

- Obtain access
- Request Advances
- Submit Draws
- Submit Monthly, Quarterly and Supplemental Reports



# Fraud Prevention Training

- How to report allegations of fraud
- Methods to report fraud
- Consequences of committing fraud



# Open Office Hours

Every Thursday from 10-11 a.m.

MS Teams virtual format:

**Join on your computer, mobile app or room device**

- [Click here to join the meeting](#)

Meeting ID: 245 646 714 857

Passcode: 3ud4yZ

- [Download Teams](#) | [Join on the web](#)

**Or call in (audio only)**

- [+1 469-998-7643,,895128309#](#) United States, Dallas

Phone Conference ID: 895 128 309#

- [Find a local number](#) | [Reset PIN](#)

Point of Contact: Laura Saintey at [laura.saintey@tdhca.state.tx.us](mailto:laura.saintey@tdhca.state.tx.us)





# Subrecipient Check-in Meetings

- Subrecipient status update
- TXHAF Subrecipient Activities Team status report:
  - Program implementation data points
  - Community outreach
  - Social media footprint
- Discussion: What do you need and how can we help?
- Resources/Tools
  - Subrecipient SharePoint
- Take-aways and Action Steps



# Important Links

- TX HAF Application Portal: <https://www.texashomeownerassistance.com>
- In-Person Assistance Centers – [Find Help](#) tab in the application portal
- Resource Hub: [Help for Texans](#)
- Policy Manual: <https://www.texashomeownerassistance.com/policy-manual>
- Other Resource Materials <https://www.tdhca.state.tx.us/haf/index.htm>

## TX HAF Subrecipient Activities Division Contacts

<b>General Email Box:</b>	TXHFSA@tdhca.state.tx.us	<b>Website:</b>	<a href="https://www.tdhca.state.tx.us/haf/index.htm">https://www.tdhca.state.tx.us/haf/index.htm</a>
<b>Types of Requests</b>	<b>Staff Position</b>	<b>Name</b>	<b>Email</b>
Contract Questions	Director	Lanette Johndrow	lanette.johndrow@tdhca.state.tx.us
Housing Contract System (HCS), Monthly Administrative and Project Draws, Supplemental and Quarterly Reports	Contract Specialist	Audrey Bradshaw	audrey.bradshaw@tdhca.stat.tx.us
	Contract Specialist	Leshundra Scott	<a href="mailto:leshundra.scott@tdhca.state.tx.us">leshundra.scott@tdhca.state.tx.us</a>
NOFAs, Marketing/Outreach	Sr Program Administrator	Felipe Romero	felipe.romero@tdhca.state.tx.us
Outreach, SharePoint	Program Specialist	Brittney Moreno	brittney.moreno@tdhca.state.tx.us
Subrecipient Field Program Execution, Monitoring, Outreach Support, Portal Navigation, Virtual Forum	Subrecipient Liaison Manager	Richard Castanon	richard.castanon@tdhca.state.tx.us
TDHCA Media, Requests for Interviews, Reporter's Questions, Talking Points	TDHCA Sr. Communications Advisor	Kristina Tirloni	Kristina.tirloni@tdhca.state.tx.us
	Sr Program Administrator	Felipe Romero	felipe.romero@tdhca.state.tx.us
Program Training	Training Coordinator	Laura Saintey	laura.saintey@tdhca.state.tx.us

# QUESTIONS





# TX HAF

# Subrecipient TEAM

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**TDHCA**

221 E. 11<sup>TH</sup> STREET

AUSTIN, TEXAS 78701

