



Community Partner Onboarding

Fraud Prevention Training

HAF TRAINING 3



TEXAS
HOMEOWNER
ASSISTANCE

Housekeeping

All material will be available at <https://www.tdhca.state.tx.us/HAF.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



Learning Objectives

- ✓ **Definitions:** Fraud, Waste, Abuse & Misrepresentation.
- ✓ **Culprits:** Who are they?
- ✓ **Fraud Indicators and Red Flags:** What to be on the lookout for.
- ✓ **Reporting:** How to report potential fraud.



PROGRAM ELEMENTS

- Intake Centers
- Housing Services
- Legal Services



Fraud, Waste, and Abuse (FWA) Prevention

Anyone regardless of age, race, ethnicity, national origin, religion, or sex is safe to report allegations of fraud, waste and abuse.

HAF encourages anyone suspecting fraud, waste, or abuse (e.g. mismanagement of HAF funds) related to a HAF application or payment to report the allegation.

***Falsification of documents or any material falsehoods or omissions in an application to this program, including knowingly seeking duplicate benefits, is subject to state and federal criminal penalties. Homeowners and mortgage service providers are put on notice that 18 U.S.C. §1001 provides, among other things, that whoever knowingly and willingly makes or uses a document or writing containing any false, fictitious, or fraudulent statement or entry, in any matter within the jurisdiction of any department or agency of the United States will be fined not more than \$10,000 or imprisoned for not more than five years, or both.

Fraud, Waste, and Abuse



“Fraud” is any activity that relies on deception in order to achieve a gain. Fraud becomes a crime when it is a “knowing *misrepresentation* of the truth or concealment of a material fact to induce another to act to his or her detriment” (Black’s Law Dictionary).

If you lie in order to deprive a person or organization of their money or property, you’re committing fraud.

Misrepresentation

- An act of deceiving or misrepresenting: Trick
- **It always involves a lie.** Without a lie, it is not misrepresentation.
- Examples:
 - Altered documents of any kind
 - Misrepresentation of income/misuse of “Attestation” form
 - Failing to report all occupants of the home



Culprits



People who are not homeowners and are using stolen identities to create applications.



Opportunist homeowners trying to get a little extra money.
(Usually co-op and HOA fees)



Opportunist homeowners who are trying to obtain HAF monies to pay costs associated with a residence that is not their primary residence.



The Opportunist



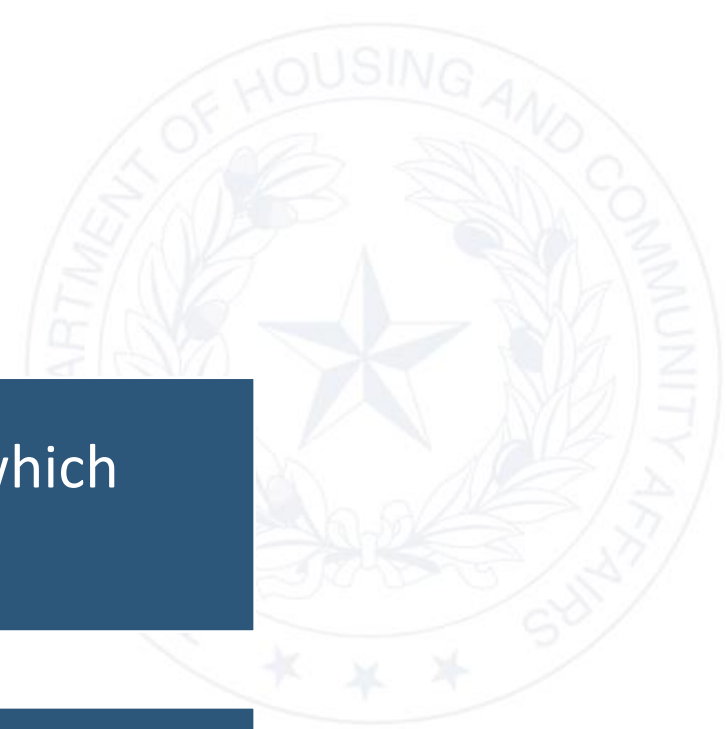
May or may not live in the home for which assistance is being requested.



Homeowners who want assistance but would not qualify because they do not reside in the property or fail to meet other program requirements.



Homeowners who see an opportunity to have money paid to themselves by creating fictitious bills.



Red Flags

- **Altered documents:** Look for changes or difference in font sizes, font style, color, dates, misspellings.
- **ID address does not match the home address:** When a person gets a new ID/DL, the person usually uses their current address.
- **Applicant uses an out-of-state ID:** Although it is not uncommon for individuals to delay updating their ID/DL immediately after moving, if the move is permanent, then most individuals will have obtained a new state ID within the first 30 – 90 days following their move.
- **Applicant's ID/DL appears photo shopped:** The picture used in a photo ID/DL appears to be altered (e.g., the background is unique or discolored, the photo is titled off center, etc.).
- **Multiple addresses being used:** Typically an individual would have the same address on their DL or ID card, utility bills, mortgage statements, pay stubs or other accepted forms of proof of income. If documents being provided all have different mailing addresses, this would be a red flag.

Alerted Documents



STATEMENT

MyEnergy

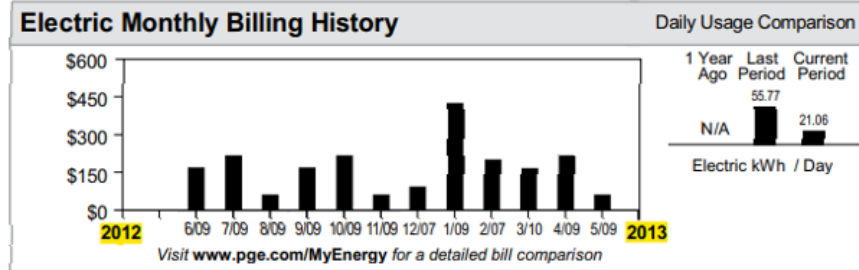
Account No: 6239166789-0
 Statement Date: 02/20/2022
 Due Date: 03/20/2022

Your Account Summary





Amount Due on Previous Statement	\$1,775.03
Payment(s) Received Since Last Statement	-1,775.03
Previous Unpaid Balance	\$0.00
Current Electric Charges	\$61.38

Total Amount Due by 03/20/2022 \$61.38

\$ Current charges include a discount of \$46.02 for CARE.



BE ALERT

-  Most applications will not contain any misrepresentation.
-  Do not assume what you see is real.
-  Evaluate the application for misrepresentation before evaluating for eligibility.
-  If at first you don't see misrepresentation, don't create it.



Reporting Fraud, Waste, and Abuse

The HAF Program has several options for persons to report fraud, waste and abuse. Please report any concerns by:

- Leaving a detailed voicemail with the HAF Hotline: 1-833-651-3874
 - Mailing a written allegation to:
Texas Department of Housing and Community Affairs
Attn: Texas Homeowner Assistance Fund Fraud
P.O. Box 580314
Austin, TX 77258
- Reports may also be sent by email to: haffraudreporting@tdhca.state.tx.us
- Submitting complaints to the State Auditor's Office website:
(<http://sao.fraud.state.tx.us>)
- Submitting complaints to the U.S. Dept. of Treasury Office of Inspector General at:
[Report Fraud, Waste, and Abuse | Office of Inspector General \(treasury.gov\)](https://www.treasury.gov/inspector)

Important Links

- Reporting Portal for Housing Counseling System: <https://www.hudexchange.info/programs/housing-counseling/hcs/#overview>
- TX HAF application/information portal: <https://www.texashomeownerassistance.com>
- Policy manual: [THA Policy Manual | Texas Homeowner Assistance](#)
- Application Portal: <https://texas.mortgagereliefapp.com/content2/access/login>
- Find Help Center: [In-Person Assistance Centers | Texas Homeowner Assistance](#)
- Resource material <https://www.tdhca.state.tx.us/HAF.htm>



QUESTIONS



TX HAF Subrecipient TEAM

TDHCA

221 E. 11TH STREET

AUSTIN, TEXAS 78701

