

Introduction and Purpose

Welcome to the U.S. Treasury Department's submission portal for the Homeowner Assistance Fund (HAF) Plan.

In the HAF, an eligible entity (the "Participant") is (1) a state, the District of Columbia, or U.S. territory; (2) the Department of Hawaiian Home Lands; (3) each Indian tribe (or, if applicable, the tribally designated housing entity of an Indian tribe) that was eligible for a grant under Title I of the Native American Housing Assistance and Self-Determination Act of 1996 (25 U.S.C. 4111 et seq.) for fiscal year 2020; and (4) any Indian tribe that opted out of receiving a grant allocation under the Native American Housing Block Grants program formula in fiscal year 2020.

A HAF Participant must submit its HAF Plan using this portal if it has been allocated \$5 million or more in the HAF. If a HAF Participant has been allocated less than \$5 million, it should not use this form; a different form has been made available for smaller allocations.

In the fields below, you will submit your HAF Plan, organized around the following plan elements:

- Homeowner Needs and Community Engagement
- Program Design
- Performance Goals
- Readiness
- Budget

After completing the form, please click on the Submit Form button to sign and submit the HAF Plan.

Once the HAF Plan is submitted, Treasury will review the plan. Treasury may approve a HAF Plan in whole or in part. If Treasury identifies weaknesses in any elements of your HAF Plan, the Participant will be provided an opportunity to revise and resubmit those elements. Upon Treasury's approval of the HAF Plan, Treasury will initiate steps to transmit the requested allocation amount. Treasury will evaluate HAF Plans as described in the HAF guidance, available here. Please refer to the HAF guidance for definitions of terms used in this portal and additional information regarding the HAF.

TEXAS

Homeowner Assistance Fund (HAF)

HAF Plan

Submitted to the

U.S. Department of the Treasury

By



**Texas Department of
Housing and Community Affairs**

**HAF Plan submission to Treasury was through completion of an online template.
The following is the template, as completed and submitted by TDHCA.**

Homeowner Needs and Community Engagement

What Quantitative Data Has Informed the Participant's Planning?

Treasury will assess the extent to which a Participant has, in the course of its HAF planning process, relied on quantitative data, including from community-based organizations or organizations that serve potentially eligible homeowners.

In its HAF planning process, has the Participant obtained quantitative data from mortgage servicers, private data providers, government entities, community-based organizations, or other sources to inform its planning about how to target and best serve eligible homeowners with mortgage delinquencies, defaults, foreclosures?

*Quantitative Data

Yes

If yes, please list and, briefly describe each source of quantitative data.

*Sources of Data

Quantitative Data included, but was not limited to, the following:

- Data provided by the Bureau of Labor Statistics and by Opportunity Insights – Opportunity Insights is a Harvard-based research and policy institute that publishes data and trends related to the impact of COVID-19 and the economic recovery, including breakdowns by unemployment rate in rural counties and counties with high concentrations of Colonias, and employment recovery broken out by level of annual income.
- Data provided by Treasury – Treasury provided data, contributed by a number of federal agencies, including information on mortgage delinquencies and forbearances, breakdowns by demographic factors, and concentration among mortgage servicers.
- Data provided by Mortgage Servicers – Received point-in-time loan delinquency and forbearance information from several of the largest servicers of mortgage loans in Texas, to quantify the dollar amount and type of need. TDHCA receives ongoing, detailed, delinquency information from its Master Servicer, one of the largest servicers of government loans in Texas.
- CHAS data (Comprehensive Housing Affordable Strategy available through HUD) – Analyzed data regarding the number of owner occupied households in Texas with a mortgage, with breakdowns for traditional (1-4 units) and non-traditional (mobile homes, etc.), by level of household income (above or below 100% AMFI).

- Federal Reserve Bank of Atlanta – Analyzed affordability across Texas using the HOAM (Home Ownership Affordability Monitor) Index, which measures the ability of a median-income household to absorb the estimated annual costs associated with owning a median-priced home.

Examples:

- Data provided by Treasury – Treasury provided data, contributed by a number of federal agencies, including information on mortgage delinquencies and forbearances, breakdowns by demographic factors, and concentration among mortgage servicers.
- Data on Mortgage Servicing – The Participant has entered into a data sharing agreement with Mortgage Data Company to obtain regularly updated data on mortgage delinquency among private- held mortgages.

In its HAF planning process, has the Participant obtained and reviewed quantitative data or studies regarding which demographic segments in its jurisdiction have historically experienced discrimination in the housing or housing finance market?

***Demographic Data**

Yes

If yes, please list and, briefly describe each source of quantitative data.

***Study and Data Description**

- Compounding Inequalities: How Racial Stereotypes and Discrimination Accumulate Across the Stages of Housing Exchange. Elizabeth Korver Glenn, American Sociological Review 2018 Vol. 83(4) 627-656. Case study of housing discrimination conducted using Houston, Texas as its data source.
- 2020 State of Hispanic Homeownership Report, National Association of Hispanic Real Estate Professionals (NAHREP). Discussion and statistics of Hispanic homeownership successes and challenges; includes breakout by state (including Texas) detailing the Hispanic homeownership rate compared with the percent of the population that is Hispanic.
- The Fair Housing Act's unkept promises, by Aaron Glantz, April 11, 2018. Discussion of the higher denial rate for people of color for a home loan, even when their income is the same as white homeowners in major metropolitan areas, including those within TDHCA's jurisdiction. Map provided showing likelihood of denial versus a white applicant.

Example:

- Johnson, S. (2020), Housing Discrimination, University Press. This book documents quantitative data on the experience and impacts of housing discrimination for African-American and Hispanic populations, including in our jurisdiction.

In its HAF planning process, has the Participant obtained quantitative data from utility providers or entities charged with assessing and collecting property taxes or relied on quantitative data or studies to inform its planning about how to target and best serve eligible homeowners at risk of displacement due to utility arrearage or tax foreclosure?

***Quantitative Utility Data**

Yes

If yes, please list and, briefly describe each source of quantitative data.

***Sources of Quan. Data**

- Data collected from county tax assessors – Data was requested from every county tax assessor (254 counties) about the number, location by census tract and average amount of overdue property taxes on owner occupied residences. While there are multiple tax assessors in each county, the Department was able to combine county tax assessor data with other data sources to obtain delinquent property tax information for approximately 68% of the state. The information is by county, and includes number and percentage of homeowners with delinquent property taxes, as well as the average amount of delinquent property taxes.

Examples:

- Data collected from county tax assessors – Data was requested from every county tax assessor about the number, location (by census tract) and average amount of overdue property taxes on owner occupied residences. 60% of the tax assessors responded with data.
- Data collected from utility providers – Data was requested from utility providers about the number, location (by census tract) and average amount of past due or delinquent utility accounts. 60% of the utility providers responded with data

In the following text box, please list any source not listed above of quantitative information, including sources of data on the performance of any of the Participant's previously implemented

programs, that the Participant used to inform its HAF planning process, briefly describe how the data informed the Participant's planning.

*Other Sources

- TDHCA Homeownership Loan Portfolio – TDHCA analyzed approximately 36,000 loans (\$6.3 billion principal balance) originated through TDHCA Homeownership Program and serviced by our Master Servicer. Portfolio is 91% FHA, 2% VA, 2% USDA and 5% conventional backed by Fannie/Freddie, and over 70% of homeowners served are at or below 80% AMFI. Portfolio was considered a good proxy for affordable housing portfolios in Texas. Analyzed delinquency and forbearance trends and the results of loss mitigation actions completed.

Examples:

- Garcia, Adrian. "Homeownership Preservation", ABC Journal, vol. 1, no.1, 2020, pp. 100-110. This journal article provides information on best practices for homeownership preservation.
- Hardest Hit Fund Performance data: Participant operated a HHF program and used data from this program to inform its program design.

Did the Participant communicate with mortgage servicers regarding the development of its program design?

*Mortgage Servicer

Yes

Did the Participant communicate with other HAF participants regarding the development of its program design?

*Other HAF Participants

Yes

How Has Community Engagement and Public Participation Informed the Participant's Planning?

Treasury will assess the extent to which a Participant's assessment of homeowner needs has been informed by and reflects input from organizations and individuals representing eligible homeowners, including any opportunities for public participation in the development of the Participant's plan. Treasury will pay particular attention to the extent of the Participant's engagement with populations that are the subject of statutory targeting requirements.

Has the Participant requested and received input on its HAF planning process from providers of housing counseling services or providers of legal assistance to homeowners facing foreclosure or displacement?

***House or Legal Counseling**

Yes

Provider Information

If yes, please list such providers, including the providers' address and website. Please indicate by checking the appropriate box below if the provider's primary purpose is to serve low- and moderate-income households or to address the impacts of housing discrimination on one or more demographic groups in the Participant's jurisdiction.

Provider Name	Provider Website	Street Address 1	Street Address 2	City	State	Zip Code	Organization Primarily Serves LMI Households	Provider Addresses Impacts of Housing Discrimination
Affordable Homes of South Texas, Inc.	www.ahsti.org	1420 Erie Avenue		McAllen	TX	78501-5220	✓	
Austin Habitat for Humanity	https://www.austinhabitat.org	500 W Ben White Boulevard		Austin	TX	78704-7030	✓	
Avenue Community Development Corporation	www.avenuecdc.org	3517 Irvington Blvd.		Houston	TX	77009-5700	✓	
BCL of Texas Business and Community Lenders	www.bcloftexas.org	1011 San Jacinto Blvd.	Suite 500	Austin	TX	78701-1952	✓	
BCL of Texas Business and Community Lenders	www.bcloftexas.org	400 S. Zang Blvd.	Suite 1220	Dallas	TX	75208-6624	✓	
CDCB Come Dream. Come Build.	www.cdcb.brownsville.org	901 E. Levee St.		Brownsville	TX	78520-5164	✓	
Laredo-Webb Neighborhood Housing Services	www.nwlaredo.org	216 Bob Bullock Loop		Laredo	TX	78043-4206	✓	
Tejano Center for Community Concerns	www.tejanocenter.org	2950 Broadway Street		Houston	TX	77017-1706	✓	
Texas RioGrande Legal Aid	www.trla.org	301 South Texas Avenue		Mercedes	TX	78570		✓

Has the Participant requested and received input regarding its HAF planning process from community-based organizations or organizations that serve potentially eligible homeowners?

***Community-Based Input**

Yes

Community Information

If yes, please list such organizations, including the providers' address and website if available. Please indicate by checking the appropriate box below if the provider's primary purpose is to serve low- and moderate-income households or to address the impacts of housing discrimination on one or more demographic groups in the Participant's jurisdiction.

Provider Name	Provider Website	Street Address 1	Street Address 2	City	State	Zip Code	Organization Primarily Serves LMI Households	Provider Addresses Impacts of Housing Discrimination
Texas Housers	www.texashousers.org	1800 W. 6th Street		Austin	TX	78703	✓	✓
Habitat for Humanity Texas	www.habitattexas.org	P.O. Box 850		Buda	TX	78610	✓	
Proyecto Azteca	www.proyectoazteca.org	P.O. Box 27		San Juan	TX	78589	✓	
Affordable Homes of South Texas, Inc.	www.ahsti.org	1420 Erie Avenue		McAllen	TX	78501-5220	✓	
Austin Habitat for Humanity	https://www.austinhabitat.org	500 W Ben White Boulevard		Austin	TX	78704-7030	✓	
Avenue Community Development Corporation	www.avenuecdc.org	3517 Irvington Blvd.		Houston	TX	77009-5700	✓	
BCL of Texas Business and Community Lenders	www.bcloftexas.org	1011 San Jacinto Blvd.	Suite 500	Austin	TX	78701-1952	✓	
BCL of Texas Business and Community Lenders	www.bcloftexas.org	400 S. Zang Blvd.	Suite 1220	Dallas	TX	75208-6624	✓	
CDCB Come Dream. Come Build.	www.cdcb.brownsville.org	901 E. Levee St.		Brownsville	TX	78520-5164	✓	
Laredo-Webb Neighborhood Housing Services	www.nwlaredo.org	216 Bob Bullock Loop		Laredo	TX	78043-4206	✓	
Tejano Center for Community Concerns	www.tejanocenter.org	2950 Broadway Street		Houston	TX	77017-1706	✓	
Texas RioGrande Legal Aid	www.trla.org	301 South Texas Avenue		Mercedes	TX	78570		✓

Has the Participant consulted with localities or tribal governments (cities, counties, or rural communities) in its jurisdiction regarding the needs of eligible homeowners in its jurisdiction?

*Localities and Tribes

Yes

Has the Participant provided an opportunity for public input regarding its HAF Plan through public hearings or published materials?

Public Input*Yes**

If yes, please indicate whether a proposed or draft plan was published, please describe where details about the comment solicitation were posted, for how long, in what languages, and whether any efforts were made to make the posting accessible to persons with disabilities or individuals without reliable internet access.

***Public Input Details**

TDHCA's HAF plan was informed by an official request for public comment published June 14, 2021, by listserv and on the Department's website as a Board item for the June 17, 2021 Board meeting. On June 10, 2021, TDHCA published by 1) listserv to TDHCA subscribers and 2) email to housing counselors, affordable housing providers, housing advocates, local housing finance agencies, and mortgage bankers association, a link to the HAF guidance and notice that TDHCA would publish a request for public comment on TDHCA's draft HAF Plan on June 14, 2021. The public hearing was held June 17, 2021 and the public comment period closed June 21, 2021. Public comment received after the deadline was considered in plan development. Publications were in English, and public comment was received by email, as well as by phone during the public hearing. TDHCA held a second public comment period from September 3, 2021, through September 15, 2021. The notice of request for public comment was by listserv and on the Department's website, as well as forwarded to housing counselors, legal aid providers, community organizations, and Texas Council of Government offices. The notice was published in English and Spanish, as was the draft HAF Plan. TDHCA has held, and continues to hold, virtual meetings with housing counselors, legal aid firms, community development corporations, and other boots-on-the-ground entities, as well as mortgage loan servicers, to receive input on plan development, implementation, and strategies for successfully reaching homeowners in need.

Example:

- This HAF Plan was informed by three virtual public hearings (with phone access) held June 5, June 22 and July 23 regarding emergency housing needs. Draft Plan was published on July 25, 2021, public comments accepted through July 31, 2021- by e-mail and web submission. Draft plan published in English, Spanish, Mandarin, and Vietnamese, and numerous community-based organizations were informed of this publication so that they could inform the communities they serve.

How Will the Participant Continue to Assess the Needs of Eligible Homeowners?

Treasury anticipates that an ongoing process of assessing the needs of eligible homeowners will help address the needs of potentially eligible homeowners as economic conditions change over time.

Does the Participant plan to update its assessment of community needs within the next year to determine whether its HAF program design should be updated to address changing needs of potentially eligible homeowners?

*Intention to Update

Yes

What additional data would be helpful to the Participant as it seeks to assess homeowner needs over time?

*Additional Data

- Regular reporting with respect to homeowners facing imminent foreclosure
- Monthly data from servicers on loan delinquency
- Data on homeowners with delinquent property taxes for whom foreclosure has been threatened or initiated
- Data on homeowners with delinquent HOA or condominium association fees for whom foreclosure has been threatened or initiated

Examples:

- Data on manufactured housing loans
- Monthly data from servicers on loan delinquency

Program Design

What are the Program Design Elements Through Which the Participant Will Deliver HAF Assistance to Eligible Homeowners?

A program design element is a specific activity or program, which is consistent with a qualified expense category, under which a Participant will disburse HAF funds in accordance with the HAF Plan. Please note that multiple program design elements may fit under a single qualified expense category; for example, a mortgage assistance program that has different terms for federally backed mortgages and manufactured-home mortgages may constitute two separate program design elements, for which case the Participant provides a separate term sheet or other description for each program design element.

HAF participants must have at least one program design element intended to reduce mortgage delinquency among targeted populations. Treasury encourages HAF participants to consider program design elements that address homeownership preservation for targeted populations in areas where there is a sustained trend of increasing property taxes or utility costs, including for households that do not have mortgages.

Please identify each qualified expense category in which the Participant will offer a program design element by checking the boxes below.

Payment Assistance Insurance

- payment assistance for homeowner's insurance, flood insurance, and mortgage insurance

Payment Assistance Taxes

- payment assistance for delinquent property taxes to prevent homeowner tax foreclosures

Financial Assistance

- financial assistance to allow a homeowner to reinstate a mortgage or to pay other housing-related costs related to a period of forbearance, delinquency, or default

Payment Assistance Fees

- payment assistance for homeowner's association fees or liens, condominium association fees, or common charges

For each program design element that the Participant will offer, the Participant is required to upload a term sheet or other description that, at a minimum, provides the following information regarding that program design element. Term sheets for all of Participant's HAF programs may be uploaded together as one document.

- Brief description – Explain how the funds will be used (e.g., what type of homeowner expense the funds will be used for). If applicable, describe how the funds may be used in combination with other assistance programs (e.g., loan servicer loss-mitigation programs).
- Maximum amount of assistance per homeowner - Specify the maximum amount of assistance that each homeowner will be eligible to receive under the program design element.
- Eligibility criteria and documentation requirements – Explain all homeowner, mortgage, property, or other eligibility criteria for the program design element (other than the mandatory eligibility requirements set forth in the HAF guidance). In addition, list any documentation that will be required from homeowners to establish such eligibility. Provide a justification for each additional eligibility or documentation requirement beyond those required under the HAF guidance, including an explanation of how the Participant determined that such requirement will not create barriers to participation for eligible households.
- Form of assistance – Indicate whether the funds will be provided in the form of grants, forgivable loans, or other assistance. If the funds will be provided through forgivable loans, specify the terms for forgiveness. If the Participant proposes to provide the assistance in a form other than grants or forgivable loans, provide the reasoning for the proposed terms. If the Participant proposes to establish a home repair program, explain all criteria that will be used to determine whether a homeowner is eligible for the program (e.g., contractor licensing, repair contract requirements, zoning).
- Payment requirements – Indicate to whom payments will be made (e.g., to homeowners or to a third party) and any additional requirements there may be to complete a payment (e.g., bulk payment requirements for payees, method of determining amount of payment).

See Attachment A for Term Sheets.

A HAF participant may elect to revise its HAF Plan over time to add or subtract program design elements. Does the Participant anticipate adding additional program design elements to this HAF Plan within one year of this submission?

*Revision Plans

No

Treasury has provided sample term sheets to assist HAF participants in developing their HAF plans. Participants may use these sample term sheets, in whole or in part, as part of their submission. To the extent the Participant intends to structure the program differently with respect to significant program terms described in the Sample Term Sheets, Treasury will, in the course of its review of the HAF Plan, request a justification for how the alternate approach will further the objectives of the HAF, including targeting and prioritization requirements. In the chart below, the HAF Participant may provide a justification for significant deviations from the terms described in the sample term sheets upon initial submittal. (optional for initial submission)

Program Design Element

Deviation from Sample Terms

Justification

Documentation of Homeowner Income

Homeowners are eligible to receive amounts allocated to a HAF participant under the HAF only if they have incomes equal to or less than 150% of the area median income or 100% of the median income for the United States, whichever is greater. In addition, not less than 60% of amounts made available to each HAF participant must be used for qualified expenses that assist homeowners having incomes equal to or less than 100% of the area median income or equal to or less than 100% of the median income for the United States, whichever is greater. The HAF guidance describes permissible ways for HAF participants to determine homeowner income.

Under the HAF guidance, one permissible approach for determining income is for (1) the household to provide a written attestation as to household income and (2) the HAF participant to use a reasonable fact-specific proxy for household income, such as reliance on data regarding average incomes in the household's geographic area. Will the Participant allow income to be determined in this way?

*Determination of Income

No

Under the HAF guidance, HAF participants may provide waivers or exceptions to this documentation requirement as reasonably necessary to accommodate extenuating circumstances, such as disabilities, practical challenges related to the pandemic, or a lack of technological access by homeowners; in these cases, the HAF participant is still responsible for making the required determination regarding household income and documenting that determination. Will the Participant allow applicants to request such waivers or exceptions?

*Waivers Allowed

No

Eligible Mortgage Types

Please indicate which of the following mortgage types are eligible to be assisted under one or more of the Participant's program design elements.

- First Mortgages
- Reverse Mortgages (Home Equity Conversion Mortgages, Single-Purposes Reverse Mortgages, or Proprietary Reverse Mortgages)
- Contracts for Deed or Land Contract (if it is a credit transaction secured by a consensual security interest in a dwelling)
- Second Mortgages
- Loans Secured by Manufactured Housing (secured by real estate or dwelling)

If the Participant excludes any of the forgoing mortgage types from one or more program design elements, explain the exclusion.

Explanation of Exclusion

No exclusions.

How Will the Participant Target HAF Resources Consistent with Statutory Requirements?

The Participant must describe how it will target HAF resources in accordance with the HAF guidance. Targeting strategies are affirmative efforts to inform, encourage the participation of, and facilitate access to resources for targeted households, including by offering multiple intake

formats, engaging with nonprofit organizations (e.g., housing counselors or legal services organizations) to provide additional pathways into the program, and providing community outreach, partnerships with housing counseling agencies or legal aid organizations, or other educational services that are aligned with the HAF participant's program design, in a manner that is culturally and linguistically relevant to the targeted communities.

Defining Socially Disadvantaged Individual

Please describe the process the Participant will use to determine whether a homeowner is a "socially disadvantaged individual" as defined in the HAF guidance.

Defining Socially Disad.

A homeowner will be determined to be a socially disadvantaged individual if they reside in a Persistent Poverty County. Property location will confirm that status.

Public Communications

Will the Participant engage in a public communications campaign to raise awareness among targeted populations about the availability of HAF resources, in media such as television, newspapers, online media, or social media?

Public Communications

Yes

If yes, please indicate whether the public communications campaign will include communications that primarily target the following populations:

- Homeowners earning less than 100% of area median income
- Member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society;
- Homeowners in persistent poverty counties;
- Individual with limited English proficiency

Please indicate in which languages, in addition to English, public communications to targeted populations will be undertaken:

Spanish

Outreach

Will the Participant engage in outreach through partnerships with organizations that focus primarily on serving homeowners earning incomes below 100% of area median income or socially disadvantaged individuals and that have the capacity to engage targeted communities in a culturally and linguistically relevant manner to encourage the submission of applications for HAF resources from targeted populations?

Primary Outreach

Yes

If yes, please indicate whether the community outreach efforts will include partnerships with organizations that primarily target the following populations:

- Member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society;
- Homeowners that reside in persistent poverty counties;
- Individual with limited English proficiency.

Please indicate in which languages, in addition to English, community outreach efforts to targeted populations will be undertaken:

Spanish
Vietnamese
Korean
Mandarin

Housing Counseling and Legal Services

Will the Participant facilitate access for eligible households to housing counseling or legal services?

*Facilitation of Access

Yes

If yes, please identify below the providers of housing counseling or legal services that have indicated to the Participant that they are willing and able to support homeowners receiving assistance under the Participant's HAF programs.

Provider Name	Provider Website	Street Address 1	Street Address 2	City	State	Zip Code	Organization Primarily Serves LMI Households	Provider Addresses Impacts of Housing Discrimination
Affordable Homes of South Texas, Inc.	www.ahsti.org	1420 Erie Avenue		McAllen	TX	78501-5220	✓	
Avenue Community Development Corporation	www.avenuecdc.org	3517 Irvington Blvd.		Houston	TX	77009-5700	✓	
BCL of Texas Business and Community Lenders	www.bcloftexas.org	1011 San Jacinto Blvd.	Suite 500	Austin	TX	78701-1952	✓	
BCL of Texas Business and Community Lenders	www.bcloftexas.org	400 S. Zang Blvd.	Suite 1220	Dallas	TX	75208-6624	✓	
CDCB Come Dream. Come Build.	www.cdcb.brownsville.org	901 E. Levee St.		Brownsville	TX	78520-5164	✓	
City of San Antonio/Dept. of Neighborhood and Housing Services (DNHS)	https://www.sanantonio.gov/NHSD/programs/Fairhousing	Fair Housing Division	1400 S. Flores Street	San Antonio	TX	78204	✓	
Dallas Area Habitat for Humanity	www.dallasareahabitat.org	2800 N. Hampton Rd.		Dallas	TX	75212-5029	✓	
El Paso Community Action Program Project Bravo Inc.	https://www.projectbravo.org	2000 Texas Ave.		El Paso	TX	79901-1919	✓	
Families in Crisis, Inc.	familiesincrisis.net	1305 E Rancier Ave.		Killeen	TX	76541-3657	✓	
Fifth-Ward Community Redevelopment Corp.	www.fifthwardcrc.org	4300 Lyons Ave.	Suite 300	Houston	TX	77020-2569	✓	
Financial Hope Credit Counseling Services	www.fhccs.org	5470 Ellsworth Ave.		Dallas	TX	75206-5322	✓	
Habitat for Humanity Texas	www.habitattexas.org	P.O. Box 850		Buda	TX	78610	✓	
Laredo-Webb Neighborhood Housing Services	www.nwlaredo.org	216 Bob Bullock Loop		Laredo	TX	78043-4206	✓	
Legal Aid of NorthWest Texas (serves 114 Texas Counties)	https://internet.lawt.org/home	1515 Main Street		Dallas	TX	75201		✓
Lone Star Legal Aid (serves 72 Texas Counties)	lonestarlegal.blog	P.O. Box 398		Houston	TX	77001-0398		✓
Midland Community Development Corporation	www.midlandcdc.org	208 S. Mariendfeld		Midland	TX	79701-5113	✓	
Navicore Solutions Dallas TX	www.navicoresolutions.org	17440 North Dallas Parkway	Suite 134	Dallas	TX	75284-0001	✓	
Tejano Center for Community Concerns	www.tejanocenter.org	2950 Broadway Street		Houston	TX	77017-1706	✓	
Texas RioGrande Legal Aid (Serves 68 Texas Counties)	www.trla.org	301 South Texas Avenue		Mercedes	TX	78570		✓
Texas RioGrande Legal Aid, Inc.	www.trla.org	4920 N. I-35		Austin	TX	78751		✓

Targeting specific groups of homeowners

Will the Participant conduct outreach specifically tailored to target potentially eligible households that:

- have mortgages or mortgage assistance contracts held or backed by the Participant?
- have mortgages backed by any of the following agencies: Federal Housing Administration; Department of Veterans Affairs; U.S. Department of Agriculture?
- have privately held mortgages?

What Efforts will be Made to Address Barriers to HAF Program Participation for Potentially Eligible Homeowners, Including Those with Limited English Proficiency or Who are Disabled?

Targeted outreach may be needed to reach homeowners who are likely to experience barriers to access, including persons with limited English proficiency and those with disabilities.

Indicate all of the languages, in addition to English, in which the Participant's HAF application and other program documents will be made available.

Spanish
Vietnamese
Korean
Mandarin

Will the Participant's HAF applications and other program documents be provided in forms that are accessible to persons with disabilities?

*Accessibility of Documents

Yes

Performance Goals

Treasury will consider the goals and benchmarks the Participant proposes to use to measure the effectiveness of its programs, including whether those goals address the homeowner needs identified by the Participant, the extent to which the goals are disaggregated by key homeowner characteristics as appropriate for the jurisdiction, and whether they include a goal focused on reducing mortgage delinquency.

Please describe Participant's goals and benchmarks for each of its programs with the following program design elements.

Program Design Element	Metrics of Success	Goal
Allow homeowners to reinstate mortgages or pay other housing-related costs	Number of mortgage loans reinstated (home loss avoided)	Prevent 35,000 home losses within 24 months
Payment assistance for homeowner's, flood, hazard, and mortgage insurance	Number of homeowner's, flood, hazard, and mortgage insurance policies brought current	Bring 3,500 insurance policies current with 24 months to avoid homeowner displacement
Payment assistance for homeowner's association fees or liens, condominium association fees, or common charges	Number of homeowners brought current on delinquent HOA or condominium association fees, or common charges	Bring 3,500 homeowners current on HOA or condominium association fees or common charges within 24 months to avoid homeowner displacement
Payment assistance for delinquent property taxes to prevent homeowner tax foreclosures	Number of homeowners for which delinquent property taxes are brought current to avoid tax foreclosure	Bring 13,000 homeowners current on delinquent property taxes within 24 months to avoid homeowner displacement

Examples of metrics of success:

- Number of home losses avoided due to HAF funds.
- Number of tax-related delinquencies paid off.

Examples of goals:

- Prevent 500 home losses within 24 months.
- Prevent the replacement of 100 homeowners by paying off delinquent property taxes.

Readiness

Staffing, Systems and Contractors

Treasury seeks information regarding the Participant's organizational capacity to implement its HAF Plan.

Does the Participant anticipate needing to hire additional staff to implement this HAF Plan?

Additional Staff

Yes

Does the Participant anticipate significant information technology system upgrades to implement this HAF Plan?

Tech Upgrades

No

Does the Participant have policies or procedures that govern the implementation of each HAF program design element described in this HAF Plan?

Policies or Procedures

No

If no, is a policy and procedure in development for each HAF program design element described in this HAF Plan?

*Policies in Development

Yes

Will the Participant use HAF funds to assist eligible households through a program that was operational before the Participant first received HAF funds?

Pre-HAF Households

No

Will the Participant use any third-party contractor or partner to conduct program administration (such as reviewing applications, determining eligibility, processing payments, conducting reporting, and reviewing compliance) for some or all of the Participant's HAF programs?

Third Parties

Yes

If yes, has the Participant entered into all necessary arrangements with all of the third-party contractors or partners that will conduct program administration?

*Necessary Arrangements

No

Use of Initial Payment

If the Participant has already received any HAF funds from Treasury, provide the following information about the use of such funds as of June 30, 2021.

What amount of the HAF funds that the Participant has received been disbursed to eligible homeowners?

Amount Disbursed

\$0.00

Has the Participant begun accepting applications from homeowners for any HAF-funded programs?

Accepting Applications

No

How much of the HAF funds that the Participant has received been obligated? homeowners testing

How Much Obligated

\$0.00

Provide a brief description of how the Participant has used the HAF funds it has received.

Overall Use of Funds

N/A

Budget

Budgeting of HAF Funds by Program Design Element

Specify the amounts of HAF funds that the Participant proposes to allocate to each of the following program design elements, if offered:

Payment Assistance for HOA fees or liens

*HOA Assistance

\$5,000,000.00

Payment Assistance for Delinquent Property Taxes

*Tax Assistance

\$80,204,648.10

Mortgage Reinstatement

*Mortgage Reinstatement

\$603,677,257.00

Payment Assistance for Homeowner's Insurance

*Insurance Assistance

\$5,000,000.00

Sub-Total:

Design Sub Total

\$693,881,905.10

Counseling or Legal Services

The Participant may allocate up to 5% of its HAF funds for counseling or educational efforts by housing counseling agencies approved by the Department of Housing and Urban Development or a tribal government, or legal services, target to households eligible to be served with funding from the HAF related to foreclosure prevention or displacement.

Specify the Participant's allocations for the following:

Counseling or Educational Services***Counseling or Education**

\$10,000,000.00

Legal Services***Legal Services**

\$12,000,000.00

Sub-Total:**Services Sub Total**

\$22,000,000.00

Reimbursement of Funds Expended After January 21, 2020

As described in the HAF guidance, HAF funds may be used for reimbursement of certain expenses between January 21, 2020 and the date when the first HAF funds are disbursed by the HAF participant under the HAF for a qualified expense (with certain limitations, as set forth in the HAF guidance).

If the Participant is seeking reimbursement for any previous expenses, please specify the expenses and amounts below, providing sufficient detail for Treasury to determine whether the expense is within the definition of “qualified expenses” in the HAF guidance:

Type of Expense*Expense Type Amount*****Amount****Allocation of Administrative Expenses**

As described in the HAF guidance, up to 15% of a HAF participant’s allocation may be used for administrative expenses. If the participant proposes to use HAF funds for administrative expenses, please specify the proposed expenses and amounts below, providing sufficient detail for Treasury to determine whether the expense is within the definition of “qualified expenses” in the HAF guidance:

Contingency Funds for Eligible Administrative Expenses

\$ 2,332,100.90

Turnkey Vendor (Yardi): Web-based application intake and processing system; application review, prioritization, underwriting and approval; calculation and disbursement of payments; reporting; call center operations.

\$90,000,000.00

Vendor and third party administrative support, including Quality Assurance/Quality Control, audit functions, fraud and abuse functions, etc.

\$ 7,000,000.00

Contracts with CDCs, Housing Counselors, Affordable Housing Providers for Intake Centers and Outreach

\$ 8,500,000.00

Marketing and Community Outreach, Multiple Languages

\$ 8,500,000.00

TDHCA Administrative Expenses including staff salaries, benefits, and expenses (computers, travel, etc.)

\$10,000,000.00

Sub-Total:

\$126,332,100.90

Total Plan Requested Amount

\$842,214,006.00

Allocation Amount Confirmation

Yes

Contacts

Please identify up to three contacts for the Participant- a primary contact, a designated point of contact for reporting, and an additional contact.

Primary Contact

Monica Galuski
Texas Department of Housing and Community Affairs
monica.galuski@tdhca.state.tx.us
(512) 936-9268

Reporting Contact

Cathy Gutierrez
Texas Department of Housing and Community Affairs
cathy.gutierrez@tdhca.state.tx.us
(512) 475-0277

Additional Contact

Bobby Wilkinson
Texas Department of Housing and Community Affairs
bobby.wilkinson@tdhca.state.tx.us
(512) 475-3296

Title VI Assurances

You must provide on behalf of the HAF Participant assurances that the HAF Participant will comply with Title VI of Civil Rights Act of 1964. Please download the assurances, then review, sign, and upload the signed copy to this page before submitting the HAF Plan.

TDHCATitleVI

Sep 30, 2021

Official Certification

I (the undersigned) certify that the information provided in the HAF submission is accurate and complete after reasonable inquiry of people, systems, and other information available to the HAF Participant. The HAF participant and I acknowledge that any materially false, fictitious, or fraudulent statement or representation (or concealment or omission of material fact) in this submission may be the subject of criminal prosecution under the False Statements Accountability Act of 1996, as amended, 18 U.S.C. § 1001 and also may subject me and HAF Participant to civil penalties and/or administrative remedies for false claims or otherwise, (including 31 U.S.C. §3729 et seq.). I am an authorized representative of HAF Participant with authority to make the above certifications and representations on behalf of the HAF Participant.

Monica Galuski
(512) 936-9268
Director of Bond Finance and Chief Investment Officer
monica.galuski@tdhca.state.tx.us

Date Submitted
9/30/2021 12:27 PM

Texas Department of Housing and Community Affairs
Mortgage Reinstatement Program

Criteria	Terms
Brief description	<p>Provide funds to eliminate or reduce past due payments and other delinquent amounts, including payments under a forbearance plan, on forward mortgages, reverse mortgages, loans secured by manufactured homes, or contracts for deed.</p> <p>HAF Funds may be used to bring account fully current, with no remaining delinquent amounts, and to repay amounts advanced by the lender or servicer on the borrower's behalf for property charges, including property taxes, mortgage insurance premiums, hazard insurance premiums, flood or wind insurance premiums, ground rents, condominium fees, cooperative maintenance fees, planned unit development fees, homeowners' association fees or utilities that the servicer advanced to protect lien position. Payment may also include any reasonably required legal fees.</p> <p>Homeowners assisted through the Mortgage Reinstatement Program that have delinquent property charges, such as property taxes, insurance, and HOA fees that threaten sustained ownership of the property but are outside the scope of the Mortgage Reinstatement Program (amounts not advanced by the servicer), can apply for assistance for those property charges through the Property Charge Default Resolution Program.</p> <p>HAF funds may be used to supplement other loss mitigation options offered by the servicer under investor requirements or where, without HAF funds, the homeowner would not qualify for that loss mitigation option.</p>
Maximum amount of assistance per homeowner	Each Homeowner will be eligible for up to \$40,000 through this program to be used only for the homeowner's primary residence.
Homeowner eligibility criteria and documentation requirements	<p>Same as General Eligibility Requirements plus</p> <ul style="list-style-type: none"> • Statement of current ability to resume any required regular payments after account is reinstated. Self-attestation, no documentation requirement. • For reverse mortgages, Homeowner is either in default due to property charges or has entered a repayment plan to repay such charges, and homeowner otherwise qualifies. See Loan Eligibility Criteria below for documentation requirement. • Homeowner must be at or below the greater of 100% AMFI or 100% US Median Income. Based on the data-driven needs assessment, the need for HAF funds far exceeds the amount of funds available. As such, TDHCA is limiting assistance to those at or below 100% AMFI/100% US Median. See Income Determination below for documentation requirement.

	<p><u>Homeowner Eligibility Criteria Documentation Requirements</u></p> <p><u>Financial Hardship</u> Applicant attestation as to financial hardship after January 21, 2021, including description of the nature of the financial hardship (job loss, reduction in income, etc.)</p> <p><u>Justification</u> Required by Treasury. Self-attestation eliminates barriers to participation.</p> <p><u>Identification</u> Applicant must provide a form of identification (current or expired) including, but not limited to, a driver's license, state identification card, voter registration card, school registration form, library card, passport, student ID, social security card, military ID, naturalization certificate, lawful permanent residency card, employment authorization document, or birth certificate.</p> <p><u>Justification</u> Confirming the applicant's identity is important for several reasons, including fraud prevention. TDHCA is making the supporting documentation requirement as broad and flexible as possible to reduce any potential barriers to participation.</p> <p><u>Income Determination</u> Applicant attestation as to household income, plus supporting documentation, including paystubs, W-2s or other wage statements, IRS Form 1099, tax filings, depository institution statements demonstrating regular income, or an employer attestation. Additional documentation being considered includes evidence of current participation in Head Start, the Low Income Home Energy Assistance Program (LIHEAP), the Comprehensive Energy Assistance Program (CEAP), or the Supplemental Nutrition Assistance Program (SNAP).</p> <p><u>Justification</u> Treasury described two permissible approaches for income determination. TDHCA attempted to develop a reasonable, fact-specific proxy, but was unable to develop a suitable proxy. As such, TDHCA is using the second permissible approach, that of supporting documentation. TDHCA is making the supporting documentation requirement as broad and flexible as possible to reduce any potential barriers to participation.</p> <p><u>Owner Occupancy</u> Preferred documentation is a utility bill that reflects the homeowner as the payer for the account; in lieu of supporting documentation, a homeowner attestation will be accepted.</p> <p><u>Justification</u> Will assist in avoiding duplication of benefits with Rent Relief programs, and should aid in with fraud prevention. Self-attestation eliminates barriers to participation.</p> <p><u>Primary Residence</u> Homeowner attestation; no additional documentation.</p> <p><u>Justification</u> Required by Treasury. Self-attestation eliminates barriers to participation.</p>
Loan eligibility criteria specific to the program	<ul style="list-style-type: none"> • Delinquent by at least one payment, including any payments during a forbearance period or, in the case of a reverse mortgage, has outstanding property charges whether in default or in repayment plan.

	<ul style="list-style-type: none"> Original loan balance must be within conforming loan limits at the time of loan origination. <p><u>Loan Eligibility Criteria Documentation Requirements</u></p> <p><u>Original Principal</u> Original loan balance must be confirmed by Servicer, either through CDF or in writing. For non-traditional mortgage loans for which the servicer cannot provide confirmation, other sources of documentation, including those that may be provided by the homeowner applicant, will be considered, to the extent they confirm that the original principal amount of the mortgage loan was within the conforming loan limits at the time of origination.</p> <p><u>Justification</u> Required by Treasury. TDHCA is making the supporting documentation requirement as broad and flexible as possible, to reduce any potential barriers to participation.</p> <p><u>Delinquency</u> Loan delinquency (or in the case of reverse mortgages, outstanding property charges whether in default or in repayment plan) must be confirmed either by the Servicer, or through the provision of a mortgage loan statement that reflects the delinquency. With respect to non-traditional loans, if no mortgage loan statement is available, an attestation by the Servicer will be considered.</p> <p><u>Justification</u> A reinstatement program is, by definition, to cure a delinquency. TDHCA is making the supporting documentation requirement as broad and flexible as possible to reduce any potential barriers to participation.</p>
Property Eligibility	<p><u>Property Eligibility Criteria Documentation Requirements</u></p> <p><u>Proof of Ownership</u> For manufactured or mobile homes not permanently affixed to real property, a Title Certificate or Statement of Ownership in the Homeowner's name is the preferred documentation; a homeowner attestation will be accepted.</p> <p><u>Justification</u> Will assist in preventing against duplication of benefits with Rent Relief programs. Self-attestation eliminates barriers to participation.</p>
Form of Assistance	Assistance will be structured as a non-recourse grant.
Payment requirements	<p>Payments may be made directly to the lender or servicer, as appropriate. Payments can be made by ACH or by check, in accordance with servicer instructions. Payments can be made to servicers participating through the CDF, or servicers interacting through the portal. Payment amount will be determined by verifying the outstanding delinquent amount during the underwriting and approval process.</p> <p><u>NMLS or Exemption</u> To receive payment, a servicer must either have an NMLS number, or qualify for an exemption under Texas Finance Code, Section 156.202. Servicers can attest as to eligibility for the exemption.</p> <p><u>Justification</u> To safeguard against fraud and abuse. TDHCA believes the permissible exemptions to be sufficiently broad to accommodate non-traditional mortgage loans, while helping</p>

	to safeguard against fraud and abuse. TDHCA does not consider this requirement to be a barrier to participation.
Intake Centers	TDHCA is utilizing Intake Centers (housing counselors, legal aid providers, community development corporations, etc.) to assist homeowners with completing and submitting applications and required documentation, eliminating barriers to participation by otherwise eligible homeowners that may have difficulty completing the application or uploading the supporting documentation.

Texas Department of Housing and Community Affairs
Property Charge Default Resolution Program

Criteria	Terms				
Brief description	<p>Provide funds to resolve any property charge default that threatens a homeowner's ability to sustain ownership of the property, whether concurrently with other loss mitigation options offered by the loan servicer or in conjunction with other assistance programs.</p> <p>HAF Funds may be used to pay past due property taxes, insurance premiums, HOA fees, condominium fees, cooperative maintenance or common charges that threaten sustained ownership of the property. Must be brought current by program assistance or resolved concurrently with the program providing assistance.</p> <p>Homeowners assisted through the Property Charge Default Resolution Program that are delinquent on their mortgage payment and/or for which their servicer has advanced amounts, on the borrower's behalf, for property charges to protect lien position, can apply for assistance through the Mortgage Reinstatement Program.</p> <p>Funds may also be used to pay property charges coming due in the 90 days following program approval.</p>				
Maximum amount of assistance per homeowner	Each Homeowner will be eligible for up to \$25,000 through this program with respect to the applicant's primary residence.				
Homeowner eligibility criteria and documentation requirements	<p>Same as General Eligibility Requirements plus</p> <ul style="list-style-type: none"> • Homeowner is at least one installment payment in arrears on one or more property charges, including: <ul style="list-style-type: none"> • Property Taxes • Insurance: homeowner's, mortgage, hazard, flood, and wind premiums • HOA fees and liens, condominium fees and liens, cooperative maintenance or common charges • Homeowner must be at or below the greater of 100% AMFI or 100% US Median Income. Based on the data-driven needs assessment, the need for HAF funds far exceeds the amount of funds available. As such, TDHCA is limiting assistance to those at or below 100% AMFI/100% US Median. See Income Determination below for documentation requirement. <p><u>Homeowner Eligibility Criteria Documentation Requirements</u></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;"><u>Financial Hardship</u></td><td>Applicant attestation as to financial hardship after January 21, 2021, including description of the nature of the financial hardship (job loss, reduction in income, etc.)</td></tr> <tr> <td><u>Justification</u></td><td>Required by Treasury. Self-attestation eliminates barriers to participation.</td></tr> </table>	<u>Financial Hardship</u>	Applicant attestation as to financial hardship after January 21, 2021, including description of the nature of the financial hardship (job loss, reduction in income, etc.)	<u>Justification</u>	Required by Treasury. Self-attestation eliminates barriers to participation.
<u>Financial Hardship</u>	Applicant attestation as to financial hardship after January 21, 2021, including description of the nature of the financial hardship (job loss, reduction in income, etc.)				
<u>Justification</u>	Required by Treasury. Self-attestation eliminates barriers to participation.				

	<p><u>Identification</u> Applicant must provide a form of identification (current or expired) including, but not limited to, a driver's license, state identification card, voter registration card, school registration form, library card, passport, student ID, social security card, military ID, naturalization certificate, lawful permanent residency card, employment authorization document, or birth certificate.</p> <p><u>Justification</u> Confirming the applicant's identity is important for several reasons, including fraud prevention. TDHCA is making the supporting documentation requirement as broad and flexible as possible to reduce any potential barriers to participation.</p> <p><u>Income Determination</u> Applicant attestation as to household income, plus supporting documentation, including paystubs, W-2s or other wage statements, IRS Form 1099, tax filings, depository institution statements demonstrating regular income, or an employer attestation. Additional documentation being considered includes evidence of current participation in Head Start, the Low Income Home Energy Assistance Program (LIHEAP), the Comprehensive Energy Assistance Program (CEAP), or the Supplemental Nutrition Assistance Program (SNAP).</p> <p><u>Justification</u> Treasury described two permissible approaches for income determination. TDCHA attempted to develop a reasonable, fact-specific proxy, but was unable to develop a suitable proxy. As such, TDHCA is using the second permissible approach, that of supporting documentation. TDHCA is making the supporting documentation requirement as broad and flexible as possible to reduce any potential barriers to participation.</p> <p><u>Owner Occupancy</u> Preferred documentation is a utility bill that reflects the homeowner as the payer for the account; in lieu of supporting documentation, a homeowner attestation will be accepted.</p> <p><u>Justification</u> Will assist in avoiding duplication of benefits with Rent Relief programs, and should aid in with fraud prevention. Self-attestation eliminates barriers to participation.</p> <p><u>Primary Residence</u> Homeowner attestation; no additional documentation.</p> <p><u>Justification</u> Required by Treasury. Self-attestation eliminates barriers to participation.</p> <p><u>Delinquency</u> Homeowner is at least one installment payment in arrears on one or more property charges as described above. Required documentation will be a statement from the service provider of the property charge(s) evidencing such delinquency.</p> <p><u>Justification</u> Evidence of a delinquency is required to cure a delinquency. TDHCA does not believe this is a barrier to participation, as the homeowner will be receiving notices, statements, and/or invoices regarding the delinquent status of the property charge for which they are requesting assistance.</p>
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Loan eligibility criteria specific to the program	<ul style="list-style-type: none"> • Original loan balance must be within conforming loan limits at the time of loan origination. <p><u>Loan Eligibility Criteria Documentation Requirements</u></p> <p><u>Original Principal</u> Original loan balance must be confirmed by Servicer, either through CDF or in writing. For non-traditional mortgage loans for which the servicer cannot provide confirmation, other sources of documentation, including those that may be provided by the homeowner applicant, will be considered, to the extent they confirm that the original principal amount of the mortgage loan was within the conforming loan limits at the time of origination.</p> <p><u>Justification</u> Required by Treasury. TDHCA is making the supporting documentation requirement as broad and flexible as possible, to reduce any potential barriers to participation.</p>
Property Eligibility	<p><u>Property Eligibility Criteria Documentation Requirements</u></p> <p><u>Proof of Ownership</u> For manufactured or mobile homes not permanently affixed to real property, a Title Certificate or Statement of Ownership in the Homeowner's name is the preferred documentation; a homeowner attestation will be accepted.</p> <p><u>Justification</u> Will assist with preventing duplication of benefits with Rent Relief programs. Self-attestation eliminates barriers to participation.</p>
Form of assistance	Assistance will be structured as a non-recourse grant.
Payment requirements	Funds will be paid, as applicable, to the mortgage servicer or other third-party payee authorized by the servicer, or other third party (including tax collectors, insurance companies, HOAs, and other relevant parties) authorized to collect eligible charges in accordance with payment instructions received from the payee. Payment amount will be determined by verifying the outstanding delinquent amount during the underwriting and approval process.
Intake Centers	TDHCA is utilizing Intake Centers (housing counselors, legal aid providers, community development corporations, etc.) to assist homeowners with completing and submitting applications and required documentation, eliminating barriers to participation by otherwise eligible homeowners that may have difficulty completing the application or uploading the supporting documentation.

**Additional providers of housing counseling and legal aid,
as well as community-based organizations from which input was sought.**

Provider Name	Provider Website	Street Address 1	Street Address 2	City	State	Zip Code
Catholic Charities of Dallas	https://www.ccdallas.org/services/financial-security/	1421 W. Mockingbird Lane		Dallas	TX	75247-4905
Catholic Charities of Southeast Texas		2780 Eastex Fwy.		Beaumont	TX	77703-4617
Chinese Community Center	https://ccchouston.org/housing/	9800 Town Park Dr.		Houston	TX	77036-2316
City of San Antonio/Dept. of Neighborhood and Housing Services (DNHS)	https://www.sanantonio.gov/NHSD/programs/Fairhousing	Fair Housing Division	1400 S. Flores Street	San Antonio	TX	78204
Credit Coalition	https://www.creditcoalition.org	3300 Lyons Ave.		Houston	TX	77020-8252
Credit Coalition HECM-HOPE	https://creditcoalition.org	3300 Lyons Ave.	# 203A	Houston	TX	77020-8252
Dallas Area Habitat for Humanity	www.dallasareahabitat.org	2800 N. Hampton Rd.		Dallas	TX	75212-5029
Dallas County Home Loan Counseling Center	www.dallascounty.org	2377 N. Stemmons Fwy.		Dallas	TX	75207-2710
Easter Seals of Greater Houston, INC.	www.eastersealshouston.org	4888 Loop Central Dr.		Houston	TX	77081-2227
El Paso Community Action Program Project Bravo Inc.	https://www.projectbravo.org	2000 Texas Ave.		El Paso	TX	79901-1919
Families in Crisis, Inc.	familiesincrisis.net	1305 E Rancier Ave.		Killeen	TX	76541-3657
Fifth-Ward Community Redevelopment Corp.	www.fifthwardcrc.org	4300 Lyons Ave.	Suite 300	Houston	TX	77020-2569
Financial Hope Credit Counseling Services	www.fhccs.org	5470 Ellsworth Ave.		Dallas	TX	75206-5322
Frameworks Community Development Corporation	www.frameworkscdc.org	701 Tillary St.	Suite A-7b	Austin	TX	78702-3738
GECU	www.gecu.com/communitydevelopment	6801 Viscount Blvd.		El Paso	TX	79225-3616
Greenpath Financial Wellness	www.greenpath.org	4500 Eldorado Pkwy.	Suite 2900	McKinney	TX	75070-5757

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Greenpath Financial Wellness	www.greenpath.org	4243 E Piedras Dr.	Suite 270	San Antonio	TX	75228-1421
Housing Channel	www.housingchannel.org	2900 Airport Fwy.		Fort Worth	TX	76111-3918
Housing Opportunities of Fort Worth	na	1065 W. Magnolia Ave.	Suite A-7b	Fort Worth	TX	76104
Houston Area Urban League	www.haul.org	5260 Griggs Rd.		Houston	TX	77021-3760
Houston Area Urban League - Branch Office	haul.org	5260 Griggs Rd.		Houston	TX	77021-3760
Keystone Community Development Corporation	https://keystonecdc.org	309 W X St.		Dee Park	TX	77536-3409
Legal Aid of NorthWest Texas	https://internet.lanwt.org/home	1515 Main Street		Dallas	TX	75201
Lone Star Legal Aid (public comment provided)	lonestarlegal.blog	P.O. Box 398		Houston	TX	77001-0398
Midland Community Development Corporation	www.midlandcdc.org	208 S. Mariendorf		Midland	TX	79701-5113
Money Management International - Houston Call Center	www.moneymanagement.org	14141 Southwest Fwy.	Suite 1000	Sugar Land	TX	77478-3494
Money Management International - San Antonio	www.moneymanagement.org	9901 W IH 10 West	Suite 800	San Antonio	TX	78230-2292
Money Management International	www.moneymanagement.org	12603 Southwest Fwy.	Suite 450	Stafford	TX	77477-3842
NACA (Neighborhood Assistance Corporation of America) Houston, TX	https://www.naca.com	14425 Torrey Chase Blvd.	Suite 150	Houston	TX	77014-1628
NACA (Neighborhood Assistance Corporation of America) San Antonio, TX	https://www.naca.com	1603 Babcock Rd.	Suite 200	San Antonio	TX	78229-4716
NACA (Neighborhood Assistance Corporation of America) Dallas, TX	https://www.naca.com	5787 South Hampton Rd.	Suite 120	Dallas	TX	75232-2289
Navicore Solutions Dallas TX	www.navicoresolutions.org	17440 North Dallas Parkway	Suite 134	Dallas	TX	75284-0001
Neighborhood Housing Services of San Antonio	www.nhsfsa.org	851 Steves Ave.		San Antonio	TX	78210-3923
NeighborWorks Waco	nw-waco.org	922 Franklin Ave.		Waco	TX	76701-1906

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North & East Lubbock Community Development Corporation	www.nelcdc.org	1824 Parkway Dr.		Lubbock	TX	79403-4406
Odessa Affordable Housing, Inc.	www.odessaaffordablehousing.com	3801 N Dixie Blvd.		Odessa	TX	79762-6827
Our Casas Resident Council, INC.	https://bexar.tx.networkofcare.org/aging/services/agency.aspx?pid=OurCasasResidentCouncilInc_687_1_0	2300 W Commerce St.	Suite 218	San Antonio	TX	78207-3855
Tender Loving Care Center for Children, DBA Legacy CDC	https://www.legacycdc.org	3025 Plaza Cir.		Port Arthur	TX	77642-5557
Waco Community Development Corporation	www.grassrootswaco.org	1624 Colcord Ave.		Waco	TX	76707-2246