

# TEXAS HOMEOWNER ASSISTANCE FUND

- Created in Response to the COVID-19 Pandemic
- Part of The American Rescue Plan Act of 2021
- Administered in Texas by the Texas Department of Housing and Community Affairs

1

## GAVE GRANTS TO ELIGIBLE HOMEOWNERS

- Experienced a financial hardship after Jan. 21, 2020 and before April 10, 2023 due to the pandemic
- Are behind on one or more of the following payment: Mortgage, property taxes, HOA fees or utility bills
- Have a household income at or below 100% Area Median Income
- Own and Occupy a home in Texas as a primary residence

2

# Stopped Taking Applications October 9, 2023

3

## HARDEST HIT FUND

ESTABLISHED BY PRESIDENT OBAMA IN RESPONSE TO THE 2007 HOUSING CRISIS

MORTGAGE PAYMENT ASSISTANCE REACHED 18 STATES BUT NOT TEXAS

STATES SELECTED BASED UNEMPLOYMENT RATES AND STEEP HOME PRICE DECLINES

NO LONGER AVAILABLE BECAUSE ALL AVAILABLE FUNDS HAVE BEEN ALLOCATED

4

## VETERAN'S FINANCIAL ASSISTANCE PROGRAM

ASSISTS WITH ONE TIME UTILITY PAYMENT

ONE TIME RENTAL OR MORTGAGE PAYMENT

TRANSPORTATION SERVICES SUCH AS BUS, TAXIS OR UBER

5

## WHO'S ELIGIBLE?

1. SPECIFIC POVERTY OR INCOME LEVEL NOT REQUIRED
2. VETERAN
3. MUST BE BEHIND ON RENT, MORTGAGE OR UTILITY

6

Find the full text of this and thousands of other resources from leading experts in dozens of legal practice areas in the [UT Law CLE eLibrary \(utcle.org/elibrary\)](https://utcle.org/elibrary)

Title search: Available Sources of Funds to Save a Home

Also available as part of the eCourse

[2024 eConference on Consumer Bankruptcy Practice](#)

First appeared as part of the conference materials for the  
2024 Consumer Bankruptcy Practice session

"Available Sources of Funds to Save a Home"