



Housing Assistance Snapshot



Find assistance in your community

Rent Payment Assistance, Apartments Available at Reduced Rents, and Home Repairs

Contact: 512-475-3800 800-525-0657 info@tdhca.state.tx.us

Utility Bill Payment

Contact: 512-475-3951 877-399-8939* info@tdhca.state.tx.us
*Callers using a land-based phone will be automatically connected with the service provider in their area

Weatherization

Installation of weatherization material and minor home repairs designed to make a home more energy efficient

Contact: 512-475-3951 888-606-8889* info@tdhca.state.tx.us
*Callers using a land-based phone will be automatically connected with the service provider in their area

Homebuyer Assistance

Low interest mortgage loans, and downpayment and closing cost assistance to qualifying first time homebuyers or households who have not owned a home in the previous three years

Tax credits against the annual interest paid on a mortgage loan to qualifying first time homebuyers or households who have not owned a home in the previous three years

Contact: 512-475-2120 800-792-1119 fthb@tdhca.state.tx.us
www.myfirsttexasahome.com

Homebuyer Education

Pre- and post-purchase homebuyer education training and certification for representatives of eligible nonprofit organizations and local governments

Contact: 512-475-2120 800-792-1119 fthb@tdhca.state.tx.us
www.myfirsttexasahome.com

Emergency Housing

Contact: 512-475-3950 800-525-0657 info@tdhca.state.tx.us

Foreclosure Relief

HOPE Hotline 888-995-HOPE (4673)

Foreclosure Intervention Counseling

Find a HUD-approved counseling organization that provides free foreclosure counseling services near you 800-569-4287

TDHCA: Free foreclosure resource information 800-525-0657

Manufactured Housing

Physical Address

Twin Towers Office Center, 1106 Clayton Lane, Suite 270W, Austin, TX 78723

Mailing Address

P.O. Box 12489, Austin, TX 78711-2489

Customer Service

For information on recording ownership (titling)

Contact: 512-475-2200 800-500-7074 processing@tdhca.state.tx.us

Support Services

For title companies, attorney's, lenders, and retailers needing information on recording ownership titling

Contact: 512-463-3693 888-576-2240

Consumer Protection/Consumer Complaints

For consumers who purchased home or installation service from a licensed retailer and/or installer

Contact: 512-475-2200 877-313-3023 complaints@tdhca.state.tx.us

Enforcement & Licensing

For individuals responding to or involved with non-compliance issues.

Contact: 512-475-2200 877-313-3023 licensing@tdhca.state.tx.us

Installation Information

For licensed installers needing information on filing Installation Reports.

Contact: 512-475-2200 877-313-3023 installations@tdhca.state.tx.us

Other Important Resources

US Department of Housing and Urban Development (HUD)

Homeownership Center	800-543-9378
Credit, Foreclosure: Housing Counseling Center	800-569-4287
Multifamily Hotline, Complaints: Multifamily Clearinghouse	800-685-8470
Public Housing Authority Information, Complaints: Office of Public & Indian Housing	800-955-2232
FHA Mortgage Assistance Loss Mitigation Program	888-297-8685
Housing Discrimination Hotline: Fair Housing Program	800-669-9777

Texas Resources

Home Loans and Mortgage Brokers: Texas Finance Commission	877-276-5554
Realtors and Home Inspectors: Texas Real Estate Commission	800-250-8732
Homeowners' Associations: Comptroller of Public Accounts	800-252-8880
Homeownership Assistance for Persons with Disabilities: Home of Your Own (HOYO)	800-988-4696
Legal Hotline (for persons over 65)	800-622-2520
Tenant Rights	
Tenants Rights, Counseling: Texas Tenants Union	214-823-2733
Legal Assistance: State Bar of Texas	800-204-2222
Office of the Attorney General: Consumer Protection Division	800-621-0508
Housing Discrimination	
Texas Workforce Commission: Civil Rights Division	888-452-4778

TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS

221 East 11th Street, Austin, TX 78701

PO Box 13941, Austin, TX 78711

Phone: 512-475-3800 Toll Free: 1-800-525-0657

Email: info@tdhca.state.tx.us Web: www.tdhca.state.tx.us



Facing Foreclosure?

We have **FREE** resources to help you.



Are you at risk of foreclosure and losing your home?

Foreclosure doesn't happen overnight

- Is it becoming harder to make your house payment each month?
- Have you missed, or think you might miss your house payment?
- Has your financial situation changed due to a mortgage payment increase, loss of job, divorce, medical expenses, increase in taxes or other reasons?
- Is your credit card debt becoming unmanageable?
- Is it becoming difficult to pay all your monthly bills on time?

You don't have to lose your home.

A free certified counseling agency can help you save your most important asset and get your finances back on track.

- Call the HOPE hotline toll free at 888-995-HOPE (4673);
- Find a US Department of Housing and Urban Development (HUD)-approved Foreclosure Intervention Counseling organization near you by calling toll free 1-800-569-4287; or
- Call the Texas Department of Housing and Community Affairs toll free at 1-800-525-0657 for additional resources and help.

You are not alone.

Call for free assistance as soon as you think you may be facing foreclosure.

Tips for Texans facing foreclosure

Talk with your lender.

When homes go into foreclosure, lenders lose money. Your lender can sometimes offer ways to help you.

Contact a counseling agency.

A counselor can explain the law and your options, and help you review your budget.

Open all mail from your lender.

The notices may offer good information to help you avoid foreclosure, or may notify you of pending legal action.

Be cautious about companies that offer help for a fee.

There are many free options to assist you. You don't need to pay for help.

Beware of scams.

If someone claims they can stop your foreclosure immediately if you sign a document appointing them to act on your behalf, you may be signing over the title to your property.

Report mortgage fraud.

To report mortgage fraud by a lender or borrower, contact your local district attorney or the Office of the Attorney General at 800-252-8011.

TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS

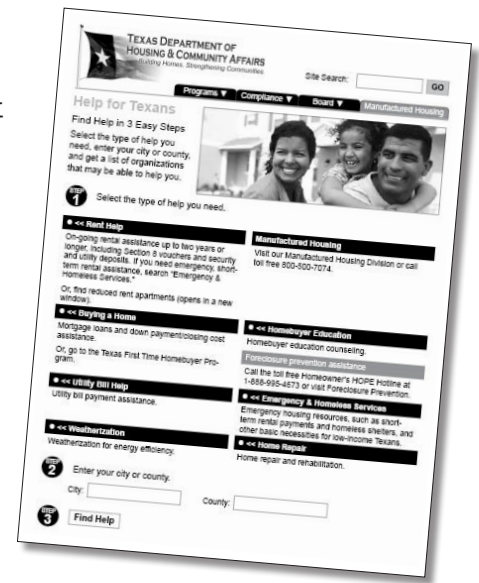
Toll Free: 800-525-0657
Web: www.tdhca.state.tx.us



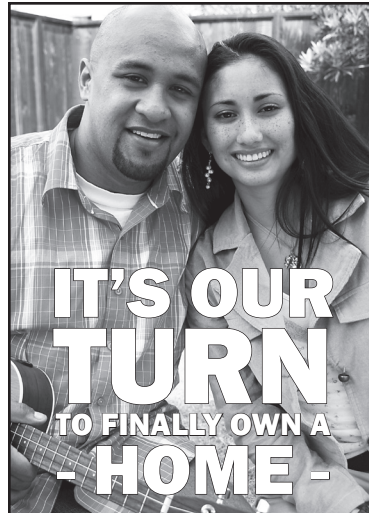
Do you or someone you know need help? Visit TDHCA Online!

Visit TDHCA's online Help for Texans page to find local assistance, such as:

- Apartments available at reduced rents
- Rent payment
- Utility bill payment
- Home repairs
- Weatherization
- Homebuying
- Homebuyer education
- Foreclosure relief
- Manufactured housing
- Emergency housing



Visit TDHCA at www.tdhca.state.tx.us or call us toll free at **1-800-525-0657**



YOU'RE CLOSER TO HOME THAN YOU THINK

TDHCA's **Texas First Time Homebuyer Program** offers financial assistance to help make homeownership affordable for low to moderate income first time homebuyers who have not owned a home within the last three years.

- Safe, Low Interest, 30-Year Fixed Rate Mortgage Loans
- Downpayment Assistance*
- Closing Cost Assistance*
- Mortgage Credits

* Grants may be available for down payment and/or closing costs for income eligible borrowers. Program opportunities vary pending funding availability.



Call Toll Free: 800.792.1119
Web: www.myfirsttexashome.com
Email: ftbh@tdhca.state.tx.us

The Texas First Time Homebuyer Program is brought to you by the Texas Department of Housing and Community Affairs and the State of Texas.

