



PROGRAM BROCHURE

ABOUT THE DEPARTMENT

The Texas Department of Housing and Community Affairs (TDHCA) is the state agency responsible for promoting and preserving homeownership, financing the development of affordable rental housing, supporting community and energy assistance programs, and colonia housing activities.

The Department administers state and federal funds across a housing continuum ranging from poverty and homelessness prevention to homeownership and home repair to foreclosure prevention. Most of the Department's funds are administered through partnerships with public housing authorities, eligible nonprofit and community-based organizations, private developers, and non-participating jurisdictions (*cities and counties that receive no direct allocation of federal housing dollars*).

The Manufactured Housing Division of TDHCA regulates the manufactured housing industry in Texas.

HOUSING NEED CONTINUUM SUPPORTED BY TDHCA

- Poverty & Homelessness Prevention
- Single Family Housing Development
- Home Affordability: Energy Efficiency
- Rental Assistance
- Homebuyer Assistance
- Community Foreclosure Mitigation
- Rental Housing Development
- Home Repair
- Disaster Relief & Housing Recovery Assistance

POVERTY AND HOMELESSNESS PREVENTION

EMERGENCY SOLUTIONS GRANTS ("ESG") PROGRAM

- Eligible Applicants: City and county governments, eligible nonprofit organizations
- Eligible Activities: Rapid re-housing assistance to provide housing for individuals and families experiencing homelessness, homelessness prevention assistance to help individuals and families avoid becoming homeless, provision of essential services related to emergency shelters and street outreach for the homeless, and rehabilitation or conversion and operation of a building for use as an emergency shelter.
- Beneficiaries: Homeless persons or those at risk of homelessness (homeless prevention for those at or below the US Department of Housing and Urban Development's ("HUD") 30% AMFI)
- Availability: Statewide
- Contact: 512-463-8921 800-525-0657 info@tdhca.state.tx.us

HOMELESS HOUSING AND SERVICES PROGRAM ("HHSP")

- Eligible Applicants: *See Program Availability*
- Eligible Activities: Services and housing activities, including construction and rehabilitation, to prevent and eliminate homelessness.
- Beneficiaries: Persons who are homeless or at-risk of homelessness
- Availability: Cities in Texas with populations larger than 285,500 persons: Arlington, Austin, Corpus Christi, Dallas, El Paso, Fort Worth, Houston, San Antonio
- Contact: 512-463-8921 800-525-0657 info@tdhca.state.tx.us

COMMUNITY SERVICES BLOCK GRANT ("CSBG") PROGRAM [DR]

- Eligible Applicants: Entities designated by the Governor as eligible entities
- Eligible Activities: Supports local, community-based efforts to provide child care, health services, transportation, job training and employment services, housing, substance abuse prevention, and other essential services to help transition individuals out of poverty
- Beneficiaries: Individuals at or below 125% of US Department of Health and Human Services' ("HHS") Federal Poverty Income Guidelines
- Availability: Statewide
- Contact: 512-475-3950 800-525-0657 info@tdhca.state.tx.us

Community Services Block Grant Program - State Discretionary

- Eligible Applicants: Nonprofits and units of local government
- Eligible Activities: Supports local and statewide efforts by nonprofit organizations and units of local government to improve service outcomes for designated special needs groups, such as homeless persons, persons with disabilities, rural communities, or colonias. May also fund statewide projects to provide training and technical assistance to service providers.

RENT PAYMENT ASSISTANCE

PROJECT ACCESS VOUCHER PROGRAM

- Eligible Applicants: Rental housing assistance provided directly through TDHCA on a first-come, first-served basis
- Eligible Activities: Rental assistance for qualifying persons with disabilities transitioning from institutions into the community
- Beneficiaries: Individuals earning up to 50% AMFI
- Program Availability: Statewide
- Contact: 800-237-6500 800-525-0657 info@tdhca.state.tx.us

HOUSING CHOICE VOUCHER PROGRAM ("SECTION 8")

- Eligible Applicants: Rental housing assistance provided directly through TDHCA and through local contract agencies
- Eligible Activities: Rental assistance to low income individuals and families, including seniors and persons with disabilities
- Beneficiaries: Tenants earning up to 50% AMFI
- Availability: Local areas where there is no housing authority implementing the Section 8 program
- Contact: 512-475-3884 800-237-6500 info@tdhca.state.tx.us

TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS

221 East 11th St., Austin, TX 78701 Main Number: 512-475-3800 Email: info@tdhca.state.tx.us
 PO Box 13941, Austin, TX 78711 Toll Free: 1-800-792-1119 Web: www.tdhca.state.tx.us
 Equal Opportunity Employer/Program. Auxiliary aids and services are available upon request to individuals with disabilities.
 Relay Texas: 800-735-2989 (TTY/TDD) and 711 (Voice).



SECTION 811 PROJECT RENTAL ASSISTANCE ("PRA") PROGRAM

Eligible Applicants: Multifamily developers who own or manage eligible properties in participating Metropolitan Statistical Areas.
 Eligible Activities: Project-based rental assistance for persons with disabilities linked with long term services
 Beneficiaries: People with disabilities, including people living in institutions, people with serious mental illness, and youth and young adults exiting foster care who are receiving services through one of the Texas Health and Human Services Commission agencies participating in the program.

Availability: Select counties across the state.
 Contact: 512-475-1784 800-525-0657 info@tdhca.state.tx.us

TENANT-BASED RENTAL ASSISTANCE ("TBRA") PROGRAM [DR]

*Offered through TDHCA's federally funded Texas HOME Program**

Eligible Applicants: Units of general local government, public housing authorities, and nonprofit organizations
 Eligible Activities: Rental subsidies for up to 60 months, may include security and utility deposit, while the household engages in a self-sufficiency program
 Availability: Statewide; Offered via Reservation System and Contract Award
 Beneficiaries: Renters earning up to 80% AMFI
 Contact: 512-463-8921 800-525-0657 home@tdhca.state.tx.us

RENTAL HOUSING DEVELOPMENT**HOUSING TAX CREDIT ("HTC") PROGRAM**

Eligible Applicants: Public and private for-profit and nonprofit developers
 Eligible Activities: Tax credits used to offset federal tax liability are syndicated by a developer to generate capital used in exchange for the development of affordable rental properties or the rehabilitation of existing properties to maintain affordable rents for an extended period of time
 Beneficiaries: Tenants earning up to 60% AMFI
 Availability: Statewide
 Contact: 512-936-7834 800-525-0657 info@tdhca.state.tx.us

MULTIFAMILY MORTGAGE REVENUE BOND ("MRB") PROGRAM

Eligible Applicants: Public and private for-profit and nonprofit developers
 Eligible Activities: Low-interest loans to help finance the development of affordable rental properties or the rehabilitation of existing properties to maintain affordable rents for an extended period of time
 Beneficiaries: Tenants earning up to 60% AMFI
 Availability: Statewide
 Contact: 512-475-3344 800-525-0657 info@tdhca.state.tx.us

MULTIFAMILY DIRECT LOAN PROGRAM [DR]

*Offered through TDHCA's federally funded Texas HOME Program**

Eligible Activities: New construction, demolition and reconstruction, or acquisition and rehabilitation of affordable multifamily rental housing
 Beneficiaries: Tenants earning up to 80% AMFI
 Availability: Statewide
 Contact: 512-475-0538 800-525-0657 info@tdhca.state.tx.us

Multifamily Development Program - General Set-Aside

Eligible Applicants: Eligible nonprofit organizations, Public Housing Authorities, and for-profit entities

Multifamily Development Program - CHDO Set-Aside

Eligible Applicants: Nonprofit organizations approved as Community Housing Development Organizations (CHDOs)

HOMEBUYER ASSISTANCE**MY FIRST TEXAS HOME ("MFTH")**

Eligible Applicants: Qualifying homebuyers through participating lenders
 Eligible Activities: Mortgage loans at fixed interest rates and down payment and/or closing cost assistance to qualifying veterans and first time homebuyers or households who have not owned a home in the previous three years. Homebuyers may combine TDHCA homebuyer and mortgage credit programs for maximum benefit.
 Beneficiaries: Homebuyers earning up to 115% AMFI; up to 140% AMFI in targeted areas of the state
 Availability: Statewide through participating lenders
 Contact: 512-475-2120 800-792-1119 fthb22@tdhca.state.tx.us
 www.MyFirstTexasHome.com

TEXAS MORTGAGE CREDIT CERTIFICATE ("TXMCC") PROGRAM

Eligible Applicants: Qualifying homebuyers through a network of participating lenders
 Eligible Activities: Tax credits based on the annual interest paid on a mortgage loan to qualifying veterans and first time homebuyers or households who have not owned a home in the previous three years. Homebuyers may combine mortgage credit and TDHCA homebuyer programs for maximum benefit.
 Beneficiaries: Homebuyers earning up to 115% AMFI; up to 140% AMFI in targeted areas of the state
 Availability: Statewide through participating lenders
 Contact: 512-475-2120 800-792-1119 fthb32@tdhca.state.tx.us
 www.MyFirstTexasHome.com

TEXAS HOMEBUYER ASSISTANCE PROGRAM ("HOME HBA") [DR]

*Offered through TDHCA's federally funded Texas HOME Program**

Eligible Applicants: Units of local government, Public Housing Authorities, and nonprofit organizations
 Eligible Activities: Down payment and closing cost assistance for homebuyers of single family housing units; may include rehabilitation for accessibility modifications.
 Availability: Statewide; Offered via Reservation System and Contract Award
 Beneficiaries: Homebuyers earning up to 80% AMFI
 Contact: 512-463-8921 800-525-0657 home@tdhca.state.tx.us

TEXAS BOOTSTRAP LOAN PROGRAM [DR]*Offered through TDHCA's state-funded Housing Trust Fund.*

Eligible Applicants: Certified organizations of "self-help" owner-builder housing programs, such as Colonia Self-Help Centers, eligible nonprofit organizations

Eligible Activities: Development of single family housing in which owner-builders provide at least 65% of the labor required to construct or rehabilitate their home ("sweat equity")

Beneficiaries: Households earning up to 60% AMFI

Availability: Two-thirds of funds are set-aside for owner-builders with property in census tracts with median household incomes not exceeding 75% of the state median income. The remaining one-third of the funds are available statewide. Offered via Reservation System.

Contact: 512-475-4828 800-525-0657 htf@tdhca.state.tx.us

TEXAS HOMEBUYER U ("TXHBU") *NEW!*

Eligible Applicants: Texas homebuyers

Activities: Free online pre- and post-purchase tutorial, mortgage credit certificate introduction courses to satisfy TDHCA's first time homebuyer program education requirement

Beneficiaries: Homebuyers earning up to 115% AMFI; up to 140% AMFI in targeted areas of the state

Availability: Statewide

Contact: 512-475-2120 800-792-1119 fthb12@tdhca.state.tx.us www.MyFirstTexasHome.com

SINGLE FAMILY DEVELOPMENT**CHDO SET-ASIDE: SINGLE FAMILY DEVELOPMENT PROGRAM***Offered through TDHCA's federally funded Texas HOME Program**

Eligible Applicants: Nonprofit organizations approved as Community Housing Development Organizations (CHDOs)

Eligible Activities: Development or rehabilitation of affordable single family housing for homeownership

Beneficiaries: Households earning up to 80% AMFI²

Availability: Statewide; Offered via Reservation System

Contact: 512-463-8921 800-525-0657 home@tdhca.state.tx.us

COLONIA SELF-HELP CENTER ("SHC") PROGRAM

Eligible Applicants: Services are contracted through local nonprofit organizations, units of local government, local public housing authorities, and community action agencies serving designated counties along the Texas-Mexico border

Eligible Activities: Technical assistance and/or training for colonia residents to carry out self-help home construction, housing repairs, infrastructure improvements, and community development activities such as financial literacy and technology access.

Beneficiaries: Colonia residents earning up to 80% AMFI

Availability: Designated colonias in El Paso, Maverick, Val Verde, Webb, Starr, Hidalgo and Cameron/Willacy counties

Contact: 915-834-4925 800-525-0657 albert.alvidrez@tdhca.state.tx.us

CONTRACT FOR DEED ("CFD") PROGRAM*Offered through TDHCA's federally funded Texas HOME Program* in cooperation with TDHCA's state-funded Housing Trust Fund.*

Eligible Applicants: Units of local government, Public Housing Authorities, and nonprofit organizations

Eligible Activities: Refinance of contracts for deed. Funding also available for housing rehabilitation. Additional Administrative Assistance Grants available in cooperation with TDHCA's state-funded Housing Trust Fund.

Beneficiaries: Colonia residents earning up to 60% AMFI

Availability: Recognized colonias; Offered via Reservation System

Contact: 512-463-8921 800-525-0657 home@tdhca.state.tx.us

CONTRACT FOR DEED ASSISTANCE PROGRAM*Offered through TDHCA's state-funded Housing Trust Fund*

Eligible Applicants: Units of local government and eligible nonprofit organizations

Eligible Activities: Grant and/or loan funds for entities who assist eligible households who have converted or wish to convert their Contracts for Deed into a warranty deed.

Beneficiaries: Colonia residents earning up to 60% AMFI

Availability: Colonias within 150 miles of the Texas-Mexico border; Offered via Reservation System.

Contact: 512-936-7800 800-525-0657 htf@tdhca.state.tx.us

HOME REHABILITATION**TEXAS HOMEOWNER REHABILITATION ASSISTANCE ("HRA") PROGRAM [DR]***Offered through TDHCA's federally funded Texas HOME Program**

Eligible Applicants: Units of local government, Public Housing Authorities, and nonprofit organizations

Eligible Activities: Rehabilitation or reconstruction of substandard stick built homes or replacement of manufactured housing units owned and occupied by qualified homeowners; potential refinance of existing mortgage in conjunction with home rehabilitation or reconstruction for qualified applicants

Beneficiaries: Homeowners earning up to 80% AMFI

Availability: Statewide; Offered via Reservation System and Contract Award

Contact: 512-463-8921 800-525-0657 home@tdhca.state.tx.us

AMY YOUNG BARRIER REMOVAL ("AYBR") PROGRAM [DR]*Offered through TDHCA's state funded Housing Trust Fund*

Eligible Applicants: Units of general local government, Councils of Government, eligible nonprofit organizations, local mental health authorities, and Public Housing Authorities

Eligible Activities: Grant funds for accessibility modifications in renter- and owner-occupied housing; helps eliminate life-threatening hazards and correct unsafe conditions in owner-occupied homes.

Beneficiaries: Persons with disabilities earning up to 80% AMFI

Availability: Statewide; Offered via online Reservation System

Contact: 512-475-4828 800-525-0657 htf@tdhca.state.tx.us

HOME AFFORDABILITY: ENERGY EFFICIENCY

COMPREHENSIVE ENERGY ASSISTANCE PROGRAM (“CEAP”) [DR]

Eligible Applicants: Services are contracted through a network of eligible nonprofit organizations or city and county governments
Eligible Activities: Utility bill payment assistance, consumer education, and case management to help low-income households better manage their energy consumption
Beneficiaries: Tenants and homeowners earning up to 150% of US Department of Health and Human Services’ (“HHS”) Federal Poverty Income Guidelines
Availability: Statewide
Contact: 512-475-3951 877-399-8939** info@tdhca.state.tx.us

WEATHERIZATION ASSISTANCE PROGRAM (“WAP”)

Eligible Applicants: Services are contracted through a network of eligible nonprofit organizations or city and county governments
Eligible Activities: Installation of weatherization material and minor home repairs designed to make a home more energy efficient
Beneficiaries: Tenants and homeowners earning up to 150% of US Department of Health and Human Services’ (“HHS”) Federal Poverty Income Guidelines
Availability: Statewide
Contact: 512-475-3951 888-606-8889** info@tdhca.state.tx.us

MANUFACTURED HOUSING

The **Manufactured Housing Division** of TDHCA regulates the manufactured housing industry in Texas. Some of the Division’s primary responsibilities include:

- Licensing individuals who manufacture, sell, and install manufactured homes
- Maintaining ownership title-records
- Recording and releasing finance and tax liens
- Performing installation and habitability inspections
- Resolving consumer complaints
- Providing remedy to the consumer under qualified situations

Physical Address: Twin Towers Office Center, 1106 Clayton Lane, Ste 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

Titling Assistance - For title companies, attorneys, lenders, and retailers needing information on recording ownership titling.
Contact: 512-463-3693 888-576-2240 processing@tdhca.state.tx.us

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 NUMBERS

FORECLOSURE PREVENTION
HOPE Hotline888-995-HOPE (4673)
Foreclosure Intervention Counseling:
 Find a HUD-approved counseling organization that provides *free* foreclosure counseling services near you800-569-4287

US DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (“HUD”)
 Homeownership Center800-543-9378
 Housing Counseling Center800-569-4287
 Housing Discrimination Hotline800-669-9777
 Multifamily Clearinghouse800-685-8470
 Public and Indian Housing Information & Resource Center....800-955-2232

TEXAS RESOURCES
 Home Loans and Mortgage Brokers:
 Texas Finance Commission877-276-5554
 Realtors and Home Inspectors:
 Texas Real Estate Commission800-250-8732
Tenant Rights
 Texas Tenants Union.....214-823-2733
 State Bar of Texas800-204-2222
 Office of the Attorney General:
 Consumer Protection Division800-621-0508
Housing Discrimination
 Texas Workforce Commission: Civil Rights Division 888-452-4778

[DR] = May offer funding for disaster relief activities.
 All programs are subject to funding availability.

* Callers using a land-based phone will be automatically connected with a local service provider.

¹ AMFI = Area Median Family Income.

² Of TDHCA’s total annual HOME Program funding allocation, 95% is reserved for non-participating jurisdictions and 5% is reserved to assist persons with disabilities statewide.

DO YOU OR SOMEONE YOU KNOW NEED HELP?

Visit TDHCA online to find local assistance in three easy steps:

1. Visit www.tdhca.state.tx.us
2. Click on the “Help for Texans” tab
3. Choose the type of assistance needed:

<ul style="list-style-type: none"> ▪ Rent payment assistance ▪ Reduced rent apartments ▪ Fair housing information 	<ul style="list-style-type: none"> ▪ Utility bill payment ▪ Home repairs ▪ Home modification for accessibility 	<ul style="list-style-type: none"> ▪ Weatherization ▪ Homebuying ▪ Homebuyer education ▪ Foreclosure relief resources ▪ Manufactured housing ▪ Emergency & homeless services
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