



TDHCA PROGRAM BROCHURE

Through the programs outlined below, the Texas Department of Housing and Community Affairs (TDHCA) provides funds to local organizations to help lower income Texas households in need.

If You or Someone You Know Needs Help

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

1. Visit www.tdhca.state.tx.us and click on the "Help for Texans" tab;

2. Choose the type of help needed, such as:

- Emergency & homeless services
- Fair housing information
- Foreclosure relief resources
- Home modification for accessibility
- Home repairs
- Homebuyer help and education
- Manufactured housing
- Reduced rent apartments
- Rent payment help
- Utility bill payment help
- Weatherization

3. Enter the city or county and click the Find Help button.

About the Department

The Texas Department of Housing and Community Affairs (TDHCA) is Texas' only state housing finance agency, and serves as 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:

- Non-Participating Jurisdictions (cities and counties that receive no direct allocation of federal housing dollars)
- Eligible nonprofit and community-based organizations
- Private developers
- Public Housing Authorities

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

Poverty and Homelessness Prevention

Emergency Solutions Grants (ESG) Program

Eligible Applicants: City and county governments, eligible private 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 persons experiencing homelessness, and rehabilitation or conversion and operation of a building for use as an emergency shelter.

Beneficiaries: Persons experiencing or at risk of homelessness (homeless prevention for those below HUD's 30% AMFI)

Availability: Statewide

Contact: 512-475-3975 800-525-0657 esg@tdhca.state.tx.us

Homeless Housing and Services Program (HHSP)

Eligible Applicants: *See Availability*

Eligible Activities: Services and housing activities, including rental assistance, construction and rehabilitation, to prevent and eliminate homelessness.

Beneficiaries: Persons experiencing or those at risk of homelessness (persons at-risk of homelessness would not exceed moderate income)

Availability: Cities in Texas with populations larger than 285,500 persons: Arlington, Austin, Corpus Christi, Dallas, El Paso, Fort Worth, Houston, Plano, San Antonio

Contact: 512-475-3975 800-525-0657 hhsp@tdhca.state.tx.us



TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS

221 East 11th St., Austin, TX 78701

PO Box 13941, Austin, TX 78711

Equal Opportunity Employer/Program. Auxiliary aids and services are available upon request to individuals with disabilities. Relay Texas: 800-735-2989 (TTY) and 711 (Voice).

512-475-3800

800-525-0657

info@tdhca.state.tx.us

www.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 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, community-based efforts to improve service outcomes for designated special needs, farmworker and Native American populations. May also fund statewide projects to provide training and technical assistance to service providers

Ending Homelessness Fund

Administered through TDHCA's Emergency Solutions Grant (ESG) Program and Homeless Housing and Services Program (HHSP)

Eligible Applicants: Eligible city and county governments
 Eligible Activities: Enhance the number and quality of emergency shelters, prevent homelessness, encourage self-sufficiency and help the homeless secure stable housing.
 Beneficiaries: Persons experiencing or those at risk of homelessness
 Availability: Statewide
 Contact: 512-475-3975 800-525-0657 info@tdhca.state.tx.us

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 to help low-income households better manage their energy consumption
 Beneficiaries: Tenants and homeowners earning up to 150% of HHS' Federal Poverty Income Guidelines
 Availability: Statewide
 Contact: 512-475-3951 877-399-8939** info@tdhca.state.tx.us

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: 34 Counties where there is no housing authority implementing the Section 8 program
 Contact: 512-475-3884 800-237-6500 info@tdhca.state.tx.us

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 existing in institutions, people with serious mental illness who are eligible for services from their Local Mental Health Authority or Local Behavioral Health Authority, 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

Beneficiaries: Renters earning up to 80% AMFI

Availability: Statewide via Reservation System and Contract Award

Contact: 512-475-2975 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 80% 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, National Housing Trust Fund (NHTF), Tax Credit Assistance Program (TCAP) Repayment Fund and Neighborhood Stabilization Program (NSP)

Eligible Activities: New construction, demolition and reconstruction, or acquisition and rehabilitation of affordable multifamily rental housing

Beneficiaries: Tenants earning up to 80% AMFI, depending on funding source

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

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 fthb@tdhca.state.tx.us
www.MyFirstTexasHome.com

My Choice Texas Home (MCTH) Program *New!*

Eligible Applicants: Qualifying homebuyers

Eligible Activities: Mortgage loans at fixed interest rates and down payment and/or closing cost assistance to qualifying homebuyers.

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 fthb@tdhca.state.tx.us
MyFirstTexasHome.com

Texas Mortgage Credit Certificate (TXMCC) Program

Eligible Applicants: Qualifying homebuyers
 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 fthb@tdhca.state.tx.us
 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.
 Beneficiaries: Homebuyers earning up to 80% AMFI
 Availability: Statewide; Offered via Reservation System and Contract Award
 Contact: 512-475-2975 800-525-0657 home@tdhca.state.tx.us

Contract for Deed (CFD) Program

Offered through TDHCA's federally funded Texas HOME Program
 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.
 Beneficiaries: Colonia residents earning up to 60% AMFI
 Availability: Recognized colonias via Reservation System
 Contact: 512-475-2975 800-525-0657 home@tdhca.state.tx.us

Homebuyer Education

Texas Homebuyer U (TXHBU)

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 fthb@tdhca.state.tx.us
 MyFirstTexasHome.com

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: Housing rehabilitation, reconstruction and new construction, and public services, 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: Any TDHCA Border Field Office

Single Family Development

Single Family Development Program: CHDO Set-Aside

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% AMFI
 Availability: Statewide via Reservation System
 Contact: 512-475-2975 800-525-0657 home@tdhca.state.tx.us

Texas Bootstrap Loan Program [DR]

Offered through TDHCA's state-funded Housing Trust Fund.

Eligible Applicants: State-certified "Nonprofit Owner-Builder Housing Providers", such as Colonia Self-Help Centers and eligible nonprofit organizations, who run self-help construction programs

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

Beneficiaries: Households earning up to 60% AMFI

Availability: Two-thirds of the 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: 475-4828 800-525-0657 htf@tdhca.state.tx.us

Home Repair and Accessibility Modifications**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 via Reservation System and Contract Award

Contact: 512-475-2975 800-525-0657 home@tdhca.state.tx.us

Amy Young Barrier Removal (AYBR) Program [DR]

Offered through the State 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 rental and owner-occupied housing; helps eliminate life-threatening hazards and correct unsafe conditions.

Beneficiaries: Persons with disabilities earning up to 80% AMFI

Availability: Statewide via online Reservation System

Contact: 512-475-4828 800-525-0657 htf@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 200% HHS' Federal Poverty Income Guidelines

Availability: Statewide

Contact: 512-475-3951 888-606-8889** info@tdhca.state.tx.us

Disaster Relief**Community Services Block Grant (CSBG)**

- A reserved portion of the State's annual CSBG discretionary funds provide CSBG-eligible entities and other human services delivery organizations support for income-eligible persons impacted by natural or man-made disaster.
- Support may include but not be limited to shelter, food, clothing, pharmaceutical supplies, bedding, cleaning supplies, personal hygiene items, and replacement of essential appliances.

HOME Program Disaster Relief

- Deobligated and available HOME funds for HRA, HBA, and TBRA programs
- HOME disaster funds are designed specifically to assist eligible households who are affected by a disaster, with emphasis on assisting those who have no other means of assistance, or as gap financing after any other federal assistance.

9% (Competitive) Housing Tax Credit (HTC) Program

- The Qualified Allocation Plan (QAP) includes a scoring item that provides points to applications that pledge to close their financing and begin construction much earlier than usual in counties with a presidential disaster declaration.
- The early start will make units available to residents approximately a year earlier.

Manufactured Housing

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

- License manufacturers, sellers and installers
- 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 (titing)
Contact: 512-475-2200 800-500-7074 processing@tdhca.state.tx.us

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

Consumer Protection/ 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

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

(1) Offered through TDHCA's federally funded Texas HOME Program. 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.

(2) Offered through the State Housing Trust Fund
[DR] = May offer funding for disaster relief activities.

AMFI = Area Median Family income
HUD = US Department of Housing and Urban Development

HHS = US Department of Health and Human Services

All Programs are subject to funding availability.