



BEHIND ON HOME LOANS, UTILITIES AND OTHER EXPENSES?

We have emergency funds ready to help eligible Texas homeowners affected by the COVID-19 pandemic. **Get up to \$65,000 in grants for:**

 HOME LOANS	 PROPERTY CHARGES	 UTILITY BILLS
<ul style="list-style-type: none"> • Traditional home mortgage • Manufactured housing • Contracts for deed or land contract 	<ul style="list-style-type: none"> • Property taxes • Homeowners' insurance • Homeowner or condo association fees 	<ul style="list-style-type: none"> • Electricity • Propane • Water • Natural Gas • Wastewater

For questions and more information: **833-651-3874** (Toll free)
Mon - Fri 8am to 6pm (CST) | Help is available in multiple languages.

To see if you qualify and to apply:
TexasHomeownerAssistance.com



Get in-person help from your local support center:

Community Services of Northeast Texas, Inc.
304 E. Houston St. Linden, TX 75563
(903)756-5596 ext. 209
1506 W. Ferguson Rd. Mount Pleasant, TX 75455
(903)717-7400 ext. 510



Texas Homeowner Assistance is administered by the Texas Department of Housing and Community Affairs. Providing false, incomplete, or inaccurate information on application forms or seeking duplicative benefits may result in up to 5 years of imprisonment and/or a fine of up to \$10,000 for each occurrence. Program limitations and eligibility requirements apply and not all households may be eligible. See [TexasHomeownerAssistance.com](https://www.texas-homeowner-assistance.com) for details. Funds are limited and may not be available by the time a household applies.







Application Documents Checklist

Texas Homeowner Assistance provides grants up to \$65,000 to qualified Texas homeowners who are behind on their mortgage, home-related expenses, and utility bills due to COVID-19.

Applying is easy!

1. Visit TexasHomeownerAssistance.com and click the "Apply Now" button to complete and submit your application. Not providing all required documents could delay or disqualify your application.
2. Check your email for updates about your application. If we need more information, we may give you a call.

Household Information	
 <p>Identification For <u>EACH</u> household member over 18 years old</p>	<p><u>ONE</u> of the following:</p> <ul style="list-style-type: none"> • 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 Birth certificate
 <p>Proof of Occupancy For at least <u>ONE</u> individual listed on mortgage and the application</p>	<p><u>ONE</u> of the following:</p> <ul style="list-style-type: none"> • Utility bill in your name at primary applicant's home address <p>OR</p> <ul style="list-style-type: none"> • Attestation that you occupy the property as your primary residence.

Income Information

Provide income documents for EACH household member over 18, and for EACH type of income. See last page for excluded income that does not require documentation.



Wages, Tips & Overtime

ONE of the following:

- Last month of paystubs - **PREFERRED**
- IRS 1040 (tax returns)
- Letter from your employer detailing your earnings for the past month
- If self-employed: profit and loss statement(s) for the most recent 30 days

If you have nontraditional paycheck documentation (ex. Contract work), provide a description of earning and signed attestation.



Unemployment

Unemployment, disability, worker's compensation, severance compensation, or other payments in lieu of earnings.

ONE of the following:

- One month of payment information
- A benefit letter
- Bank statements
- Other supporting documentation



Child Support/Alimony

Child Support or Alimony payments, if ongoing for more than three years.

ONE of the following:

- Divorce decree or court order showing your award amount
- A statement from child supportive services
- Copies of deposited checks
- Bank statements
- Other supporting documentation






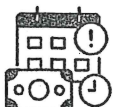
Pension, Social Security, Annuities, Death Benefits

Includes other similar types of periodic receipts



ONE of the following:

- Benefit letter from the Social Security Administration
- A pension statement
- Bank statements
- Other supporting documentation reflecting gross benefit amount, deductions and payments for the most recent 30 days

 <p>Other Income All other sources of income you receive on an ongoing basis such as:</p> <ul style="list-style-type: none"> • Rental income • Interest bearing assets • Royalties • Estates 	<p>Bank or financial institution statements for the most recent 30 days or other supporting documentation.</p>
--	--

<p style="text-align: center;">Assistance Requested Information Provide documentation for EACH type of assistance you are requesting.</p>	
 <p>Past Due Mortgage If applying for mortgage assistance, you'll also need to provide:</p> <ul style="list-style-type: none"> • Loan/account number • Loan origination date • Current monthly payment 	<p>ONE of the following:</p> <ul style="list-style-type: none"> • Past due notice • Mortgage statement • Breach letter from your loan servicer • Notice of default, foreclosure notice or other document from your loan servicer showing past due amount <p>If you do not have the documentation from your loan servicer, provide a signed attestation of the past due mortgage information.</p>
 <p>Past Due Homeowner's Insurance</p>	<p>Copy of a past due notice or statement from your insurance company showing the past due amount for homeowner's insurance, flood, hazard, or mortgage insurance.</p> <p>Statement must be detailed with each year's amount listed separately.</p>
 <p>Past Due HOA Fees or Liens</p>	<p>Copy of a past due notice or statement from your HOA or condo association evidencing the past due fees, liens or common charges.</p> <p>Statement must be detailed with each year's amount listed separately.</p>

Application Documents Checklist

 <p>Past Due Property Taxes <i>Current tax statements uploaded without a formal delinquent statement will not be approved</i></p>	<p>A copy of a past due notice or statement from your property taxing authority showing the past due amount.</p>
 <p>Past Due Utility Bills</p>	<p>A utility bill or statement showing a past due balance for electricity, natural gas, propane, water or wastewater. Bill must be dated within the last 45 days.</p> <p>Proof of homeownership, such as a copy of the title of the house, a copy of a recent mortgage statement, or a copy of a recent property tax statement.</p>

Excluded Income

The following do not count as income and no documentation is required:

- Income from minors
- Income from full-time students
- Payment received for foster care
- Adoption assistance payments
- Reimbursement for medical costs
- Income of a live-in aide
- Education assistance
- Government programs - funds received for specific needs such as utility, food, care, or disability
- Temporary income
- Stimulus checks
- Property tax refunds
- One-time gifts