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PRESS RELEASE

Up to \$842M in Assistance Grants Available to Texas Homeowners

Notice has been sent to Galveston County property owners eligible for Homeowners Assistance Funds through the Texas Department of Housing and Community Affairs (TDHCA). These funds are part of the American Rescue Plan and will help qualified homeowners avoid foreclosure as a result of late mortgage or property tax payments as well as with unpaid insurance, and homeowner association and condominium fees due to the COVID pandemic. Up to \$25,000 is available for qualified individuals. These funds are NOT A LOAN rather they are grants with no repayment required. Payments will be made directly to the companies, HOAs or taxing authorities.

Eligibility requirements include the following:

- You must own and occupy a home in Texas as a primary residence (homestead exemption is not required)
- You must have experienced a qualified financial hardship after January 21, 2020 (lost income or increased expenses resulting from the pandemic). Please note that our interpretation is that everyone purchasing protective equipment (eg masks) or incurred additional child care expenses are considered to have increased pandemic expenses.
- You must be late on one or more mortgage, property tax, property insurance, HOA or condo fees
- Household income must be at or below 100% of the area median income (AMI) OR 100% of the median income for the U.S. (whichever is greater). The income limit for our area is \$79,200 but all in need should go online to www.TexasHomeownerAssistance.com or call 1-833-651-3874

Required documentation includes the following:

- Approved form of identification (TDL, SS card, Military or State ID, birth certificate, etc.)
- Proof of occupancy (a utility bill)
- Verified income document (such as W2, IRS Form 1099, tax return, pay stub, etc.)
- Evidence of delinquency (delinquent tax statement, notice from attorney, etc.)

The Galveston County Tax Office Property Tax Department team is ready to provide assistance with regard to evidence of overdue taxes. The team will research all delinquencies (including non GCTO tax collection customers) in order to ensure our property owners are able to secure payment for all late taxes. Those requiring assistance with this information should call (toll free) 877-766-2284 (and ask for the Property Tax Department) or 409-766-2481.

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