

Questions and Answers

Last Updated 08/11/2022

This document provides answers to questions related to the CDBG-CV Texas Emergency Mortgage Assistance Program (TEMAP). Applicants may submit additional questions by emailing both CDBG CARES Manager Erica Garza at erica.garza@tdhca.state.tx.us, CDBG CARES Coordinator Lauren Rabe at lauren.rabe@tdhca.state.tx.us, and CDBG CARES Coordinator Katie Wilkison at katie.wilkison@tdhca.state.tx.us.

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A. Contract and Reporting/Draws

1. How early can a TEMAP subrecipient draw funds?

After contract execution, TEMAP subrecipients will be required to submit monthly performance and expenditure reports by the 15th day of each month, and payment will typically be issued by the Department within 10-14 days after the submission of the monthly reports.

Subrecipients have an opportunity to access a one-time cash advance of funds covering no more than 30 day’s cash need, but other than this one-time opportunity, payments will be made on a monthly reimbursement basis. This request for an advance can be made immediately upon contract execution.

Some costs incurred prior to the contract start date are eligible under pre-agreement in the contract, such as administration for preparation of the CDBG-CV application and staff time to attend or participate in pre-contract training and the mortgage assistance in arrears.

2. Will TDHCA deposit the grant funds to Subrecipients or is this a reimbursement grant?

After the first initial advance as noted above, if applicable, TEMAP will operate on a reimbursement basis. Mortgage assistance for arrears will be in the form of one lump sum payment and future mortgage payments must be made on a monthly basis when due. Draws will be due on the 15th of each month for the previous month’s expenses.

3. How often will award recipients be able to draw down funds?

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Entitlement communities, local nonprofits and regional providers receiving funds under Programs B and C will be able to submit draws once a month as part of the Monthly Performance and Expenditure reports due by the 15th of each month to report households assisted for the preceding month and request reimbursements for incurred expenses.

Non-entitlement cities and counties receiving funds under Program A may submit up to two requests for reimbursement per month. Each request for reimbursement must be accompanied with the submission of a Performance and Expenditure Report.

All subrecipients may request a one-time cash advance of funds at any time within the contract term, including the first month, to cover up to 30 day's of estimated cash need.

4. Will Monthly Financial and Performance Reports be required in TDHCA contract system for the TEMAP program (similar to ESG and TERAP rental assistance programs)?

Yes. Monthly Financial and Performance reports will be required to be submitted in the Housing Contract System each month by the 15th. An additional Excel report, submitted via Smartsheet, will be required to be submitted which will accompany the report on the TDHCA contact system. Therefore, two reports require submission each month by the 15th. This report is due even if no draws have been made since the prior monthly report.

5. Can you go through the requirement that if more than 40% of admin costs have been expended, grantee will be reimbursed no more than 20% higher than the percent of mortgage assistance dispersed?

Once General Administration expenditures submitted for reimbursement reach 40% of the budgeted amount, the Department will stop reimbursing the Subrecipient for additional those expenses. General Administration costs will be capped at that point at a rate such that the percentage of budgeted General Administration funds reimbursed is no more than 20 percentage points higher than the percentage of budgeted Emergency Payments expended. This requirement is in place to make sure that program and admin funds are expended at similar rates and that administration funds are not depleted first without also utilizing down the program funds.

Here is an example:

- A subrecipient is awarded \$200,000 in TEMAP funds:
 - \$20,000 for administration funds (10%), and
 - \$180,000 for Mortgage Assistance project delivery cost (90%).
- At six months, they have expended:
 - \$8,000 (40% of admin), and
 - \$72,000 (40% of project delivery costs).
- For the next draw submitted, the subrecipient requests:
 - \$8,000 for admin (which would bring their total admin to \$16,000 or 80% of the total admin budget) and
 - \$18,000 for project delivery (bringing their total project delivery costs to \$90,000 or 50% of the total project costs)

Because at any point the subrecipient's admin expenses cannot be greater than 20 percentage points higher than the project delivery expenses, TDHCA would cap the amount of total admin funds the subrecipient could be reimbursed for in this example, to

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not more than 70% of admin or \$14,000. The payment from TDHCA for admin would be therefore be reduced to \$6,000.

6. Can we charge indirect expenses to the Administrative budget category?

All methods of allocating administrative costs (per 2 CFR §§200.405, 414 & 416) to the Department are allowable; however, indirect costs are only allowable if the entity has an approved federal indirect cost rate or is using the de minimis rate per 2 CFR §200.414(f). In the application, applicants that are units of government must identify each department or division that will administer activities under the grant.

7. When and how will back payments be made by the Subrecipient to the mortgage servicing company?

Subrecipients will make direct payments to the mortgage servicer to pay for applicants for mortgage assistance who are deemed eligible and will then request reimbursement from TDHCA via the monthly draws due by the 15th of each month for the previous month's expenses.

8. If we run out of funds, can a grantee ask for additional funds?

Yes, we strongly encourage grantees to request additional funds. In cases, where there may be unrequested, voluntarily returned, or deobligated funds within Program Parts B and C, funds may be offered first to other awardees within their Program Part and region at the Department's sole discretion. Program Part A funds will remain in Program Part A. Other CDBG-CV funds may also become available and are considered for possible use for this activity. Subrecipients may also refer households to other local or federal mortgage assistance programs which do not duplicate the month(s) of assistance from TEMAP.

9. Will the organization need to install new software?

No. Subrecipients may use their existing software for TEMAP. Reporting will be completed through the Housing Contract System which is available at this link.

<https://contract.tdhca.state.tx.us/alligator/Login.m>

10. Will there be a website to be used strictly for TEMAP?

Yes. Subrecipients can find all relevant information regarding the program at <https://www.tdhca.state.tx.us/CDBG/TEMAP.htm> . Program clients will find information from the Subrecipient.

11. As long as funds are 100% allocated by the end of term, do we need to follow the timeline? By which I'm specifically asking if we can move faster than the timeline?

Yes. You can move faster than the timeline outlined in the contract. We encourage you to provide assistance to as many homeowners as possible and as quickly as possible.

12. What happens if you don't meet the 100% obligated benchmark?

Contact TDHCA staff as soon as you realized the benchmark will not be met. We will handle benchmark extensions on a case by case basis. In general, if progress is being made, full deobligation is unlikely.

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13. Can Part C serve Entitlement and Non-Entitlement communities?

Yes per the original NOFA, Part C was for regional providers and includes serving both Entitlement and Non-Entitlement areas. Most of the Part C contracts have been split into both areas and your contract will specify your service area which can encompass both Entitlement and Non-Entitlement communities. Overall, Program Part C can serve any community that is not being served by another program part within TEMAP.

B. Eligible Mortgages/Payments

1. Are FHA loans eligible?

Where FHA is providing only the insurance backing the mortgage, the loan is eligible under this program. Mortgages made with federal, state, or local government funds are not eligible.

2. Can eligible escrow include property taxes?

Yes, the mortgage assistance may include escrowed first mortgage expenses limited to property, taxes, and insurance.

3. Are manufactured homes eligible?

Manufactured homes may be eligible under this program. If the manufactured home is personal property (e.g. no statement of ownership reflecting the real property designation) the household is not eligible under this program. However, if the manufactured homeowner has a statement of ownership reflecting a real property designation the mortgage may be eligible if it meets the other requirements. We encourage you to point manufactured homeowners to the following link to learn more about how they can establish such a statement of ownership:

<https://www.tdhca.state.tx.us/mh/ownership-location.htm>.

4. What if there is federal Down Payment Assistance funding involved? It's a second lien, so the first lien would be okay?

Assistance provided can be for a first lien mortgage alone or a first and second lien mortgage combined, but cannot be solely for a second lien. If paying for a first and second lien mortgage combined, the assistance payments must be for the same months of assistance.

The first lien mortgage must not have been made with federal, state, or local government funds (e.g. HOME, NSP, CDBG, CDBG-DR, HTF etc.). A homeowner with both a first and second lien mortgage where the second lien mortgage was funded with Federal, state or local funds may still receive a payment for the first lien mortgage.

5. We administer a Down Payment Assistance (DPA) program. Clients have a first lien (traditional, repayable, with a third party lender). Our DPA is federally funded and is forgivable and non-amortized. Can the clients access TEMAP for the first (non-federal) lien?

Yes. The first non-federal lien would be eligible. A homeowner with both a first and second lien mortgage where the second lien mortgage was funded with CDBG or other federal, state or local funds may still receive assistance for the first lien mortgage.

6. What about owner finance?

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Contract for Deed or Rent-to-own instruments are not typically eligible under this program, but may vary from case to case. If you have a specific scenario arise, please reach out to Erica Garza at Erica.Garza@tdhca.state.tx.us on our team for guidance.

7. What is the baseline date of pandemic?

March 13, 2020 is the official baseline date. The governor of Texas issued the emergency declaration on this date.

8. If a resident came through a demolition/replacement program funded through HOME but is now in default on their loan are they not eligible for this program?

That is correct, mortgages funded by the HOME program are not eligible.

9. We have been providing mortgage assistance since July. Ineligible loans include loans funded from federal, state, or local funds which would exclude FHA, Freddie Mac, FNMA, VA, USDA loans. Last year, this accounted for 54% of loans paid. Are these mortgages eligible under TEMAP?

We have clarified with HUD that FHA, VA, and USDA backed mortgages where no federal, state, or local funds were involved (e.g. HOME, NSP), are eligible for assistance.

10. What is the justification for not allowing federal and state subsidized loans?

HUD does not allow CDBG to be used to pay for other federal funding and believes there is a conflict-of-interest if the CDBG funds are used to pay off state loans because it would violate the cost principles for federal awards at 2 CFR Part 200.

11. In the RFP you specify that payments should be given to the mortgage company for payment. We have not been successful in having Mortgage companies provide ACH details for the direct deposit requirement. Most Credit Unions require we deposit an amount into the client's account and then payment is transferred to the mortgage. Because of this issue, we send checks in our current process.

Paying the mortgage servicer by check is another allowable method of payment under this program, if the Subrecipient selects to do so and if the household is eligible for assistance.

12. Am I understanding it correctly that anyone who received CDBG-funded down payment assistance is not eligible?

A grantee cannot use its CDBG-CV funds to make payments to itself. Providing emergency assistance for a grantee's own CDBG loan programs means there is no allocable cost incurred by the grantee, nor is there a cost incurred by a third party that is paid by the grantee using CDBG-CV funds. This violates the cost principles for federal awards at 2 CFR Part 200. If the down payment assistance was through a second lien, the first lien mortgage payment is eligible if not made with federal funds.

13. How would we handle a mortgage that is in forbearance?

Mortgages in forbearance are eligible for assistance, as long as they meet all other requirements. For example, if current payments are completely suspended then the household is not eligible for current or future payments because they are not due. The homeowner would need to be out of forbearance to receive payment and the forbearance period would have to fall

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within the assistance period of up to 5 consecutive months of past due balance and at least one month future/current month of the mortgage.

14. Do you know if I'm eligible for the program as a small lender?

Small lenders are eligible under this program as long as they meet all other lender requirements in the program guidelines. For this program, keep in mind that the application must be submitted by the Homeowner, not the lender.

15. Many of my borrowers don't have a social security number, are they eligible?

CDBG-CV may be used for mortgage assistance without regard to citizenship or immigration status unless or until HUD interprets the assistance as conferring a "federal public benefit."

A Social Security number is not required to qualify for the mortgage assistance program. The homeowner can show a government-issued or personal ID for one household member that is on the mortgage including a state ID, driver's license, a utility bill under the homeowner name, a voter registration card, school registration form, or other form of ID.

16. How will we know who an eligible mortgage lender is?

Eligible lenders must be a bank, trust company, savings bank, mortgage company, credit union, national banking association, savings and loan association, life insurance company, or another financial corporation regulated by a federal banking agency and registered with the National Multi-State Financial Licensing System. NMLS has a website that allows a user to look up any mortgage provider (<https://nmlsconsumeraccess.org/>). All entities must be authorized to do business in Texas. You must also check all lenders on the System for Award Management (SAM) to make sure they are not suspended or on disbarred list.

17. Is there a directory of eligible lenders or another way to know who we can work with in terms of payments on behalf of eligible homeowners?

See above the link to the NMLS registry which serves as a directory. We have identified ineligible lenders as a unit of government or affiliate, a payday lender or other short-term (less than one year) financing, an entity that is suspended or disbarred by the Texas Department of Agriculture, the Texas Department of Housing and Community Affairs, the Texas Department of Banking, or on the System for Award Management suspended or disbarred list.

18. Is 80% AMI based on County and City or County only?

AMI is based on county/city or Metropolitan Statistical Area - this can vary. You can view AMI using this link from our guidelines.

https://www.huduser.gov/portal/datasets/il/il2021/select_Geography.odn

19. Please confirm that a local government can serve applicants with VA and FHA first liens.

FHA, VA, or USDA backed mortgages where no federal, state, or local funds were involved, are eligible for assistance.

20. If there is a FHA loan (1st lien) with DPA federal assistance (2nd lien), is the applicant eligible?

A homeowner with both a first and second lien mortgage where the first lien was not made with federal assistance but the second lien mortgage was funded with Federal, state or local funds is

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still eligible and may still receive a payment for the first lien mortgage. Contact our TEMAP staff if this question comes up.

21. When you say Monthly Mortgage, is that just the amount for the mortgage, or does it include things like PMI, Escrow for taxes, and insurance? Those are often rolled into the payment.

If the escrow (taxes and insurance) is included into the monthly mortgage statement, it will be an eligible expense. Late fees that are included in the mortgage escrow statement are also eligible.

22. Are mortgages on farms/ranches eligible if this is the primary home?

If the mortgage falls within the FMR/SAFMR for the zip code and meets all other requirements, the mortgage would be eligible.

23. Is current considered future like we saw in TERAP?

Yes. Current and future mortgage are both eligible under TEMAP under the future mortgage month requirement.

24. Will the statement work in place of the mortgage certification?

If you cannot get a mortgage servicer to complete the Mortgage Servicer Certification, keep records of communication you have had with them, including but not limited to updated mortgage statements after payment, emails, and summaries of phone interactions.

25. From experience, the companies will not respond to us so we work everything through client.

We have included an optional release of information if a homeowner needs additional help with obtaining the appropriate documents, but ultimately is the homeowner's responsibility to get the documents needed for assistance.

26. When we are assisting clients and we are not able to satisfy the back balance and a full one month, do we assist anyway?

This is up to your written program guidelines. If you choose to do so, use the award letter that was provided by TDHCA to inform the client and mortgage servicer that you are paying 5 back payments and 1 current/future mortgage payment. You may also refer the client to any other mortgage assistance program available, as long as that program is not assisting for the months of TEMAP assistance in order to avoid duplication of benefits.

27. How many total pages (forms) are there for each applicant?

Each applicant must complete the 1) Homeowner Application, 2) Homeowner Certification, and 3) Household Income Certification.

28. If the contract ends on June 14, 2022, can the full month of June be paid?

All costs incurred as of June 14th can be paid. If your clients' mortgage is due on June 1st for the month of June, then all of June mortgage can be paid. However, if payment is not due until June 15th, then the month of June could not be paid.

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29. If the contract ends on September 14, 2022, can the full month of September be paid?

All costs incurred as of September 14th can be paid. If your clients' mortgage is due on September 1st for the month of September, then all of September mortgage can be paid. However, if payment is not due until September 15th, then the month of September could not be paid.

30. If the contract ends on August 15, 2022, can the full month of August be paid?

All costs incurred as of August 15th can be paid. If your clients' mortgage is due on August 1st for the month of August, then all of August mortgage can be paid. However, if payment is not due until August 16th, then the month of August could not be paid.

C. Maximum Assistance

1. What is the purpose of the requirement to cover one current or future payment? It seems like this requirement would prevent us from paying any mortgage that is more than 6 months in arrears.

The intention of this requirement is to provide at least one month of current/future support to the client after the arrears have been paid, to ensure they do not immediately fall into arrears. By paying a current month and up to 5 prior months the homeowner is left in good standing with the lender and has a month of stability. You may also refer the client to any other mortgage assistance program available as long as that program is not assisting for the months of TEMAP assistance in order to avoid duplication of benefits.

2. Is it possible to direct a mortgage company to apply a payment to a current or future month when there is an outstanding balance for 8 months? Wouldn't the mortgage company always apply to outstanding balance first?

This program can only pay for up to six months of consecutive mortgage assistance, up to five months in arrears and at least one month of current or future months. Because of this requirement, someone requiring 8 months of arrears assistance would only be eligible for assistance for up to six months and may be referred to another mortgage assistance program available as long as the program is not assisting for the months of TEMAP assistance.

3. Is the total amount of assistance up to 6 consecutive months?

Clients are eligible for up to 6 consecutive months of assistance which consists of up to five months of past due balances and at least one month for current/future mortgage payment.

4. You had a slide that indicated up to 9 months of assistance, please explain.

If a client has previously received CDBG or CSBG (NOT CDBG-CV) of mortgage assistance prior to TEMAP, they can still be eligible for up to 6 months of TEMAP which is CDBG-CV. The client must not have any duplication of benefits. They cannot receive assistance for months they have already received assistance. The TEMAP months of assistance must be continuous.

5. What if we helped them for one month only with CSBG funds in 2020?

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The client would still be eligible for six months of CDBG-CV assistance if they meet all other requirements, as long as the program does not pay for the same month of assistance that they have already assisted with.

6. If they are only two months behind can we pay 4 future months for 6 months total?

Yes. Homeowners are eligible for up to 6 months assistance with at least one month being a future/current mortgage.

7. Can we assist a homeowner with 6 months of only future/current mortgage payments (they are not in arrears yet)?

Yes, if the homeowner is not able to pay their current month and as long as the homeowner certifies they have been financially impacted by the COVID-19 pandemic and meet all other eligibility requirements, they can receive 6 months of current/future mortgage assistance.

D. Program Parts/Funds

1. Does processing applications & case management fall under the "admin" 13% allowance?

The cost associated with the processing of applications and determining eligibility to implement the program would fall under administrative costs. Please note that the program only provides financial assistance and does not to pay for any other type of financial counseling or case management.

2. Can a local municipality apply for a county wide program?

Program Part B in the TEMAP NOFA is available to cities covering areas larger than their own jurisdiction. Entities applying are strongly encouraged to coordinate with other local governments and service providers in their region to ensure they both are not planning to offer services in the same areas to ensure the geographic area described in the application covers the area of proposed assistance. Regardless of advance coordination, in no event will the Department execute a contract with more than one Subrecipient for any given geographic area.

3. We are in a county with an entitlement city. If we apply and receive the funds for the county, can we help people in the City too or just the community outside the city limits?

Serving an entire county, including an entitlement city, is eligible, as long as the County and City coordinate in advance and are in agreement with areas to be covered by each or whichever entities receive an award. If both the City and County are awarded, they would have to serve separate, non-overlapping areas. Cities and counties should coordinate to determine what works best and if both entities should apply.

4. If an entitlement city receives funds and then subcontracts to a nonprofit, will the funds be reimbursed directly to the nonprofit or will they have to go through the city and then to the Subrecipient?

If an entitlement city receives funds and then subcontracts to a nonprofit, the city must still be the responsible entity, submitting requests for payment to TDHCA and receiving reimbursement of funds. It should be noted that the city in such cases, not TDHCA, is required to monitor and perform oversight of the non-profit. TDHCA will monitor the subrecipient which whom we have an executed contract with.

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- 5. I have not heard or read anything about match requirements. Please confirm whether or not match will be required for this program.**

There are no match requirements for this program.

- 6. What is a UGLG?**

Unit of General Local Government.

- 7. If applying for Part C, we may not be aware of all the jurisdictions and organizations who are also applying to provide services. Will TDHCA make the determination of who will provide?**

TDHCA will rank all applications according to the scoring criteria described in the NOFA and will award funds following the ranking order of the applicants in a region. Applicants are encouraged to reach out to other prospective applicants and let each other know who is applying and which area they would cover, but we understand that a community may not be aware of other applying jurisdictions.

Depending on the applications received in a given region, the Department may ask applicants to increase or decrease their proposed service area. Because a regional provider will not know whether those with which they coordinate will receive an award, the regional provider is asked to not exclude areas from their service area, but to only identify all counties which they are willing to serve.

- 8. How does a non-entitlement city decide how much money they should apply for? Is this just a guess?**

The amount requested must be at/above the minimum \$200,000 and at/below the maximum \$500,000. Within that range, each community must gauge the need in their community as well as their capacity to timely implement the program, and request funds accordingly.

- 9. So if an organization received a direct TERAP allocation, is that organization considered a "Program Part B - Entitlement Communities & Nonprofits"?**

TERAP contracts were a direct award to entitlement cities and counties only. Nonprofit organizations were not offered direct TERAP awards from TDCHA, although some entitlement cities and counties did elect to subaward funds to nonprofits. TEMAP is allowing nonprofits and regional organizations to apply directly under the TEMAP NOFA through Program Part B and Part C.

E. Application

- 1. Will you give extra points or consideration for HUD Certified Housing Counseling agencies?**

There is no extra scoring consideration as housing counseling is not a requirement of the assistance. If that housing counseling is combined with other housing grant management, it may warrant more points being awarded in the Experience and Proposed Service Delivery criteria.

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- 2. For confirmation on the COVID-19 impact, is this going to be something along the lines of a self-certification statement made on the application? Will actual documentation will be requested?**

The client will sign a certification but will not be required to provide proof of impact. Subrecipients will be required to maintain client data supporting client eligibility for services provided. Data to be collected includes income determination as described in the Program Guidelines, number of persons/households served, family size and race/ethnicity.

- 3. Can we fill out parts of the application and save the information without submitting it at one time?**

Smartsheet does not have that capability. TDHCA recommends that you work on a separate document (e.g. a Word document or Google Doc) to draft your answers, and when you are ready, copy and paste those answers into the Smartsheet form. Once you submit your application, you will be emailed a copy of your submission if you select that option at the bottom of the application prior to submitting.

- 4. What is CDBG-CV?**

Community Development Block Grant – Coronavirus. This program was created by the CARES Act and is also referred to as CDBG CARES.

F. Lead Based Paint

- 1. Is it allowed as a Subrecipient to include an internal policy/procedure to assist customers whose homes were built prior to 1978 with only 3 months maximum to eliminate the lead based paint inspection process?**

No, programs limiting assistance to less than 6 months are not allowed. TDHCA wants to ensure that all homeowners receiving assistance through the program have equal access to the same months of assistance, regardless of where they live in the state.

To clarify, assistance for arrears does not trigger the visual inspection requirement. In addition, the lead-based paint requirement is triggered only when current/future assistance is more than 100 days. If this is the case, a virtual visual inspection is needed. For example, if a homeowner is assisted with two months of arrears and four months of current/future payments, a virtual visual inspection is required. However, if a homeowner is assisted with three months of arrears and three months of current/future assistance, the lead-based paint requirement is not triggered.

Visual Assessment training is free and may be taken through this link:

<https://apps.hud.gov/offices/lead/training/visualassessment/h00101.htm>

Per new HUD guidance, the Office of Lead Hazard is allowing virtual visual assessments to mitigate the spread of coronavirus. If deteriorated painted surfaces are identified, it must be stabilized by a certified EPA or state RRP program renovator and unit clearance achieved by a third party risk assessor/inspector or clearance technician.

- 2. How do you perform a Visual Inspection of Lead paint?**

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The Office of Lead Hazard is allowing virtual visual assessments to mitigate the spread of coronavirus. Virtual visual inspections can be completed using photographs, pre-recorded videos, and/or livestreaming video. The training for a visual lead inspection can be found at this link. [US Department of Housing and Urban Development - HUD - Visual Assessment Training](#)

3. Can a local government choose to not serve applicants with properties that were built before 1978?

No. Subrecipients cannot deny a homeowner assistance based on the age of the home.

4. Is there any funding available to assist the homeowner remediate the lead-based paint?

Homeowners may be able to use utilize CDBG or other federal or state funds available in their community to remediate lead-based paint. However, TEMAP funds are not eligible for this use.

G. Program Implementation

1. Can our program prioritize certain clients?

No. This is an emergency program for all homeowners at or below 80% AMI. The program does not permit any type of prioritization.

2. Will TDHCA have a website with TEMAP subrecipients' names identifying locations for services?

Yes. Please complete the program contact form at this link.

<https://app.smartsheet.com/b/form/aa0482b4760a4b64a57be0440fea2684>

Information provided will be posted to our website at this link. [TEMAP Service Providers Contact Information - Smartsheet.com](#)

3. Will subrecipients work directly with the consumer, mortgage, and loan officers?

Yes. Subrecipients will work with the homeowner and mortgage servicer in order to make payment in a timely manner. TDHCA will provide Subrecipients with a Release of Information form in order to assist the information gathering process with the mortgage servicer.

4. How do we handle zip codes that are in more than one county?

We realize some may fall under that scenario. The service areas in contracts are based on county location and a residence should be determined based on location within a county. Please contact TDHCA TEMAP staff when you cannot determine the service area.

5. How will we get access to the forms?

Due to some confusion created by posting the applications publicly on TDHCA's website, staff created a new webpage to serve as a repository for TEMAP program forms. TDHCA staff has sent all Subrecipients a link to this website with all forms. If you do not have this link, please check with the contact for your program's contract or reach out to TDHCA staff.

6. Do we have to use the supplied client application or can we make our own online form?

You do not have to use the homeowner application that we supplied, as long as you collect the same required information.

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7. Can the contact information be updated after submitted?

Yes. If your program's contact information has changed please submit another form and we will update the information for you.

8. What do we do if the lender refuses to provide a form W-9?

If a lender refuses to work with you even after submitting the release of information form, try having the homeowner get the information needed for assistance. You will need a W-9 in order to make payment. If you are unable to get this information, please reach out to TDHCA staff and we will assist you.

9. If we are providing six months of mortgage payments, do we have to recertify the applicants every month to ensure they remain eligible, or do we just need to verify their eligibility just at the time of certification?

You will not need to re-verify income, unless there is a known change in the number of household members or in income. Also, you will need to make each payment of forward mortgage as a separate payment.