

TEMAP PUBLIC NOTICE



TEXAS EMERGENCY MORTGAGE ASSISTANCE PROGRAM:

Waco, TX (October 11, 2021) – The Heart of Texas Council of Governments (HOTCOG) has received a Texas Emergency Mortgage Assistance Program (TEMAP) grant from the Texas Department of Housing and Community Affairs' (TDHCA) which will provide mortgage assistance for low- and moderate-income (LMI) residents of 4 counties and municipalities encompassing the HOTCOG region. TEMAP funds will be provided to mortgage lenders of qualified homeowners who meet the income eligibility of being at or below 80 percent of the area medium income (AMI) and have been impacted economically by COVID-19.

The goal of the Texas Emergency Mortgage Assistance program is to help stabilize low- and moderate- income Texas homeowners impacted by coronavirus pandemic through the provision of up to 6 months of mortgage assistance. The program allows for the HOTCOG to work directly with mortgage lenders to aid homeowners in catching up on payments which may have been missed due to job loss, additional costs incurred for childcare, or any combination of economic impact directly related to COVID-19. These payments can include mortgage arrears or in forbearance, but not amounts which have been sent to a collection agency. At least one month **must** cover a month of future mortgage payments.

All homeowners who reside in one of the following counties and who meet the eligibility criteria may apply. Counties include Bosque, Limestone, Falls, and Hill. More information can be found on the Heart of Texas Council of Governments' website or in person at the COG. Auxiliary Aids and Limited English Proficiency Assistance are available upon request. Amount of assistance is contingent upon amount of funds available.

Visit www.hotcog.org for more information about TEMAP and the mortgage assistance program or call 254-292-1800.