

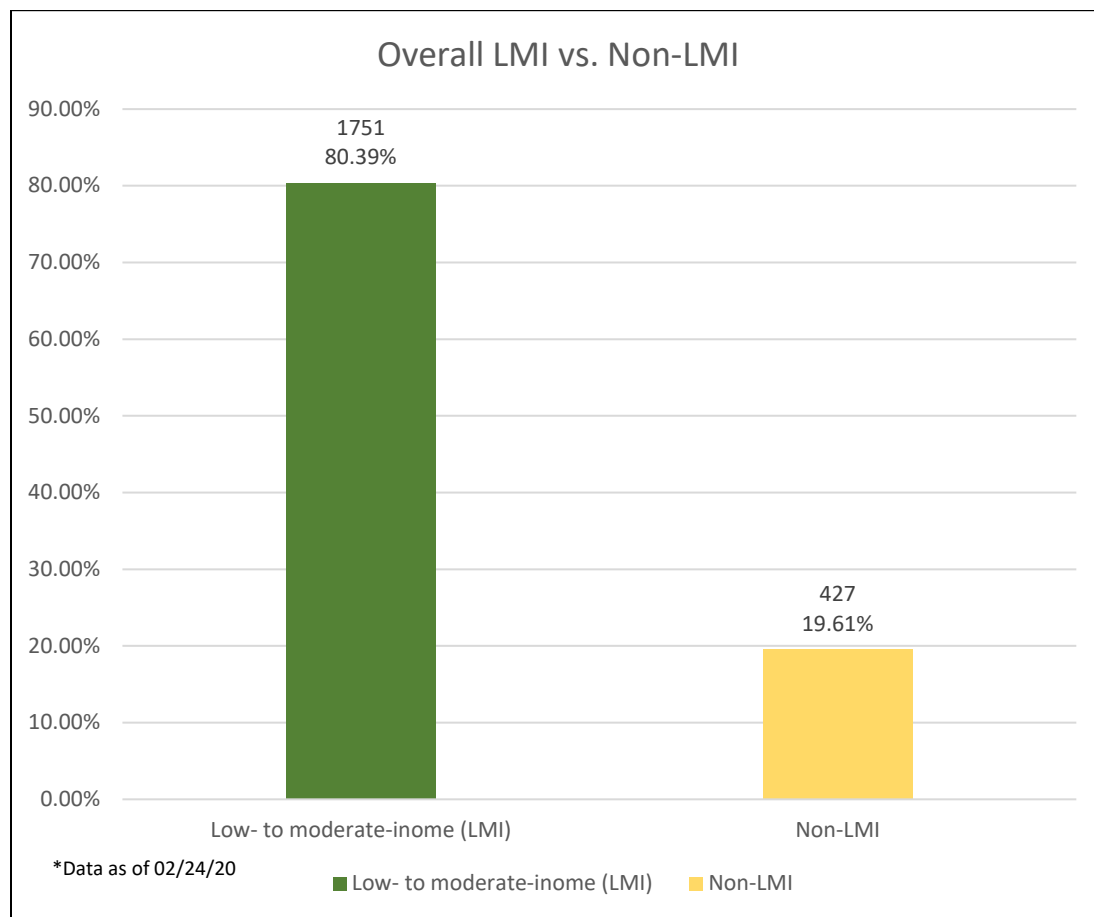
Demographic Information on Homeowner Assistance Program Approved Applicants

The Texas General Land Office's (GLO) Homeowner Assistance Program has successfully reached the hardest hit, low and moderate income, vulnerable, and historically hard-to-reach families and individuals as defined by the Fair Housing Act and required by the U.S. Department of Housing and Urban Development (HUD).

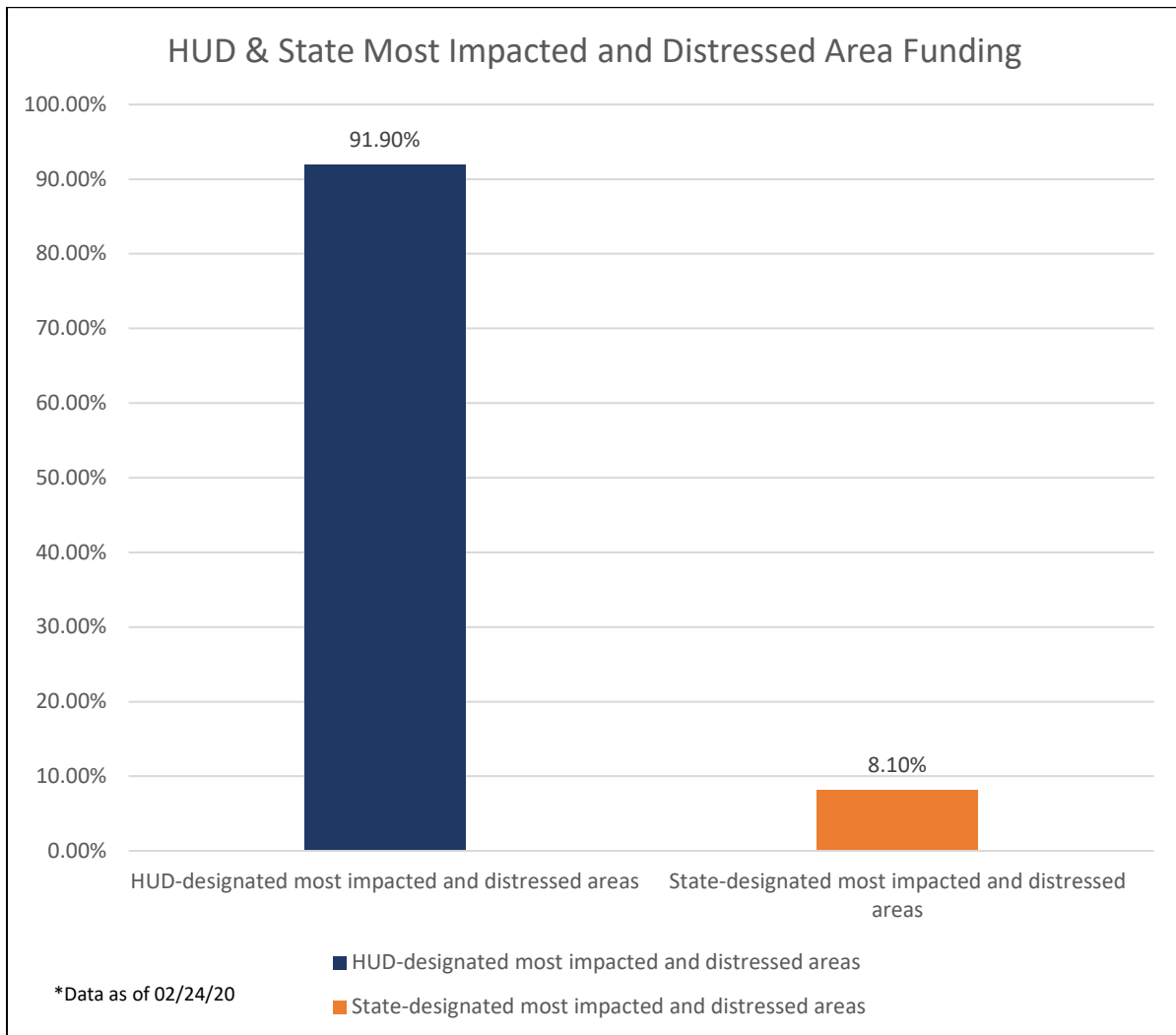
Highlights:

- HUD requires at least 70% of all program funds to benefit low- to moderate-income families. The GLO surpassed this requirement by awarding 80% of program funds to low- to moderate-income families and individuals.
- The GLO surpassed HUD requirements by awarding more than 90% of program funds to date to families and individuals in the HUD most impacted and distressed areas. HUD rules require a minimum of 80% of program funds be spent in HUD-designated most impacted and distressed areas. The remaining 20% may be spent in state-identified most impacted and distressed areas.

HAP Assistance to Low- to Moderate-Income Families and Within Most-Impacted Areas



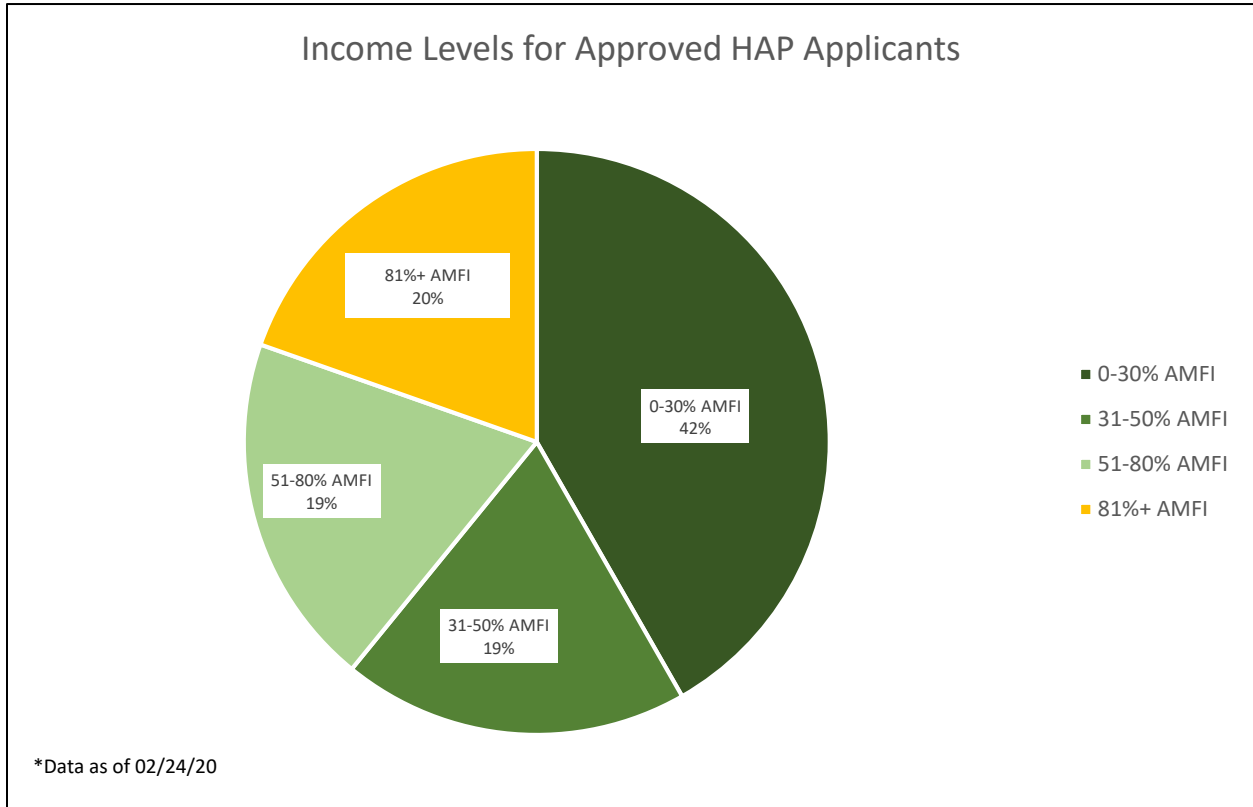
HUD rules require at least 70% of all program funds be used to benefit low- to moderate-income households. Remaining funds can assist households who are not LMI, with some limitations if they reside within a floodplain.



HUD rules require at least 80% of all program funds be used in HUD-designated most impacted and distressed areas. States may determine how to use the remaining 20% of the allocation, but only to address unmet disaster housing needs in those areas the state determined to be “most impacted and distressed” within the presidentially declared major disaster areas.

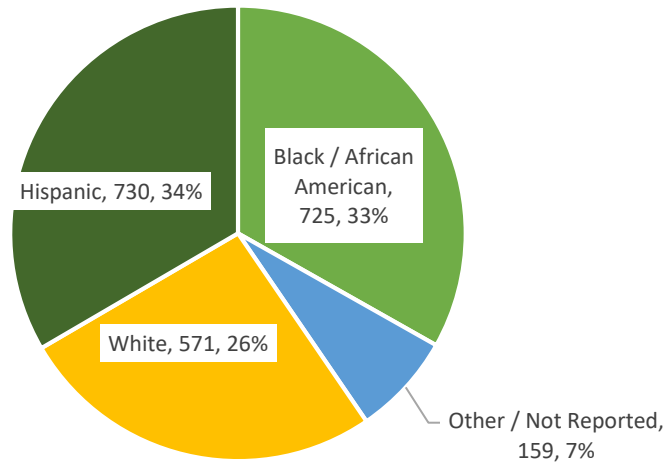
HAP Household and Applicant Demographics

The charts below represent self-reported income, demographic, and household data. Applicants are not required to identify race, gender, or age.



A family is considered low income if their annual income is less than 80% of the area median family income (AMFI) of their county as designated by HUD. Sections in green represent low- to moderate-income families. You can find more information on LMI limits at <https://www.huduser.gov/portal/datasets/il.html>.

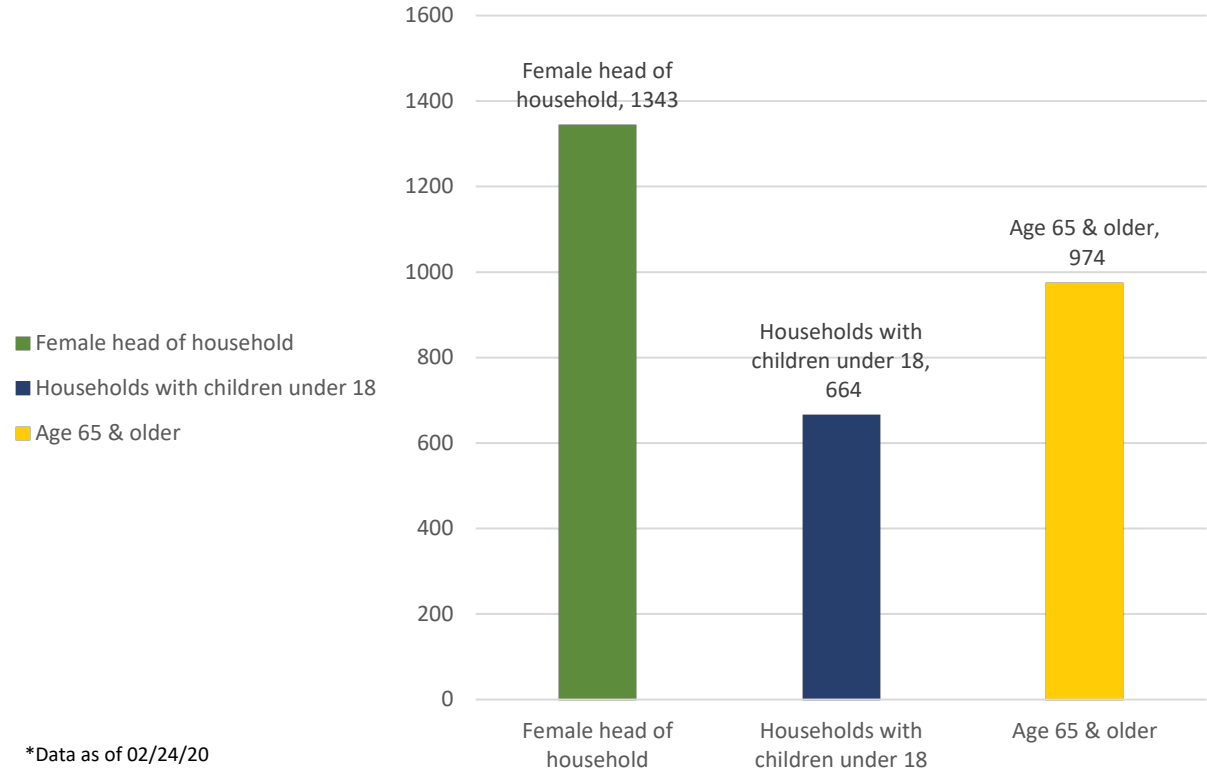
Demographics for Approved HAP Applicants



*Data as of 02/24/20

■ Black / African American ■ Other / Not Reported ■ White ■ Hispanic

Household Characteristics for Approved HAP Applicants



*The individuals represented in this chart may overlap and fall into more than one category.