

Steps to Homeownership

- To begin the DAP process, all applicants must obtain in person a homebuyer certificate from a HUD approved homebuyer education course provider. A list of HUD approved homeownership education providers can be found on our website:
www.housingandcommunityresources.net
- Next select a participating mortgage lender. A list of mortgage lenders can be found on our website at
www.housingandcommunityresources.net
- Once you qualify for a first mortgage, and you have found a house that you would like to purchase, the mortgage lender will forward your documentation to Harris County Community Services, Lending Services Department
- When your file is received by Lending Services, we will schedule you for an interview to determine your eligibility

First come, First served



Harris County

Harris County Downpayment Assistance Program (DAP)



"Touching Lives, Building Communities"

A service of the
Harris County
Community
Services
Department

8410 Lantern Point Drive
Houston, Texas 77054

(832) 927-4956 phone
(832) 927-0564 fax

www.housingandcommunityresources.net

TTY Users: Please contact
us through 711



Purchase
A Home of
Your Own



A service of the
Harris County
Community
Services
Department



Building Better Communities Throughout Harris County

To learn more, call 832-927-4956 or visit our website at www.housingandcommunityresources.net

Eligible Property

- Located outside the city limits of Houston, Pasadena, or Baytown and within the unincorporated area of Harris County, Texas or within the boundaries of the Harris County cooperative cities of Deer Park, Galena Park, Humble, Jacinto City, Katy, La Porte, Morgan's Point, Seabrook, Shoreacres, South Houston, Tomball, and Webster
- Meet Harris County's acceptable property standards

Financial Eligibility

- Annual family income must not exceed 80% of HUD's established median income (see income chart below)
- Buyer must contribute \$350 towards the purchase of the property

What is DAP?

DAP is a federally-funded Downpayment Assistance Program providing down payment, closing costs, and pre-pays for the purchase of a new or pre-existing* home.



*Pre-existing homes must have been built after 1978.

Income Chart

U.S. Department of Housing & Urban Development Income Eligibility Guidelines: Effective June 1, 2018

Total family gross income cannot exceed:

Number of Family Members	HUD Income Levels
1	\$41,950
2	\$47,950
3	\$53,950
4	\$59,900
5	\$64,700
6	\$69,500
7	\$74,300
8	\$79,100

*Income is determined on the projected 12 months

Eligible Homebuyer

- All U.S. Citizens or Permanent Resident Aliens
- Home purchased must be your primary residence for 5 or 10 years
- Complete a HUD approved 8-hour in person homeownership education course
- Buyer should be approved through one of the participating mortgage lenders
- Credit score of 580
- Buyer's debt front/end ratio cannot exceed 39% and debt-to-income ratio cannot exceed 42%

Assistance Amounts

Up to \$23,800 for new construction and pre-existing homes.

The purchase price of the home cannot exceed \$200,000 (pre-existing) and \$228,000 (new home).