Steps to Homeownership

- To begin the DAP process, all applicants must obtain 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 at www.housingandcommunityresources.net/home-purchasing/down-payment-assistance
- Next select a participating mortgage lender. A list of mortgage lenders can be found on our website
- 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 loan file is received by Lending Services, your eligibility is determined and you will be scheduled for an interview

First come, First served

8410 Lantern Point Drive
Houston, Texas 77054
(832) 927-4956 phone
(832) 927-0564 fax
www.housingandcommunityresources.net/home-purchasing/down-payment-assistance
TTY Users: Please contact us through 711
What is DAP?

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

*Pre-existing homes built prior to 1978 are eligible.

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.
- Pre-existing homes built prior to 1978 are eligible, however, Lead-Based Paint may not be present inside or outside.

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 homeownership education course and complete a Budget Worksheet.
- Buyer must be approved through one of the participating mortgage lenders.
- Credit score of 580.
- Buyer’s front/end ratio cannot exceed 39% and debt-to-income ratio cannot exceed 42%.

Financial Eligibility

- Annual family income must not exceed 80% of HUD’s established median income (see income chart below). Income limits are subject to change.
- Buyer must contribute $1,000 towards the purchase of the property.

Income Chart


<table>
<thead>
<tr>
<th>Number of Family Members</th>
<th>HUD Income Levels</th>
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<tbody>
<tr>
<td>1</td>
<td>$49,600</td>
</tr>
<tr>
<td>2</td>
<td>$56,700</td>
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<tr>
<td>3</td>
<td>$63,800</td>
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<tr>
<td>4</td>
<td>$70,850</td>
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<tr>
<td>5</td>
<td>$76,550</td>
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<td>6</td>
<td>$82,200</td>
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<td>7</td>
<td>$87,900</td>
</tr>
<tr>
<td>8</td>
<td>$93,550</td>
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</tbody>
</table>

*Income is determined by projecting current income of household members over a 12 month period.