

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.hrc.hctx.net/dap.htm
- Next select a Harris County approved mortgage lender. A list of mortgage lenders can be found on our website at www.hrc.hctx.net/dap.htm
- 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 Lending Services of the Harris County Community 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



“Touching Lives, Building Communities”

A service of
the Harris
County
Community
Services
Department

8410 Lantern Point Drive
Houston, Texas 77054

(713) 578-2210 phone
(713) 578-2196 fax

www.hrc.hctx.net/dap.htm

TTY Users: Please contact
us through 711



Harris County

Harris County Downpayment Assistance Program (DAP)



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 713-578-2210 or visit our website at www.hrc.hctx.net/dap.htm

Eligible Property

- Maximum sales price cannot exceed FHA 203(b) limits for Harris County
- 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 Bellaire, Deer Park, Galena Park, Humble, Jacinto City, Katy, La Porte, Morgan's Point, Seabrook, Shoreacres, South Houston, Tomball, Waller, Webster, and West University Place
- Meet Harris County's acceptable property standards

Financial Eligibility

- Annual family income must not exceed 80% of established median (see income chart below)
- Buyer must have at least \$350 or 1/2 of lenders required down payment to invest in the purchase

What is DAP?

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



*Pre-owned homes must have been built within the last 10 years.

Income Chart

U.S. Department of Housing & Urban Development Income Eligibility Guidelines: Effective February 2012

Total family gross income cannot exceed:

| Number of Family Members | HUD Income Levels |
|--------------------------|-------------------|
| 1 | \$37,450 |
| 2 | \$42,800 |
| 3 | \$48,150 |
| 4 | \$53,500 |
| 5 | \$57,800 |
| 6 | \$62,100 |
| 7 | \$66,350 |
| 8 | \$70,650 |

*Income is determined on the projected 12 months

Assistance Amounts

- \$14,200 for new construction
- \$9,500 for pre-owned homes, built within the last 10 years
- \$14,400 for disabled borrowers for new or pre-owned homes

Eligible Homebuyer

- Buyer must be first time homebuyer
- Must reside in purchased home for at least five years as primary resident
- Must complete a HUD approved homeownership education course
- Must be credit and program eligible through one of Harris County's approved mortgage lenders
- Must have at least one credit score of 620
- Debt to income ratio cannot exceed 42%