

## 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](http://www.hrc.hctx.net/dap.htm)
- Next select a participating mortgage lender. A list of mortgage lenders can be found on our website at [www.hrc.hctx.net/dap.htm](http://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 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

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

[www.hrc.hctx.net/dap.htm](http://www.hrc.hctx.net/dap.htm)

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 713-578-2210 or visit our website at [www.hrc.hctx.net/dap.htm](http://www.hrc.hctx.net/dap.htm)

### 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 within the last 20 years.

### Assistance Amounts

Up to \$23,800 for new construction and pre-existing homes. Pre-existing homes must be built within the last 20 years.

### 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 homeownership education course
- Buyer should be approved through one of the participating mortgage lenders
- Credit score of 620
- Buyer's debt front/end ratio cannot exceed 39% and debt-to-income ratio cannot exceed 42%

### Income Chart

U.S. Department of Housing & Urban Development Income Eligibility Guidelines: Effective June 6, 2016

Total family gross income cannot exceed:

Number of Family Members	HUD Income Levels
1	\$38,750
2	\$44,300
3	\$49,850
4	\$55,350
5	\$59,800
6	\$64,250
7	\$68,650
8	\$73,100

\*Income is determined on the projected 12 months