

# TEXAS-SIZED HOMEOWNERSHIP OPPORTUNITIES

## DISCOVER DOWN PAYMENT ASSISTANCE (DPA) PROGRAMS IN TEXAS THAT COULD PUT YOU CLOSER TO HOME

### Harris County – Up to \$23,800 for new and existing homes

- First-time homebuyers only
- Income limits apply – Must be at or below 80% of the Area Median Family Income (AMFI) based on household size
- New construction homes must be Energy Star certified
- Existing homes must be less than 20 years old
- Home must be in Harris County, but outside the city limits of Houston, Pasadena, and Baytown

### City of Houston – Up to \$25,000 for new and existing homes

- Property must pay taxes to the City of Houston
- First-time homebuyers only
- Income limits apply: 71% - 80% of Area Median Family Income (AMFI) receive \$15,000; 70% and below AMFI receive \$25,000

### Montgomery County – Up to \$14,500 for new and existing homes

- First-time homebuyers only
- Income limits apply – Must be at or below 80% of the Area Median Family Income based on household size
- Home must be in Montgomery County, but outside the city limits of Conroe

### My First Texas Home

- Up to 4% of the loan amount as a second mortgage loan (must be paid back)
- Purchase price limits apply
- First-time homebuyers only
- Home can be located anywhere in Texas
- Funds provided by TDHCA

### Homes for Texas Heroes

- Up to 5% of the loan amount in assistance
- Grant based program – No need to repay the DPA
- For qualified educators, emergency medical personnel, fire fighters, corrections officers, allied health faculty, county jailers, juvenile corrections officers, nursing faculty, peace officers, public security officers, or veterans
- Household income and purchase price limits apply
- Home can be located anywhere in Texas
- Funds provided by TSAHC

### Home Sweet Texas Home Loan

- Up to 5% of the loan amount in assistance
- Grant based program – No need to repay the DPA
- Household income and purchase price limits apply
- Home can be located anywhere in Texas
- Funds provided by TSAHC

### 5 Star Program

- Up to 6% of the loan amount in assistance
- Grant based program – No need to repay the DPA
- Homebuyer must meet household income limits
- Home can be located anywhere in Texas, except within the city limits of Grand Prairie, El Paso, McKinney, and Travis County (including the City of Austin)
- Funds provided by SETH

## CONTACT OUR TEAM TO LEARN MORE



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