

Become a
Homeowner
Today

Steps to Homeownership

- Applicants must **obtain a homebuyer certificate** from a HUD approved homebuyer education course provider
- A list of HUD approved home-ownership education providers can be found on our website at www.harriscountyhome.hctx.net
- All buyers must be pre-qualified by a **mortgage lender**
- A list of mortgage lenders can be found on our website at www.harriscountyhome.hctx.net
- Select a home from our website
- Have your real estate agent submit your offer
- Final qualifications will be determined by Harris County H.O.M.E. Program, a *HUD Neighborhood Stabilization Program (NSP)*

**Home Ownership
Made Easy
(H.O.M.E.)**



8410 Lantern Point Drive
Houston, Texas 77054

(832) 927-4958

(832) 927-0564 fax

Real Estate Agents—For Showing

Please call: (713) 578-2121

www.harriscountyhome.hctx.net



**Creating Unique Homeownership
Opportunities**

(832) 927-4958

www.harriscountyhome.hctx.net

Creating Unique Homeownership Opportunities Throughout Harris County with the H.O.M.E. Program

Thank you for your interest in Harris County's H.O.M.E. Program

The program will fund projects that create homeownership opportunities and stabilize neighborhoods through the acquisition and rehabilitation of foreclosed and vacant properties across the Harris County area

Eligible homes in Harris County can be found on our website at www.harriscountyhome.hctx.net



Basic Eligibility Requirements

Assistance Available

- Properties are discounted below the County's total property costs to pre-qualified buyers who meet the guidelines of the H.O.M.E. program
- Seller to contribute up to 6% toward buyer's closing costs and prepaids

Eligible Property

- Available properties are listed on our website at www.harriscountyhome.hctx.net

Eligible Homebuyer

- Homebuyer(s) must be a legal resident of the U.S.
- Must not have owned another home in the U.S. within the last 3 years (except a mobile home)
- Must reside in purchased home as primary residence, for the affordability period based on the amount of assistance received
- Must obtain a homebuyer certificate from A HUD approved homebuyer education provider (*visit our website for a list of providers*)
- Must be credit and program eligible through one of Harris County's approved mortgage lenders (*visit our website for a list of lenders*)
- Must be represented by a licensed real estate agent or attorney
- Must have at minimum, one credit score of **580** or greater



Financial Eligibility

- Annual family gross income must not exceed 120% of established Area Median Income (AMI) (*see income chart below*)
- Homebuyer's liquid (cash) assets must not exceed \$25,000

HUD FY 2019 Income Guidelines

Total family gross income cannot exceed:

Number of family members	1	2	3	4	5	6	7	8
Max annual income *	\$64,100	\$73,250	\$82,400	\$91,550	\$98,900	\$106,200	\$113,550	\$120,850

* Household income is determined on the projected 12 months