

BY ANSWERING "YES," YOU MAY QUALIFY FOR HOMEBUYER ASSISTANCE

- 1. **FIRST—TIME HOMEBUYER?**
- 2. **ABLE TO OBTAIN A HOME LOAN?**
- 3. **WILLING TO ATTEND A HOMEBUYER EDUCATION COURSE?**
- 4. **ABLE TO PROVIDE REQUIRED DOCUMENTS?**
- 5. **HOUSEHOLD INCOME DOES NOT EXCEED LISTED LIMIT?**

2014 Household Income Limits		
Family Size	80% of the Area Median Income (AMI)	110% of the Area Median Income (AMI)
1	\$37,350	\$51,370
2	\$42,650	\$58,630
3	\$48,000	\$66,000
4	\$53,300	\$73,260
5	\$57,600	\$79,200
6	\$61,850	\$85,030
7	\$66,100	\$90,860
8	\$70,400	\$96,800

**HOUSING & COMMUNITY DEVELOPMENT DEPARTMENT
HOMEBUYER ASSISTANCE PROGRAM**

INFORMATION TO REMEMBER:

HAP COUNSELOR: _____

MEETING DATE: _____

HOMEBUYER EDUCATION CLASS: _____

HOMEBUYER CLASS ADDRESS & TIME: _____

HAP TERMS & CONDITIONS MEETING DATE: _____

CLOSING DATE: _____

ADDRESS LABEL

HOUSING AND COMMUNITY DEVELOPMENT DEPARTMENT
601 SAWYER BLVD
SUITE 400
HOUSTON, TX 77002

832-394-6200

www.houstontx.gov/housing/hap



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OMEBUYER ASSISTANCE PROGRAM (HAP)

provides financial assistance to qualified low- to moderate- income first-time homebuyers in the City of Houston. with a household income **at or below 80%** of the City's median income. HAP also assists qualified applicants with a total household income **up to 110%** of the City's median income. HAP is designed to provide financial assistance to help offset costs associated with purchasing a home —closing costs, down payment, and loan origination. The amount of HAP financial assistance is based upon the applicant's need, ability to obtain a mortgage loan, and the applicant's ability to meet the program guidelines. Contact a HAP representative today at **832-394-6200** to get one step closer to homeownership.



REQUIRED APPLICATION DOCUMENTS

Please bring copies of the following items on this checklist for all household members as indicated below:

1. Proof of citizenship or Legal Status.
2. Copy of valid driver's license or ID.
3. Birth certificates for minor children (17 years of age and younger) that live in the household.
4. Last 3 months of pay check stubs for all household members 18 years of age or older currently living in the household.
5. Current copy of social security statement/award letter (if applicable).
6. Current copy of retirement/pension statements (if applicable).
7. Current copy of unemployment statement (if applicable).
8. Most recent 3 years of tax returns and Year to Date (YTD) profit and loss statement (Self Employed only).
9. All pages of six consecutive months of checking account statements.
10. Most recent month of savings account statements, retirement, 401 (k), money market, etc...
11. All pages of Recorded Court Ordered Divorce Decree and/or Child Support Agreements (if applicable).

HAP PROGRAM STEPS TO HOMEOWNERSHIP

1. Complete a HAP application.
2. Qualify for homebuyer assistance.
3. Obtain a Homebuyer Education Class Certificate through a HUD approved agency (*see list of HUD approved counseling agencies*).
4. Obtain a home loan through a HUD approved lender (*see list of HUD approved lenders*).
5. Find a home.
6. Home passes Environmental and Inspections Review.
7. Sign Terms & Conditions Disclosure.
8. Complete Closing.
9. CONGRATULATIONS HOMEOWNER!

