



Become a
Homeowner
Today



Home Ownership
Made Easy
(H.O.M.E.)
a HUD Neighborhood
Stabilization Program
(NSP)

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)*



Harris County Community Services Department
8410 Lantern Point Drive
Houston, Texas 77054
(832) 927-4958 office / (832) 927-0420 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% of the adjusted listing price 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 meet credit and program eligibility criteria 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*)
- Price reduction of up to an additional \$20,000 for Income Eligible Households (*Household must be at or below 50% AMI—See chart below*)
- Homebuyer's liquid (cash) assets must not exceed \$25,000

HUD Income Guidelines for Harris County Service Area Total family gross income cannot exceed:

Income Limit Category	1 Person Household	2 Person Household	3 Person Household	4 Person Household	5 Person Household	6 Person Household	7 Person Household	8 Person Household
50% Income Limit	\$27,600	\$31,550	\$35,500	\$39,400	\$42,600	\$45,750	\$48,900	\$52,050
120% Income Limit	\$66,200	\$75,650	\$85,100	\$94,550	\$102,100	\$109,700	\$117,250	\$124,800

* Household income is determined on the projected 12 months

(FY 2020 HUD Income Limits)