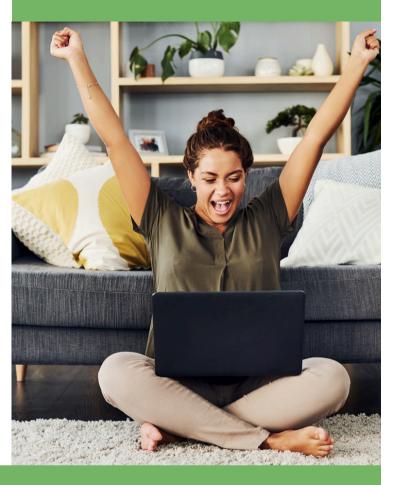
#### **Texas Department of Housing and Community Affairs**



The Texas Homebuyer Program has partnered with the **Harris County Housing Finance Corporation** in certain eligible counties in Texas to offer **FREE GIFT** Funds to be used in conjunction with the TDHCA Down Payment Assistance Programs.

You've done the hard work to qualify for a home mortgage. Now find out if you qualify for extra FREE gift funds, only available through the TDHCA Texas Homebuyer Program.

## Ready, Set, Home!



### What can you do with Gift Funds?

#### **Closing Costs**

Apply funds towards closing costs and reduce your cash to close.

#### **Down Payment**

Apply funds towards a higher down payment that could lower your monthly mortgage costs.

## See if you qualify today!

The funds are FREE and do not require repayment and can be used by combining with TDHCA Down Payment Assistance.

Do yourself a favor and ask your loan officer today about more details!

\*Income and Purchase Price limits apply by county.

#### **Home is closer than you think**

TheTexasHomeBuyerProgram.com



1-800-792-1119







# TDHCA AND HARRIS COUNTY HFC PARTNERSHIP ADDITIONAL DOWN PAYMENT ASSISTANCE

TDHCA has partnered with the Harris County Housing Finance Corporation to make financing a first home more affordable to low to middle-income families. Homebuyers are eligible for additional down-payment assistance (DPA) for homes purchased in the Harris County HFC designated service area/jurisdiction of Harris County, excluding the cities of Baytown, Deer Park, Friendswood, Houston, La Porte, League City, Missouri City, Pasadena, and Pearland.

Excluded cities: Baytown, Deer Park, Friendswood, Houston, La Porte, League City, Missouri City, Pasadena, and Pearland

The Additional DPA Gift Funds must be combined with the offerings available under the TDHCA My First Texas Home Bond Loans, or the No DPA 1st lien option. (Not eligible with Combo loans or MyChoice)

Funds are on a first come first served basis and subject to funding availability. Income and Purchase price limits apply.

Funds are provided in the form of a gift - **no repayment required.** TDHCA's DPA will continue in the form of a deferred-repayable 2nd loan.

Funds are limited! Contact us today @ <u>TxHomeBuyer@tdhca.texas.gov</u> to learn how to qualify!

My First Texas Home		Non-Targeted Areas			Targeted Areas		
Eligible Counties	Additional DPA Grant	Income Limit 1-2 Persons	Income Limit 3 or more persons	Purchase Price Limits	Income Limit 1-2 Persons	Income Limit 3 or more persons	
Harris	\$1,000	\$101,100	\$116,265	\$544,232	\$121,320	\$141,540	\$665,173
Excluding the cities of Baytown, Deer Park, Friendswood, Houston, La Porte, League City, Missouri City, Pasadena, and Pearland							