

Houston Homebuyers

Qualify for a grant of up to **\$125,000**

This Homebuying Assistance Program makes homeownership more affordable for you and your family, ensuring that every Houstonian affected by Hurricane Harvey has the opportunity to achieve homeownership beginning late February 2025 and ending December 31, 2027.

Qualification requirements:

- Borrower and co-borrower must be a U.S. citizen or permanent resident.
- Must not have more than \$15,000 in liquid assets prior to closing (excludes deferred assets such as 401(k)s and pensions).
- Must not have owned a home within the last three years OR must be able to show full disposal of previously owned property damage by Hurricane Harvey.
- Must meet income and household size restrictions.
- Must qualify for an eligible loan (no adjustable-rate or seller-financed mortgage).
- Must obtain a first-time homebuyer education certificate, with or without first-time buyer status.
- Must contribute \$350 into the transaction.
- Must select an eligible property that can pass an environmental review and property inspection, and pays taxes to the City of Houston.
- Must agree to a five-year second lien.
- Must not be a registered sex offender.
- Must have resided in the incorporated areas (city limits) of Houston at the time of Hurricane Harvey (August 25, 2017).



2024 Houston/The Woodlands/Sugar Land Region HUD Maximum Annual Household Income Limits*

Household size	80% Area Median Income (AMI)	120% Area Median Income (AMI)
1-person	\$53,000	\$79,450
2-person	\$60,600	\$90,800
3-person	\$68,150	\$102,150
4-person	\$75,700	\$113,500
5-person	\$81,800	\$122,600
6-person	\$87,850	\$131,700
7-person	\$93,900	\$140,750
8-person	\$99,950	\$149,850

*Household income limits are subject to annual changes.

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Equal Housing Opportunity. All loans subject to underwriting approval. Certain restrictions apply. Call for details. All borrowers must meet minimum credit score, loan-to-value, debt-to-income, and other requirements to qualify for any mortgage program. CrossCountry Mortgage, LLC NMLS3029 (www.nmlsconsumeraccess.org). See <https://crosscountrymortgage.com/licensing-and-disclosures/state-disclosures/> for a complete list of state licenses. 1537821 86b3n297b