



Applicants are required to attend a homeownership training and counseling session provided by one of these HUD Approved Housing Counseling Agencies:

HUD Certified Housing Counseling Agencies

Housing Opportunities of Fort Worth

1065 W. Magnolia
Fort Worth, TX 76104
817-923-9192
housingoppsfw.com

Housing Channel

851 Grainger St.
Fort Worth, TX 76104
817-924-5091
housingchannel.org

Neighborhood Assistance Corporation of America (NACA), Dallas, TX

5787 South Hampton Road. Suite 120
Dallas, TX 75232
972-283-1171
naca.com

Services of Hope Entities, Inc.

1137 Conveyor Lane Suite 107
Dallas, TX 75247
214-276-0235
servicesofhope.org

Hours, fees, services and courses may vary at each agency.



Homebuyer Assistance Program
Neighborhood Services Department
100 Fort Worth Trail
Fort Worth, TX 76102
817-392-7395



Neighborhood Services



Visit our website for AMI Income Limits, Certified Mortgage Lender Lists & more

FortWorthTexas.gov/Neighborhoods



The Homebuyer Assistance Program (HAP) provides mortgage assistance for income-eligible first-time homebuyers within Fort Worth.





Homebuyer Assistance Program

First-time homebuyers who qualify based on HUD income limits per household size may receive up to \$25,000 in assistance for down payment and closing costs.

The amount of assistance will depend on the sales price and the loan amount provided by the lender. For a list of approved lenders, visit FortWorthTexas.gov/neighborhoods

A financial subsidy is available in the form of closing costs and down payment assistance for homes purchased within the Fort Worth city limits. There are two ways these funds may be utilized:

- 3% of the loan amount for closing costs, with the remainder applied to the down payment.

- Or, the total funds can be used for the down payment only, with no closing-cost assistance.

We can help your dreams come true with closing cost and down payment assistance!

Guidelines to participate in the program:

- The property must be located within the Fort Worth city limits.
- Applicant(s) must be first-time homebuyer(s) or must not have owned a home within the last three years. Displaced homeowners may be eligible.
- HOME regulation 24 CFR Section 92.254(a)(2)(iii) requires that the sales price not exceed 95% of the area median sales price.
- Government-owned properties are not eligible for assistance.
- Applicant must qualify for a first-lien mortgage from a city-approved lender.
- The homebuyer's minimum contribution of \$1,000 or 2% of the purchase price, whichever is less, is required.
- You must pay costs associated with the home purchase, such as earnest money, option fee, home inspection, appraisal, and any out-of-pocket expenses required. These are costs that you are responsible for when purchasing your home.
- Reserves equal to two (2) months of mortgage payments are required. These reserves cannot consist of gift funds.
- The homebuyer agrees to live in the home as their principal residence for ten (10) years to receive up to \$25,000 in assistance, or for five (5) years to receive up to \$14,999 in assistance.
- The home must pass a Minimum Acceptable Standards Inspection and a City of Fort Worth Environmental Review.
- Applicant(s) must attend eight (8) hours of homeownership training provided by a HUD-approved housing counseling agency.
- Applicant(s) must be a citizen of the United States or a legal permanent resident.
- The yearly income of all adults living in the home must be at or below 80% of the Area Median Income (AMI) based on family size.

Getting Started with Your HAP Application

Let us help you make your homeownership dream come true - follow these steps to get started.

- Get pre-qualified by a city-approved lender in Fort Worth to determine your loan amount (see the list of approved lenders on our website).
- Attend a homeownership training and counseling program (refer to local HUD-certified housing counseling agencies).
- Contact your real estate agent and begin reviewing home listings that match your criteria and price range.
- Once you have found your perfect home, work with your realtor to make an offer.
- The City of Fort Worth HAP can assist participants if the sale price falls within a specific range – existing homes or new construction. Visit our website for the sale price maximum limits.
- Your lender will assist you with the HAP application and submit it to the City of Fort Worth for processing and approval of closing costs and down payment assistance.
- Closing & funding. Move in to your dream home!

FortWorthTexas.gov/neighborhoods