



City of Houston - Housing and Community Development Department

# **HARVEY HOMEBUYER ASSISTANCE PROGRAM 2.0 (HbAP 2.0)**

Homeownership is a lifelong dream for many Houstonians, and the City of Houston is here to support long-term recovery by making homeownership more affordable and accessible.

Through HbAP 2.0, eligible first-time homebuyers may qualify for up to \$125,000 in financial assistance to cover:

- Down payment
- Closing costs
- Principal reduction
- Interest rate reduction

## **ELIGIBILITY – WHO CAN APPLY?**

To qualify, you must:

- Be a U.S. citizen or legal permanent resident
- Be a first-time homebuyer or replacing a home lost during Hurricane Harvey
- Have lived in the City of Houston on August 25, 2017 (during Hurricane Harvey)
- Contribute at least \$350 toward the home purchase
- Have a household income at or below 120% of the Area Median Income (AMI)
- Have a debt-to-income (back-end) ratio below 45%
- Have a front-end ratio of 33% or less
- Not be a registered sex offender

## **LEARN MORE & GET STARTED**

Visit [houstontx.gov/hcdrecovery/dr17/hbap/](http://houstontx.gov/hcdrecovery/dr17/hbap/) for full program details, required documents, and next steps.

## **HAVE QUESTIONS**

- Email: [singlefamilyeligibility@houstontx.gov](mailto:singlefamilyeligibility@houstontx.gov)
- To check status of application call: 832-393-0550



SCAN TO LEARN MORE:



OR VISIT:

[houstontx.gov/hcdrecovery/hbap/](http://houstontx.gov/hcdrecovery/hbap/)