

First-Time Homebuyers Program:

Our First-Time Homebuyer Program (FTHP) offers low to moderate income families up to \$5,000.00 towards down-payment and closing costs assistance. **To qualify**, you must meet income limits depending on family size, must be a US Citizen, not owe any outstanding taxes or debts to Brazoria County, and be defined as a first-time homebuyer as defined by Housing and Urban Development (HUD).

Family Size	2013 Income Limits*
1	\$42,500
2	\$48,550
3	\$54,600
4	\$60,650
5	\$65,550
6	\$70,400
7	\$75,250
8+	\$80,100

**Effective 05/01/14*

All of these requirements can be determined on pages 4-5 of the application. Funds shall not be made available to any applicant who has substantial financial resources available. You must purchase a home in a participating city. These are listed on page 6 of the application. The purchase price of the home cannot exceed 95 percent of current area median sales price Limits for a Single Family Home.

Some of the steps to follow are:

1. Obtain a mortgage from a mortgage company,
2. Pick out a house,
3. Have a Earnest Money contract written for the home,
4. Turn in the complete original application, a copy of the Earnest Money Contract, pre-approval letter from Mortgage Company, complete credit report, Loan application and all the required documentation listed on page 9 of the packet.

To be included on a specific Commissioner's Court date, **all required documentation must be in our office 10 working days prior to the Court date.** Commissioner's Court is normally the second and fourth Tuesday of the month. Court dates may change at County's discretion. A HUD inspector will inspect the home, and any/all repairs must be completed prior to closing. You will have 60 days to close on the home once your address is approved in Court. **You do not need to come to Commissioner's Court.**

Please give the Environmental Checklist to the mortgage company so that the appraiser can fill it out.

If you have any questions, feel free to contact our office at 979-864-1964 or 979-864-1860.