Existing and New Homes
Homebuyer Assistance

Funds are available to eligible
homebuyers purchasing an existing or
new property as a primary residence.
Homebuyers must contact us to pre-
qualify for assistance.

The amount of the assistance provided will
be determined based on need and may
not exceed the following limits:

**DHAP:**
- High Opportunity Areas—$60,000
- Non-High Opportunity Areas—$50,000

**Targeted Occupations:**
Up to $50,000 (must work in educational
instruction & library occupations, healthcare
or protective services and meet the program
income requirements)

**Anti-Displacement Homebuyer Assistance:**
Up to $50,000 (must be a current Dallas
resident with at least 10 years of residency
in the city)

Applicants must have an executed real
estate sales contract and prequalified for a
mortgage loan from an approved
mortgage lender.

The assistance is a second lien as a
forgivable deferred loan. Forgiveness is
based on the residency terms of the loan
(affordability period). Partial repayment is
due upon sale, lease, transfer or other
disposition of the property.

Program rules and subsidy amounts are
subject to change.

For more information visit:
www.dallascityhall.com/DHAP
The City of Dallas Housing and Neighborhood Revitalization offers various programs to assist Dallas residents and strengthen communities. The Department’s goals are to increase home ownership opportunities, especially for low-income families; preserve existing owner-occupied and rental housing stock; increase availability of affordable housing opportunities; and support neighborhood and community-based preservation and revitalization efforts.

Since 1991, the City of Dallas Homebuyer Assistance Program (DHAP) has provided a program for families purchasing homes within the city limits of Dallas with funding from the U.S. Department of Housing and Urban Development (HUD) using HOME Investment Partnership and Community Development Block Grant funds. To date, the City of Dallas has provided homebuyer assistance to over 7,900 families.

### Eligible Homebuyer Requirements

- Homebuyer(s) must be a U.S. citizen, permanent resident or eligible immigration status, with a valid Social Security Card.
- Employed homebuyers must have continuous, satisfactory employment history for the past six months.
- Homebuyer must invest at least $1,000 toward the purchase of the property and have at least 2 months of monthly mortgage payments in savings after closing.
- Homebuyers may have up to $10,000 available in liquid assets. Assets in excess must be used toward the purchase of the property. Funds in IRS-recognized retirement accounts are excluded.
- Homebuyer’s Housing Expense to Income ratio may not exceed 35%, while the Homebuyer’s Total Debt to Income ratio may not exceed 45%.
- Homebuyers must receive homebuyer education by a DHAP and HUD certified counseling agency.
- Homebuyer requirements are subject to change.
- Mortgage Credit Certificate Program (MCC) may also be combined with DHAP. Contact your mortgage lender for further details.

### Income Eligibility Chart

- DHAP – Household income at or below 80% AMI.
- Targeted Occupations – Household income must be above 80% and up to 120% AMFI.
- Anti-Displacement Homebuyer Assistance - Household income 50% to 120% AMFI.

<table>
<thead>
<tr>
<th>Household Size</th>
<th>50% AMI</th>
<th>80% AMI</th>
<th>120% AMI</th>
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<tbody>
<tr>
<td>1</td>
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<td>6</td>
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*As published by HUD eff. June 15, 2023
**Incomes are projected annual incomes