



City of Baytown

HOMEBUYER ASSISTANCE PROGRAM

General Information

The goal of the Homebuyer Assistance Program is to stabilize neighborhoods by promoting owner occupied housing. The City of Baytown will grant eligible homebuyers with down payment and/or closing costs, up to 5% of the sales price, toward the purchase of homes within the Baytown city limits. These funds are available through the Community Development Block Grant Program in the form of a five (5) year forgivable loan and are provided at the time of closing.

Eligibility Requirements

All program applicants must provide the appropriate documents to verify the following, including but not limited to:

1. Homebuyer has obtained Mortgage financing;
2. Homebuyer is 18 years of age or older;
3. **All** members of homebuyer's household must be legal residents of the United States;
4. Homebuyer does not owe a debt to the City (taxes, liens, etc.);
5. Homebuyer has completed an approved Homebuyers' Counseling Workshop;
6. No person in the applicant household has owned a home within the past three (3) years;
7. Homebuyers' chosen property must be a detached, or attached, single-family dwelling unit priced at \$200,000 or below within the city limits of Baytown;
8. Homebuyer must contribute at closing at least 2% of the sales price towards the purchase of the home; and
9. Applicant's household annual gross income must not exceed the below-stated maximum income limits.

Household Size	Annual Maximum Gross Income*
1 Person	\$56,650
2 People	\$64,750
3 People	\$72,850
4 People	\$80,900
5 People	\$87,400
6 People	\$93,850
7 People	\$100,350
8 People	\$106,800

How to Apply

All applications must be submitted via the Citizen Self Service Portal (CSS). To apply please visit www.baytown.org, select Citizen Self Service and search for "Homebuyer Assistance Program".

Please refer to the Homebuyer Assistance Program Process Guide for a list of documents that must accompany the completed application. Assistance is available on a first come, first serve basis to eligible homebuyers as funds permit.