



City of Baytown

HOMEBUYER ASSISTANCE PROGRAM

Process Guide

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".

Attach the following documents to your Homebuyer Assistance application to determine eligibility:

1. Proof of income and homeowner status:
 - Two (2) most recent income tax returns for the applicant and co-applicant, and the most recent income tax return(s) for all employed household occupants, if applicable; and
 - A completed Employment Verification Form for all working household members, proof of any other source of income or assistance received for all household members, i.e., SNAP, child support, alimony, current Social Security award letter, etc., if applicable.
2. Proof of deposits:
 - Copy of two (2) most recent bank statement(s) that show funds for down payment.
3. A preapproval letter for the purchase of a home by a bank or mortgage company.

All documents needed to determine eligibility must be uploaded in the CSS in order to be considered part of your application.

Once it has been determined that you are eligible to receive assistance Staff will inform you of your next step(s) in the application process. You will need to submit all documents listed below, as they become available, concerning your mortgage loan and chosen property. This list is not exhaustive.

After applying for a mortgage loan with a lender, please:

1. Submit a copy of the *Good Faith Estimate* and completed *Uniform Residential Loan Application* from your chosen lender to Community Development.

After choosing the property that you would like to purchase:

1. Contact a real estate agent to make an offer and execute an Earnest Money Agreement/Contract.
2. Submit an earnest money deposit to the chosen title company within the city limits of Baytown or the real estate agent.
3. Submit a copy of the *Earnest Money Agreement/Contract with the Lead Base Paint Notice* (if applicable) to Community Development.
4. Contact Community Development to schedule a *visual inspection* of the property.
5. Contact the appropriate inspectors to conduct a pest inspection and structural inspection.
6. If the pest inspection indicates that termite treatment is necessary, an *invoice proving termite abatement* must be submitted to Community Development.
7. Submit a copy of the pest inspection and structural inspection with their invoices to the lender, real estate agent and Community Development.

Prior to closing:

1. Attend a HUD approved counseling workshop and submit a copy of the counseling workshop certificate to Community Development.
2. Submit a copy of proof of *homeowner's insurance and flood insurance (if applicable)*.
3. Submit *documentation of any fees, inspections, or deposits* that you paid prior to closing.
4. Submit a copy of the *property appraisal*.
5. Notify Community Development of *closing date and time and submit a copy of the Closing Disclosure (must be received directly from the chosen Title Company)*.

If you have any questions, please call 281-420-6558 or email CDBG@baytown.org.