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DOWN PAYMENT ASSISTANCE GUIDE

DPA Quick Start Guide

A practical overview to help buyers understand assistance types, next steps, and the questions worth asking before they apply.

This guide is educational and organizational. It is not legal, tax, lending, or financial-planning advice. Program terms, education requirements, and local availability can change.

What down payment assistance can include

- A grant that helps cover part of the down payment or closing costs.
- A deferred second lien that may require repayment later under program terms.
- A forgivable assistance structure that may be reduced or forgiven if the buyer meets occupancy and timing requirements.
- A mortgage credit certificate, or MCC, that may create a federal tax benefit for eligible borrowers under the applicable rules.
- A required home buyer education course before closing when the program calls for it.

Start here

- Review statewide options first so you understand the program family before comparing lenders.
- Use a screening tool to narrow the field, then confirm details directly with a participating lender.
- Complete required home buyer education early so it does not become a last-minute delay.
- Compare cash to close, repayment or forgiveness terms, monthly payment, and location restrictions before deciding.

Official links

TSAHC Home Buyer Programs
tsahc.org/home-buyer-programs

TSAHC Eligibility Quiz
tsahc.org/homebuyers-renters/take-the-eligibility-quiz

HAR DPA Search
har.com/downpayment

City of Houston Homebuyer Assistance
houstontx.gov/housing/hap.html

Harris County Down Payment Assistance
hcd.harriscountytx.gov/Residents/Homeownership-Programs/Down-Payment-Assistance

Questions to ask before choosing a program

- Is the assistance a grant, a repayable second lien, or a forgivable structure?
- What education is required, and when does the certificate need to be completed?
- What are the income limits, purchase price limits, and geography rules?
- What is the buyer contribution, and how much cash will still be needed at closing?
- Are there repayment triggers, occupancy requirements, or recapture issues I need to understand?