



Flyer:

<https://www.dallascounty.org/department/hhs/documents/UPCAPProgramInfoLetter-June2017.pdf>

- UPCAP loans are available only to first-time home buyers, or to a person who has not owned a home in the past three years. Exceptions include a single parent or displaced homemaker, or a family or individual whose residence is not in compliance with local building codes and cannot be brought into compliance for less than the cost of building a permanent structure.

## Free Down Payment

<http://freedownpayment.org/Cities/States/TX/Dallas.html>

## Dallas Housing Finance Corporation Single Family Mortgage Revenue Bond Program

The program offers a 5.99% fixed interest rate for 30-years with down payment and closing cost assistance equal to 3.5% of the loan amount with a 1% origination fee. (For example, on a \$70,000 loan amount, homebuyers will receive \$2,450 in assistance). Available mortgage loan types include Conventional, FHA, VA, USDA-RHS, Fannie Mae and Freddie Mac.

## Mortgage Assistance Program (MAP)

A first-time homebuyer program which provides principal reduction, down payment, and closing costs assistance up to \$10,000.00. Also, may provide a grant of up to \$1,500.00 for Minimum Housing Standards repairs.

## North Central Texas Housing Finance Corporation

<http://ncthousing.org/101/First-Time-Home-Buyers>

## Mortgage Credit Certification Program

The North Central Texas Housing Finance Corporation provides a Mortgage Credit Certificate Program (MCC Program) to eligible first time home buyers wishing to achieve homeownership. A Mortgage Credit Certificate is a great tool for home buyers to help reduce the cost of homeownership. To learn more about the benefits of an MCC and to determine if you qualify, please visit our program administrators website at <http://www.hilltopsecurities.com> or [click here](#)

## Home Possible – Freddie Mac

<http://www.freddiemac.com/homepossible/>

Home Possible® mortgages offer low down payments for low- to moderate-income homebuyers or buyers in high-cost or underserved communities.

Flyer:

[http://www.freddiemac.com/learn/pdfs/mp/hp\\_glance.pdf](http://www.freddiemac.com/learn/pdfs/mp/hp_glance.pdf)

## Good Neighbor Next Door – HUD

[https://www.hud.gov/program\\_offices/housing/sfh/reo/goodn/gnndabot](https://www.hud.gov/program_offices/housing/sfh/reo/goodn/gnndabot)

Law enforcement officers, pre-Kindergarten through 12th grade teachers, firefighters and emergency medical technicians can contribute to community

revitalization while becoming homeowners through HUD's Good Neighbor Next Door Sales Program. HUD offers a substantial incentive in the form of a discount of 50% from the list price of the home. In return you must commit to live in the property for 36 months as your sole residence.

### How the Program Works

Eligible Single Family homes located in [revitalization areas](#) are listed exclusively for sale through the Good Neighbor Next Door Sales program. Properties are available for purchase through the program for seven days.

### Buying Power Program – Grand Prairie

<https://gphns.org/dpa/>

The Buying Power Program assists low-to-moderate income persons and families in purchasing a home. This program is administered through the Housing and Neighborhood Services Department of the City of Grand Prairie.

### Down Payment Resource

<https://downpaymentresource.com/are-you-eligible/>

## CHECK YOUR ELIGIBILITY NOW

Answer a few questions about your household and see how many programs may match your circumstances.