

Housing Assistance Profile

Property Address: 3123 Patience Ave, Houston, TX 77014

Jurisdiction: Unincorporated Harris County

Property Summary

3123 Patience Ave is located in the **77014 zip code** (Northwest Houston). Because this address is in an unincorporated area of Harris County, it qualifies for **County-level** and **State-level** assistance programs rather than City of Houston municipal funds.

Financial Assistance for Homebuyers

As a prospective homebuyer for this specific property, the following "stackable" programs are available to help cover down payments and closing costs:

1. Harris County Down Payment Assistance (DAP)

- **Max Benefit:** Up to **\$40,000**.
- **Terms:** A 0% interest, deferred-payment loan that is fully forgiven if you live in the home for a set period (usually 5 years).
- **Purpose:** On a ~\$174,900 home, this can cover the full 20% down payment and all closing costs.

2. SETH 5-Star Program

- **Benefit:** Grant or forgivable loan up to **5% of the loan amount**.
- **Eligibility:** Flexible income limits (up to \$122,100) and a minimum credit score of 620.

3. TSAHC State Grants

- **Benefit:** Down payment assistance for "Texas Heroes" (teachers, first responders, etc.) or the "Home Sweet Texas" program for low-to-moderate-income families.

Income Eligibility (2026 Estimates)

Eligibility for the primary \$40,000 Harris County grant is based on your total household income staying below 80% of the Area Median Income (AMI):

Household Size	Max Income (80% AMI)	Max Income (120% AMI - SETH)
1 Person	~\$50,850	~\$76,250
2 People	~\$58,100	~\$87,150
4 People	~\$72,650	~\$108,950

Immediate Action Plan

Step 1: Contact a Participating Lender. Call 832-927-4955 to get the list of banks approved to process Harris County DAP funds. Not all lenders offer this program.

Step 2: Homebuyer Education. Complete an 8-hour HUD-approved course. Contact **BakerRipley** or **Credit Coalition (713-224-8100)** to enroll.

Step 3: Verification. You will need to provide at least \$1,000 of your own funds toward the purchase and have less than \$30,000 in liquid assets.