



# Montgomery County *Community* DEVELOPMENT

## Montgomery County Down Payment Assistance Program

Administered by Easter Seals Greater Houston  
HUD-certified Homebuyer's Education provider

May 2026

**Up to \$12,600**

**Down Payment Assistance (Direct Home Subsidy)**

### ELIGIBILITY:

- Maximum Direct HOME subsidy is \$12,600 per household
- Meet income guidelines (below 80% Area Median Income)
- Complete a HUD-Approved Homebuyer's Education Class
- Have not owned a home in the last 3 years
- Be a Citizen of U.S.A. or Permanent Resident Alien
- Purchase home in Montgomery County (outside the city limits of Conroe i.e., does not pay city of Conroe taxes)
- Maximum sales price: \$282,000 Pre-Existing Home - \$292,000 New Home
- Debt-to-income Housing ratio is 43% (mortgage payment & monthly fixed scheduled debt)
- Required minimum average cash assets of \$500.00
- Qualify for a 30 year fixed-rate FHA, Conventional, USDA, or VA loan
- All properties must pass an HQS inspection conducted at program's expense. Properties built prior to 1978 are subject to a visual assessment for deteriorated paint (i.e., peeling, chipping, and flaking) surfaces at initial inspection of all interior and exterior painted surfaces to evaluate potential lead paint hazard. If the presence of deteriorated paint is determined, the property will not be considered eligible
- Double-wide Manufactured homes, not older than 15 years are allowable
- Subsidy covers down payment, closing costs & pre-pays, with **no cash back to borrower at closing**

AMI%	1 person	2 persons	3 persons	4 persons	5 persons	6 persons	7 persons	8 persons
80%	\$58,250	\$66,600	\$74,900	\$83,200	\$89,900	\$96,550	\$103,200	\$109,850

*\*Assistance (Direct Home Subsidy) contingent upon availability of funds*

For more information, please call (832) 808-6244

E-mail: [housing@eastersealshouston.org](mailto:housing@eastersealshouston.org)

Visit our website: [www.eastersealshouston.org](http://www.eastersealshouston.org)