



Program Overview

Thank you for your interest in the City of Tyler's First Time Home Buyers Program (FTHB). To qualify for assistance, gross household income must be at or below 80% of the 2022 HUD area median income (AMI) adjusted for family size, and your application must contain all supporting documentation at the time of submittal. Upon submittal, you may be asked to provide additional/clarifying information. Incomplete applications or applications with missing or omitted information are ineligible until a complete application is submitted.

2022 HUD Income Limits			
Household Size	30% of AMI	50% of AMI	80% of AMI
1	\$16,500	\$27,500	\$44,000
2	\$18,850	\$31,400	\$50,250
3	\$23,030	\$35,350	\$56,550
4	\$27,750	\$39,250	\$62,800
5	\$32,470	\$42,400	\$67,850
6	\$37,190	\$45,550	\$72,850
7	\$41,910	\$48,700	\$77,900
8	\$46,630	\$51,850	\$82,900

The City of Tyler First Time Homebuyer's Program (FTHB) has funding available for first time homebuyers purchasing a single-family home. FTHB offers down payment assistance up to the following amounts:

Type of House	Assistance Amount
Existing Home	Up to \$14,999
New Construction	Between \$15,000 and \$25,000
Target Area	Between \$40,000 and \$50,000

These amounts are given as a 0% interest deferred forgivable loan as long as the applicant stays in the home during the affordability periods listed below. FTHB is funded through the Community Development Block Grant (CDBG) received from the U.S. Department of Housing and Urban Development (HUD).

Assistance Amount	Affordability Period
Up to \$14,999	5 years
Between \$15,000 and \$25,000	10 years
Between \$40,000 and \$50,000	15 years

