

RESOURCES FOR HOMEBUYERS

New Home Construction Down Payment & Closing Cost Assistance

Homebuyers may qualify for down payment and closing cost assistance through NeighborWorks Waco or Texas Department of Housing and Community Affairs.

Texas Department of Housing and Community Affairs (TDHCA)

Provides down payment assistance (as a grant) and mortgage loans to eligible first time and repeat home buyers.

Texas State Affordable Housing Corporation (TSAHC)

A 501(c)(3) non-profit organization that offers privately funded programs targeting the housing needs of low-income families or other underserving populations. They offer a variety of affordable housing programs such as first time homebuyer assistance, sustaining homeownership and financial counseling, and developer financing.

OUR MISSION

The Temple Housing Resource Center works cooperatively with other departments and organizations to connect residents with community services and programs. We strive to **navigate** and **advocate** for the community to preserve health and safety while enhancing and engaging Temple neighborhoods.

REQUIREMENTS

Must be a resident of
Temple, Texas

Must meet HUD Area
Median Income Guidelines
per organization



TEMPLE HOUSING RESOURCE CENTER

TRANSFORM TEMPLE DEPARTMENT NEIGHBORHOOD SERVICES DIVISION

101 N. MAIN ST. TEMPLE, TEXAS 76501
254.298.5999 | [TEMPLETX.GOV/HRC](http://templetx.gov/hrc)
MONDAY - FRIDAY 8:00AM - 5:00PM

AFFORDABLE HOUSING

1. Learn about different kinds of affordable housing

- Non-Profit Housing
- Section 8
- Public Housing
- Affordable Homeownership

2. Get your finances and credit ready

- Credit Check
- Income and Budgeting

3. Check to see if your income qualifies

4. Identify your housing needs and preferences

5. Contact non-profit developers and housing authorities and apply

There's no single source of information about affordable housing. Contact many organizations and agencies in your search. You may discover great resources and increase your chances of finding an affordable home.

NON-PROFIT HOUSING PROVIDERS

Develop, own and manage affordable housing in Temple.

Fort Hood Area Habitat for Humanity 254.680.4007

- Build homes for first-time homebuyers at 30-60% of the median income
- Critical home repairs for owner-occupied units of families at 30-60% of the median income
- Homebuyer counseling for qualified participants on their projects

NeighborWorks Waco 254.722.8941

- Credit counseling
- Homebuyer counseling
- Down payment assistance
- Home ownership / maintenance education
- Rental properties
- New construction
- Mortgages for first-time homebuyers

HOMELESS SHELTERS & SERVICES

Some shelters are gender-specific or have other requirements. Call ahead for confirmation.

General Resources & Connection: Help Center 254.770.6842

Family Promise
254.773.9980

Salvation Army
254.774.9996

Feed My Sheep
254.239.9863

Families in Crisis
888.799.7233

PUBLIC HOUSING & SUPPORT SERVICES/SERVICE PROVIDERS

Community-based organizations providing services including vouchers, minor home repair, and support services.

Area Agency on Aging of Central Texas 254.770.2330

- Resource navigator for seniors: minor home repairs to facilitate aging in place, relocation assistance & veterans, legal services

Central Texas Council of Governments, Housing Division 254.770.2301

- Housing Choice Vouchers (Section 8)
- Veterans Affairs Supportive Housing

Central Texas Housing Consortium 254.773.2009

- Housing Vouchers
- Public Housing for Temple

Citizens For Progress, Inc. 254.421.0146

- Emergency home repair
- Housing advocacy
- Referral services for constituent need

Zoe's Wings Foundation 254.424.7930

- New affordable home development
- Emergency home repair
- Housing advocacy
- Referral services for constituent need