



## How Do I Purchase a Houston CLT Home?

### A Step-by-Step Guide to Purchasing a New Home Development Program (NHDP) Home through the Houston Community Land Trust (CLT)

#### FIND OUT MORE INFORMATION ABOUT OUR PROGRAM:

- Attend a Houston CLT Information Session** to learn more about the Houston CLT and other pathways to homeownership under the City of Houston's New Home Development Program (NHDP). The information session schedule can be found on our [website](#). Sessions are free and open to the public.
- Complete the NHDP Intake Survey** by filling out the survey on our [website](#). The eligibility survey is designed to give you an estimate of whether you may be eligible for our program. If you may be eligible based on your responses, you will receive a link to the Full Houston CLT Application by e-mail.

#### FIND OUT IF YOU ARE ELIGIBLE TO PURCHASE A HOME THROUGH THE HOUSTON CLT:

- Fill out the Full Houston CLT Application** online by following the link you receive in your e-mail inbox after completing Step 2 above.
- Gather your [income-verifying documentation](#)** and submit it to the Houston CLT at [applications@houstonclt.org](mailto:applications@houstonclt.org). Houston CLT staff will reach out to set up a one-on-one meeting to review your completed application.
- Once we have received all required documents and verified your eligibility, we will issue a **HCLT Qualification Letter**. The letter may be used to establish your eligibility to purchase a NHDP home and will enable you to enter into contract to purchase a NHDP home through the Houston CLT (please note this is *not* a mortgage pre-qualification letter from a lender).

#### COMPLETE HOMEBUYER EDUCATION CREDITS AND GET MORTGAGE PRE-APPROVAL (*Note: These steps can be completed concurrently with the Find Your New Home steps below.*)

- Obtain a Homebuyer Education Class Certificate** through a HUD-approved agency (visit [www.hud.gov](http://www.hud.gov) for a list of approved agencies).
- Attend a CLT Orientation**, a detailed two-hour orientation on Houston CLT homeownership (visit our [website](#) for the current orientation schedule).
- Obtain a mortgage loan pre-approval letter** from a participating lender. CLT mortgage loans are available through participating mortgage lenders in the Houston area. Houston CLT staff can provide information about participating lenders.

#### FIND YOUR NEW HOME:

- Select an available NHDP home** of your choice. Contact your realtor or the listing broker for more information or visit our [website](#) for listings.
- Enter into contract** on the available NHDP home of your choice. You must provide your HCLT Qualification Letter before you can enter into contract. Before closing, you must also be able to



provide your Homebuyer Education Class Certificate and proof of attendance at your HCLT Orientation Session, and you must secure a mortgage from an approved lender.

- Conduct an in-depth review** of the terms of your ground lease from Houston CLT staff and an independent attorney.
- Complete closing, sign your ground lease and move into your new home!**