Would you like to own your own home in Irving?

The Housing and Redevelopment Division receives federal funding that is available to qualifying families in Irving. Families must qualify under Housing and Urban Development (HUD) income guidelines.

To be eligible:

- You must purchase a home in Irving.
- You must have not owned a home in the last three years.
- You must attend a Homebuyer Education Class through a HUD-approved housing counseling agency.
- You must be a Permanent Legal Resident or U.S. Citizen.
- You must be able to secure a mortgage approval.
- You must be able to contribute a minimum of $1,500 towards the downpayment.
- You must meet the HUD family income limits.
- You must watch the Homebuyer Orientation Video at CityofIrving.org/Downpayment, and fill out the Orientation Acknowledgement Form once completed.
- Submit a complete application along with all requested documents to the Irving Housing and Redevelopment Division.

For more information:
City of Irving
Housing and Redevelopment Division
(972) 721-4800
CityofIrving.org/Downpayment

Frequently Asked Questions

- How much assistance can I get?
The amount of assistance ranges from $500 to $50,000. This amount is calculated after the application and required paperwork are submitted and verified.

- How long does the process take and when will I know how much I qualify for?
The process takes 45 to 60 days from the time of application and required paperwork submission to assistance approval. After your application and required paperwork is verified, the terms of the assistance, including amount and loan period, will be presented to you.

- Are there any standards for the home to be purchased under this program?
The home must pass an initial housing quality standards inspection conducted by the city and an independent home inspection before the purchase is approved. The home must be purchased within the Irving city limits.

- Can this program help me with monthly mortgage payments and other housing expenses?
No, this program helps with the purchase of a home. If approved, you will receive financial assistance to cover the downpayment and closing costs.

- How do I get started?
Visit CityofIrving.org/Downpayment for more information and to watch the Homebuyer Orientation Video. The video provides information and directions on how to complete an application.