

Affordable housing is critical to the economic development and quality of life in Texas communities.

Central Texas Opportunities will administer the HOME contract award system to communities we serve based on designated dates and times as publicized in the service area. Additional HOME assistance may be available in your community based on funding availability.

### About Community Action

In March of 1964, President Lyndon B. Johnson declared “The War on Poverty” in his State of the Union speech.

In 1965 Central Texas Opportunities, Inc., a 501(c)3 non-profit organization was formed to support the efforts of community action by opening Head Start and Community Services Centers.

#### Counties we Service:

Brown, Callahan, Coleman, Comanche,  
Eastland, McCulloch, and Runnels

#### Central Texas Opportunities, Inc.

##### Mission Statement

A Community in Action,  
Empowering People,  
Changing Lives,  
And  
Offering Hope.

  
Helping People. Changing Lives.  
PARTNERSHIP  
EQUAL HOUSING  
OPPORTUNITY  
Central Texas Opportunities, Inc.  
2302 S. Commercial Ave.  
P.O. Box 820  
Coleman, TX 76834

## Central Texas Opportunities, Inc. announces the Texas **HOME** Program.



*“Because there’s no place like home”*

The Texas **HOME** Program provides affordable housing assistance and services to eligible families.

To learn more about the Home Program or other services offered through Central Texas Opportunities, Inc., please visit our website at [www.ctoinc.org](http://www.ctoinc.org) or call 1-800-625-4167.



## What is **HOME**?

The HOME Investment Partnerships Program is funded by the U.S. Department of Housing and Urban Development (HUD). The purpose of the program is to expand the supply of decent, safe, affordable housing.

Texas Department of Housing and Community Affairs (TDHCA) HOME Division is responsible for administering the HOME program on behalf of the State of Texas.

The **HOME** Programs include:

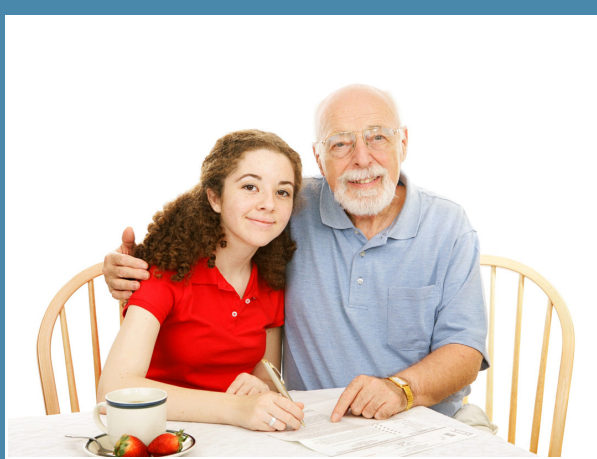
- Homeowner Rehabilitation Assistance Program (HRA).
- Tenant-Based Rental Assistance Program (TBRA)
- Homebuyer Assistance Program (HBA)

### **Homeowner Rehabilitation Assistance Program (HRA).**

- Rehabilitation or demolition and reconstruction of owner-occupied housing;
- New construction of site-built housing on the same site to replace existing owner occupied Manufactured Housing Unit (MHU);
- Replacement and relocation of existing housing located in a floodplain to a new MHU or new construction of housing on an alternative site; and
- New construction or a new MHU to replace a housing unit that has become uninhabitable as a result of disaster or condemnation by local government.

To qualify for HRA, eligible households must:

- Meet specific income guidelines;
- Have clear marketable title;
- Provide evidence of ownership;
- Occupy the assisted property as your primary residence;
- Be current on taxes.



### **Tenant-Based Rental Assistance Program (TBRA).**

- Rental assistance for up to 24-months per household;
- Utility deposit assistance; and
- Security deposit assistance.

To qualify for TBRA, eligible households must:

- Meet specific income guidelines;
- Agree to an annual re-certification;
- Participate in a Self-Sufficiency Program.
- Occupy the assisted property as your primary residence;
- Sign a lease; and
- Choose a property that passes a Housing Quality Standard Inspection.

### **Homebuyer Assistance Program (HBA).**

- Down payment and closing cost assistance for homebuyers; and
- Rehabilitation for accessibility modifications of single family housing unit.

To qualify for HBA, eligible households must:

- Meet specific income guidelines;
- Choose a single family property or condominium that passes a Housing Quality Standards Inspection and does not exceed 95% of the FHA Mortgage limit for the applicable county limits;
- Occupy the assisted property as your primary residence; and
- Complete a homebuyer counseling class.

