



# HAPPY PROGRAM ELIGIBILITY GUIDE

Your guide to eligibility, income limits, and program details.



## BASIC ELIGIBILITY

- ✓ Purchasing a new construction home in Westlake
- ✓ Home will be primary residence
- ✓ U.S. Citizen
- ✓ Household income within program limits
- ✓ Purchase price at or below current limit
- ✓ Complete pre-application and official application



## FIRST-TIME HOMEBUYERS

No ownership of a primary residence within the last 3 years.

*Certain HUD-defined exceptions may apply.*



## COMMUNITY RETENTION CONSIDERATION

Current Westlake residents may qualify if they:

- Have continuously maintained a primary residence in Westlake for at least 3 years
- Are purchasing a new construction primary residence in Westlake
- Meet current program requirements

## MAXIMUM HOUSEHOLD INCOME LIMITS\*

HOUSEHOLD SIZE	MAXIMUM ANNUAL INCOME LIMIT
1	\$125,913
2	\$143,938
3	\$161,963
4	\$179,900
5	\$194,338
6	\$208,688
7	\$223,125
8	\$237,475
9	\$251,867
10	\$266,259

*\*Based on 140% AMI. Income limits are subject to change.*



## HOMETOWN HEROES

Eligible occupations may qualify with household income up to \$300,000.

*Not required for eligibility.*



## EXPANDED INCOME ELIGIBILITY

Households earning up to 140% AMI may qualify.

## CURRENT PURCHASE PRICE LIMIT\*

# \$679,324

(2026 Maximum Purchase Price)

*\*Subject to change.*

## ASSISTANCE MAY BE USED FOR



Down Payment



Closing Costs



Interest Rate Buydowns

## NOT ELIGIBLE



Investment Properties



Rental Properties



Second Homes



Resale Homes



Non-Occupying Borrowers



## IMPORTANT

Assistance amounts are determined through affordability review and are **not** guaranteed. Funding assistance is subject to program guidelines, underwriting review, available funding, and City approval.



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