




## Important Takeaways

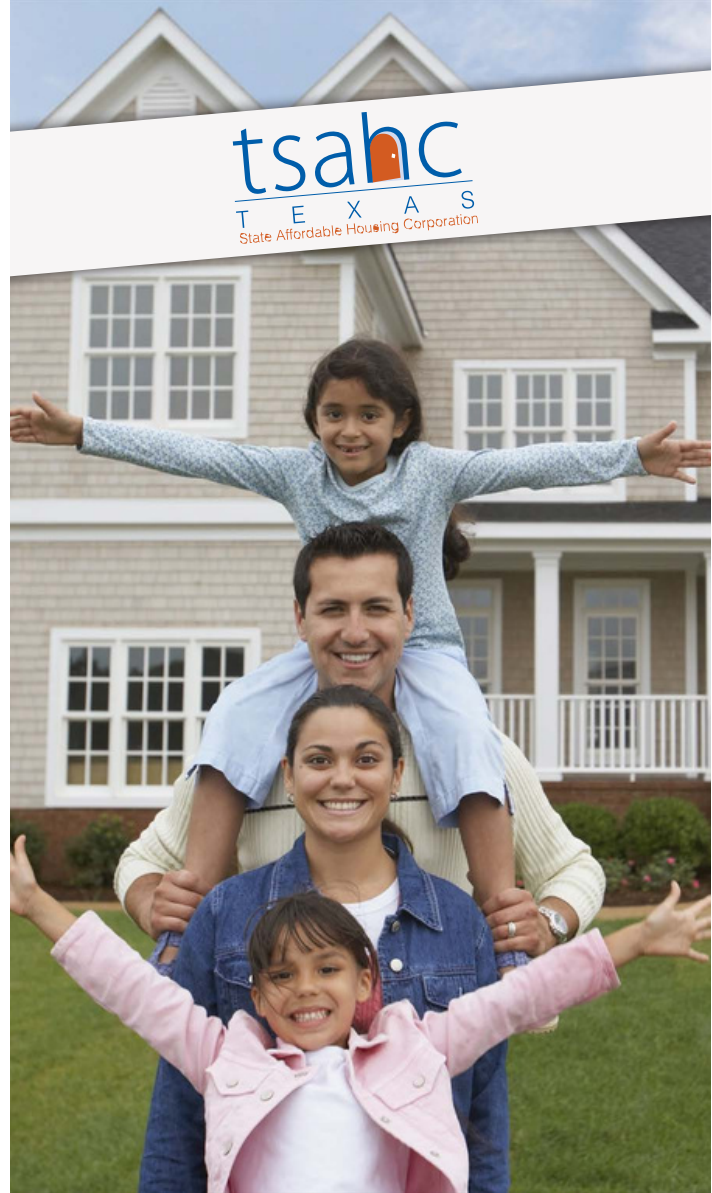
- > TSAHC offers several loan types, interest rates and DPA options. DPA is available as a grant or 3-year deferred forgivable second lien loan.
- > You do not need to be a first-time home buyer to use our DPA programs. You can use TSAHC's DPA to purchase a home, even if you've been a homeowner before.
- > Home buyers may purchase a home anywhere in Texas using our programs.
- > Closing a loan using our programs does not take any longer than a traditional mortgage loan.

For more information:



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Texas State Affordable Housing Corporation  
6701 Shirley Avenue, Austin, Texas 78752  
www.ReadyToBuyATexasHome.com | (877) 508-4611

Funding subject to availability. Requirements, rates, and assistance levels are subject to change.

## Ready to Buy a Texas Home?

TSAHC can help you become a homeowner.





The Texas State Affordable Housing Corporation (TSAHC) offers the Home Sweet Texas and Homes for Texas Heroes Programs to help low and moderate income home buyers, including teachers, veterans, police officers, corrections officers and fire fighters, purchase a home anywhere in Texas.

Two types of assistance are available:

- > Fixed Rate Loans with Down Payment Assistance (DPA)
  - Several rate, loan and DPA options available
  - DPA can be up to 5% of the loan amount
  - DPA provided as a grant or 3-year deferred forgivable second lien loan
  
- > Mortgage Credit Certificates (MCC)
  - A special tax credit that reduces your federal income taxes every year
  - Save thousands of dollars over the life of the loan
  - Only for first-time home buyers or those who have not owned a home in the last three years
  - Can be used with TSAHC's DPA
  - FREE for Texas Heroes also using TSAHC's DPA (a \$500 savings)

Get started by visiting [www.ReadyToBuyATexasHome.com](http://www.ReadyToBuyATexasHome.com). This site outlines next steps in detail. A quick summary is listed below.

**Step One:**

Find out if you're eligible. Take the Eligibility Quiz to determine if you meet our requirements.

**Step Two:**

Home buyers need to work directly with one of our approved lenders. Inform the lender that you'd like to use TSAHC's programs. They will walk you through the application process, ensuring you qualify.

**Step Three:**

All home buyers must complete a home buyer education course prior to closing on their home loan. Quality courses are listed on the Texas Financial Toolbox at [www.texasfinancialtoolbox.com](http://www.texasfinancialtoolbox.com).



**Questions?**

TSAHC has a dedicated Homeownership Team ready to help you. Contact us at our toll free number: (877) 508-4611.

