



The Texas Homebuyer Program has partnered with the **Capital Area Housing Finance Corporation** in certain eligible counties in Texas to offer **FREE GIFT** Funds to be used in conjunction with the TDHCA Down Payment Assistance Programs.

You've done the hard work to qualify for a home mortgage. Now find out if you qualify for extra FREE gift funds, only available through the TDHCA Texas Homebuyer Program.

# Ready, Set, Home!



## What can you do with Gift Funds?

### Closing Costs

Apply funds towards closing costs and reduce your cash to close.

### Down Payment

Apply funds towards a higher down payment that could lower your monthly mortgage costs.

## [See if you qualify today!](#)


The funds are FREE and do not require repayment and can be used by combining with TDHCA Down Payment Assistance.

Do yourself a favor and ask your loan officer today about more details!

\*Income and Purchase Price limits apply by county.

## Home is closer than you think

[welcomehome.tdhca.texas.gov](http://welcomehome.tdhca.texas.gov)

 1-800-792-1119

 [txhomebuyer@tdhca.texas.gov](mailto:txhomebuyer@tdhca.texas.gov)



## TDHCA AND CAHFC PARTNERSHIP ADDITIONAL DOWN PAYMENT ASSISTANCE

TDHCA has partnered with the Capital Area Housing Finance Corporation to make financing a first home more affordable to low to middle-income families. For any new or existing TDHCA DPA reservations in the counties listed below, additional down-payment assistance (DPA) is available!

Bastrop, Blanco, Burnet, Caldwell, Fayette, Hays, Lee, Llano, and Williamson are counties specific to the designated service area/jurisdiction of CAHFC.

The Additional DPA Gift Funds must be combined with the offerings available under TDHCA My First Texas Home and Combo loans, No DPA 1st lien option, or the My Choice Home program.

Funds are on a first come first served basis and subject to funding availability. Income and Purchase price limits apply.

Funds are provided in the form of a gift - **no repayment required.** TDHCA's DPA will continue in the form of a deferred-repayable 2nd loan.

Funds are limited! Contact us today @ [TxHomeBuyer@tdhca.texas.gov](mailto:TxHomeBuyer@tdhca.texas.gov) to learn how to qualify!

My First Texas Home		Non-Targeted Areas			Targeted Areas		
Eligible Counties	Additional DPA Grant	Income Limit 1-2 Persons	Income Limit 3 or more persons	Purchase Price Limits	Income Limit 1-2 persons Targeted	Income Limit 3 or more persons Targeted	Purchase Price Limits Targeted
Bastrop	\$7,500	\$133,800	\$153,870	\$593,363	\$160,560	\$187,320	\$725,222
Blanco	\$7,500	\$100,000	\$115,000	\$544,232	N/A	N/A	N/A
Burnet	\$7,500	\$100,000	\$115,000	\$544,232	N/A	N/A	N/A
Caldwell	\$7,500	\$133,800	\$153,870	\$593,363	\$160,560	\$187,320	\$725,222
Fayette	\$7,500	\$102,100	\$122,705	\$544,232	N/A	N/A	N/A
Hays	\$2,500	\$133,800	\$153,870	\$593,363	\$160,560	\$187,320	\$725,222
Lee	\$7,500	\$98,800	\$113,620	\$544,232	\$118,560	\$138,320	\$665,173
Llano	\$7,500	\$98,800	\$113,620	\$544,232	\$118,560	\$138,320	\$665,173
Williamson	\$2,500	\$133,800	\$153,870	\$593,363	\$160,560	\$187,320	\$725,222

My Choice Texas Home		Conventional	Conventional	Govt. Loans Non-Targeted Areas	Govt. Loan Targeted Areas
Eligible Counties	Additional DPA Grant	Below 80% AMFI FNMA HFA Preferred or FHLMC HFA Advantage Any Family Size	Over 80% AMFI FNMA HFA Preferred or FHLMC HFA Advantage Any Family Size	Income Limit Any Family Size	Income Limit Any Family Size
Bastrop	\$7,500	\$107,040	\$167,250	\$167,250	\$187,320
Blanco	\$7,500	\$84,400	\$131,875	\$125,000	N/A
Burnet	\$7,500	\$74,000	\$115,625	\$125,000	N/A
Caldwell	\$7,500	\$107,040	\$167,250	\$167,250	\$187,320
Fayette	\$7,500	\$81,680	\$127,625	\$127,625	N/A
Hays	\$2,500	\$107,040	\$167,250	\$167,250	\$187,320
Lee	\$7,500	\$65,360	\$102,125	\$123,500	\$138,320
Llano	\$7,500	\$70,240	\$109,750	\$123,500	\$138,320
Williamson	\$2,500	\$107,040	\$167,250	\$167,250	\$187,320