

# Your Journey to Homeownership starts here.

You've dreamed of owning your own home and now it is possible with the help of The TDHCA Homebuyer Program. We are here to assist you on your journey and offer resources to make the road a little less bumpy. Down Payment and Closing Cost Assistance is now within your reach.



For more information, visit our website  
[www.welcomehome.tdhca.texas.gov](http://www.welcomehome.tdhca.texas.gov)



## About TDHCA

The Texas Department of Housing and Community Affairs is the State Agency responsible for affordable housing, community and energy assistance programs, colonia activities and regulation of the State's manufactured housing industry.

### Contact

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

Toll-Free: 1-800-792-1119

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

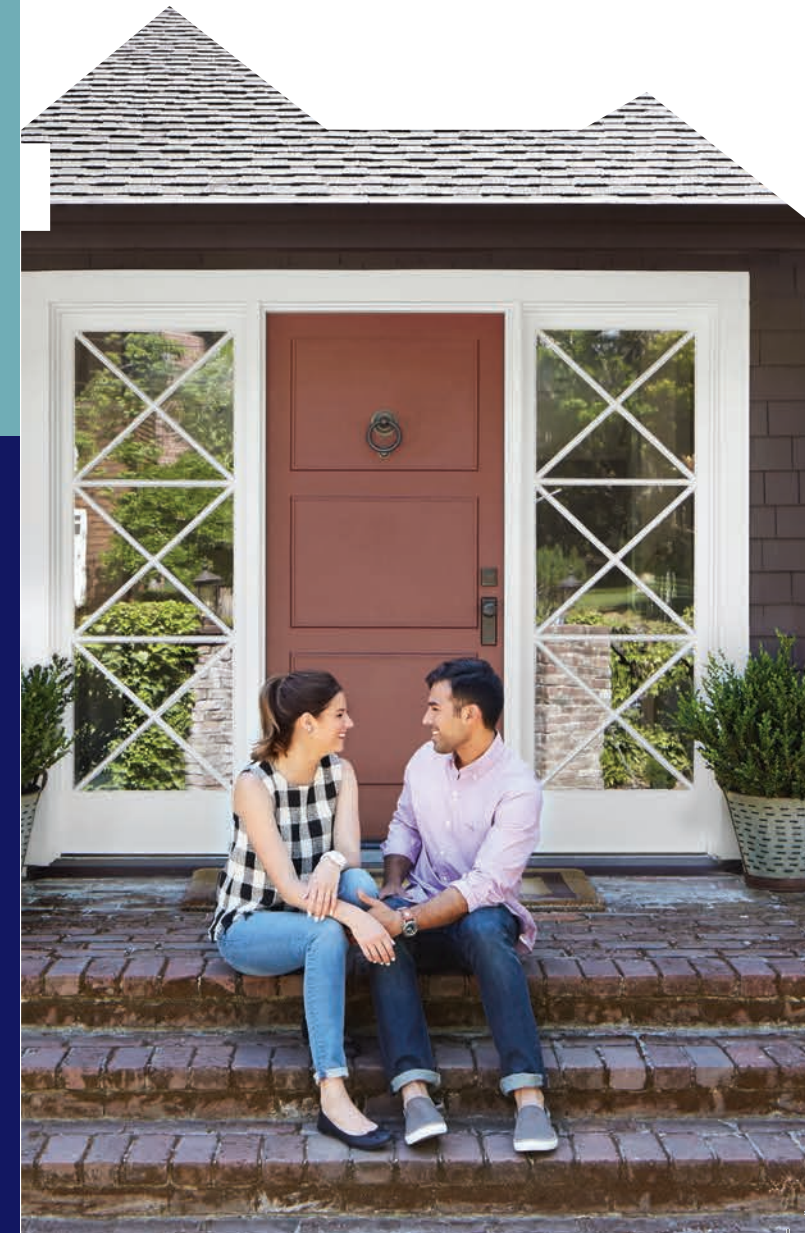


## Information and Resources:

Place business card here



## Home is Closer than You Think



# Qualify Today to Buy a Home

## Step 1

### Educate Yourself

Buying a home is not a simple process. With the right information and tools you can make it happen. We suggest your first step should be to take one of our Home buyer Education Course to learn how the process works. <https://welcomehome.tdhca.texas.gov/products/texas-statewide-homebuyer-education-program>

## Step 2

### Get Prequalified with one of our Approved Lenders

Get pre-qualified for a mortgage loan, which can include the TDHCA Homebuyer Program DPA (Down Payment Assistance) as part of your loan package, with one of our Approved Mortgage Lenders.

Your loan officer will do all the work with our offices, on your behalf. There's no extra application needed between you and The TDHCA Homebuyer Program. <https://homeownership.tdhca.texas.gov/directory>

## Step 3

### Time to Shop for your New Home!

Now that you are pre-qualified and know what price range to consider for your new home, we recommend you work with a licensed Texas REALTOR® to guide you with finding your home, in the community, you want, and negotiate all the many steps there are to the process. <https://homeownership.tdhca.texas.gov/directory>

## Homebuyer programs



### My First Texas Home

Texas Department of Housing & Community Affairs

First Time Home buyers and Veterans can now qualify for Down Payment and Closing Costs Assistance to help you buy a home sooner rather than later.



### My Choice Texas Home

Texas Department of Housing & Community Affairs

If you've owned a home in the past three years and need Down Payment and Closing Cost assistance, to purchase your next home, we can help! Repeat home buyers have options with My Choice Texas Home!



### Texas Statewide Homebuyer Education Program

Texas Department of Housing & Community Affairs

Texas Homebuyer U is an online educational resource that gives you the tools to make smart, confident home buying decisions. We highly recommend one of our comprehensive, in-depth courses, designed to prepare you for your home buying journey.



### Texas Mortgage Credit Certificate

Texas Department of Housing & Community Affairs

Save money on your personal income taxes with a Texas MCC Mortgage Credit Certificate (MCC) Available to Veterans and First Time Homebuyers with a first mortgage through the program, and as a stand-alone option. This certificate entitles you to a dollar-for-dollar reduction on your federal tax liability.

