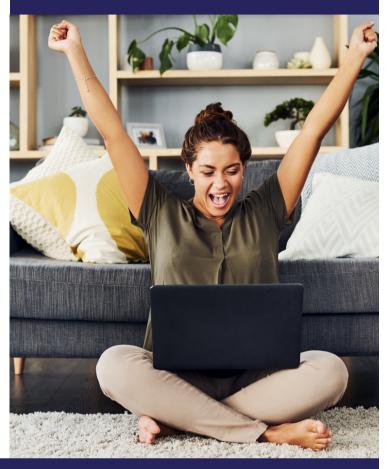
#### **Texas Department of Housing and Community Affairs**



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

TheTexasHomeBuyerProgram.com



1-800-792-1119 🞽 txhomebuyer@tdhca.texas.gov **Texas Department of Housing and Community Affairs** 

Texas

Program

The



## Homebuyer 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.

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

The Additional DPA Gift Funds must be combined with the offerings available under TDHCA My First Texas Home or My Choice Texas Home.

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 @ <u>TxHomeBuyer@tdhca.texas.gov</u> 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	Purchas Price Limits	Income Limit 1-2 persons Targeted	Income Limit 3 or more persons Targeted	Purchase Price Limits Targeted
Bastrop	\$12,500	\$116,800	\$134,320	\$582,624	\$140,160	\$163,520	\$712,097
Blanco	\$12,500	\$90,100	\$103,615	\$481,176	N/A	N/A	N/A
Burnet	\$12,500	\$90,100	\$103,615	\$481,176	\$108,120	\$126,140	\$588,104
Caldwell	\$12,500	\$116,800	\$134,320	\$582,624	\$140,160	\$163,520	\$712,097
Fayette	\$12,500	\$90,100	\$103,615	\$481,176	\$108,120	\$126,140	\$588,104
Hays	\$7,500	\$116,800	\$134,320	\$582,624	\$140,160	\$163,520	\$712,097
Lee	\$12,500	\$90,100	\$103,615	\$481,176	\$108,120	\$126,140	\$588,104
Llano	\$12,500	\$90,100	\$103,615	\$481,176	\$108,120	\$126,140	\$588,104
Williamson	\$7,500	\$116,800	\$134,320	\$582,624	\$140,160	\$163,520	\$712,097

My Choice Texas Home		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	Income Limit Any Family Size	Income Limit Any Family Size	
Bastrop	\$12,500	\$79,120	\$137,875	\$154,420	
Blanco	\$12,500	\$58,000	\$106,625	\$119,420	
Burnet	\$12,500	\$56,880	\$106,625	\$119,420	
Caldwell	\$12,500	\$79,120	\$137,875	\$154,420	
Fayette	\$12,500	\$57,840	\$106,625	\$119,420	
Hays	\$7,500	\$79,120	\$137,875	\$154,420	
Lee	\$12,500	\$50,960	\$106,625	\$119,420	
Llano	\$12,500	\$53,600	\$106,625	\$119,420	
Williamson	7,500	\$79,120	\$137,875	\$154,420	