



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

IT'S NICE TO HAVE A CHOICE.

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!



What is the My Choice Texas Home Buyer Program?

My Choice Texas is a program available to buyers who have already owned a home but still could use a little help through a 30-year low interest rate mortgage loan with up to 5% of assistance.

How do I know if I qualify?

Here are some basic program eligibility requirements:

- ✔ Must have a minimum Credit Score of 620
- ✔ Must meet income and purchase price limits
- ✔ Additional credit requirements apply
- ✔ For use with FHA, VA, USDA, or Conventional loans

Get in touch with your [TDHCA Approved Lender](#) to learn how to qualify!

What does this mean for me as a home buyer?



Low Interest Rate

Low interest rates help reduce your monthly mortgage payment, give you more buying power and keep more spending money in your pocket.



Down Payment and Closing Cost Assistance

Down payment and closing cost assistance can help you get into a house sooner rather than later. If you are ready to buy but don't have all the funds for a down payment, or need help covering closing costs, this program can help!



Flexible Program Options

My Choice Texas can be combined with our Additional Gift Funds program in select counties. Ask me about participating areas!

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