



My First Texas Home

By The Texas Homebuyer Program

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.



YOUR JOURNEY TO HOMEOWNERSHIP STARTS HERE

You've dreamed of owning your own home and now it is possible with the help of the My First Texas Home 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.

What is the My First Texas Home Buyer Program?

My First Texas is a program available to Veterans and First Time Homebuyers. The program offers a 30-year, low interest rate mortgage with up to 5% of the first mortgage amount to be used for down payment and closing cost assistance.

How do I know if I qualify?

Here are some basic program eligibility requirements:

- ✔ Must be a first-time home buyer
- ✔ Must have a minimum Credit Score of 620
- ✔ Must meet income and purchase price limits
- ✔ Additional credit requirements apply
- ✔ For use with FHA, VA, or USDA 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 First Texas can be combined with our Mortgage Credit Certificate program for additional tax credit benefits. Ask me how!

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