

## BECOME A HOMEOWNER WITH DOWN PAYMENT ASSISTANCE

If your dream is to own a home, you may be eligible to receive down payment assistance through the Texas State Affordable Housing Corporation.

The Texas State Affordable Housing Corporation provides two types of assistance to help you become a successful homeowner:

### Low Interest Rate Loans with Down Payment Assistance

- 30-year low fixed interest rate mortgage loan
- Down payment and closing costs assistance of up to 5% of the loan amount
- Down payment is a gift and never needs to be repaid
- Can be used to purchase a home or refinance an existing mortgage

### Mortgage Credit Certificates

- Provides you with a dollar-for-dollar savings of up to \$2,000 every year as a tax credit
- Saves you thousands of dollars over the life of the loan
- Exclusively for first-time homebuyers who have not owned a home in the last three years
- Can be used with TSAHC's down payment assistance

To be eligible for these programs, an individual must be one of the following:

- Classroom Teacher
- Teacher Aide
- School Librarian
- School Nurse
- School Counselor
- Nursing and Allied Health Faculty
- Veteran
- Firefighter
- EMS Personnel
- Peace Officer
- Corrections Officer
- County Jailer
- Public Security Officer
- Household at or below 80% Area Median Family Income (AMFI)

Income and credit requirements do apply. Borrowers can take the eligibility quiz at [www.tsahc.org](http://www.tsahc.org) to pre-qualify and find a lender in their area.

**Contact me to find out if you qualify for TSAHC assistance and receive personalized guidance on the home loan process.**



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