

Texas Department of Housing and Community Affairs

<http://www.tdhca.state.tx.us>

First-Lien Mortgage Loans:	My First Texas Home
Special Mortgage Purpose Programs Eligible Uses:	Purchase
Down Payment/ Closing Cost Assistance:	My First Texas Home Down Payment and Closing Cost Assistance (zero percent interest, deferred payment loan, must be used in combination with My First Texas Home first mortgage)
Targeted Populations/ Special Programs:	First-time homebuyers
Mortgage Tax Credit Certificate:	Offered
Homeownership Education/Counseling:	Required; Texas Department of Housing and Community Affairs provides a list of approved agencies across the state.
Individual Development Accounts:	Not offered

HELPFUL WEB LINKS

Texas First Mortgage Programs (includes down payment and closing cost assistance)

<http://www.tdhca.state.tx.us/homeownership/fthb/docs/homeownership-program-handbook.pdf>

Texas Mortgage Tax Credit Certificate

http://www.tdhca.state.tx.us/homeownership/fthb/mort_cred_certificate.htm

Texas Participating Lenders List

<http://www.tdhca.state.tx.us/homeownership/fthb/fthb-lenders.htm>

Texas Income and Purchase Price Limits

<http://www.tdhca.state.tx.us/homeownership/fthb/docs/limits.pdf>

Texas Resources for Lenders

http://www.tdhca.state.tx.us/homeownership/fthb/lender_documentation.htm

Texas Approved Homebuyer Education

<http://www.tdhca.state.tx.us/homeownership/fthb/docs/TSHEPProviders.pdf>