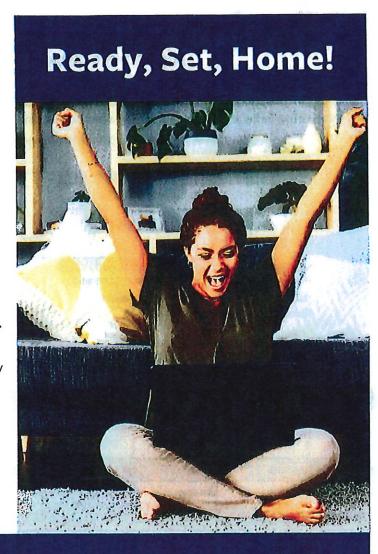
#### **Texas Department of Housing and Community Affairs**



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.



# 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





# 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. 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 on a first come first served basis and subject to funding availability. Income and Purchase price limits apply. 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 @ TxHomeBuyer@tdhca.texas.gov 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	Purchase Price Limits	Income Limit 1-2 persons Targeted	Income Limit 3 or more persons Targeted	Purchase Price Limits Targeted
Bastrop	\$10,000	\$126,000	\$144,900	\$586,097	\$151,200	\$176,400	\$716,340
Blanco	\$10,000	\$91,600	\$105,340	\$510,939	N/A	N/A	N/A .
Burnet	\$10,000	\$91,600	\$105,340	\$510,939	\$109,920	\$128,240	\$624,481
Caldwell	\$10,000	\$126,000	\$144,900	\$586,097	\$151,200	\$176,400	\$716,340
Fayette	\$10,000	\$91,600	\$105,340	\$510,939	\$109,920	\$128,240	\$624,481
Hays	\$5,000	\$126,000	\$144,900	\$586,097	\$151,200	\$176,400	\$716,340
Lee	\$10,000	\$91,600	\$105,340	\$510,939	\$109,920	\$128,240	\$624,481
Llano	\$10,000	\$91,600	\$105,340	\$510,939	\$109,920	\$128,240	\$624,481
Williamson	\$5,000	\$126,000	\$144,900	\$586,097	\$151,200	\$176,400	\$716,340

My Choice Texas Home		Conventional	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	Over 80% AMFI FNMA HFA Preferred or FHLMC HFA Advantage Any Family Size	Income Limit Any Family Size	Income Limit Any Family Size	
Bastrop	\$10,000	\$100,800	\$157,500	\$157,500	\$176,400	
Blanco	\$10,000	\$80,960	\$126,500	\$114,500	N/A	
Burnet	\$10,000	\$74,000	\$115,625	\$114,500	\$128,240	
Caldwell	\$10,000	\$100,800	\$157,500	\$157,500	\$176,400	
Fayette	\$10,000	\$75,520	\$118,000	\$114,500	\$128,240	
Hays	\$5,000	\$100,800	\$157,500	\$157,500	\$176,400	
Lee	\$10,000	\$61,120	\$95,500	\$114,500	\$128,240	
Llano	\$10,000	\$66,320	\$103,625	\$114,500	\$128,240	
Williamson	\$5,000	\$100,800	\$157,500	\$157,500	\$176,400	