

tsahc
TEXAS
State Affordable Housing Corporation



Live Near The Lives You Change

The Texas State Affordable Housing Corporation offers homeownership programs to specific individuals residing in Texas. TSAHC's Home Loan Programs provide a fixed interest rate on a 30-year FHA, VA or USDA loan to eligible homebuyers. In addition to a fixed interest rate, these programs offer down payment and closing cost assistance, up to 5% of the mortgage loan amount, in the form of a grant.

To be eligible for these programs, a homebuyer must be:

- Of a specific group:
  - ⇒ ***Homes Sweet Texas Loan Program:*** A household whose annual income does not exceed 80% AFMI.
  - ⇒ ***Professional Educators:*** A full-time Texas classroom teacher, teacher's aide, school librarian, school nurse, school counselor, or an allied health or nursing faculty member.
  - ⇒ ***Homes for Texas Heroes***: A full-time paid fire fighter, peace officer, corrections officer, juvenile corrections officer, county jailer, EMS personnel, or public security officer.
- Meet the income and home purchase price limits;
- Meet minimum credit requirements;
- Occupy the purchased home as their primary residence; and
- Complete an approved homebuyer education course prior to closing on the home loan.

For more information, contact:

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