Down Payment Assistance
+ Mortgage Credit Certificate Programs

Buying a home in Texas? You may have options to help with upfront costs and make homeownership more affordable.

UP TO 5%
Down payment and closing cost assistance may be available through qualifying TSAHC and TDHCA programs.

MCC TAX CREDIT
Eligible buyers may qualify for a federal tax credit based on a portion of mortgage interest paid.

Explore two statewide assistance options

TSAHC

Texas State Affordable Housing Corporation

- Down payment assistance up to 5% of the loan amount
- Assistance may be structured as a grant or a forgivable second lien
- Available to eligible first-time and repeat buyers
- MCC may be available for qualifying first-time buyers

TDHCA

Texas Department of Housing and Community Affairs

- My First Texas Home: for eligible first-time buyers and certain veterans
- My Choice Texas Home: no first-time buyer requirement
- Down payment and closing cost assistance up to 5% may be available
- MCC options may be available, including program combinations

What is an MCC? A Mortgage Credit Certificate may allow an eligible homebuyer to claim a federal income tax credit for a portion of the mortgage interest paid each year while the home is their principal residence. The credit rate, limits, program pairing and tax impact depend on the specific program and the buyer's circumstances.

Let's see what you may qualify for.

Program options can depend on household income, purchase price, credit, location, occupancy, loan type and available funding. We can help you review the possibilities before you make an offer.



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All loans and assistance are subject to program guidelines, lender approval, eligibility requirements and funding availability. Assistance may be a grant or a second lien and may have repayment or forgiveness conditions. MCCs are not a guarantee of a tax refund or tax savings; consult a qualified tax professional about your circumstances. Program terms can change. Equal Housing Opportunity.