



Live Near The Lives You Change

The Texas State Affordable Housing Corporation offers first-time homebuyer programs to specific individuals working in the state of Texas. Currently TSAHC administers the **Professional Educators**, **Homes for Texas Heroes**, and **Home Sweet Texas Loan** Programs. These programs provide a fixed interest rate on a 30-year fixed rate FHA, VA or USDA mortgage loan to eligible homebuyers. In addition to a low interest rate, these programs offer downpayment 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:**
 - ⇒ **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, working in the state of Texas.
 - ⇒ **Home Sweet Texas Loan:** A household whose annual income does not exceed 80% AMFI.
- **A first-time homebuyer or have not had an ownership interest in any principal residence during the last three years;**
- **Meet the income and home purchase price limits;**
- **Meet standard mortgage underwriting requirements demonstrating credit worthiness; and**
- **Complete a HUD-approved homebuyer education course prior to closing on the home loan.**

For more information, please contact ▶▶