



## TSAHC No-DPA (Non-Bond 0%) Program FAQ

### **\*\*Please Note\*\***

*The TSAHC No-DPA (0%) program **is not a Bond program**.  
Please view the Bond FAQs for more information.*

**Q. Is the No-DPA (0%) program available for Home Sweet Texas, Homes for Texas Heroes, first-time homebuyers, and non-first-time buyers?**

A. Yes, all the above!

**Q. Are there any prepayment penalties for the No-DPA (0%) program?**

A. There is no DPA provided, therefore there are no penalties paid by a homebuyer if they sell or refinance the home.

However, if a home buyer refinances, misses payments, or enters forbearance in the first six months, the Lakeview EPO policy may be enforced. Please find additional information in [Lakeview's Selling Guide](#).

In addition, should they refinance, and they originally used the MCC, they will need to apply for a reissued MCC from TSAHC.

**Q. Can homebuyers combine the No-DPA (0%) program and the MCC program together?**

A. Yes, first-time homebuyers may apply for the No-DPA (0%) program **and** the MCC program when purchasing a home.

*A first-time homebuyer* is someone who has never owned a home, or who has not lived in a home they own in the past three years.

Additionally, TSAHC's No-DPA (0%) program may be combined with other down payment assistance programs offered by the homebuyer's city or county.

**Q. Do I calculate household income or qualifying income for the No-DPA (0%) program's income limits?**

A. The No DPA (0%) only product (No MCC) is considered a non-Bond program. You can use the qualifying income from the mortgagor(s) on 1003 to determine program eligibility. Should you decide to include an MCC, then Household income (anyone on the deed) would be used to determine program eligibility.

**Q. Is a homebuyer required to stay in the home any number of years?**

A. The No-DPA (0%) program does not provide down payment or closing cost assistance, so there are no occupancy requirements other than what's required by FHA/VA/USDA/Fannie/Freddie.

Homebuyers who use TSAHC's **MCC** program may be subject to Recapture Tax if they decide to sell their home within 9 years of purchase.

**Q. How can I determine if my home buyer gets to use the higher income and purchase price limits for their county?**

A. Use the “[Targeted Areas Map](#)” available on TSAHC’s website to verify if an address is within a Targeted Area. If so, your homebuyer will be able to take advantage of the higher income limits for their county.

**Q. Which loan type can I use the No-DPA (0%) program?**

A. The No-DPA (0%) program can be used on Above 80% or Below 80% Fannie Mae and Freddie Mac HFA Conventional loans as well as any government loan product (FHA, USDA, VA).

**Q. Are there additional fees?**

A. No, there are no additional fees when using the No-DPA (0%) program, except for the .25% low FICO fee when credit score is between 620-639

**Q. What is the minimum credit score?**

A. All homebuyers must have at least a 620-credit score for government loans and at least a 640-credit score for HFA conventional loans. Keep in mind that the .25% low FICO fee will apply to loans between 620-639.

**Q. Can this be combined with a Temporary Buydown?**

A. Yes, you can do a temp buydown on our all our products starting June 18, 2025.

- 2/1, 1-1, or 1-0 permitted
- Allowable contributors: Builder/Seller; Lender, or Other Interested 3rd Party (per agency) – Borrower funded buydowns are not permitted.
- Purchase Transactions only - Owner Occupied
- Buydown agreement required to be on file