



**Neil Eric Blackmore, Realtor®**  
neilericblackmore@gmail.com  
972-963-0418  ★ ★ ★ ★ ★

# texas home buyer programs.



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# **texas assistance**

Texas State Affordable Housing corporation (TSAHC) is a non-profit organization that offers a variety of home buyer programs designed to assist specific groups such as Texas Heroes and low to moderate-income buyers.

These programs provide essential financial support through down payment assistance, low fees, flexible credit requirements, and tax credits, making homeownership more accessible across Texas.

To find out if you qualify for any assistance, take the quick 4 question eligibility quiz [here](#).

# home sweet texas home

The Home Sweet Texas Home Loan Program by TSAHC offers low and moderate-income Texans 30-year fixed-rate mortgages and up to 5% down payment assistance as a grant or forgivable loan.

Open to first-time and repeat buyers, it requires a 620+ credit score and meets income limits based on the county. Buyers can also add a Mortgage Credit Certificate for tax savings.

Learn more on TSAHC's website: [Home Sweet Texas Program](#).

# home for texas heroes

The Homes for Texas Heroes Program by TSAHC offers 30-year fixed-rate mortgages and up to 5% down payment assistance for teachers, police, firefighters, EMS personnel, corrections officers, and veterans.

Assistance is provided as a grant or forgivable second lien loan, with a minimum credit score of 620 required. Open to first-time and repeat buyers, the program includes income limits based on location.

Learn more: [Homes for Texas Heroes Program](#).

# **mortgage credit certificates**

Texas Mortgage Credit Certificates (MCCs), offered by the Texas State Affordable Housing Corporation (TSAHC), help first-time homebuyers save on federal income taxes.

MCCs allow homeowners to claim up to 20% of their annual mortgage interest as a tax credit, reducing their tax liability while still deducting the remaining interest.

The program has income and purchase price limits based on the county.

Learn more about eligibility and benefits:  
Texas Mortgage Credit Certificates.

# how can i help?

Working closely with lenders allows me to provide a seamless experience for buyers.

I connect clients with trusted professionals to explore loan options and secure pre-approval, helping them stay competitive.

By sharing insights on down payment assistance programs and guiding them through document preparation, I ensure they're well-prepared.

Open communication with lenders helps address any issues quickly, leading to smooth closings and building strong relationships with my clients.