

# Single Family Committee

October 8, 2025

## Marketing Presentation Agenda

- TDHCA Homebuyer Program Marketing Campaign
- Flowchart
- Rebranding Program Name: TDHCA Homebuyer Program
  - Logos
- Introducing Lender Ambassador Program
  - Badges
- Re-branding Realtor Specialists
  - Badges
- Lender Advisory Panels
- Social Media/PR
- Marketing Funnel Progress
  - Email Drip Marketing Assets
    - Homebuyer Guide
    - Education
    - Homebuyer Checklist
    - Loan Programs
    - Email Drip Campaign Examples (11 Touchpoint Emails)
  - Landing Page
    - Quick Check Eligibility
    - Reporting Results
    - Lender Referral
  - Media Roadmap
    - Strategic Demographic/Regional Plan
    - Creative Development
    - Implementation Meet Consumers Where They Are
      - Google Ad Words
      - Instagram Ads
      - Facebook Ads
      - Testimonials
- Feedback from Lenders

# TDHCA HOMEBUYER PROGRAM MARKETING CAMPAIGN

The housing market presents significant challenges for homebuyers, including financial constraints, mortgage approval hurdles, market competition, limited inventory, and hidden costs.

Additionally, the complex homebuying process and emotional rollercoaster add further obstacles.

However, the TDHCA aims to assist homebuyers by simplifying its programs and connecting them with suitable lenders and programs. To address these challenges, Happy Medium proposes a multifaceted campaign to incentivize preferred TDHCA lenders. With them on the front lines, this is the audience we need to bring focus to. Running a media campaign only for potential first-time homebuyers without other activations will likely not result in significant additional program usage and TDHCA-closed loans. Prioritizing the relationship between preferred Lenders, homebuyers, and TDHCA will move the needle in a new way. We'll also work to market to a homebuyer audience, targeting bilingual outreach, lead nurturing, and creative storytelling.

Utilizing audience engagement strategies, the campaign aims to reach potential homebuyers early in their journey, providing them with relevant information and guidance. Through targeted digital advertising across various platforms, including social media, and display ads, the campaign seeks to raise awareness and effectively reach the target audience. Our focus will be to bring qualified leads to TDHCA preferred lenders.

Quality over quantity will be foundational to the success of the campaign.

The campaign's success will be measured through robust reporting and optimization, ensuring a clear return on investment (ROI) for TDHCA. By continuously monitoring campaign performance and adjusting strategies accordingly, the goal is to maximize conversions and ultimately increase TDHCA loan closings. Through these efforts, TDHCA aims to support homebuyers in achieving their homeownership dreams while building stronger partnerships with lenders across the state.

---

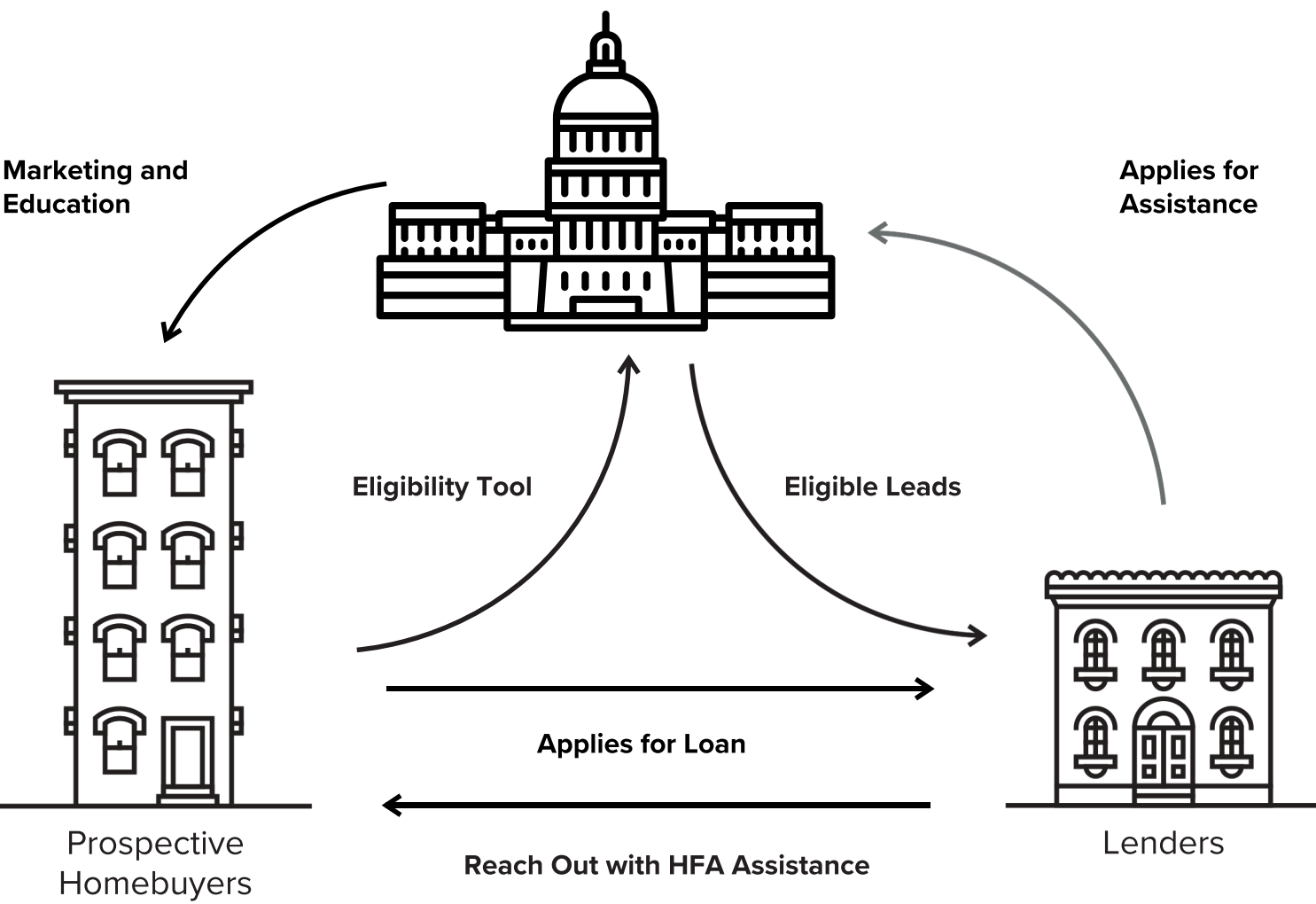
## STRATEGY

1. Marketing
2. Education
3. Homebuyer Qualification and Lead Generation
4. Lead Routing to Qualified Loan Officers
5. HFA Loan Closure Tracking and Reporting

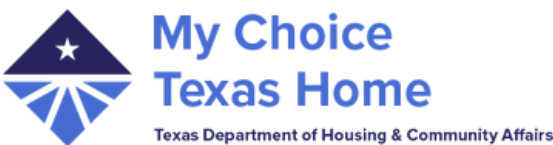
STRATEGY

NEW MODEL

TDHCA



Rebranding Program Name: TDHCA Homebuyer Program



## Lender Ambassador Designation:

This program was created to recognize and support our valuable lender partners who consistently demonstrate a commitment to helping Texas homebuyers access affordable, and sustainable homeownership through our TDHCA programs.

What lenders receive as part of the ambassador program:

- **Featured listing on our website** — with a customizable profile page that includes their contact info and areas served.
- **Direct referral leads** — they'll receive contact information from homebuyers who complete our online Eligibility Check Tool and are ready to start the loan qualification process.
- **Access to their own lead dashboard** — to track and follow up with leads in real time.
- **Official TDHCA Lender Ambassador badge** — for use in email signatures, marketing materials, and social media.
- **Exclusive coupon codes** to share with their clients so they can complete the Finally Home! HBE course for FREE!! (\$50 value) The Finally Home course satisfies the Homebuyer Education requirement for program eligibility.
- **Opportunities to be highlighted** in our Lender Spotlight features on our website and social media.
- **Opportunities to join TDHCA at Homeownership Fairs**

Our goal of the TDHCA lender ambassador program is to create a mutually beneficial partnership.

TDHCA will recertify lender ambassadors on an annual basis.

### TDHCA Lender Ambassador Badge



## Re-branding Realtor Specialists:

The TDHCA Real Estate Specialist designation recognizes real estate agents who complete required training and annual recertification. This rebrand expands beyond the former “DPA Specialist” title to reflect the full range of TDHCA’s homebuyer programs.

- **Expanded Designation** – Broader focus now includes mortgage loans, down payment assistance, and closing cost support.
- **Specialized Training** – Realtors must complete the official **TDHCA Homebuyer Program training** to earn the designation.
- **Annual Recertification** – Specialists are required to renew their designation every year to stay current on program updates and changes.
- **Trusted Resource** – Designated specialists are recognized for their knowledge of TDHCA programs, giving Texas homebuyers added confidence in the purchase process.
- **Stronger Partnerships** – The designation helps foster closer collaboration with approved TDHCA lenders, ensuring smoother transactions for buyers.
- **Consumer Visibility** – Realtors who earn the designation will be highlighted in TDHCA’s directory as **qualified partners** for Texas homebuyers.

### TDHCA Real Estate Specialist Badge



## Lender Advisory Panel:

The TDHCA Lender Advisory Board was created to strengthen collaboration with our lending partners and ensure our programs remain competitive, effective, and responsive to industry needs. The board is composed of select lenders with significant experience in our programs and serves as a platform for open feedback, dialogue, and innovation.


- **Purpose & Structure** – Provides a forum for lender input on program operations, policies, and market competitiveness
- **Intended Outcomes** – Identify strengths, uncover areas for improvement, and explore new products, features, or processes to better serve Texas homebuyers.
- **Key First-Meeting Topics** –
  - Feedback on current offerings and process timelines
  - Observations on marketing efforts and borrower appeal across the industry
  - Identification of competitive advantages (rates, price structure, support)
  - Discussed challenges and solutions re: the pre-close underwriter certification process
- **Initial Insights** – Lenders value TDHCA's strong offerings, pricing, and support, while also pointing to opportunities to expand marketing reach and streamline review timelines—areas we are actively working to strengthen.

# Social Media/PR

English

AboutCalendarContactEmploymentNews & Updates

Search




Texas Department of Housing and Community Affairs


ProgramsServicesAgency InformationBoardHelp for TexansManufactured Housing

### Homebuyer Education modernized

TDHCA launches revamped education course - Finally Home! Homebuyer Education is today's modern first step to a lifetime of dreams coming true.

See full article






Texas Department of Housing and Community Affairs


September 22 at 10:00 AM

🍂 Fall is in the air... and it might be the perfect time to find your new home!

With the Texas Homebuyer Program, qualify for down payment assistance to make homeownership a reality. Your dream home could be closer than you think.

Learn how to get started: [thetexashomebuyerprogram.com](#)





Texas Department of Housing and Community Affairs

September 25 at 10:00 AM


Homebuying Terms to Know


Understanding the language of homebuying is important. Here are 3 important terms to know:

1. Down Payment – The initial amount you pay toward the purchase price of a home.
2. Closing Costs – Fees and expenses due at the time of closing.
3. Escrow – An account where part of your monthly mortgage payment is held until closing.

The Texas Homebuyer Program offers affordable mortgage loans and down payment assistance. We'll help you navigate every step.

📞 Talk to a TDHCA Approved Lender today to see how we can help you. [thetexashomebuyerprogram.com/lenders/approved](#)





Texas Department of Housing and Community Affairs


September 16 at 10:00 AM


Unsure if your credit score is "good enough" to buy a home?

The Texas Homebuyer Program works with a variety of lenders, so you may be able to purchase a home with a minimum credit score of 620+.

📈 Every situation is unique, the best next step is to connect with a TDHCA Approved Lender who can help you determine your credit score.

📍 Find out where you stand: [thetexashomebuyerprogram.com](#)





Texas Department of Housing and Community Affairs


September 9 at 10:00 AM


Buying a home can feel overwhelming, but it doesn't have to be. Here's your 3-step path:

1. Take a Homebuyer Education Course - learn the process & prepare with confidence.
2. Connect with a TDHCA Approved Lender to explore loan & assistance options.
3. Start your journey to homeownership with the Texas Homebuyer Program.

We'll be with you every step of the way.


📍 Start here: [www.thetexashomebuyerprogram.com/homebuyers](#)






The Texas Homebuyer Program

### CREDIT SCORE 620+? YOU MAY QUALIFY!






The Texas Homebuyer Program

### YOUR 3-STEP PATH TO HOMEOWNERSHIP

- 1 Take a Homebuyer Education Course
- 2 Connect with a TDHCA approved lender
- 3 Start your journey to homeownership





# Social Media/PR

**Texas Department of Housing and Community Affairs**  
August 28 · 🌐

🚫 **MYTH:** You need 20% down to buy a home.  
✅ **FACT:** With TDHCA's Homebuyer Program, qualified buyers may get help with down payment and closing costs—even if you don't have 20% saved.

Our goal? Making homeownership more accessible across Texas. 🏡

- 🏠 Affordable loans
- 💰 Competitive rates
- 📄 Down payment assistance

Find out how to qualify by talking to a participating lender today:  
[TheTexasHomebuyerProgram.com/Lenders](https://TheTexasHomebuyerProgram.com/Lenders)  
#MythVsFact #TexasHomebuyers #TDHCA #AffordableHomeLoan

**Texas Department of Housing and Community Affairs**  
August 19 · 🌐

🏠 **Homebuyer Tip Tuesday: Budget for More Than Just the Mortgage Payment**  
Your new home will come with expenses beyond just your monthly loan payment. Don't forget to plan for:

- 🔌 Utilities
- 🚚 Moving cost
- 🏠 Property taxes and insurance
- 🔧 Ongoing maintenance

Good news? TDHCA's Homebuyer Program may help reduce upfront or closing cost assistance—so your budget can go further!

Get the details: [thetexashomebuyerprogram.com/homebuyers](https://thetexashomebuyerprogram.com/homebuyers)  
#HomebuyerTips #SmartBudgeting #TDHCA #TexasHomeownership

**Texas Department of Housing and Community Affairs**  
August 21 · 🌐

🚫 **MYTH:** You need to be a first-time homebuyer to qualify for down payment help.  
✅ **FACT:** TDHCA's Homebuyer Program is available to both first-time and repeat homebuyers who meet income and program requirements!

Whether you're buying your first home or making a move, we may be able to help you lower your upfront costs.

Start here: [TheTexasHomebuyerProgram.com/homebuyers](https://TheTexasHomebuyerProgram.com/homebuyers)  
#MythBusting #DownPaymentHelp #TDHCAHomebuyers #TexasHousing

**Texas Department of Housing and Community Affairs**  
August 1 · 🌐

🚫 **Don't skip this step!**

The best homebuyers are informed homebuyers. Whether you're buying in 3 months or 3 years, this helps you:

- 📌 Know what to expect
- 📊 Build your budget
- 🗣️ Prepare to speak to a Loan Officer
- 📄 Get Down Payment Assistance-ready

✅ Homebuyer Education Course required  
Smart for ALL Texas homebuyers

📌 Learn more and register today: Finally Home!  
#HomeownershipJourney #TDHCA #Homebuyers

**Texas Department of Housing and Community Affairs**  
July 30 · 🌐

🤔 **Did you know?**  
As part of the qualifying process for the **Texas Department of Housing and Community Affairs'** down payment and closing cost assistance, you must complete a course.

Thanks to our partnership with **Finally Home** you get:

- ✅ An approved, self-paced online course
- ✅ Personalized support from housing counselors
- ✅ A clear path to becoming a well-prepared homebuyer

📌 Start your education today and unlock your benefits!  
<https://ow.ly/FWTe50WrcAC>  
#DownPaymentAssistance TDHCA #HomebuyerEducation #FirstTimeHomebuyer

**Texas Department of Housing and Community Affairs**  
July 28 · 🌐

🤔 **Thinking about buying a home?**  
Make sure you're financially and mentally prepared before you start house hunting.

The **Finally Home** Homebuyer Education Course helps you:

- 📊 Understand your credit and budget
- 📈 Learn about mortgage options
- 🚫 Avoid costly mistakes
- 📈 Gain confidence with expert tips and tools

An approved homebuyer education course is required for assistance programs!

📌 Start the course now and take the first step toward homeownership!  
TDHCA <https://ow.ly/B9Zy50WrcjH>  
#FirstTimeHomebuyer #HomebuyerTips #HomebuyerEducation #DownPaymentAssistance #TexasHousing #FirstTimeHomebuyer

**Texas Department of Housing and Community Affairs**  
July 22 · 🌐

📌 **Exciting News for Texas Homebuyers!**

The **Texas Department of Housing and Community Affairs** is partnered with **Finally Home** as our primary homebuyer education provider — and the program is better than ever!

Through this new partnership, homebuyers across Texas will gain access to:

- ✅ An approved homebuyer education course
- ✅ Housing counseling services
- ✅ Full-time live support from experienced mortgage & real estate pros
- ✅ A modern, flexible course designed to prepare you for successful homeownership

Whether you're just starting to explore homeownership or getting ready to close, Finally Home's course has the tools, guidance, and support you need — all in one place.

📌 Learn more and get started: Finally Home! Presented by TDHCA <https://ow.ly/tpBy50WrbkP>  
#TexasHomebuyer #FinallyHome #HomebuyerEducation #TDHCA #DownPaymentAssistance #TexasHousing #FirstTimeHomebuyer

## Email Marketing Asset - Homebuyer Guide:



### Your Path to Homeownership Starts Here!

Buying a home is an exciting milestone, but it can also feel a bit overwhelming. From learning new terms and gathering paperwork to scheduling inspections and meeting with professionals, there are a lot of moving parts. It's completely normal to have questions along the way, and that's why having the right support and resources matters.

The Texas Department of Housing and Community Affairs (TDHCA) Homebuyer Program is here to help you make things easier. We've helped thousands of Texans find their way to homeownership and bridge the financial gap to closing on your first home. In this guide, you'll find tips, tools, and information to help you feel more confident and prepared every step of the way.

---

**TDHCA assists thousands of Texans every year with down payment and closing cost assistance.**

**Learn how TDHCA can help you too!**



[WelcomeHome.tdhca.texas.gov](https://WelcomeHome.tdhca.texas.gov)



# The Homebuying Process: Step by Step

Follow this guide for a smooth homebuying journey. And jot down your notes along the way!

## ☐ Step 1

### Get Educated!

Buying a home is one of the biggest financial decisions you'll ever make – don't go unprepared. A homebuyer education course can walk you through the entire process, from understanding mortgage options to budgeting and avoiding common pitfalls. Whether you're a first-time homebuyer or need a refresher, these courses give you the confidence and tools to make smart, informed decisions.



*Many down payment assistance programs require a homebuyer education certificate, so taking a course may open more doors (literally and financially).*

[WelcomeHome.tdhca.texas.gov/products/texas-homebuyer-education-course](https://WelcomeHome.tdhca.texas.gov/products/texas-homebuyer-education-course)

---

## ☐ Step 2

### Get Pre-Qualified

Find a TDHCA approved loan officer. Your loan officer will take a look at your income, monthly debts, and credit history to give you a clear picture of how much home you can comfortably afford. Getting pre-qualified gives you a clear price range to shop in and shows sellers you're a serious buyer when you're ready to make an offer.

[WelcomeHome.tdhca.texas.gov/lenders/approved-lenders](https://WelcomeHome.tdhca.texas.gov/lenders/approved-lenders)



*Your approved loan will require Homeowners Insurance, so start shopping now. Your Loan Officer and Real Estate Agent can provide referrals.*

---

## ☐ Step 3

### Find a Real Estate Agent

A licensed Texas real estate agent is a great resource for finding homes, scheduling tours, and negotiating with sellers. They're your advocate and expert in the real estate market. You can find a list of TDHCA Real Estate Specialists here:

[WelcomeHome.tdhca.texas.gov/realtors/tdhca-real-estate-specialists](https://WelcomeHome.tdhca.texas.gov/realtors/tdhca-real-estate-specialists)

Realtor Contact Info

# Helpful Tips to Guide Your Homebuying Journey

Use these tips to navigate your homebuying journey with confidence.

## The Truth About Down Payments

Buying a home is one of the biggest financial decisions you'll ever make – don't go unprepared. A homebuyer education course can walk you through the entire process, from understanding mortgage options to budgeting and avoiding common pitfalls. Whether you're a first-time homebuyer or need a refresher, these courses give you the confidence and tools to make smart, informed decisions.



*Some loan programs require as little as 3% down. For example, on a \$200,000 home that's \$6,000 you need for down payment and then you will have additional closing costs that may be at least \$6,000 more dollars, typically. Ask your loan officer how TDHCA Programs can help you bridge the financial gap and buy sooner!*

---

## Know Your Power as a Buyer

You're not just a buyer – you're the decision maker. The more you learn, the more confident and in control you'll feel. The right professionals will support you, and help you achieve your goals. You choose your loan officer and Real Estate Agent. You're not locked into using the first loan officer or real estate agent you talk to. You can (and should) shop around to find someone who explains things clearly, respects your goals and makes sure the team helping you is truly working for you!

---

## Build Your Homebuying Team

Having the right team by your side can make all the difference when buying your first home. A TDHCA Approved Loan Officer is like a financial coach for buying a home. They help you review your financial readiness to buy a home, discuss mortgage payment options and guide you through what you need to do to qualify for a loan – and advise on how to stay comfortable once you become a homeowner. Meanwhile, a real estate agent will guide you through the entire buying process – from touring homes to making offers and negotiating the final purchase. Both professionals are there to help you make informed decisions every step of the way. You can explore a list of TDHCA Approved loan officers at:

[WelcomeHome.tdhca.texas.gov/lenders/approved-lenders](https://WelcomeHome.tdhca.texas.gov/lenders/approved-lenders)

---

## Watch Out For Extra Costs Beyond Your Mortgage

When buying your first home, it's important to look beyond just the down payment and closing costs. Things like property taxes, homeowners' insurance, HOA fees, and even utility costs can vary widely depending on the neighborhood – some areas may have higher taxes or require extra insurance like flood coverage. You'll also pay for things like inspections and appraisals up front. Keeping an open mind about location, home size, and condition can help you find a place that not only fits your budget now but stays affordable in the long run.



*Ask your real estate agent if there are Home Owners Association Fees for the neighborhoods you're interested in.*

---

# Homebuying Terms to Know

Use these tips to navigate your homebuying journey with confidence.

## ★ **Loan Qualifying**

Qualifying for a mortgage requires that a loan officer has reviewed your income, credit, debts, and savings and determines you meet the loan requirement which includes your capacity to handle the monthly costs of a mortgage.

## ★ **Down Payment**

The money you pay at closing when buying a home. Required Minimum Downpayment is a percentage of the home's price, and the rest may be financed with a mortgage.

## ★ **Credit Score**

A credit score is a number provided by Credit Reporting Agencies that gives loan officers an idea of how well you manage borrowed money based on your credit history. A higher score can help you get better loan options and interest rates. Minimum Credit Scores are often a eligibility requirement.

## ★ **Private Mortgage Insurance (PMI)**

A monthly fee added to your mortgage if you put down less than 20%. It's essentially insurance that protects the Lender in case you can't repay the loan.

## ★ **Option Money**

A small non-refundable fee you pay for the right to back out of the contract during the option period. This gives you time to inspect the home and decide if you want to move forward with the purchase.

## ★ **Home Inspection**

A detailed check of a property's condition, done by a licensed inspector. It helps you uncover issues with the property condition. The results can help you decide whether to move forward, renegotiate or back out of the deal.

## ★ **Mortgage**

A mortgage is a type of loan that helps you purchase a home. You will pay it back gradually – typically in monthly installments that include both the loan amount and added interest.

## ★ **Closing Costs**

Fees and expenses you pay at closing, in addition to the price of the home. These can include things like loan fees, title services, insurance, and property taxes. Closing costs can typically range from 2-5% of the loan amount.

## ★ **Interest**

The cost you pay to borrow money to purchase your home. When you take out a mortgage, you repay the loan over time with interest – usually as part of your monthly payment.

## ★ **Earnest Money**

Earnest money is a deposit you make after your offer on a home is accepted. Think of it as a good faith payment to show the seller you are serious about buying. It is held in escrow and often goes towards your closing costs.

## ★ **Appraisal**

A professional assessment of a home's market value. It is usually required by your loan officer to make sure the home is worth the amount you are borrowing.



## Email Marketing Asset - Homebuyer Education:



# Homebuyer Education: Your First Step to Texas Homeownership

### Knowledge that Puts the Keys in Your Hands

Homebuyer education is a required and important step if you're using The TDHCA Homebuyer Program. But more importantly, it's your roadmap to a smoother, less stressful homebuying journey. Understanding the homebuying process helps you make confident decisions, ask the right questions, and get the most from your Loan Officer and Real Estate Agent.

From self-paced online learning to one-on-one certified counseling, our resources meet you where you are. So, you'll have access to trusted, high-quality education designed to give you the tools and confidence to buy your Texas home.

*Completing an approved Homebuyer Education course is required to qualify for assistance through The TDHCA Homebuyer Program!*

[WelcomeHome.tdhca.texas.gov](https://WelcomeHome.tdhca.texas.gov)



[WelcomeHome.tdhca.texas.gov](https://WelcomeHome.tdhca.texas.gov)

## Online Learning

---



### Finally Home!® Homebuyer Education

Finally Home! offers a convenient, engaging online education option recognized by The TDHCA Homebuyer Program. The course features real-world examples, interactive modules, and helpful tips that prepare you to work with your Loan Officer and Real Estate Agent.

#### About

- Trusted Online Homebuyer Education
- Flexible and Convenient for Busy Schedules
- Great Option for Robust Additional Learning Opportunities
- Available in English and Spanish
- Offers Financial Literacy Courses
- Life of Loan Resources, once you take the course you will always have access

[finallyhome.org/en/homebuyer-education](https://finallyhome.org/en/homebuyer-education)

## Certified Housing Counselors

---

If you prefer personal guidance, our network of Certified Housing Counselors offers one-on-one support. These experts provide personalized assessments, answer questions, and help you create a plan that fits your goals and budget. Group classes and flexible scheduling options make it easier to get the help you need in the way that works best for you.

#### About

- Local nonprofit organizations offer pre- and post-purchase education
- Personalized help from certified counselors who know Texas communities
- Designed to guide you every step of the way to successful homeownership

[WelcomeHome.tdhca.texas.gov.com/counselors](https://WelcomeHome.tdhca.texas.gov.com/counselors)

# Homebuyer Checklist

## Everything You'll Need to Check Your Program Eligibility

Before you begin your eligibility form for The TDHCA Homebuyer Program, take a few minutes to gather the information below. This checklist covers the key details you'll need to complete the form quickly and confidently—like income estimates, homebuyer history, and your home preferences. Don't worry if you don't have every answer right now, just gather as much as you can. The goal is to help us match you with programs that make homeownership more affordable.

### Personal & Household Information

We'll start with a few basics about you and who will be living in the home. These details help us better understand your household and potential benefits.

- ☐ **Full name** (for yourself and any co-borrower, if applicable)
- ☐ **Number of persons** who will live in the home
- ☐ **Veteran status** (for yourself and your spouse, if applicable)
- ☐ **Have you owned a home in the last 3 years?** (This helps determine if you qualify as a first-time homebuyer)

### Financial Information

Knowing your income and a general idea of your credit score helps us determine your eligibility for certain benefits.

- ☐ **Estimated total household income** (pay stubs, W2, or Tax Returns)
- ☐ Estimated **Credit Score** (You don't need to provide a full report, just your best estimate or a recent soft pull score check)



#### **Keep Your Finances Steady Until Closing**

*When you're in the middle of buying a home, even small financial changes can impact your loan approval, putting your dream home at risk.*



*Hold off on major financial moves—like changing jobs, making a big purchase, or applying for new credit line—until after you've closed and have the keys in hand. If something urgent comes up, talk with your loan officer first to make sure your loan stays on track.*



### NOTES



**TDHCA**  
HOMEBUYER PROGRAM



[WelcomeHome.tdhca.texas.gov](https://WelcomeHome.tdhca.texas.gov)



## Property Details

Give us a sense of what you're looking for. The type of home, price range, and location all help guide which options might be the best fit for you.

- ☐ Are you looking for a **single-family home or a duplex?**
- ☐ An **estimated price of the home** you want to buy
- ☐ **Desired City or County** for your future home

---

## Schedule a Homebuyer Education Course

Now that you've taken some time to think about what type of home you want to purchase and are prepared to talk with a loan officer, the next best step is to take a comprehensive Homebuyer Education Course.

**We recommend Finally Home!**

[finallyhome.org/en/partners/tdhca](https://finallyhome.org/en/partners/tdhca)



Finally Home! Will help you:

- ☐ Understand how the process of homebuying will work
- ☐ Prepare a list of questions to ask your loan officer at your first visit
- ☐ **Fully understand the responsibilities of owning your own home and the rewards Homeownership can provide your family, long-term.**

Ask your loan officer for more details on how to register!



*Already completed a Homebuyer Course?*

*Have your certificate ready for your meeting with your loan officer.*

NOTES

## Email Marketing Asset - Homebuyer Programs:



### Helping Texans Open the Door to Homeownership

Owning a home is one of life's biggest milestones. And with the TDHCA Homebuyer Program it's achievable. Our programs help individuals and families take this exciting step with confidence. By offering low-interest mortgages and valuable down payment assistance, we remove some of the biggest financial barriers to buying a home.

If you're buying your first home, or returning to homeownership, we can help. We provide the education, resources, and guidance you need along the way. Each program comes with its own unique benefits to help you get your keys in hand.

*Every program requires working with a TDHCA Approved loan officer, and requires completing a Homebuyer Education course.*

[WelcomeHome.tdhca.texas.gov](https://WelcomeHome.tdhca.texas.gov)



[WelcomeHome.tdhca.texas.gov](https://WelcomeHome.tdhca.texas.gov)

## For First-Time Homebuyers and Qualified Veterans

---



**My First Texas Home is your key to making homeownership happen sooner than you think.** This program helps first-time homebuyers with low interest loans and up to 5% down payment and closing cost assistance.

### Qualifications

- For first-time homebuyers and qualified veterans
- Minimum credit score: 620
- Must meet income and purchase price limits by County
- Must work with a TDHCA Approved loan officer
- Homebuyer education course completion required

[WelcomeHome.tdhca.texas.gov/products/my-first-texas-home](http://WelcomeHome.tdhca.texas.gov/products/my-first-texas-home)

## For Repeat Buyers and Veterans

---



**My Choice Texas Home gives you options to buy your home with real financial support.** Even if you've owned a home before, this program offers competitive, fixed-rate loans with up to 5% in assistance for your down payment and closing costs.

### Qualifications

- Open to first-time buyers, repeat buyers, and veterans
- Minimum credit score: 620
- Higher income limits than My First Texas Home
- Must work with a TDHCA Approved loan officer
- Homebuyer education course completion required

[WelcomeHome.tdhca.texas.gov/products/my-choice-texas-home](http://WelcomeHome.tdhca.texas.gov/products/my-choice-texas-home)

## For Buyers in Certain Regions

---

### Additional Gift Funds and/or Local Assistance Available

**TDHCA partners with Local Housing Finance Corporations and other Local Municipalities to provide additional funds that can be used to supplement your Down Payment Amount or cover additional closing costs.**

Ask your Loan Officer if additional funds are available in the county or city you are purchasing or by going to [WelcomeHome.tdhca.texas.gov/additional-grant-down-payment-assistance](http://WelcomeHome.tdhca.texas.gov/additional-grant-down-payment-assistance). This program is your opportunity to turn "someday" into "now." And help lower your payment or overall costs of Homeownership.

# Email Drip Campaign Examples:



## Homeownership Just Got Easier

Hello,

The TDHCA Homebuyer Program is here to guide you with expert resources designed to make the process simple and stress-free. Our FREE [Homebuyer Guide](#) is the perfect place to start—whether you're just beginning or ready to buy soon.

### Inside the Guide

- A step-by-step breakdown of the homebuying process
- Helpful tips on credit, budgeting, and getting pre-qualified
- Details on working with lenders and real estate agents
- Definitions of key terms, like PMI and closing costs

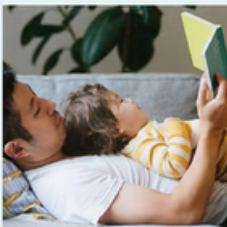
Basically, everything you need to know to start your home-buying journey!

[Download the Guide](#)

### PS: Curious if you qualify for our Downpayment Assistance Programs?

You've worked hard to build your credit and qualify for a mortgage. Let the TDHCA Homebuyer Program help you to the finish line with the necessary funds to realize your dream of homeownership.

[See If You Qualify](#)



### Welcome Home!

The TDHCA Homebuyer Program Team  
Texas Department of Housing and Community Affairs (TDHCA)  
[WelcomeHome.tdhca.texas.gov](#)



You are receiving this email because you signed up to learn more about becoming a homeowner in Texas. TDHCA is the official Housing Finance Agency for the State of Texas, committed to making homeownership more accessible for all Texans.

Texas Department of Housing and Community Affairs | P.O. Box 13941 | Austin, TX 78711-3941 US

[Unsubscribe](#) | [Update Profile](#) | [Constant Contact Data Notice](#)





# Email Drip Campaign Examples:



## Knowledge Is Power—and Sometimes, A Mortgage Approval!

Hello,

Learning the ins and outs now makes your path to homeownership smoother and less stressful.

Our certified homebuyer education courses give you the knowledge to understand the process, build confidence, and make informed decisions every step of the way.

And the best part? You get to choose the option that works best for you.

### Our Courses

**✓ Online and self-paced**

Learn at your own pace and walk away with the confidence to buy your first home.

**✓ Prefer something more personal?**

Our network of certified housing counselors offers in-person and virtual support.

**✓ Want even more know-how?**

Additional online resources add to your home-buying knowledge base.

Completing an approved Homebuyer Education course is required to qualify for assistance through The TDHCA Homebuyer Program!

[Download to Learn More](#)

### PS: Curious if you qualify for our Downpayment Assistance Programs?

You've worked hard to build your credit and qualify for a mortgage. Let the TDHCA Homebuyer Program help you to the finish line with the necessary funds to realize your dream of homeownership.

[See If You Qualify](#)



### Welcome Home!

The TDHCA Homebuyer Program Team  
Texas Department of Housing and Community Affairs (TDHCA)  
[WelcomeHome.tdhca.texas.gov](#)



You are receiving this email because you signed up to learn more about becoming a homeowner in Texas. TDHCA is the official Housing Finance Agency for the State of Texas, committed to making homeownership more accessible for all Texans.

Texas Department of Housing and Community Affairs | P.O. Box 13941 | Austin, TX 78711-3941 US

[Unsubscribe](#) | [Update Profile](#) | [Constant Contact Data Notice](#)



# Email Drip Campaign Examples:



## Real Help for Texans That Are Ready to Buy

Hello,

Homeownership is a big step, but it doesn't have to feel out of reach.

That's why the TDHCA Homebuyer Program offers multiple assistance options to help you make it home.

Inside our TDHCA Homebuyer Assistance Programs guide, you'll learn about:

### My First Texas Home + Mortgage Credit Certificate

Perfect for first-time buyers and qualified veterans.

- ✓ Low-interest mortgage loan
- ✓ Help with down payment and closing costs



### My Choice Texas Home

A flexible option for first-time or repeat buyers.

- ✓ 30-year low-interest mortgage loan
- ✓ Up to 5% in assistance



### Additional Gift Funds and/or Local Assistance Available

You may qualify for additional gift funds toward your new home if you live in certain counties and cities.

All of these programs are designed to bring buying a home in Texas within your grasp.

[Download to Learn More](#)

### PS: Curious if you qualify for our Downpayment Assistance Programs?

You've worked hard to build your credit and qualify for a mortgage. Let the TDHCA Homebuyer Program help you to the finish line with the necessary funds to realize your dream of homeownership.

[See If You Qualify](#)



### Welcome Home!

The TDHCA Homebuyer Program Team  
Texas Department of Housing and Community Affairs (TDHCA)  
[WelcomeHome.tdhca.texas.gov](https://www.welcomehome.tdhca.texas.gov)



You are receiving this email because you signed up to learn more about becoming a homeowner in Texas. TDHCA is the official Housing Finance Agency for the State of Texas, committed to making homeownership more accessible for all Texans.

Texas Department of Housing and Community Affairs | P.O. Box 13941 | Austin, TX 78711-3941 US

[Unsubscribe](#) | [Update Profile](#) | [Constant Contact Data Notice](#)



# Landing Page:

## Ready to Buy a Home in Texas?

Need help finding a mortgage loan that offers downpayment and closing cost assistance options? We've got you covered. Learn how the TDHCA Homebuyer Program can help you get across the finish line and connect you with licensed Loan Officers and Real Estate Specialists.

[Check Your Qualification](#)

### FREE OFFER

## Everything You Need to Know to Start Your Homebuying Journey

Get a head start on buying a home by downloading our free Homebuyers Guide. We'll walk you through all the steps so you know what to do when you find the home of your dreams.

Name

Email

[SIGN UP](#)

### PROGRAMS

## Mortgage and Downpayment Assistance Programs for All

Everyone could use a little help

### Step into a Home of Your Own

Owning your first home doesn't have to be years away. With TDHCA's down payment assistance and low-interest mortgage rates, you can step into a place of your own sooner — building stability, equity, and a future that starts today.

[Learn More](#)**My First  
Texas Home**

Texas Department of Housing &amp; Community Affairs

**My Choice  
Texas Home**

Texas Department of Housing &amp; Community Affairs

### The Perfect Fit for Your Next Move

Your needs have changed — and so should your home. Whether it's more space, a better location, or simply a fresh start, we're here to help you find the perfect fit. With low-interest-rate mortgages and down payment assistance offered by TDHCA, your next home is closer than you think.

[Learn More](#)

### Class is In Session

Homebuying does not have to be hard. Understanding how it all works makes it a lot easier. Take a comprehensive homebuying education course that will give you the confidence to make that first offer.

[Learn More](#)**Texas Statewide  
Homebuyer  
Education Program**

Texas Department of Housing &amp; Community Affairs

# Quick Check Eligibility Tool:



## Homeownership Programs

[Home](#) / Homeownership Programs

English

### Step 1 of 2

#### Prequalification

Please tell us your name \*

First Name \*

Last Name \*

Have you taken and completed a Homebuyer's Education Course? \*

The Texas Homebuyer Program offers a Homebuyer's Education Course. [Learn More.](#)

☐ Yes ☐ No

Is your household income \$176,400 or less? \*

☐ Yes ☐ No

Is your credit score 620 or higher? \*

☐ Yes ☐ No

Will the home be your primary residence? \*

☐ Yes ☐ No

What type of home are you planning to buy? \*

☐ Single ☐ Duplex ☐ Triplex +

[CONTINUE](#)



## Homeownership Programs

[Home](#) / Homeownership Programs

English

### Step 2 of 2

#### Congrats! We May Be Able to Assist You in Purchasing Your Dream Home.

Have you owned a home in the last three years? \*

☐ Yes ☐ No

Are you or your spouse a veteran? \*

☐ Yes ☐ No

How many persons will live in the home? \*

☐ 1-2 ☐ 3+

What is the estimated price of the home you wish to purchase? \*

Select a method to identify where your desired home is located. \*

☐ County ☐ Address

Please enter your email \*

I consent to be contacted by loan officers about mortgage opportunities.

☒ Yes

Let us find out if you're eligible for any of our housing programs.

[Previous](#)

[SUBMIT](#)



1-800-792-1119 [txhomebuyer@tdhca.texas.gov](mailto:txhomebuyer@tdhca.texas.gov)


The mission of the Texas Department of Housing and Community Affairs is to administer its assigned programs efficiently, transparently, and lawfully and to invest its resources strategically and develop high quality affordable housing which allows Texas communities to thrive.

[Site Policies](#) [Privacy](#) [Accessibility](#)






# Reporting Results and Lender Referral:



Texas Department of Housing and Community Affairs



TDHCA  
HOMEBUYER PROGRAM

Directory

LOGIN

Eligibility Results

[Home](#) / [Eligibility Quick Check](#)

Congratulations! Based on your answers you may be eligible for our programs.

Get in contact with a loan officer today! We have matched you with a Loan Officer Ambassador listed below, to help you take the next step.

County

Homeowner

Household

Veteran

Home Value

Travis County

No

1-2

No


\$300,000

Mortgage Programs

Eligible Program	Max DPA Amount	Income Limit	Max Home Purchase Price	First-Time Home Required	FHA/VA/USDA	Fannie Mae HFA Preferred	Freddie Mac HFA Advantage
My First Texas Home	Up to 5% of the loan amount	\$126,000	\$586,097	Yes	See Rates	N/A	N/A
My First Un-Assisted Low Rate First Lien	Low Rate 1st Lien Mortgage	\$126,000	\$586,097	Yes	See Rates	N/A	N/A
My Choice Texas Home	Up to 5% of the loan amount	\$157,500	-	No	See Rates	See Rates	See Rates

We've matched you with an Ambassador Loan Officer

They'll reach out to you with more information about which Texas Homebuyer Programs are right for you and answer any questions you may have about how to take the next step.



Happy Medium

Loan Officer

JPMorgan Chase Bank

Email


Email Me

View All Qualified Loan Officers

Rates and Fees

Interest rates are fixed for 30 years. Rates and fees are subject to change without notice.

[View All](#)



TDHCA  
HOMEBUYER PROGRAM

1-800-792-1119


[txhomebuyer@tdhca.texas.gov](mailto:txhomebuyer@tdhca.texas.gov)

The mission of the Texas Department of Housing and Community Affairs is to administer its assigned programs efficiently, transparently, and lawfully and to invest its resources strategically and develop high quality affordable housing which allows Texas communities to thrive.

[Site Policies](#)

[Privacy](#)

[Accessibility](#)



## Feedback from Lenders

Hearing directly from our lending partners gives us valuable insight into the impact of our programs. Positive feedback and testimonials highlight where we are delivering real value, through competitive pricing, strong lender support, and program features that help more Texans become homeowners.

**From:** CJ Frost <CFrost@Neighborhoodloans.com>  
**Sent:** Thursday, September 25, 2025 12:41 PM  
**To:** TDHCA Certification Team <TDHCACertificationTeam@hilltopsecurities.com>; TDHCA Lender Support <TDHCALenderSupport@hilltopsecurities.com>; lisa.johnson@tdhca.texas.gov; Diana.Velez@tdhca.texas.gov  
**Subject:** Re: [EXTERNAL]RE: Zuniga / Lender Loan #2507009263 / C48168001442 UW Certification Submitted

**EXTERNAL  
SENDER**

I understand, I've worked with TDHCA since 2018 and have sent every one of my DPA deals here, I've never had any problems, and my clients and friends have been taken care of. Y'all have always been accommodating, and I truly believe y'all do the best job of any program available. This is a matter of the deal falling through or not and if there was ever a time to grant an exception to the policy this is the one I truly need it on. If there is anything I can do, I truly will do it, if I need to drive to Austin and help, I can lol

Thanks again,

CJ

**CJ Frost**

*Mortgage Loan Originator*

M: 361.815.4245 • F: 817.290.6243

[CFrost@Neighborhoodloans.com](mailto:CFrost@Neighborhoodloans.com)

1515 S. Capital of Texas Hwy., Suite 107 Austin, TX 78746  
Company NMLS# 222982 NMLS# 1777785

**From:** [Jae Robert](#)  
**To:** [Lisa Johnson](#)  
**Subject:** Re: Marino Fw: Rush request - Reservation# C48066001583 - Marino UW Certification Submitted  
**Date:** Thursday, September 25, 2025 1:34:02 PM  
**Attachments:** [image006.png](#)  
[image008.png](#)  
[image014.png](#)  
[image015.png](#)  
[image016.png](#)  
[image017.png](#)  
[image018.png](#)  
[image019.png](#)  
[image022.png](#)  
[image023.png](#)  
[image024.png](#)  
[image025.png](#)  
[image026.png](#)  
[image027.png](#)

Lisa. That was a quick note before. But I want to personally say how much I appreciate you. Even just listening and following up. In this industry we don't come across a whole lot of people who are willing to help. You are simply amazing. Thank you!

Get [Outlook for iOS](#)

From: Erin James <[ejames@guildmortgage.net](mailto:ejames@guildmortgage.net)>  
Sent: Thursday, August 28, 2025 12:35 PM  
To: Michael Lyttle <[Michael.Lyttle@tdhca.texas.gov](mailto:Michael.Lyttle@tdhca.texas.gov)>  
Subject: FW: Urgent - New family in a pickle! Reservation - A48191002573 UW Certification Submitted

You don't often get email from [ejames@guildmortgage.net](mailto:ejames@guildmortgage.net). [Learn why this is important](#)

Hello Michael,  
I am in need of some assistance with a borrower. Is there any way you can help me with this reservation getting some attention today.  
I do a ton with your organization, and we always have a great experience and abide by the allotted timelines. Unfortunately, I've got a family of 3 that will be looking for residency this weekend if we don't get documents today.  
This was not a disaster of your organization's making, but I'm hoping to pull on some heart strings and get some help.  
Thank you!  
Erin



**Erin James**  
**Sr. Loan Officer**  
8105 Rasor Blvd. #140  
Plano, TX 75024  
M: 214.641.4072 | F: 972.769.5760  
Licensed in TX  
NMLS #16959837 | Company NMLS # 3274  
Equal Housing Opportunity

 **Apply Online**

[Apply Online](#)

[Read Reviews](#)

[Write a Review](#)

