

TEXAS HOMEOWNERSHIP DIVISION **BOARD REPORT**

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Program Performance &
Growth

Section 02

Loan Activity & Borrower
Demographics

Section 03

Marketing & Business
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Section 04

Program Expansion &
Strategic Initiatives

PROGRAM PERFORMANCE

JANUARY 1, 2026 - JUNE 15, 2026

BOND PROGRAM - LOAN VOLUME

Q2 2025	Q2 2026
+\$367.4M	+\$367.7M
Total Closed Loan Volume	Total Closed Loan Volume

TBA PROGRAM - LOAN VOLUME

Q2 2025	Q2 2026
+\$182.2M	+\$393.8M
Total Closed Loan Volume	Total Closed Loan Volume

BOND Q2 2025



BOND Q2 2026



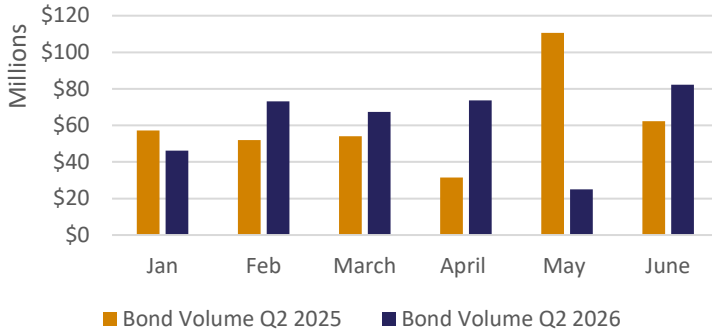
TBA Q2 2025



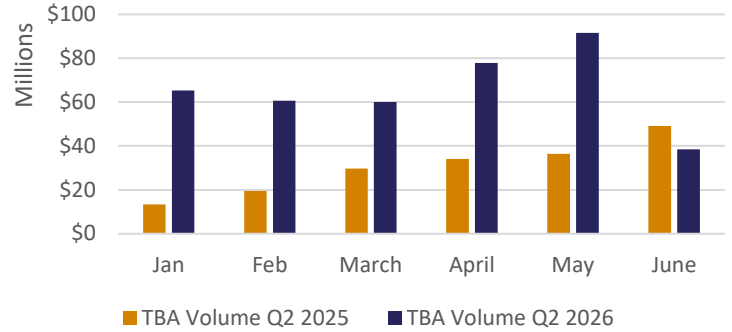
TBA Q2 2026



Bond Loan Volume Comparison



TBA Loan Volume Comparison



LOAN COUNT COMPARISON – Q2 2025 – Q2 2026

Bond Closed Loans Q2 2025 1548	Bond Closed Loans Q2 2026 1557	TBA Closed Loans Q2 2025 753	TBA Closed Loans Q2 2026 1551
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Served 807 more Texas households in Q2 2026 than in Q2 2025.

LOAN ACTIVITY AND BORROWER DEMOGRAPHICS

JANUARY 1, 2026 - JUNE 15, 2026

\$1.353B

TOTAL RESERVED
LOAN VOLUME

5,409

TOTAL HOUSEHOLDS
RESERVED

\$9,547

AVERAGE RESERVED
DPA AMOUNT

STATEWIDE DEMOGRAPHICS

Average Loan Amount	\$250,264
Average Home Price	\$256,614
Average Household Size	2 Person
Average Borrower Age	36
Average Household Income	\$82,239
Average Interest Rate	6.00%
Average FICO Score	698
Married Single	58% 41%
Male Female	59% 41%

Average AMI for All Programs

Under 80%	86.42%
Over 80%	13.58%

LOAN ACTIVITY

JANUARY 1, 2026 - JUNE 15, 2026

TOP 10 COUNTIES BY LOAN VOLUME

COUNTY	VOLUME	LOANS
HARRIS	\$ 159,706,484	636
EL PASO	\$ 129,402,493	573
BEXAR	\$ 114,024,737	484
TARRANT	\$ 109,736,021	392
DALLAS	\$ 98,344,480	354
WEBB	\$ 55,057,368	229
HIDALGO	\$ 48,123,033	207
MONTGOMERY	\$ 33,481,077	131
WILLIAMSON	\$ 30,940,907	96
FORT BEND	\$ 27,436,447	94
Top 10 Total	\$806,253,047	3196

TOP 10 LENDERS BY LOAN VOLUME

LENDER	VOLUME	LOANS
CMG MORTGAGE INC. DBA CMG HOME LOANS	\$ 79,802,231	315
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	\$ 68,443,328	291
AMERICAN PORTFOLIO MORTGAGE CORPORATION	\$ 60,250,777	237
EVERETT FINANCIAL DBA SUPREME LENDING	\$ 40,872,485	155
MORTGAGE FINANCIAL SERVICES, LLC	\$ 38,478,349	153
NEW AMERICAN FUNDING LLC	\$ 31,704,755	134
CROSSCOUNTRY MORTGAGE LLC	\$ 30,691,483	127
GUILD MORTGAGE COMPANY LLC	\$ 27,380,779	116
CHANGE LENDING, LLC FKA CHANGE HOME MORTGAGE	\$ 27,211,495	121
DAS ACQUISITION COMPANY, LLC	\$ 22,226,561	88
Top 10 Total	\$427,062,243	1737

MARKETING & BUSINESS DEVELOPMENT

DIGITAL AND PAID MEDIA

GOOGLE AD WORDS ACTIVE

Live Google Ads campaign generating measurable results. Conversion tracking and data-driven optimization active.

1,452
LEADS

SOCIAL MEDIA WITH DPPA ACTIVE

TDHCA Instagram account launched as an official state agency page. Weekly contributions active across Facebook and Instagram, driving homebuyer awareness to the website and Eligibility Quick Check tool.

BUSINESS DEVELOPMENT

CE COURSE FOR REALTORS NEW

CE Provider Approved, course curriculum currently in the approval process. Upon approval, course will deepen agent knowledge of TDHCA programs while fulfilling CE requirements simultaneously.

STATE EMPLOYEE WEBINAR SERIES

First homebuyer webinar training launched in partnership with TPEA. **125 registrations with 42 attendees.** Strong early outcomes – attendees are actively engaging with approved lenders for next steps. LAUNCHED

HFC PARTNERSHIPS

Updated HFC partnership page, with partner list, service areas, and top lender partners per service area. Strong positive feedback. Ongoing partnership development with Bond Finance to expand participation.

SECTION 04: PROGRAM EXPANSION & STRATEGIC INITIATIVES

NEW & ENHANCED PROGRAM OFFERINGS - MAKING TDHCA MORE COMPETITIVE

LENDER NETWORK GROWTH

New approved lenders added. Expanding statewide lender coverage and strengthening buyer access to TDHCA programs across new markets and service areas.

8

NEW LENDERS

PERMANENT TBA BUYDOWN PROGRAM

Launched a permanent interest rate buydown for TBA mortgage products on March 16, 2026. Creating access for buyers to buy down the rate permanently. Great response!

48

ACCEPTED

TEXAS MCC- STAND ALONE PROGRAM

Texas MCC Stand-Alone returned February 12, 2026. Expanding access to first time homebuyers who have non DPA Fixed Rate Financing secured.

9

ISSUED

FHA MANUAL UNDERWRITING

TDHCA added FHA manual underwriting on April 6, 2026. Highly requested by our lender partners. FHA Manual: 45% Max DTI. Follow FHA Guidelines.

60

RESERVED

BUSINESS DEVELOPMENT IN ACTION

TDHCA PARTICIPATING LENDER PAGE

Texas Department of Housing and Community Affairs
Q About Incon

For Homebuyers For Lenders

TDHCA Participating Lenders

The mortgage companies listed below are approved to participate in the TDHCA Homebuyer Program. All loan officers working for any of these lender companies can help you get access to low interest mortgage rates, down payment and/or closing cost assistance through the TDHCA Homebuyer Program.

If you are currently working with a loan officer who is not yet familiar with the program, please contact us at txhomebuyer@tdhca.texas.gov

For the most current rate and program information, [click here](#).

Effective June 2026

Participating Lender	
A	
AAFMAA Mortgage Services	Ark-La-Tex Financial Services
Acrisure Mortgage, LLC	Associated Mortgage Corp
ALCOVA Mortgage	Assurance Financial Group LLC
All Western Mortgage	B
American Financial Network	BOC Bank
American Liberty Mortgage	Brightland Mortgage Services
American Mortgage Bank, Inc.	Brookhollow Mortgage Services, LTD
	C
	Cadence Lending Group, Inc.
	CalCon Mutual Mortgage LLC
	Canopy Mortgage LLC
	Cardinal Financial Company, LP
	Castle and Cooke Mortgage, LLC
	CDCB
	Change Lending LLC
	Churchill Mortgage Corporation
	City Bank
	City First Mortgage Services LLC
	CMG Mortgage, Inc.
	Compass Mortgage, Inc.
	Consumer Real Estate Finance Co.
	Cornerstone First Mortgage LLC
	Cornerstone Home Lending

HFC PARTNER PAGE – ACTIVE PARTNERS & TOP LENDERS IN SERVICE AREA

For Homebuyers For Lenders For REALTORS® TDHCA Partnerships

+

Cameron County Housing Finance Corporation

Harris County Housing Finance Corporation -

The Harris County Housing Finance Corporation (HCHFC) partners with the State of Texas, TDHCA Homebuyer Program to expand access to affordable homeownership for eligible buyers across Harris County. Through this partnership, first-time homebuyers can access below-market mortgage rates and meaningful down payment assistance, helping families put down roots in one of Texas' most dynamic communities. Additional down payment gift funds may be available for eligible buyers purchasing within the HCHFC service area.

HCHFC Service Area Harris County, excluding the Cities of Baytown, Deer Park, Friendswood, Houston, La Porte, League City, Missouri City, Pasadena, and Pearland.

Top Participating Lenders in Service Area

- NFM Lending
- Mortgage Financial Services
- CMG Mortgage
- New American Funding
- CrossCountry Mortgage

Harris County

Housing Finance Corporation

BUSINESS DEVELOPMENT IN ACTION

HFC PARTNERSHIP ADVANTAGE



HFC PARTNERSHIP ADVANTAGE

Texas' Official State

Homebuyer Program

The TDHCA Homebuyer Program's stability and reliability, backed by the Texas Governor and Legislature, provides safe and affordable housing across the State of Texas. TDHCA extends this institutional strength to local Housing Finance Corporations expanding their community capacity by managing the core operational and administrative burdens of homeownership programs.

Partner With TDHCA

Leverage the strength and reliability of TDHCA's proven resources, ready-to-use infrastructure and connections to benefit your HFC.

- ✓ Low Interest Rates that compare to open market AND offer Down Payment and Closing Cost Assistance Options
- ✓ Down Payment Assistance Options for First-Time Homebuyers, Veterans, and repeat buyers
- ✓ HUD Certified Homebuyer Education
- ✓ Network of TDHCA Vetted Lenders who know the ins and outs of Affordable Housing and Responsible Homeownership
- ✓ Network of TDHCA Vetted Realtors who take responsible homeownership seriously

1

Flexible DPA: Up to 5%

Down payment and closing cost assistance up to 5% of the first mortgage loan amount – available as a 30-year deferred repayable second lien or a 3-year forgivable second lien for First-Time Homebuyers, Veterans and Repeat buyers. Participating HFC partners can layer gift funds assistance on top of TDHCA DPA – providing borrowers additional down payment resources at no extra cost to lenders.

2

Comprehensive Loan Options

FHA, VA, USDA, and Conventional loan types are eligible. Qualified Veterans benefit from expanded FTHB exceptions and a waived MCC issuance fee on Military Combo Loans. Targeted area census tracts unlock higher income and purchase price limits – giving your underserved borrowers additional pathways to approval.

3

Broader Access – More Buyers Qualify

With a 620 minimum credit score and income limits designed for typical Texas families, TDHCA programs serve buyers who are financially responsible and qualified for a mortgage loan but need the immediate financial leg-up to obtain their dream of homeownership sooner rather than later. TDHCA offers expanded eligibility for First-Time Homebuyers, Qualified Veterans and repeat Homebuyers.

4

Dedicated Lender Network

TDHCA's network of vetted lenders bring specialized knowledge and experience in affordable housing programs and responsible homeownership. Our trusted lending partners understand the unique needs of today's buyers and guide them through TDHCA available resources, program requirements, and the path to successful homeownership.

5

TDHCA Real Estate Specialists

TDHCA has established and trained Real Estate DPA specialists in each community who are experts in the area and provide the necessary skills to guide Texas homebuyers through the detailed process of finding a safe, decent and affordable place to call home with competence and care.

6

Competitive Interest Rates

TDHCA negotiates at or below market interest rates whenever possible and offers competitive interest rates combined with down payment assistance on a daily basis that lowers the financial barrier to purchasing a home while offering greater flexibility to the buying process.

“Every family that closes with a TDHCA loan is one more Texas household building generational wealth.”

Learn more at WelcomeHome.tdhca.texas.gov