



# TDHCA

## HOMEBUYER PROGRAM

Texas Department of Housing & Community Affairs

# Texas Homeownership Division Report

- 2025 Year in Review
- TDHCA Homebuyer Program Data
- Marketing Update



## 2025 Year in Review

A look at this year's improvements, innovations, and new resources launched to better support you and your homebuyers.

### Working Together to Expand Affordable Homeownership

2025 was a year of growth, collaboration, and modernization for the TDHCA Homebuyer Program. Thanks to our participating lenders, more Texans accessed safe, affordable mortgage options and the support needed to bridge the financial gap to homeownership.

To continue strengthening this partnership, TDHCA rolled out major enhancements designed to simplify processes, support your workflow, and help you serve more homebuyers with confidence.

- |   |  |
|---|--|
| ➤ New Master Servicer: The Money Source | ➤ AUS Approval Now Accepted              |
| ➤ Removed 3-months Reserves Requirement | ➤ New Lender Advisory Committee          |
| ➤ New Lender Ambassador Program         | ➤ New Real Estate Specialist Program     |
| ➤ New Eligibility Quick Check Tool      | ➤ New Referral Program                   |
| ➤ New Homebuyer Website                 | ➤ New Logos & Branding                   |
| ➤ New Cash Back Policy                  | ➤ New Loan Officer and Realtor Directory |

### What This Means for You and Your Clients

These improvements were designed with one goal in mind: **to make it easier for you to help more Texans become homeowners.**

With upgraded tools, streamlined requirements, and new partnership programs, lenders now have more support than ever to:

- Qualify more borrowers
- Close files more efficiently
- Build business through TDHCA referrals
- Provide a smoother borrower experience
- Stay connected with TDHCA through structured feedback channels

Thank You for Your Partnership

Your commitment to serving Texas families continues to make a meaningful difference.

Together, we're opening doors for more Texans every day.



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



# TDHCA

HOME BUYER PROGRAM

## TDHCA Homebuyer Program Data

January 1, 2025 – December 31, 2025



**\$1.3 Billion**

Amount of Loans  
Compliance Approved



**5,805**

Total Households Served  
(Total Financed and MCC Issued)



**\$8,237**

Average DPA Amount



**99%**

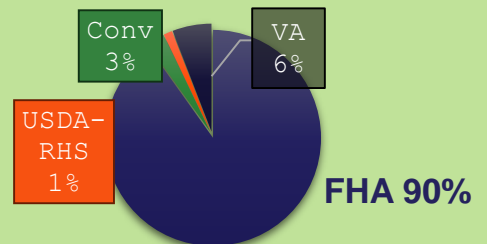
First-Time Homebuyers



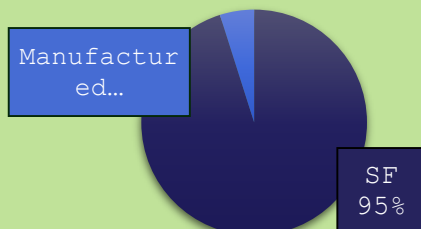
**353**

Mortgage Credit  
Certificates Issued

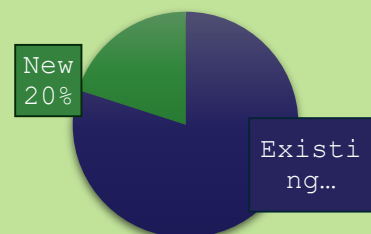
### Loan Type



### Property Type



### Existing vs New Construction





TDHCA Homebuyer Program Data

January 1, 2025 – December 31, 2025

## Statewide Borrower Statistics

Average Loan Amount:	\$240,008
Average Home Price:	\$245,230
Average Household size:	2 Person
Average Borrower Age:	35
Average Household Income:	\$55,606
Average Down Payment Assistance:	\$8,237 = 3.43%
Average Interest Rate:	6.50%
Average FICO Score:	698
Married   Single:	40%  60%
Male   Female:	58%  42%
New Home   Existing Home:	20%  80%
Single-Family Home   MF Home:	95%  5%



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## TDHCA Homebuyer Program Data

January 1, 2025 – December 31, 2025

### Loan Volume by County (Top 20)

Top Originating Counties	Total Originated	# of Loans
Harris	\$141,276,801	567
Bexar	\$120,479,915	525
El Paso	\$113,279,393	524
Tarrant	\$102,588,697	375
Dallas	\$94,394,362	345
Webb	\$62,437,164	272
Hidalgo	\$42,888,173	195
Bell	\$26,311,623	123
Cameron	\$24,319,030	111
Maverick	\$25,822,838	106
Montgomery	\$25,776,782	105
Williamson	\$28,380,814	89
Kaufman	\$21,600,898	80
Bastrop	\$21,507,274	71
Fort Bend	\$18,440,535	71
Denton	\$22,192,333	70
Brazoria	\$16,068,166	69
Collin	\$20,306,135	62
Hays	\$17,199,401	58
Travis	\$15,575,227	50
Top 20 Total	\$960,845,561	3868



# TDHCA

## HOME BUYER PROGRAM

## Marketing Update

### Eligibility Quick Check Tool

#### Quick Check Reports

Last 30 Days

Homeownership Programs

#### Activity

**2,006**

Quick check entries  
Last 30 days

#### Entries

Total Entries



#### Regional Breakdown

County	Entries	%
Harris	111	5.5%
Tarrant	92	4.6%
Dallas	74	3.7%
Bexar	61	3%

#### Lead Status

Lead Progress

New	80	12%
Active	551	83%
Expiring Soon	32	5%
Lost Lead	2	0%
Closed-Success	1	0%
Closed-Non-HFA	1	0%

#### Total Leads

Total leads sent

**667**

leads

#### Closed Loans

Total closed loans

**0**

loans

#### Activity Overview

Last 30 Days

Homeownership Programs

Total Entries

**2,006**

Qualified Entries

**1,099**

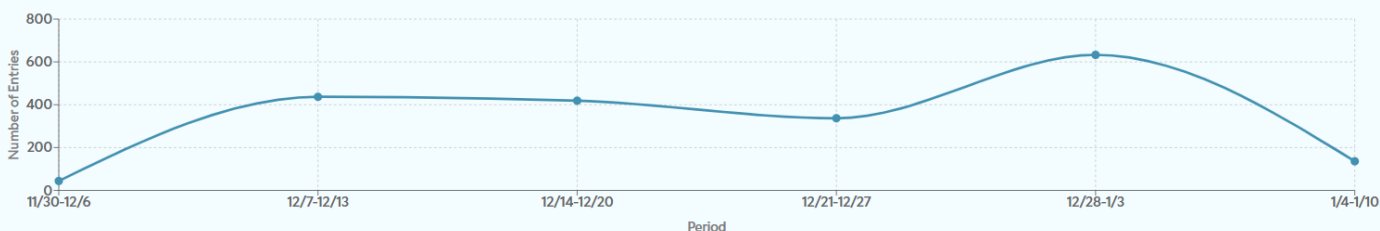
Disqualified Entries

**907**

Opted Out

**434**

Form Entries by Week





# TDHCA

HOME BUYER PROGRAM

## Marketing Update

### Social Media

## Social Media with DPPA - unpaid

**Texas Department of Housing and Community Affairs**  
December 17, 2025 at 10:00 AM

🌟 Your path to becoming a Texas homeowner just got easier!  
🔑 Follow these 3 simple steps to get started.

- 1 **Get Educated**  
Learn the essentials of budgeting, credit, and the homebuying process with a HUD-approved homebuyer education course.
- 2 **Get Pre-Approved**  
Use our Quick Check Eligibility Tool to see if you qualify for assistance and get connected with a TDHCA-Approved Loan Officer.
- 3 **Work with a TDHCA Real Estate Specialist**  
Partner with a knowledgeable TDHCA real estate specialist who can guide you through finding the right home.

Ready to take your first step? Start here → <https://welcomehome.tdhca.texas.gov/welcome-home>  
#TexasHomeownership #TDHCAHomebuyer #YourPathToHome

**Your 3-Step Path to Becoming a Texas Homeowner**

Get Educated      Get Pre-Approved      Work with a Real Estate Specialist

**TDHCA**  
HOME BUYER PROGRAM

**Texas Department of Housing and Community Affairs**  
December 15, 2025 at 10:00 AM

🌟 Thinking about buying a home? Start your journey with a Quick Check!  
Our new Quick Check Eligibility Tool helps you find out—in minutes—if you may qualify for:

- ✓ Down payment assistance
- ✓ Affordable mortgage loan options through TDHCA Homebuyer Program
- ✓ Program options that fit your situation

👉 AND connects you with a TDHCA-Approved Loan Officer who knows our programs and can help you take the next step.  
No pressure. No guesswork. Just guidance.  
Take your Quick Check → <https://welcomehome.tdhca.texas.gov/welcome-home>  
#StartWithQuickCheck #TexasHomebuyers #TDHCAHomebuyerProgram

**Thinking about buying a home?**

**START WITH OUR**

**QUICK CHECK**  
ELIGIBILITY TOOL

**TDHCA**  
HOME BUYER PROGRAM