

# 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**
- **Removed 3-months Reserves Requirement**
- **New Lender Ambassador Program**
- **New Eligibility Quick Check Tool**
- **New Homebuyer Website**
- **New Cash Back Policy**
- **AUS Approval Now Accepted**
- **New Lender Advisory Committee**
- **New Real Estate Specialist Program**
- **New Referral Program**
- **New Logos & Branding**
- **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](http://WelcomeHome.tdhca.texas.gov)



## TDHCA Homebuyer Program Data

January 1, 2025 – December 31, 2025



Amount of Loans  
Compliance Approved



Total Households Served  
(Total Financed and MCC Issued)



Average DPA Amount



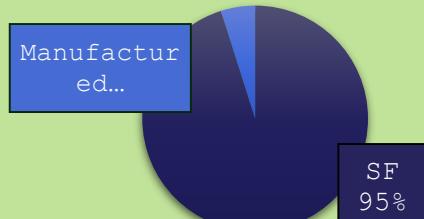
First-Time Homebuyers



Mortgage Credit  
Certificates Issued



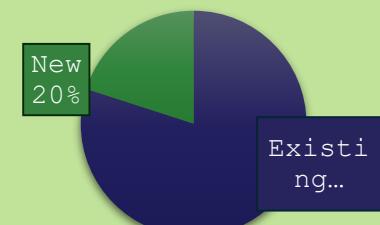
**FHA 90%**



Property Type



Existing vs New Construction





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## Statewide Borrower Statistics

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



TDHCA Homebuyer Program Data

January 1, 2025 – December 31, 2025

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



## 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**

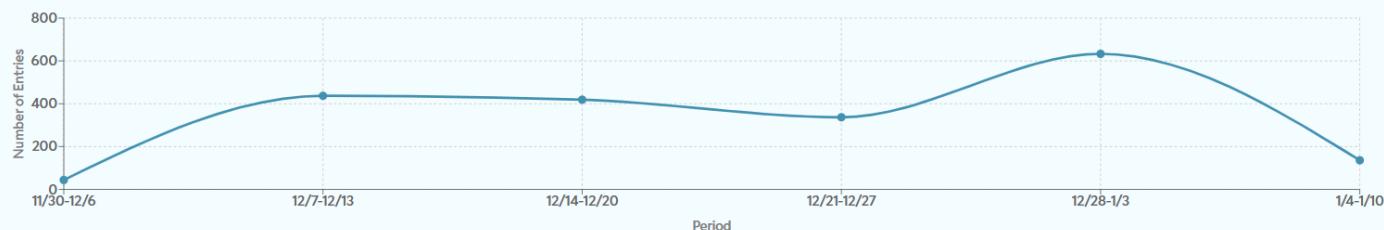
Disqualified Entries

**907**

Opted Out

**434**

Form Entries by Week





## 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.

**Get Educated**  
Learn the essentials of budgeting, credit, and the homebuying process with a HUD-approved homebuyer education course.

**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.

**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

- 1**  
Get Educated
- 2**  
Get Pre-Approved
- 3**  
Work with a Real Estate Specialist

**TDHCA**  
HOMEBUYER 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**  
HOMEBUYER PROGRAM