TexasDownPaymentGuide

FOR TEXAS REAL ESTATE AGENTS

Your buyer may qualify for up to 5% in down payment help.

Send them a six-question quiz that checks their county's income limits, credit range and profession, and shows which program fits and why.

How to use it

1. Text or email your buyer the quiz link, or have them scan the code.
2. They answer six questions and see their best-fit program with an estimated dollar amount.
3. They can ask for a free program check from a licensed loan officer, in English or Spanish.

It also covers city programs in Austin, Houston, Dallas, Fort Worth, San Antonio and El Paso, and tracks which programs are open.

Scan for the quiz
texasdownpaymentguide.com

Programs we originate

PROGRAM	ASSISTANCE	MIN. CREDIT	FIRST-TIME BUYER?
My First Texas Home For first-time buyers	2%–5% of loan	620	Yes
My Choice Texas Home Repeat buyers welcome	2%–5% of loan	620	No
Homes for Texas Heroes Teachers, first responders, veterans	Up to 5% of loan	620 (640 conventional)	Not always
Home Sweet Texas Grant option, never repaid	Up to 5% of loan	620 (640 conventional)	Not always
Arrive Home No income limit, 600 credit	3.5% or 5% of price	600 (620 manufactured)	No

Income limits vary by county. Program terms verified November 18, 2026 and change without notice; the site's status tracker has current details.

Questions? Call (737) 387-5765
Charlie Cooper, President, Austin Capital Mortgage, NMLS #326203

Not a government website. Published by Austin Capital Mortgage, a brand of Aspire Home Loans, LLC, NMLS #1955132. Equal Housing Opportunity. This is not a commitment to lend. All loans are subject to credit approval and program guidelines. Not affiliated with TDHCA, TSAHC or any government agency.