

First-Time Home Buyer Guide

Steps, Programs & Tips 2026



Introduction

Buying your first home in the Hill Country is exciting! Texas offers strong support through statewide programs to ease down payments and costs.

Step-by-Step Home Buying Process

1. **Assess Readiness** — Check credit (aim 620+), save for down payment/closing (3–20%), calculate budget.
2. **Get Educated** — Complete a required homebuyer education course (online/free via TDHCA or TSAHC).
3. **Check Eligibility** — Use quick quizzes on TDHCA or TSAHC sites for income/price limits.
4. **Get Pre-Approved** — Shop lenders for mortgage options.
5. **Explore Assistance**—
6. **TDHCA Welcome Home Program** — Low-interest loans + down payment/closing help; 3-step path (education → eligibility → connect with approved pros).
7. **TSAHC Programs** (e.g., Home Sweet Texas, My First Texas Home) — Up to 5% assistance as grants/second liens; for first-timers (and heroes/veterans).
8. Other: Local/city grants in areas like San Marcos or New Braunfels.
9. **Find & Offer on a Home** — Work with a realtor; negotiate in this balanced market.
10. **Close** — Review docs, fund escrow.

Texas-Specific Benefits

- **No state income tax helps affordability.**
- **Hill Country perks: Lower prices than Austin, scenic living.**
- **2026 Outlook: Easing rates and stable prices improve access.**

Common Pitfalls to Avoid

- **Skipping education (required for many programs).**
- **Overlooking closing costs (2–5% of price).**
- **Not shopping lenders.**

Next Steps

As your local Hill Country expert, I can connect you with approved lenders and guide you—let's start your journey today!

Destini Evans--MAG Real Estate--www.destinievsrealtor.com---destinievsrealtor@gmail.com