

Homebuyer Assistance Programs – Bexar County / San Antonio

Program Name	Type	Amt/Benefit	First-Time Buyer?	Stackable	Eligibility
COSA – (HIP 80)	DPA	Up to \$30K in DPA	Yes	Yes	FTHB income limits apply
TDHCA – My First Texas	State Homebuyer Asst	DPA & Closing Costs	Yes	Yes	FTHB statewide
Bexar County First-Time	Local Down Payment	DPA & Closing Costs	Yes	Yes	Bexar FTHB
Opportunity Home (MIHP)	Middle income (new builds)	\$7,500 / \$15,000	Yes	Usually	FHLB-affiliated lender
Homes for Texas Heroes	Specialty Loan Program	Loan options w/assistance	Yes	Yes	Teachers, Vets COs, 1 st Responders

DPA Vocabulary	
HIP	Homeownership Incentive Program (80/120)
NHSD	Neighborhood & Housing Svcs Dept of COSA
MIHP	Middle Income Housing Program
DPA	Down Payment Assistance
FTHB	First-Time Homebuyers
CO	Correction Officers
AMI	Average Median Income
HOPE	Home Ownership Programs for Employees

DPA Vocabulary	
FRHAP	First Responders Homebuyer Assist Program
NHSSA	Neighborhood Housing Svcs of San Antonio
AMI	Area Median Income
TDHCA	Texas Dept of Housing and Cmty Affairs
MIHP	Municipal Infrastructure Housing Program
TSAHC	TX State Affordable Housing Corporation
CRAG	Choice Cmty Revitalization Action Group
RESPA	Real Estate Settlement Act

Disclaimer:

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