



# Single Family Housing Affordability and Financing



*Presented by:*

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Texas State Affordable Housing Corporation

# About TSAHC

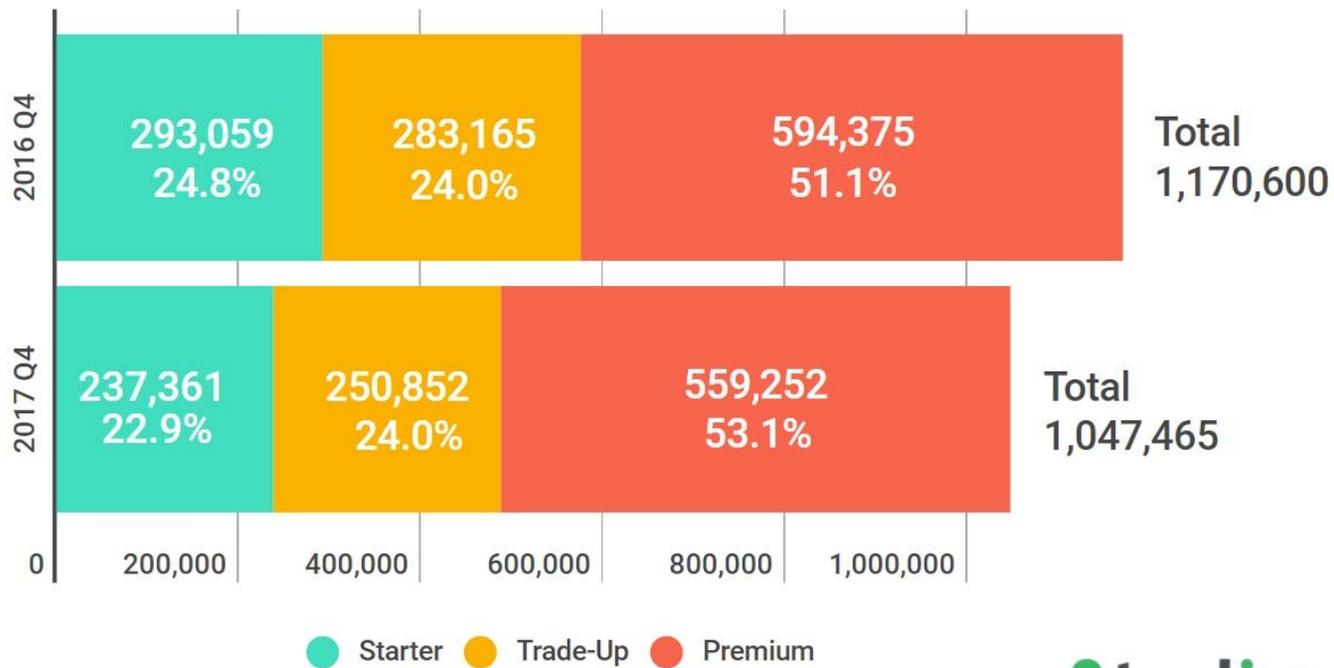
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The screenshot shows the homepage of the Texas State Affordable Housing Corporation (TSAHC). At the top, there is a dark navigation bar with the text "Texas State Affordable Housing Corporation" on the left, and "News & More", "Contact Us", a search icon, and a "Select Language" dropdown menu on the right. Below this is the TSAHC logo, which consists of the lowercase letters "tsahc" in a blue font with a red house icon integrated into the letter "h". To the right of the logo is a green "Donate Now" button. A horizontal menu below the logo lists various categories: "About Us", "Home Buyers & Renters", "Lenders", "REALTORS®", "Developers", "Property Managers", "Donors & Investors", and "Non-Profits & Governments". The main content area features a large image of a smiling woman and two young girls. Overlaid on the left side of this image is a blue box with the text "All Texans deserve a place to call home." Below the image, there is a green box with the heading "Do you qualify for help buying a home?" and a sub-heading "Our down payment assistance grants and mortgage tax credits can help you purchase a home anywhere in Texas." Below this text are two links: "PROGRAMS FOR HOME BUYERS »" and "VIDEO: HOW IT WORKS »". To the right of the image, there is a white box with the text "Find out if you qualify for a home buyer grant in 4 easy steps" and an orange button with a checkmark icon and the text "Take Our Quiz".

# Starter Home Inventory

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## No Inventory Relief



# 2017 Starter Home List Price and % of Total Homes

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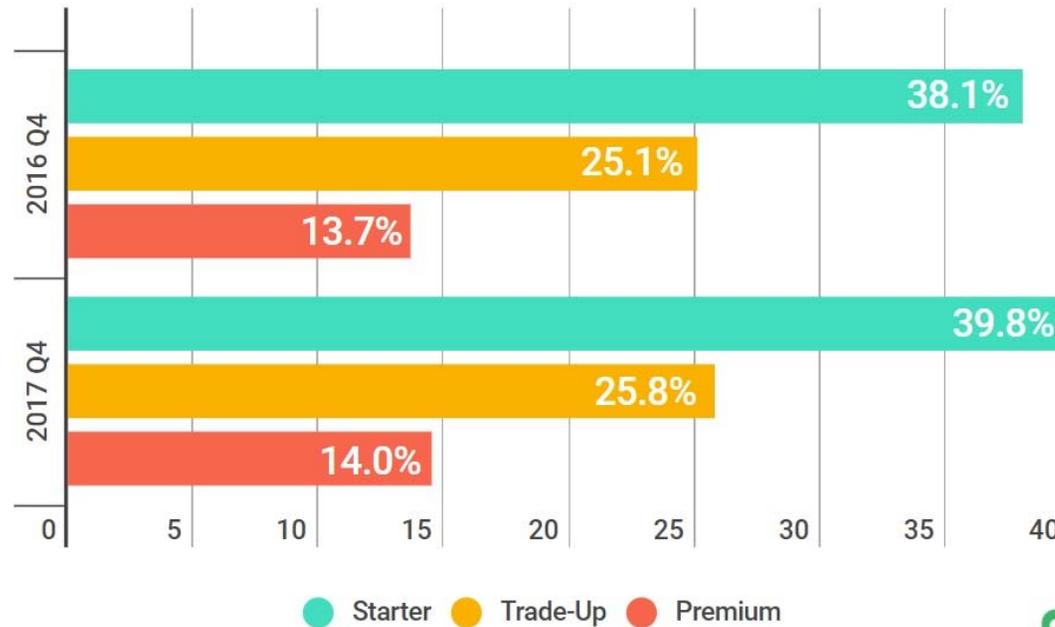


Source: Trulia

# Starter Home Affordability as % of Income

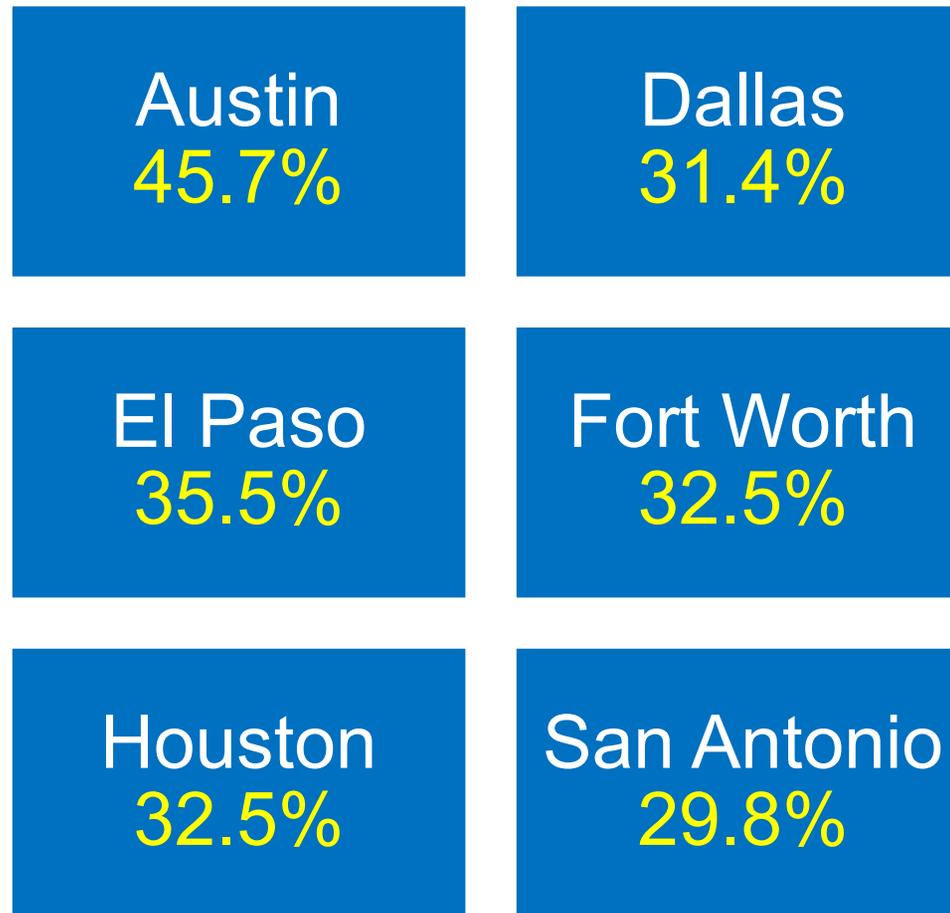
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## Homebuyers Need to Use More Income to Buy A Home



# Starter Home Affordability as % of Income

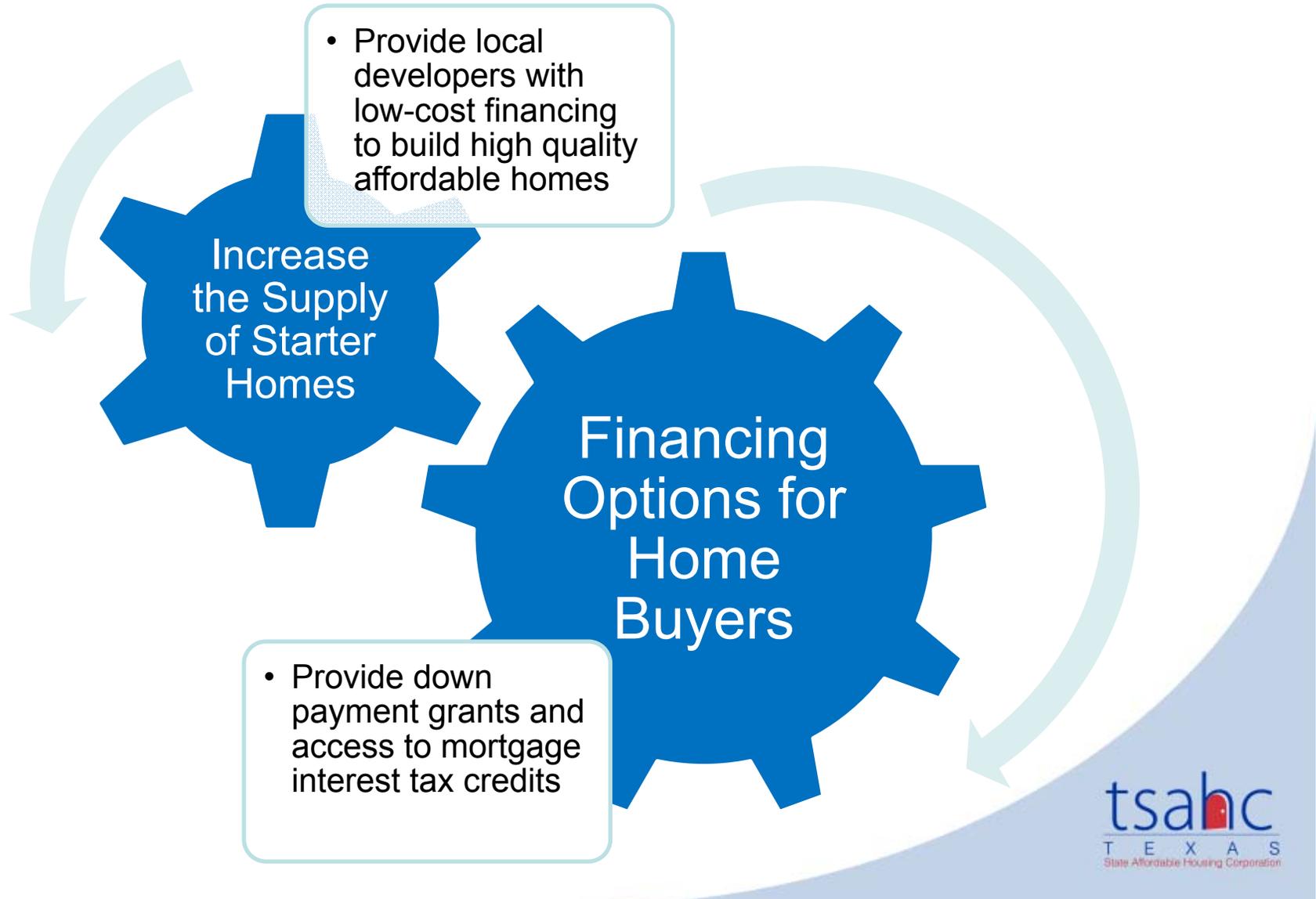
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Source: Trulia

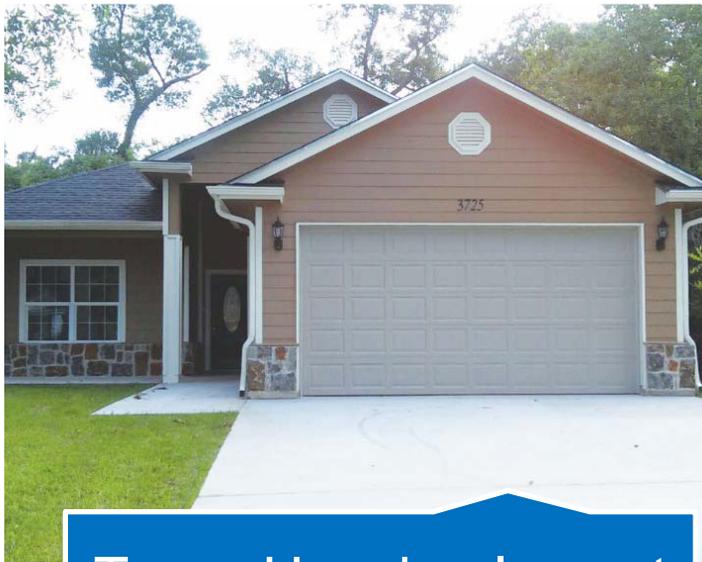
# TSAHC– What We Do

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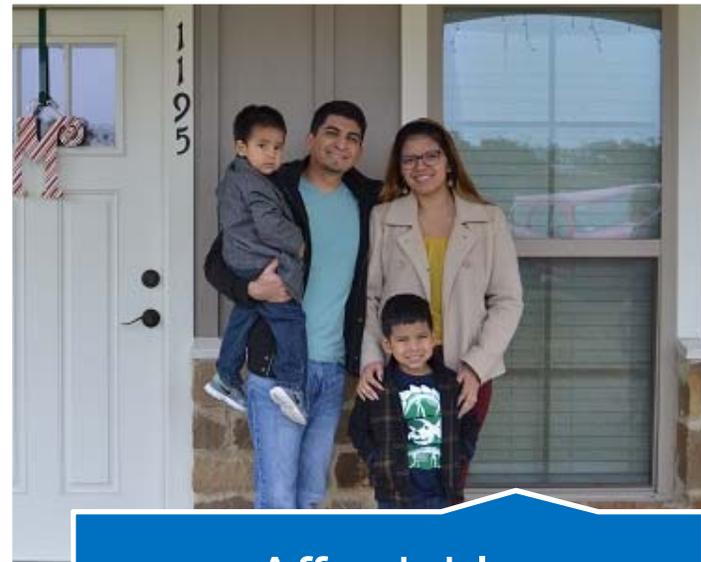


# Increasing the Supply of Starter Homes

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Texas Housing Impact Fund

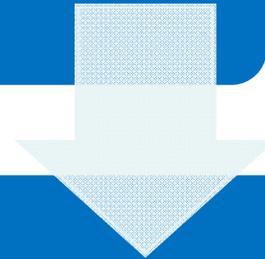


Affordable Communities of Texas

# Financing Options for Home Buyers

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Fixed Rate Mortgage  
Loans with Down  
Payment Assistance  
Grants

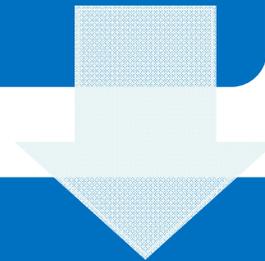


Mortgage Interest  
Tax Credits  
(known as Mortgage  
Credit Certificates)

# The Benefits of Home Buyer Assistance Programs

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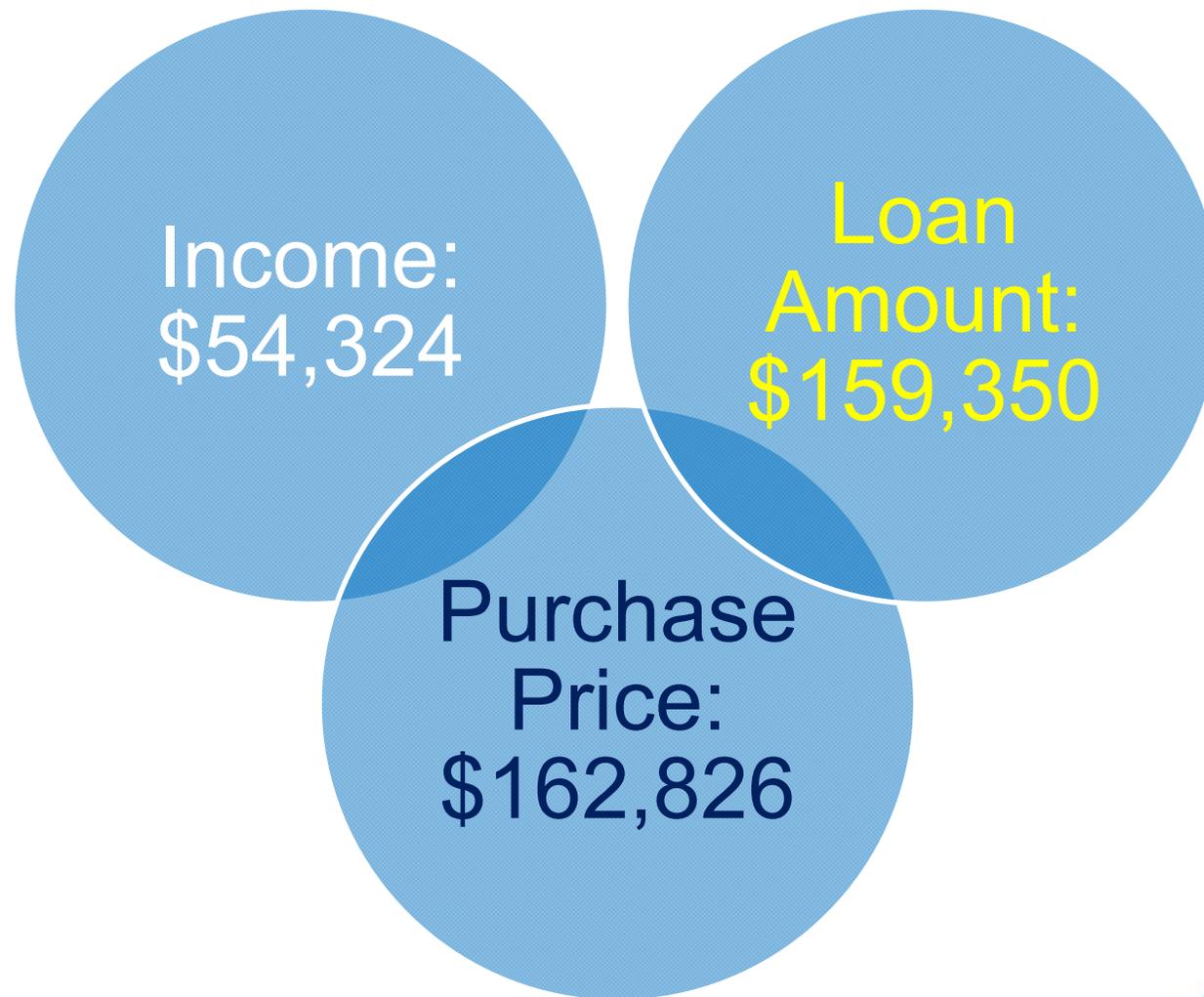
Overcoming the  
Down Payment  
Hurdle



Giving Buyers  
More Purchasing  
Power

# Profile of a TSAHC Home Buyer

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# Purchase Prices for TSAHC Home Buyers

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## Austin

2016: \$187,420  
2017: \$216,616

## Dallas

2016: \$124,647  
2017: \$160,245

## El Paso

2016: \$117,169  
2017: \$122,905

## Fort Worth

2016: \$152,048  
2017: \$175,727

## Houston

2016: \$139,144  
2017: \$159,675

## San Antonio

2016: \$133,795  
2017: \$156,905



Questions?

