

01

GET EDUCATED

Take a home buyer education course to make sure you are ready to buy a home. Visit the Texas Financial Toolbox to find a course in your area.

TexasFinancialToolbox.com

02

MAKE A BUDGET

Create a budget with a mortgage payment that is comfortable for you. To see if you qualify for TSAHC's down payment assistance, visit TSAHC's website.

ReadyToBuyATexasHome.com

03

GET PRE-APPROVED

Shop around for a reputable lender and get loan pre-approval to confirm how much you can afford.

04

MAKE A WISHLIST

Make a list of features you want and need in a home, and prioritize what is most important to you.

05

SHOP FOR A HOME

Take your time, look at many homes, take notes, and don't be afraid to ask as many questions as you need to.

tsahc
T E X A S
State Affordable Housing Corporation

10 STEPS TO BUYING A HOME

06

MAKE AN OFFER

Work with your REALTOR® to submit a signed proposal specifying the purchase price, terms and conditions to the seller.

07

GET A HOME INSPECTION

A home inspector will examine the home's condition and alert you to any issues that may be present.

08

APPLY FOR A MORTGAGE

Decide which lender offers the loan product that works for you and apply for the official mortgage loan.

09

GET HOMEOWNERS INSURANCE

Homeowners insurance is required by your lender to protect your home from hazards like fire, storms, and floods.

10

CLOSE ON YOUR HOME

Closing day is when the seller receives the funds and you receive the deed and keys to your new home!