

Honoring Texas Heroes

Heroes Through Affordable Housing

The dream of home ownership may be a lot closer to becoming reality for TDCJ Correctional Officers and other employees in hazardous duty positions, thanks to the expansion of the Texas State Affordable Housing Corporation (TSAHC) "Homes for Heroes" home loan program. The program was created to acknowledge certain public employees for their commitment to their profession and their contribution to the safety and welfare of all Texans. Originally established during the 78th Legislative Session in 2003 (House Bill 1247) to be available only for firefighters and law enforcement personnel, the program was expanded to TDCJ employees in hazardous duty pay positions during the 79th Legislative Session in 2005 (House Bill 1007).

In addition to offering affordable mortgages, the program provides for down payment/closing cost assistance in the form of a grant. The program is available state-wide on a first come, first-

served basis to first-time homebuyers (as defined by TSAHC).

To be eligible for a mortgage loan under the program, a TDCJ Hero must:

- ★ Be a full-time paid TDCJ employee who is receiving hazardous duty pay;
- ★ Not have had an ownership interest in any principal residence during the last three years;
- ★ Reside in the state of Texas;
- ★ Meet the income and purchase price eligibility limits for the program;
- ★ Meet standard mortgage underwriting requirements, which demonstrate credit worthiness; and
- ★ Occupy the purchased home as primary residence.

TDCJ hazardous duty employees must obtain a TDCJ Verification of Employment at (936) 437-4196.

All TDCJ employees receiving hazardous duty pay are encouraged to access the TSAHC website (www.tsahc.org) for application details, which includes a requirement to directly contact a participating lender. A list of participating lenders is available through the TSAHC website.



★ Down Payment Grant Assistance ★

Texas State Affordable Housing Corporation

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www.tsahc.org

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(877) 508-4611**

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