

2026 EDITION • HOUSTON & SURROUNDING CITIES

The Home *Buyer's* Guide

A simple, step-by-step plan for buying your home, from pre-approval
to keys in hand.

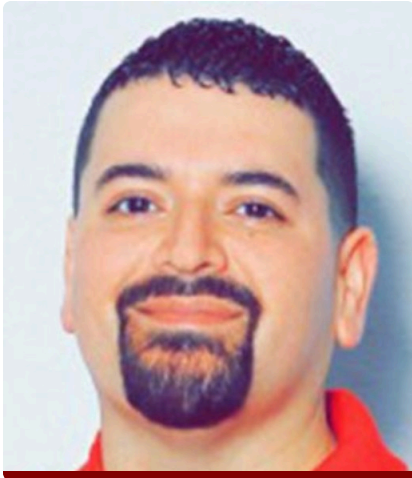


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A NOTE FROM LUIS

Buying a home should feel exciting, not overwhelming.

Thank you for considering My City Homes Realty. Buying a home is one of the biggest decisions you will ever make, and our job is to make every step clear and simple.

This guide walks you through buying a home in Houston and the surrounding cities: what happens and when, what it costs, and the questions our clients ask most. Keep it handy, and call or text me any time. We work in English and Spanish, and there is no such thing as a silly question.

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WHY BUYERS CHOOSE US



5.0 stars on Google

Rated 5.0 by our clients in 140 Google reviews.



Se habla español

Our whole team works with you in English or Spanish.



First-time buyer experts

FHA, VA, USDA, ITIN and first-time buyer programs through our preferred lender.



Local, every day

Houston, Pearland, Pasadena, Friendswood, League City, Manvel and nearby cities.

What's inside

- 01 The 8 steps to buying a home
- 02 Costs and down payment help
- 03 Texas costs to know about
- 04 Getting pre-approved
- 05 Top 10 buyer questions, answered
- 06 How we help you win
- 07 What our clients say
- 08 Let's get started

01 • THE PROCESS

The 8 steps to buying a home

1

Meet and make a plan

DAY 1

A free, no-pressure consultation. We talk about your budget, must-haves and favorite areas. Before we tour homes together, we sign a written buyer agreement, and we explain exactly how our fee works first.

2

Get pre-approved

1 TO 3 DAYS

A lender reviews your income, credit and savings and tells you how much you can borrow. Sellers expect a pre-approval letter with every offer.

3

Search and tour homes

YOUR PACE

We set up instant alerts from the Houston MLS, tour homes with you, and point out things like flood zones, MUD taxes, HOA rules and resale value.

4

Make a strong offer

1 TO 2 DAYS

We price your offer from recent nearby sales and write it on the Texas (TREC) contract. You deposit earnest money and an option fee once it is accepted.

5

Option period and inspection

ABOUT 5 TO 10 DAYS

You get a professional home inspection. If it finds problems, we negotiate repairs, a lower price or credits, or you can walk away during the option period.

6

Appraisal and loan approval

2 TO 4 WEEKS

The lender orders an appraisal and finishes underwriting. We stay on top of deadlines with the lender and the title company.

7

Final walk-through

1 TO 2 DAYS BEFORE

We walk the home with you to make sure agreed repairs are done and everything is in the condition you expect.

8

Closing day

KEYS IN HAND

You sign at the title company, the loan funds, and the home is yours. Congratulations!

30–45 days

is a typical time from an accepted offer to closing with a mortgage. Cash purchases can close faster. We give you a calendar with every deadline the day your offer is accepted.

02 • WHAT IT COSTS

How much cash do you need to buy?

Less than most people think. Many loan programs need little or nothing down, and sellers can often help pay closing costs.

Minimum down payment by loan type

VA loan Veterans and service members	\$0 DOWN	0%
USDA loan Eligible suburban and rural areas	\$0 DOWN	0%
Conventional First-time buyer options		3%
FHA loan Popular with first-time buyers		3.5%
ITIN loan No Social Security number		Varies

Bar length shows the minimum down payment, up to 20%. ITIN loans usually need a larger down payment, often 10% or more, depending on the lender. Requirements depend on credit, income and the lender.

EXAMPLE: \$325K HOME, FHA LOAN

Down payment (3.5%)	\$11,375
Closing costs (2% to 5%)	\$6.5K to \$16.3K
Seller help with closing costs	Negotiable
Cash to close, before seller help	\$18K to \$28K

Example only. Your lender gives you an official Loan Estimate with your real numbers. Down payment assistance can lower this further. See the next page.

Money you'll put down along the way

- ✓ **Earnest money:** often about 1% of the price, paid within a few days of an accepted offer and credited back to you at closing.
- ✓ **Option fee:** often \$100 to \$500, also credited to you at closing.
- ✓ **Home inspection:** usually a few hundred dollars, paid during the option period.
- ✓ **Appraisal:** set by your lender during the loan process.

02 • DOWN PAYMENT ASSISTANCE

Help with your down payment

The Texas State Affordable Housing Corporation (TSAHC) offers two home buyer programs through approved lenders. It can cover your down payment and closing costs.

Up to 5%

of your loan amount for your down payment and/or closing costs

15%

of your mortgage interest back each year as a federal tax credit (MCC)

620

minimum credit score for government loans (640 for conventional)

FOR MOST BUYERS

Home Sweet Texas

For low- and moderate-income home buyers. It is not limited to any profession, and some buyers qualify even if they've owned a home before.

- ✓ Up to 5% assistance with a fixed-rate loan
- ✓ Tax credit (MCC) for first-time buyers

FOR COMMUNITY HEROES

Homes for Texas Heroes

For teachers and educators, fire fighters, EMS personnel, peace officers, corrections officers and county jailers, public security officers, nursing and allied health faculty, and veterans.

- ✓ Same up-to-5% assistance and fixed-rate loan
- ✓ Tax credit (MCC) free when used with the assistance

Two kinds of assistance

Grant

Never has to be repaid.

Forgivable second loan

Fully forgiven after 3 years, as long as you don't sell or refinance before then.

Income and purchase price limits apply and vary by county and household size. The home must be your primary residence.

EXAMPLE: \$325K HOME, FHA LOAN

FHA loan amount (96.5%) **\$313,625**

Down payment needed (3.5%) **\$11,375**

Up to 5% TSAHC assistance **Up to \$15,681**

Enough to cover Down payment + some closing costs

Example only. The amount you get depends on the lender, the program option and your qualifications.



How to apply: Our preferred lender, Seth Saldivar of Texan Direct Lending, is a TSAHC-approved lender. Tell us you're interested, and Seth will check whether you qualify before you start shopping. Details from tsahc.org, October 2026; terms can change.

03 • ONLY IN TEXAS

Texas costs to know about before you buy



Property taxes

Texas has no state income tax, so property taxes are higher than in many states. We show you the tax rate on every home.



Homestead exemption

Live in your home and file to take \$140,000 off its value for school taxes (\$200,000 if 65 or older or disabled). The usual deadline is April 30.



MUD taxes

Many newer neighborhoods are in a Municipal Utility District, which adds to the tax rate. We check it on every home.



Flood zones

We check flood maps and the seller's flood disclosure, and help you get flood insurance quotes early.



HOA dues

Many communities have HOA dues and rules. We get the fees and rules to you during the option period.



Seller's disclosure

Most sellers must give you a written disclosure of known problems. We review it with you before you commit.

04 • STEP ONE: GET PRE-APPROVED

OUR PREFERRED LENDER



Seth Saldivar

Texan Direct Lending

Seth works closely with our team and is a TSAHC-approved lender for down payment assistance. A pre-approval tells you your budget and shows sellers you are ready to buy.

TSAHC APPROVED

FHA

VA

USDA

ITIN

CONVENTIONAL

FIRST-TIME BUYER

SE HABLA ESPAÑOL

Apply online at mycityhomesrealty.com/get-pre-qualified/. Loan approval depends on the lender's review of your credit, income and assets.

05 • STRAIGHT ANSWERS

Top 10 questions buyers ask us

How much house can I afford?

01

It depends on your income, debts, credit and down payment. A lender looks at how much of your monthly income goes to debts, including the new house payment with taxes and insurance. A pre-approval gives you a real number, and we help you shop comfortably below it if you prefer.

How much do I need for a down payment?

02

As little as 0% with VA and USDA loans, 3% with some conventional loans, and 3.5% with FHA. You will also need money for closing costs, earnest money and inspections, but sellers can often help pay closing costs, and TSAHC programs offer up to 5% in down payment assistance.

What credit score do I need?

03

FHA loans allow scores as low as 580 with 3.5% down, and many conventional loans start around 620. Each lender sets its own rules. If your credit needs work, our lender can give you a plan to get ready.

Do I have to pay my real estate agent?

04

Before we tour homes, we sign a written buyer agreement that states our fee. It is negotiable, and in many sales the seller agrees to pay part or all of it. We explain your options before you sign anything.

How long does it take to buy a home?

05

Finding the right home can take a few days or a few months. Once your offer is accepted, closing usually takes about 30 to 45 days with a mortgage, and less with cash.

Is now a good time to buy?

06

Greater Houston has had around 5 months of homes for sale this fall, according to HAR. That means more choices and more room to negotiate than a few years ago. The best time is when the monthly payment fits your budget and plans.

What is the option period?

07

It is a Texas contract feature. For a small option fee, you get a set number of days, often 5 to 10, to inspect the home and back out for any reason without losing your earnest money.

What is earnest money, and can I lose it?

08

Earnest money shows the seller you are serious and is held by the title company. It goes toward your closing costs. You could lose it if you back out after the option period for a reason the contract doesn't allow, so we track every deadline for you.

Can I buy a home with an ITIN? 09

Yes. Some lenders offer ITIN loans for buyers without a Social Security number. They usually need a larger down payment and good payment history. Our team and lender can walk you through it in Spanish or English.

What happens on closing day? 10

You review and sign the final documents at the title company, usually in about an hour. Bring a photo ID and your funds, sent by wire or cashier's check as the title company instructs. Once the loan funds, you get the keys.

GETTING READY FOR YOUR LOAN

What to have ready

- ✓ Last 30 days of pay stubs
- ✓ Last 2 years of W-2s or tax returns
- ✓ Last 2 months of bank statements
- ✓ A photo ID (and ITIN letter, if applying with an ITIN)

While your loan is in process

- ✓ **Don't** open new credit cards or loans
- ✓ **Don't** buy a car or big furniture yet
- ✓ **Don't** change jobs without calling your lender
- ✓ **Do** keep paying every bill on time



Buying new construction?

Bring your own agent on your very first visit to the builder's model home, and still get an independent inspection. New homes can have problems too, and the builder's sales rep works for the builder.

10

**DAYS OR LESS TO
CONTRACT**

RECENT BUYER WINS

Morningside Place: Our buyers were pre-approved and ready. We toured quickly, wrote a strong offer and got the home under contract within 10 days of it hitting the market.

Parkview Manor, Pasadena: The home had been listed about two months. We used its listing history and nearby sales to negotiate a better price for our buyers.

06 • YOUR TEAM

How My City Homes Realty helps you win

- ✓ **Instant MLS alerts** for new homes that match your search
- ✓ **Neighborhood advice** on schools, flood zones, taxes and resale
- ✓ **Pricing every offer** from recent nearby sales
- ✓ **Tough negotiation** on price, repairs and seller-paid costs
- ✓ **Deadline tracking** with your lender and title company
- ✓ **Trusted pros:** inspectors, insurance and lenders
- ✓ **Bilingual service** in English and Spanish
- ✓ **Help after closing**, including your homestead exemption

07 • WHAT OUR CLIENTS SAY

5.0



140 Google reviews

Real Houston-area families who bought and sold with us



As a first-time home buyer, he truly made any stress disappear. He answered all my questions and provided us with more information so that we knew what to expect throughout the entire process.

VANESSA G. • Google review



He's very knowledgeable about what it takes to purchase a home, and he not once tried to pressure us into agreeing to anything we did not want.

JENNAY C. • Google review



After having a very stressful and disappointing experience with another lender, Luis stepped in and truly changed everything for us. He helped us find the right lender, guided us every step of the way.

LILLY M. • Google review



We had a great experience with Coral. Communication was excellent, and she helped us through the process even while we were out of town. We closed right on schedule, with nothing unexpected.

ARACELY • Google review

08 • LET'S GET STARTED

Ready to find *your* home?

Call or text for a free, no-pressure buyer consultation. We'll make a plan, connect you with a lender and start your home search the same day.



Luis Rendon, Broker

📞 713-996-9755 • call or text

✉️ luis@mycityhomesrealty.com

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📍 4608 W. Walnut St., Ste. A, Pearland, TX 77581



Scan to get
pre-approved online

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