AD Mortgage

NMLS# 958660

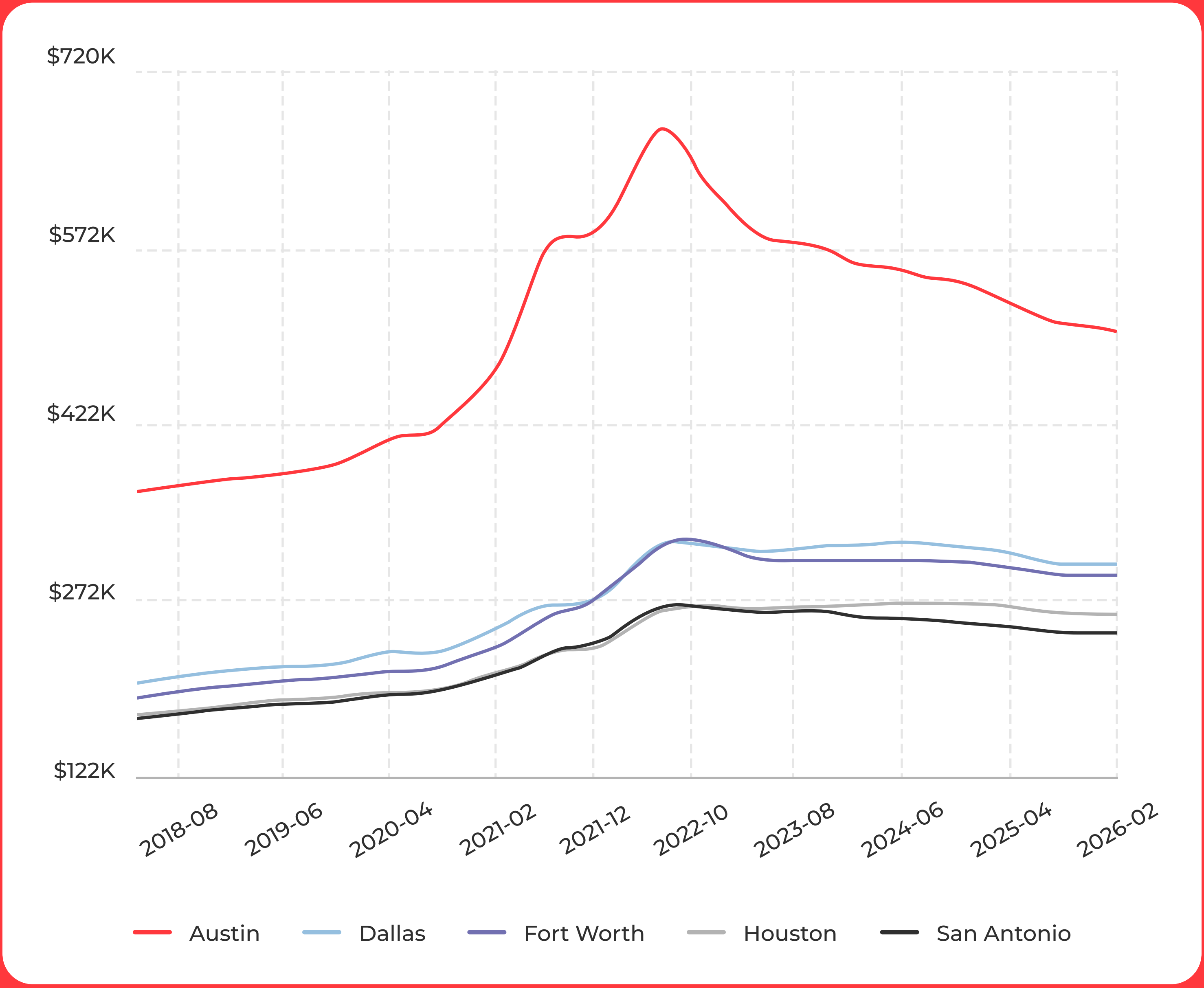
Texas Down Payment Cheat Sheet

How Long Buyers May Need to Save in Major Texas Cities

Texas Housing Market

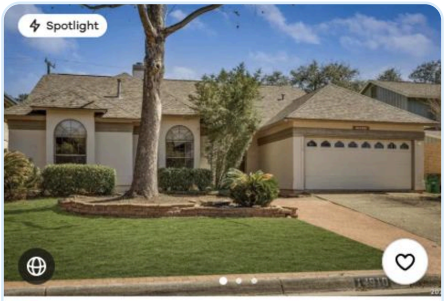
Median sales price: **$330,000**

Time on market: **60–80 days**



Source: Zillow

San Antonio



House for sale

$449,000

3 bed 2 bath 2,086 sqft 7,667 sqft lot

14910 Ben Ali
San Antonio, TX 78248

Email Agent

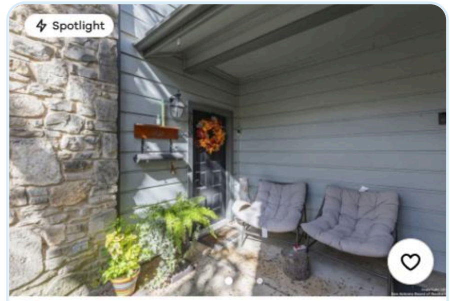
House for sale

$257,400 ↓$10k

5 bed 3 bath 2,347 sqft 0.23 acre lot

8802 Boise Hills Dr
San Antonio, TX 78250

Email Agent



Condo for sale

$150,000

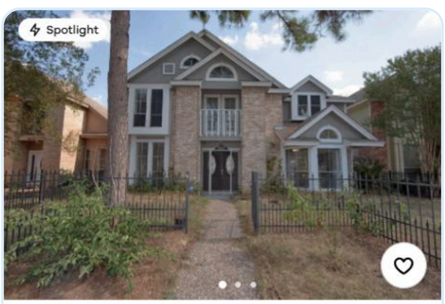
1 bed 1.5 bath 1,010 sqft

829 W Bitters Rd Apt 703
San Antonio, TX 78216

Email Agent

Stage	Typical Home Values	Median Household Income	Down Payment	Personal Saving Rate	Years to Save	Moderate Household Saving Rate	Years to Save
San Antonio, TX	$247,137	$66,176	15%	4.60%	12.2	8%	7.0

Houston



House for sale

$320,000

3 bed 2.5 bath 2,616 sqft 5,650 sqft lot

4623 Cashel Cir
Houston, TX 77069

Email Agent

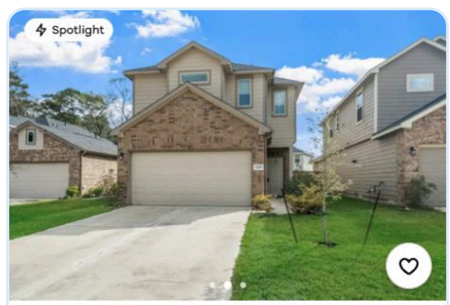
Pending

$228,000

4 bed 2.5 bath 1,645 sqft 5,998 sqft lot

6710 Utah St
Houston, TX 77091

Email Agent



House for sale

$294,900

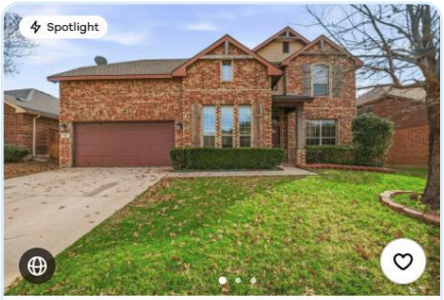
3 bed 2.5 bath 1,748 sqft 4,430 sqft lot

24716 Thornbluff Briar Trl
Huffman, TX 77336

Email Agent

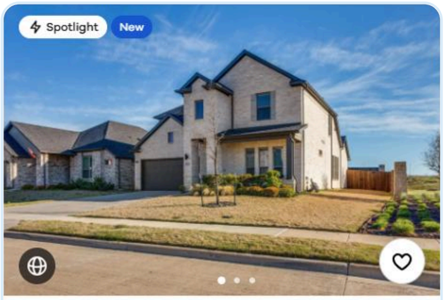
Stage	Typical Home Values	Median Household Income	Down Payment	Personal Saving Rate	Years to Save	Moderate Household Saving Rate	Years to Save
Houston, TX	$261,976	$64,361	15%	4.60%	13.3	8%	7.6

Fort Worth



House for sale
$389,000 ↓$10k
4 bed **3.5** bath **3,586** sqft **6,011** sqft lot
409 Crown Oaks Dr
Fort Worth, TX 76131
Email Agent

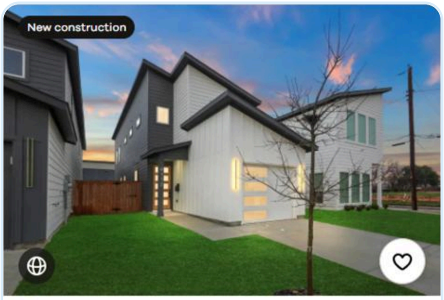
House for sale
$165,000
2 bed **1** bath **783** sqft **6,970** sqft lot
4305 Frazier Ave
Fort Worth, TX 76115
Email Agent



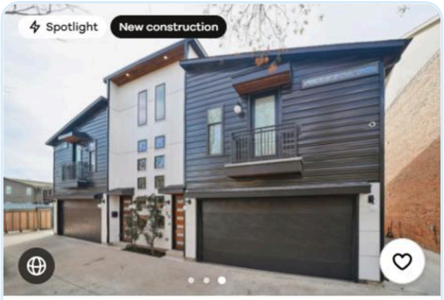
House for sale
$380,000 ↓$19.9k
4 bed **3** bath **2,599** sqft **6,011** sqft lot
6400 Hidden Flower Way
Fort Worth, TX 76036
Email Agent

Stage	Typical Home Values	Median Household Income	Down Payment	Personal Saving Rate	Years to Save	Moderate Household Saving Rate	Years to Save
Fort Worth, TX	$295,822	$82,503	15%	4.60%	11.7	8%	6.7

Dallas



Pending
$279,999 ↓$5k
3 bed **2.5** bath **1,500** sqft **4,922** sqft lot
6112 Carlton Garret St
Dallas, TX 75215
Email Agent

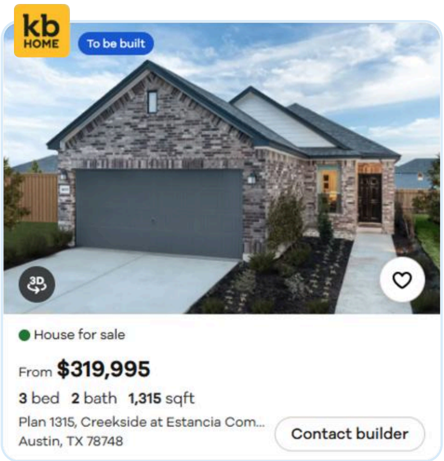


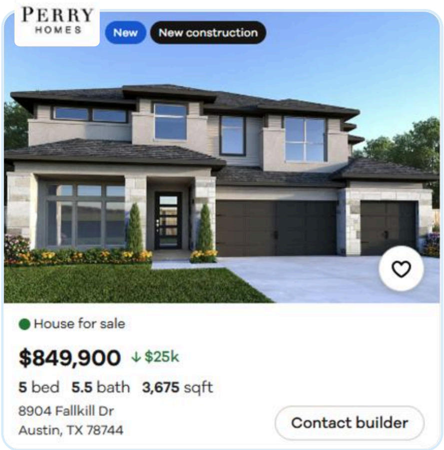
Condo for sale
$554,000 ↓$20k
3 bed **2.5** bath **2,115** sqft **0.37** acre lot
4618 Columbia Ave Unit 2A
Dallas, TX 75226
Email Agent

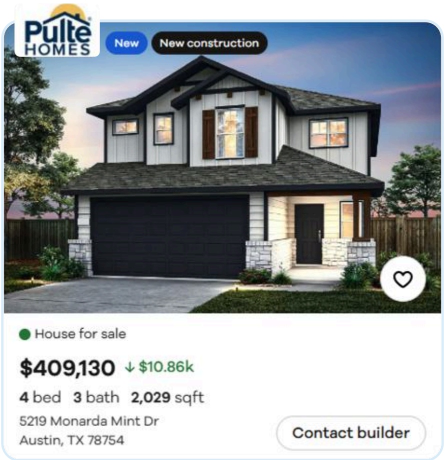
House for sale
$525,000
4 bed **2.5** bath **2,776** sqft **6,047** sqft lot
6029 Buffridge Trl
Dallas, TX 75252
Email Agent

Stage	Typical Home Values	Median Household Income	Down Payment	Personal Saving Rate	Years to Save	Moderate Household Saving Rate	Years to Save
Dallas, TX	$305,523	$74,323	15%	4.60%	13.4	8%	7.7

Austin

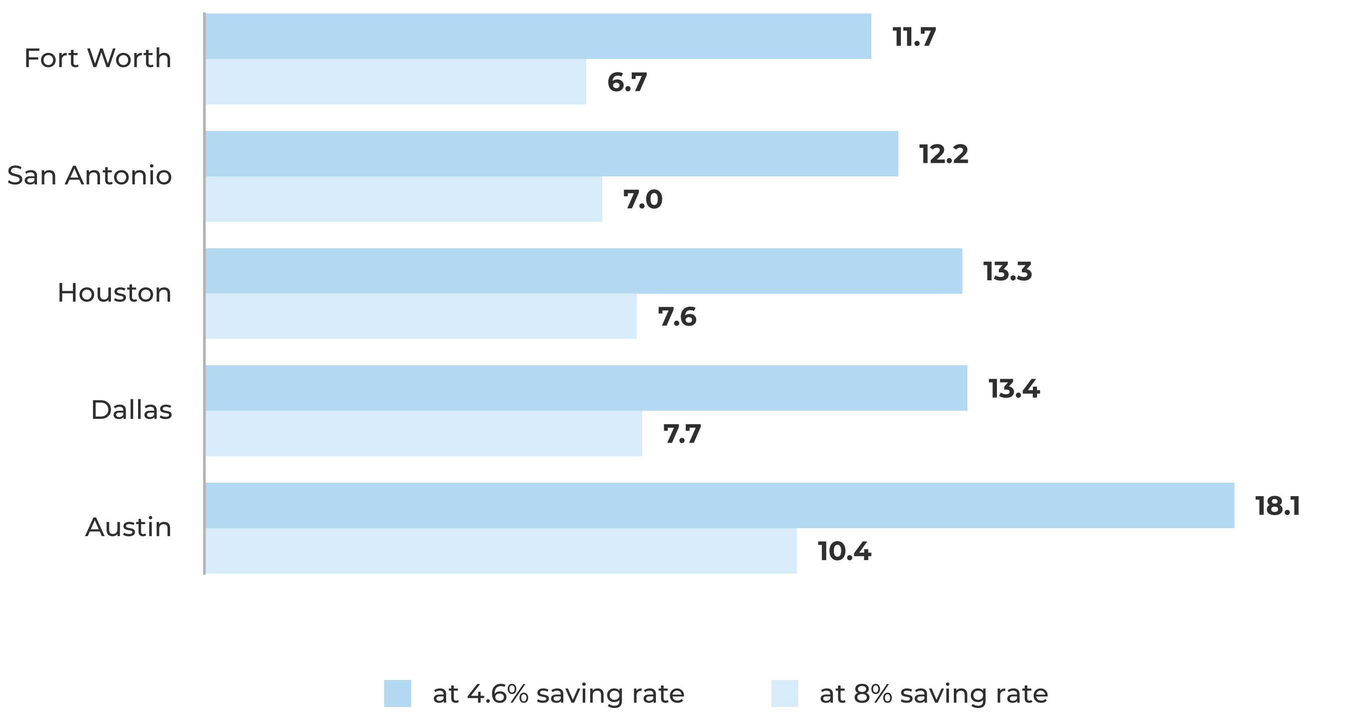






Stage	Typical Home Values	Median Household Income	Down Payment	Personal Saving Rate	Years to Save	Moderate Household Saving Rate	Years to Save
Austin, TX	$500,627	$90,430	15%	4.60%	18.1	8%	10.4

Years to Save for a Down Payment



How to Save for a Down Payment Faster

- Set a clear target you need to save
- Keep down payment savings in a separate, high-yield account
- Consider borrowing from family or friends
- Lower bills and optimize expenses
- Pay off high-interest debts
- Explore state down payment assistance programs, including:
  - **My First Texas Home:** up to 5% of loan amount for first-time homebuyers
  - **My Choice Texas Home:** up to 5% of loan amount for repeat buyers
  - **Homes Sweet Texas:** up to 5% of loan amount for low or moderate-income borrowers
  - **Homes for Texas Heroes:** 3%-5% of loan amount for teachers, police, veterans, and public servants
- Explore local down payment assistance programs, including:
  - **Fort Worth Homebuyer Assistance Program:** up to $25,000 for first-time eligible buyers
  - **Austin Homebuyer Assistance Program:** up to $40,000 for first-time, low-income eligible buyers
  - **Houston Homebuyer Assistance Program:** up to $50,000 for first-time eligible buyers
  - **San Antonio Homeownership Incentive Programs:** up to $30,000 for first-time, low-income buyers and up to $15,000 for first-time, moderate-income buyers

Expert Advice

Jared Neale
Analyst at Imperial Fund

"Tracking income and expenses and how a mortgage payment will affect your current financial health is vital to understanding the financial impact of a mortgage payment, especially in the context of any other monthly debt payments.

It also can offer perspective as to how much of a payment you may be able to afford. This information is essential when calculating how much of a down payment is needed to achieve that affordable payment."

Study Methodology

Typical home values represent Zillow Home Value Index (ZHVI) data as of February 28, 2026. All values reflect housing prices at the city level, based on municipal boundaries, not metropolitan statistical areas.

The selection of cities is based on population data from the U.S. Census Bureau (May 2025), focusing on the largest incorporated places in Texas.

Median household income figures are based on the most recent data available from the U.S. Census Bureau's American Community Survey (ACS). Income data was retrieved using city- or town-level queries (e.g., "Houston city, Texas") to ensure geographic consistency with home value estimates.

The median percent down payment (15%) is derived from the 2025 NAR Home Buyers and Sellers Generational Trends Report, which provides benchmark data on typical buyer behavior across the United States. This percentage reflects a simplified average between first-time and repeat buyers for the purposes of this model.

The personal saving rate is taken from the Bureau of Economic Analysis (BEA), based on the most recent national release for August 2025. In addition to calculations using the official national saving rate (4.6%), the analysis includes an alternative scenario applying a moderate household saving rate of 8%, reflecting real-world saving patterns.

All estimates reflect conditions as of spring 2026 and are intended to illustrate comparative housing affordability across major Texas cities. Actual saving behavior and household incomes may vary by borrower profile and local market conditions

Down payment assistance programs referenced are examples only and may not be available through AD Mortgage. AD Mortgage accepts only eligible down payment assistance programs that meet provider eligibility requirements, applicable program guidelines, investor requirements, and underwriting criteria

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