
FREE GUIDE | SAN ANTONIO, TX

The San Antonio Homebuyer Guide

For first-time buyers, VA buyers & families relocating

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Areas by base & commute

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Serving San Antonio and about 40 miles around

WELCOME

Buying a home in San Antonio, made simple

Whether you're buying your very first home, using your VA benefit, or moving to Military City USA from out of state, the steps are similar, but the details are what save you money and stress. This guide walks you through all three so you know what to expect before you ever tour a home.

How to use this guide

- **Everyone:** read *The 8 Steps to Buying and Costs to Plan For*.
- **First-time buyers:** see Section 1 for Texas assistance programs and common first-timer mistakes.
- **VA & military buyers:** see Section 2 for how the VA loan works and PCS-move tips.
- **Relocating:** see Section 3 for areas by commute and Texas-specific things to know.

What I do for you, at no cost to you as a buyer in most transactions

- Set up a custom home search and send new listings the moment they hit the market
- Connect you with trusted local lenders, inspectors and title companies
- Run virtual tours by FaceTime or video if you're still out of state
- Write and negotiate your offer, including repairs and seller-paid closing costs
- Guide you through the option period, appraisal and closing day

Note: Under Texas rules, buyers now sign a written buyer representation agreement before touring. I'll walk you through exactly how compensation works before we start.

THE ROADMAP

The 8 steps to buying a home

Step	What happens
1. Get pre-approved	Talk to a lender first. A pre-approval tells you your real budget and makes your offer stronger. VA buyers: ask the lender to pull your Certificate of Eligibility (COE).
2. Set your must-haves	Budget, commute, bedrooms, school district preference, HOA or no HOA, new build vs. resale.
3. Tour homes	In person or virtually. I'll point out things like roof age, foundation signs and drainage, which matter in our clay soils.
4. Make an offer	We use the Texas (TREC) contract. Your offer includes price, earnest money, an option fee and option period, and any seller-paid costs.
5. Option period & inspection	For a negotiated number of days you can inspect and, for any reason, walk away (you'd lose only the option fee). This is when we negotiate repairs.
6. Appraisal & underwriting	Your lender orders the appraisal and finalizes your loan. Don't open new credit or change jobs during this time.
7. Final walkthrough	Confirm agreed repairs are done and the home is in the expected condition.
8. Closing day	In Texas you sign at a title company. Bring your ID and wire or cashier's-check funds (always verify wiring instructions by phone).

Protect yourself from wire fraud

- Never wire money based on an emailed instruction alone. Call the title company at a number you already know to confirm before sending funds.

BUDGET

Costs to plan for

Cost	When	Notes
Earnest money	With your offer	Credited toward your purchase at closing.
Option fee	With your offer	Usually a few hundred dollars; buys your right to cancel during the option period.
Home inspection	Option period	Strongly recommended, including for new construction.
Appraisal	After contract	Ordered by your lender.
Down payment	Closing	Varies by loan: VA can be \$0, FHA and conventional have low-down options.
Closing costs	Closing	Lender, title and prepaid items. Sellers can often be negotiated to help pay these.
Property taxes & insurance	Ongoing	Texas has no state income tax, but property taxes are higher than many states. Ask me for an estimate on any home.

SECTION 1

First-time homebuyers

Many first-time buyers are surprised to learn they don't need 20% down. Depending on your situation, low-down-payment loans and Texas assistance programs can make buying sooner possible.

Loan options to ask your lender about

- **FHA:** low down payment and flexible credit guidelines.
- **Conventional:** low-down options are available for qualified first-time buyers; mortgage insurance can be removed later.
- **VA:** for eligible veterans, service members and some surviving spouses (see Section 2).
- **USDA:** for eligible homes in qualifying areas outside the city core.

Texas programs worth checking

- **TDHCA (Texas Department of Housing and Community Affairs):** first-time buyer loan and down payment assistance programs such as My First Texas Home.
- **TSAHC (Texas State Affordable Housing Corporation):** programs including Homes for Texas Heroes for teachers, first responders, veterans and other qualifying professions.
- **City of San Antonio and local programs:** assistance is sometimes available depending on income and location; I'll help you check what's open now.
- Most programs require using a participating lender and completing a homebuyer education course, so ask early.

Common first-timer mistakes to avoid

- Shopping for homes before getting pre-approved
- Opening a new credit card or financing furniture before closing
- Skipping the inspection, even on a new build
- Forgetting to file your homestead exemption after you move in
- Only budgeting for the mortgage and not taxes, insurance and HOA

SECTION 2

VA & military homebuyers

San Antonio is home to Joint Base San Antonio (Fort Sam Houston, Lackland and Randolph) plus Camp Bullis, so VA buyers are a big part of this market. You earned this benefit; here's how to use it well.

VA loan basics

- **\$0 down** is possible for eligible borrowers with full entitlement.
- **No monthly private mortgage insurance (PMI).**
- **VA funding fee:** a one-time fee that can be financed. It's waived for veterans receiving VA disability compensation and certain others.
- **Reusable:** you can use your VA benefit more than once, and in some cases have more than one VA loan.
- **Certificate of Eligibility (COE):** your lender can usually pull it for you in minutes.
- **VA appraisal:** checks value and minimum property requirements (safe, sound and sanitary).

Texas benefits for veterans

- **Disabled veteran property tax exemptions:** Texas offers partial exemptions based on your disability rating, and a **full homestead exemption** for veterans rated 100% disabled or individually unemployable. Apply with the Bexar Appraisal District (or your county's district).
- **Texas Veterans Land Board (VLB):** offers home loan programs for eligible Texas veterans that may pair well with your VA benefit.
- **Homes for Texas Heroes (TSAHC):** assistance options that include veterans and active-duty service members.

PCS move tips

- Get pre-approved before your orders date so you can shop as soon as you know you're coming
- Tour virtually: I'll walk homes live on video and send detailed notes
- VA requires you intend to occupy the home, generally within about 60 days of closing; ask your lender about your situation
- Map your commute to your gate at rush hour before choosing an area
- Thinking of renting it out after your next PCS? Let's factor that into the home you pick

SECTION 3

Relocating to San Antonio

San Antonio is a big city that spreads out quickly, so the best area for you usually comes down to commute, budget and lifestyle. Here's a starting point by where you'll be working. Every area has a range of price points and home styles; I'll help you compare them.

If you'll work at / near	Areas many buyers look at
JBSA-Randolph (northeast)	Universal City, Schertz, Cibolo, Converse, Live Oak, Selma
JBSA-Lackland (west)	Alamo Ranch, Westover Hills, Potranco corridor, Medina Valley area
JBSA-Fort Sam Houston (central)	Alamo Heights, Terrell Hills, Windcrest, Northeast SA, Downtown/Pearl area
Camp Bullis / Medical Center / USAA (north)	Stone Oak, Helotes, Leon Springs, Boerne, Fair Oaks Ranch
Downtown / Southtown	Southtown, King William, Monte Vista, Tobin Hill, Mahncke Park
New Braunfels / I-35 corridor	New Braunfels, Garden Ridge, Schertz, Cibolo

Texas-specific things to know

- **No state income tax**, but property taxes are a bigger part of your monthly payment. Tax rates differ by city, school district and special districts.
- **Homestead exemption**: once it's your primary residence, file with your county appraisal district to lower your taxable value.
- **HOAs, PIDs and MUDs**: many newer communities have HOA dues and some have special district taxes. We'll check before you make an offer.
- **Foundations and drainage**: expansive clay soil is common here, so foundation and drainage notes in the inspection matter.
- **Floodplains**: check a home's flood zone and ask about flood insurance even outside high-risk zones.
- **Summer heat**: ask about the age of the A/C system and the energy bills.

YOUR NEXT STEP

Buyer checklist

Before you shop

- Check your credit and gather 2 years of W-2s/tax returns, 2 months of bank statements and recent pay stubs (or LES)
- Get pre-approved (VA buyers: confirm your COE)
- Decide your top 3 must-haves and your max monthly payment
- Ask about Texas down payment assistance if you're a first-time buyer

Once you're under contract

- Schedule the inspection right away so it's done inside the option period
- Shop for homeowners insurance
- Don't open new credit or make big purchases
- Verify wiring instructions by phone before sending any funds

After closing

- File your homestead exemption (and disabled veteran exemption, if eligible)
- Change the locks and save your closing documents
- Set reminders for your annual property tax and insurance review

Ready to start? Let's talk.

Text or call me for a free, no-pressure buyer consultation. We'll map out your budget, timeline and the areas that fit you, whether you're local, VA, or moving in from out of state.

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Adrian Finley is a licensed Texas real estate agent with Real Broker LLC. Texas law requires real estate license holders to give the Information About Brokerage Services form to prospective clients and to provide the TREC Consumer Protection Notice; both are available on request and on my website. Equal Housing Opportunity.