



The DFW Home Buyer's Playbook

Everything you need to know to buy a home in
Dallas–Fort Worth — with confidence

PRESENTED BY DANIEL DENNIS
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A Letter Before We Begin

Dear future homeowner,

Buying a home in Dallas–Fort Worth is one of the best decisions you can make — and one of the most confusing if nobody explains how it actually works. That's why I wrote this guide.

In the pages ahead, you'll find the entire process laid out in plain English: how to get pre-approved, which loan actually fits your life, what makes each DFW county different, what happens after your offer is accepted, and how closing really works. No jargon. No pressure. No sales pitch.

One promise I've made in writing this: everything here is evergreen. Rates, loan limits, and program amounts change constantly — so instead of printing numbers that will be stale by the time you read them, I teach you the concepts that don't change and invite you to reach out for today's figures. That conversation costs you nothing, and it's usually where the real clarity begins.

I'm the guide, not the gatekeeper. When you're ready — or just curious — I'm one email away.

Warmly,

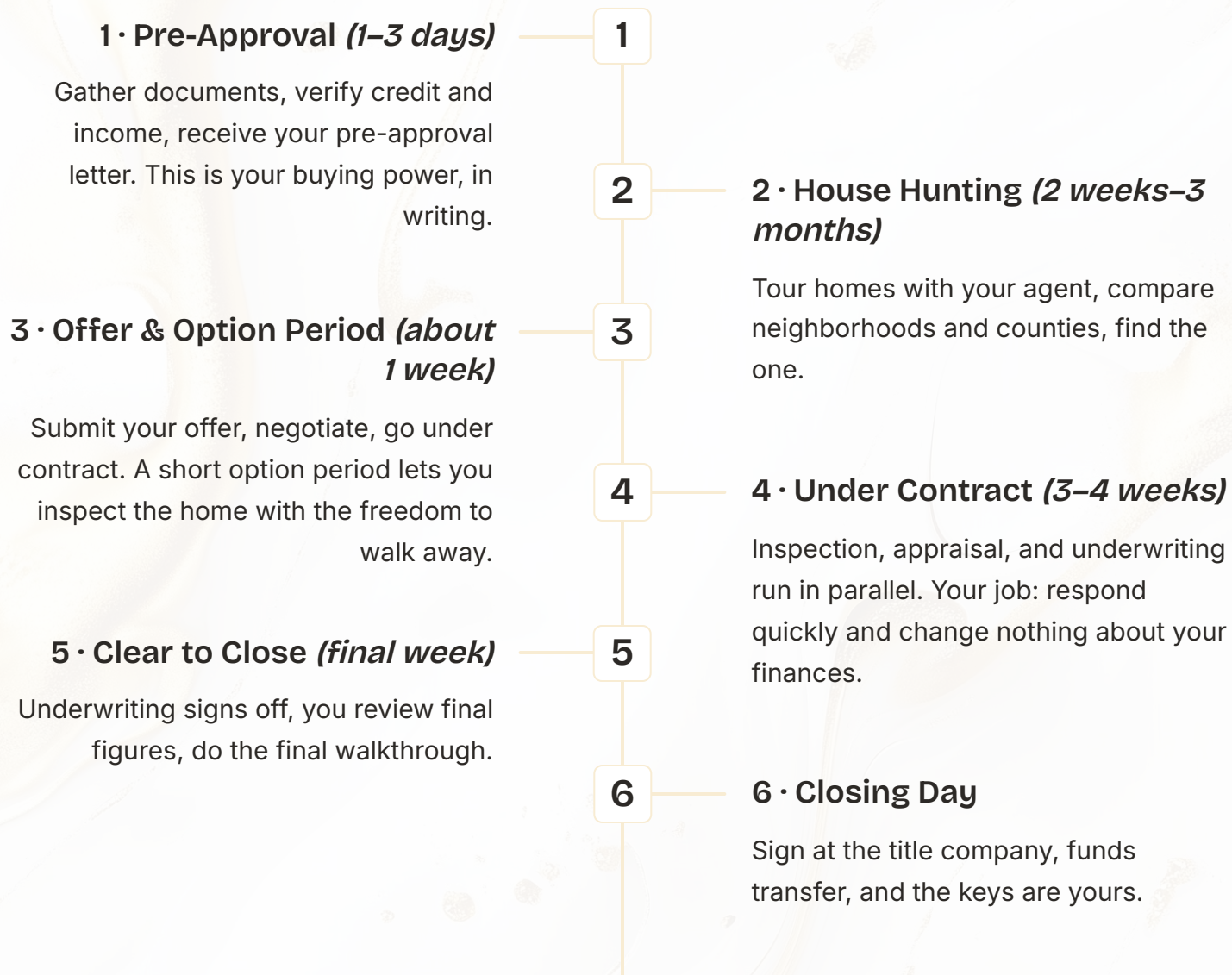
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The Roadmap

From pre-approval to keys — the whole journey on one page



Most DFW buyers go from accepted offer to keys in roughly 30 to 45 days. The single biggest thing you control is Step 1 — buyers who get pre-approved first move faster, negotiate stronger, and sleep better.

Step 1 — Get Pre-Approved

Before the house hunt comes the green light

Pre-Qualification

An estimate. You describe your income and debts, and a lender gives you a ballpark. It takes minutes — and it carries almost no weight with sellers, because nothing has been verified.

Pre-Approval

The real thing. Your credit is pulled, your documents are reviewed, and your income is verified by an actual underwriting standard. The result is a letter stating exactly how much you're approved to borrow.

In DFW's competitive neighborhoods, listing agents routinely set aside offers that arrive without a pre-approval letter. It signals you're serious, financed, and able to close. Getting pre-approved first also protects *you*: it surfaces any credit surprises while there's still time to fix them, and it keeps you from falling in love with homes outside your comfortable range.

📌 **Rates and limits change.** Pre-approval is free and typically takes a day or two. Reach me at Daniel.Dennis@citywidehm.com to start yours — and get today's numbers while we're at it.

Your Pre-Approval Checklist

The documents lenders ask for — have these ready and you're 90% done



Income

- Pay stubs covering the most recent 30 days
- W-2s for the last two years
- Federal tax returns for the last two years (all pages)
- If self-employed: two years of business returns and a profit-and-loss statement



Assets

- Bank statements for the last two months (all pages, all accounts)
- Retirement and investment account statements
- Documentation for any gift funds (a signed gift letter)



Identity & History

- Government-issued photo ID
- Social Security number for the credit check
- Residence history for the last two years
- If applicable: divorce decree, child support orders, bankruptcy discharge papers

How credit score tiers work

Lenders price loans in credit score bands. Moving from one band up to the next — even by a handful of points — can noticeably improve the rate you're offered, because pricing adjusts at each threshold rather than smoothly. Before you apply anywhere, it's worth knowing which band you're in and whether a few targeted moves (paying down a card balance, correcting an error) could lift you into the next one. That's a conversation I have with buyers every week, at no cost.

How Much House Can You Afford?

The 28/36 rule — the math lenders actually use

Lenders evaluate two ratios against your **gross monthly income** (before taxes):

28% Front-End Ratio

Your total monthly housing payment — principal, interest, property taxes, homeowner's insurance, and any HOA dues — should stay at or below about 28% of gross monthly income.

36% Back-End Ratio

Your housing payment *plus* all other monthly debt payments — car loans, student loans, credit card minimums — should stay at or below about 36%.

A worked example

Say a household earns \$8,000 per month before taxes:

- Housing budget: $\$8,000 \times 28\% = \text{\$2,240 per month}$ for the full housing payment
- Total debt ceiling: $\$8,000 \times 36\% = \text{\$2,880 per month}$ for housing plus all other debts
- If that household already pays \$500/month toward a car and \$250/month toward student loans, the housing payment that keeps them inside both ratios is $\$2,880 - \$750 = \text{\$2,130 per month}$

Two honest caveats. First, many loan programs allow higher ratios for well-qualified buyers — 28/36 is the conservative benchmark, not a hard wall. Second, what a lender will *approve* and what feels *comfortable* are different numbers. A good loan officer helps you find both.

📌 **Rates and limits change.** What that monthly budget buys in today's market depends on today's rates. Reach me at Daniel.Dennis@citywidehm.com and I'll run your real numbers.

Loan Types, Decoded

Four paths to the same front door

	Conventional	FHA	VA	Jumbo
Minimum down	As little as 3% for qualifying first-time buyers; 5% is common	3.5% (with qualifying credit)	0% for eligible veterans & service members	Typically 10–20%+
Credit expectations	Generally 620+; best pricing at higher tiers	More forgiving; qualifying scores start lower than conventional	No score minimum set by VA; lenders set their own, often moderate	Highest bar — strong credit and reserves expected
Mortgage insurance	PMI required under 20% down — cancellable once you reach ~20% equity	Insurance premium regardless of down payment (upfront + monthly)	None — a one-time funding fee instead	Usually none; larger down payment takes its place
Best for	Buyers with solid credit who want long-term flexibility	Buyers building credit or with a smaller down payment	Those who've earned the benefit through military service	Buyers of higher-priced homes above conforming limits

Which Loan Fits Your Life?

Conventional

The workhorse. If your credit is solid, it usually offers the best combination of pricing and flexibility — and its mortgage insurance disappears once you build roughly 20% equity, unlike FHA's. First-time buyer programs can bring the down payment to as little as 3%.

FHA

Exists to open the door. Backed by the Federal Housing Administration, it forgives shorter credit histories and past bumps, and accepts 3.5% down with qualifying credit. The trade-off is mortgage insurance that stays on the loan in most cases — many FHA buyers later refinance into conventional once their equity and credit grow.

VA

The best-kept non-secret in lending. If you're an eligible veteran, active-duty service member, or surviving spouse: zero down, no monthly mortgage insurance, and competitive pricing. If you've served, this should almost always be the first loan you evaluate.

Jumbo

Covers homes priced above the conforming loan limits that apply to conventional loans. Expect a higher bar — stronger credit, more documentation, larger reserves — in exchange for financing at a scale standard loans can't reach.

📌 **Rates and limits change.** Conforming loan limits are adjusted regularly, and each program's pricing shifts with the market. Reach me at Daniel.Dennis@citywidehm.com for today's numbers and a side-by-side comparison built on your actual profile.

Step 2 — House Hunting in DFW

FOUR COUNTIES, FOUR PERSONALITIES

Dallas–Fort Worth isn't one market — it's a constellation of them. The metroplex spans multiple counties, each with its own character, commute math, school districts, and property tax profile. Where you buy shapes your monthly payment just as much as what you buy, because property taxes in Texas vary by county and city and are part of your payment.

The next two pages give you an honest snapshot of the four core counties. One structural note as you compare: Texas has no state income tax, and local governments fund themselves primarily through property taxes — so two identical homes in different school districts can carry meaningfully different tax bills. It's not a detail. It's a strategy.

Dallas & Tarrant Counties

THE ESTABLISHED HEART OF THE METROPLEX

Dallas County

The urban core: downtown and Uptown high-rises, the M Streets' Tudor charm, Oak Cliff's arts energy, and established suburbs like Richardson and Garland. Culture, dining, and nightlife are unmatched in the region, and commutes are shortest if you work in the city. Housing stock runs older and more architecturally distinctive.

Tax burden varies dramatically by city and school district within the county — the same budget can land very differently across neighborhoods, which makes payment-level comparisons essential.

Tarrant County

Fort Worth is the metroplex's other anchor, with a genuine identity of its own: the Stockyards, a walkable downtown, museums that punch far above their weight, and a friendlier price of entry than comparable Dallas neighborhoods. Suburbs like Keller, Southlake, and Grapevine offer some of the region's most sought-after schools.

Commuting across the metroplex (Fort Worth to Dallas) is the trade-off to price into your decision. Relative tax burden is broadly comparable to Dallas County, again with wide district-by-district variation.

Collin & Denton Counties

THE NORTHERN GROWTH ENGINE

Collin County

Plano, Frisco, McKinney, Allen: this is corporate-relocation country, home to major headquarters campuses and the master-planned communities built around them. Schools are a primary draw, neighborhoods are newer, and amenities are polished. Homes here often command a premium, and school district taxes reflect the investment in those districts. Commutes south into Dallas are manageable via the tollway network — budget for the tolls.

Denton County

The flexible frontier: Denton's college-town energy, Flower Mound and Highland Village's lakeside family neighborhoods, and fast-growing corridors like Little Elm and Prosper's western edge. Often a touch more house for the money than Collin, with a similar new-construction flavor. Northern locations stretch commutes to both downtowns, so test-drive your actual route at rush hour before you fall in love.

The honest summary: buy in Dallas or Tarrant for character, culture, and commute; buy in Collin or Denton for newer construction, master-planned amenities, and schools. There's no wrong answer — only the right answer for your life.

Winning the House

WHAT LISTING AGENTS ACTUALLY LOOK FOR

When a seller's agent spreads five offers across the kitchen table, price is only the opening argument. They're also weighing: **the strength of your financing** (a true pre-approval from a responsive local lender beats a generic pre-qual every time), **clean, realistic terms** (reasonable option period, sensible closing date, no exotic contingencies), **earnest money** that signals commitment, and **certainty** — will this buyer actually make it to closing? Your lender's reputation for closing on time is part of your offer whether you realize it or not.

The Texas Option Period, Explained

The Fee

For a modest fee paid directly to the seller, you buy a short window — commonly around a week — during which you can terminate the contract *for any reason* and keep your earnest money.

The Inspection Window

This is when your inspection happens. If the inspection reveals problems, you can renegotiate, ask for repairs, or simply walk away. The option fee itself typically stays with the seller.

Your Earnest Money

Your earnest money — the larger good-faith deposit held safely by the title company — comes back to you if you terminate properly within the window. It's one of the most buyer-friendly mechanisms in American real estate. Use it well.

Step 3 — Under Contract

INSPECTION, APPRAISAL, UNDERWRITING — IN PLAIN ENGLISH



Inspection — Your Expert, Your Choice

A licensed inspector spends hours examining the home — foundation, roof, HVAC, plumbing, electrical — and delivers a detailed report. Every home, even new construction, has findings. The question is never "is the list empty?" but "is anything on it structural, expensive, or dangerous?" This happens during the option period.



Appraisal — The Lender's Expert

An independent appraiser confirms the home is worth what you're paying, protecting both you and the lender from overpaying. If the appraisal comes in at or above your price — full speed ahead. If it comes in low, you have options: renegotiate, cover the difference, or in some cases challenge the appraisal. This is a solvable problem, and your agent and I solve it together.



Underwriting — The Deep Verification

An underwriter re-verifies everything from pre-approval — income, assets, credit, plus the property itself — and issues approval, often with "conditions": small clarifications like a letter explaining a deposit. Conditions are normal. Respond fast, and underwriting stays boring. Boring is exactly what you want.

Under Contract: Week by Week

WHAT HAPPENS NOW — SO NOTHING SURPRISES YOU

Week 1 — The Sprint

Contract executed; earnest money delivered to the title company and option fee to the seller within the contract's first days. Schedule the inspection immediately. Your loan application finalizes and the appraisal gets ordered. If the inspection surfaces issues, negotiate repairs or credits before the option period ends.

1

2

Week 2 — The File Builds

Option period ends; you're now committed (with your financing protections still in place). The appraisal is completed and reviewed. Underwriting begins working your file. The title company researches the property's history and prepares the title commitment.

3

Week 3 — Conditions & Homestretch

Underwriting issues conditional approval; you supply any requested documents — quickly. Lock arrangements on your rate are confirmed. You shop for homeowner's insurance and share your chosen policy with me.

4

Week 4 — Clear to Close

Underwriting signs off completely. You receive your Closing Disclosure — the final, official statement of your loan terms and cash to close — at least three business days before signing. Final walkthrough, then closing day.

Every file moves at its own pace, and a good lender tells you *why* something is pending, not just *that* it is. You'll always know where your loan stands with me.

The 7 Things NOT to Do Before Closing

YOUR LOAN IS APPROVED BASED ON A SNAPSHOT. DON'T CHANGE THE PICTURE.

1 Don't Open New Credit

No new cards, no "12 months same as cash" furniture plans. New credit changes your ratios and can void your approval.

2 Don't Make Large Purchases on Credit

The truck can wait until the week *after* closing. Financed appliances, furniture, even a big vacation on a card — all visible, all risky.

3 Don't Move Money Around Unexplained

Underwriters must source every large deposit. Transferring between your own accounts is fine — just keep records. Mystery cash deposits are the classic closing-delayer.

4 Don't Change Jobs Without Telling Your Lender

Employment is re-verified right before closing. Some changes are fine; surprise ones are not.

5 Don't Co-Sign for Anyone

Their payment becomes your debt in the eyes of underwriting. Even for family. Even "just to help."

6 Don't Miss Any Payments

One late payment before closing can change your credit picture at the worst possible moment. Set everything to autopay.

7 Don't Close or Open Bank Accounts

Your assets were verified where they sit. Keep them sitting there until you have keys.

⚠ Golden rule: if it involves money and feels significant, text or email me first. Two minutes of asking beats two weeks of fixing.

Step 4 — Clear to Close

THE FINAL WALKTHROUGH — YOUR LAST LOOK BEFORE THE KEYS

"Clear to close" means underwriting is fully satisfied — every condition met, every document verified. What remains is confirmation, signatures, and celebration.

Your Final Walkthrough Checklist — Typically 24–48 Hours Before Closing

Repairs & Systems

- All agreed-upon repairs completed (bring the receipts/invoices list)
- Systems check: run HVAC in both modes, test water pressure and hot water, flip lights, test garage doors
- Appliances that convey are present and working
- No new damage from the seller's move-out

Condition & Handover

- Nothing removed that was supposed to stay (fixtures, window treatments, the fridge if negotiated)
- Home is in "broom-clean" condition and all seller belongings are gone
- Garage door openers, gate remotes, and any smart-home credentials accounted for

The walkthrough isn't a re-negotiation — it's a verification that you're receiving what you contracted for. If something's wrong, closing can usually still happen with a fix negotiated at the table. Your agent and I have seen it all; nothing here should scare you.

Closing Day & Your Cash to Close

One hour of signatures, a lifetime of equity

How closing day works in Texas

You'll meet at the title company — the neutral third party that has held your earnest money, cleared the title, and prepared the documents. Bring your government-issued ID. You'll sign the deed of trust, the promissory note, and a healthy stack of disclosures; the escrow officer walks you through every page. Your funds arrive by wire (arranged in advance — never trust wiring instructions that arrive by surprise email; verify by phone with the title company). Once the lender funds the loan and the county records the deed, you get the call every buyer remembers: *you're funded*. Keys follow.

Cash to close — what it's made of

Your total at the table is a combination of categories, not one mysterious number:

- **Down payment** — your equity stake, the largest piece
- **Lender charges** — origination and any points you've chosen
- **Third-party services** — appraisal, title insurance, survey, attorney document fees
- **Prepays** — homeowner's insurance for year one and interest for the remainder of your closing month
- **Escrow reserves** — a starter cushion for property taxes and insurance
- **Credits working in your favor** — earnest money you've already deposited, seller credits, and lender credits all *reduce* what you bring

Your Closing Disclosure itemizes every line at least three business days before you sign — and I review it with you so nothing is a surprise.

The Money Pages

Closing costs in Texas — who typically pays for what

Closing costs are simply the services that make a safe transfer of property possible. Here's the landscape — by category, the way it's customarily split in Texas (everything is negotiable in the contract):

Buyers typically cover:

- Loan-related charges — origination, appraisal, credit report
- Lender's title policy — protects the lender's interest in the title
- Survey (sometimes negotiated to the seller, or an existing survey is reused)
- Recording fees for the deed and deed of trust
- Prepaid insurance, interest, and escrow deposits
- Home inspection (paid during the option period)

Sellers typically cover:

- Owner's title policy — Texas custom, protecting *your* ownership (negotiable, but commonly seller-paid here)
- Real estate agent commissions, as negotiated in the listing and contract
- Their share of property taxes, prorated to closing day
- Any repairs or credits negotiated during the option period

Worth knowing: sellers can also contribute toward *your* closing costs — a negotiated "seller concession" your agent can pursue, especially useful in balanced markets. And because Texas prorates property taxes at closing, you'll see a credit from the seller for the months of the tax year they owned the home.

Texas Property Taxes & the Homestead Exemption

No state income tax — here's the other side of that deal

How the system is built

Texas funds local government through property taxes, assessed and collected locally. Your single tax bill is actually a *stack* of separate taxing units: your **school district** (usually the largest slice — often around half the bill), your **county**, your **city**, and often **special districts** (community college, hospital, MUDs in newer developments). Each unit sets its own rate on the same appraised value. This stacking is exactly why two similar homes in different DFW suburbs carry different tax bills — and why smart buyers compare *total monthly payments*, not just list prices.

The appraisal

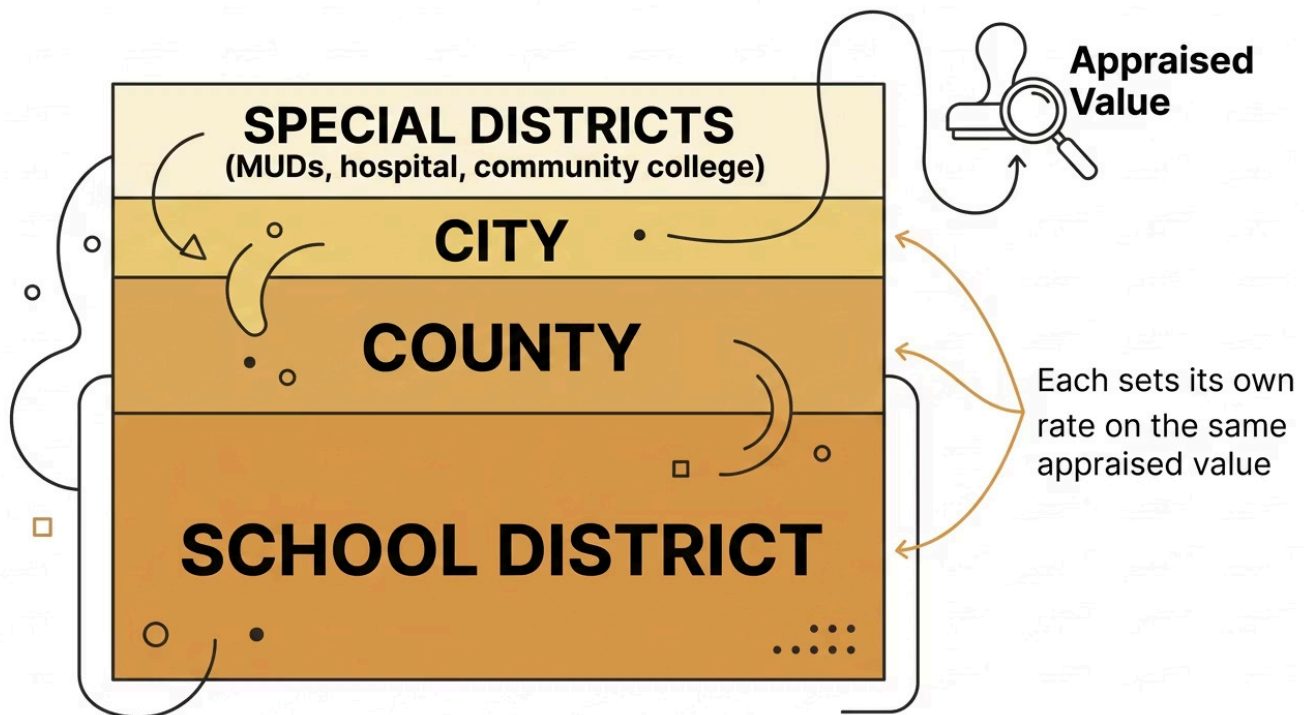
Each January, your county appraisal district estimates your home's market value. You have the right to protest that value every year — a genuinely worthwhile Texas homeowner tradition.

The homestead exemption — your first move as an owner

If the home is your primary residence, filing a homestead exemption with your county appraisal district (free, one-time, never pay a service to do it) delivers two lasting benefits: it **removes a portion of your home's value from taxation** — school districts must offer a significant exemption, and counties and cities may add their own — and it **caps how fast your taxable value can climb** each year no matter how hot the market gets. File it as soon as you qualify after closing. It's the highest-return paperwork in Texas homeownership.



Rates and limits change. Exemption amounts and each district's tax rates are adjusted over time. Reach me at Daniel.Dennis@citywidehm.com for today's numbers on any home you're considering — I'll estimate the real monthly payment, taxes included.



Down Payment Help & Rate Buydowns

You may need less cash than you think

Texas down payment assistance — the two names to know

TSAHC (Texas State Affordable Housing Corporation) runs two flagship programs: *Homes for Texas Heroes* — for teachers, police and correctional officers, firefighters, EMS personnel, and veterans — and *Home Sweet Texas*, open to Texans within income limits. Both pair a fixed-rate mortgage with down payment assistance that arrives either as an outright **grant** (never repaid) or a **forgivable second lien** (forgiven after you stay in the home a set number of years). Income limits vary by county, and you don't have to be a first-time buyer for every option.

TDHCA (Texas Department of Housing and Community Affairs) offers *My First Texas Home* and *My Choice Texas Home* — assistance paired with the mortgage, with "first-time buyer" generously defined as not having owned in the last three years (waived entirely for qualifying veterans). A homebuyer education course is part of the deal — and honestly, it's good preparation.

Both work through participating lenders, and eligibility runs on income limits, credit minimums, and purchase price limits that are updated regularly — which is exactly why this page teaches the shape of the programs and leaves the current figures to a conversation.

Rate buydowns, conceptually

You (or the seller, as a negotiated concession) can pay more upfront to lower the loan's interest rate — permanently, by purchasing **discount points**, or temporarily, through structures that reduce the rate for the first year or two. Buydowns shine when sellers are motivated: a seller-funded buydown can lower your monthly payment more than an equivalent price cut. Whether the math favors you depends on how long you'll keep the loan — a five-minute break-even calculation I'm happy to run.

TSAHC

Homes for Texas Heroes & Home Sweet Texas — grants or forgivable second liens for eligible buyers

TDHCA

My First Texas Home & My Choice Texas Home — first-time buyer defined as no ownership in last 3 years

Rate Buydowns

Permanent via discount points or temporary structures — seller-funded buydowns can outperform price cuts

Rates and limits change. Program income limits, assistance percentages, and buydown pricing all move. Reach me at Daniel.Dennis@citywidehm.com to find out what you qualify for right now.

The 10 Questions Every DFW Buyer Asks

1 How much do I really need for a down payment?

Far less than the mythical 20%. Conventional programs start near 3% for qualifying buyers, FHA at 3.5%, VA at zero — and Texas assistance programs can cover part of it. The 20% figure is about avoiding mortgage insurance, not about qualifying.

2 What credit score do I need?

Conventional loans generally look for the mid-600s and up; FHA reaches lower; VA is flexible. But the better question is "what score gets me the best *pricing*?" — and that's tier-based. A quick credit review often finds easy points.

3 Should I wait for prices or rates to drop?

Nobody — including anyone quoted on the news — reliably times this market. The sturdier framing: buy when your finances are ready and you plan to stay put for several years. You can refinance a rate; you can't refinance the years you spent waiting.

4 Do I need a real estate agent?

As a buyer, almost certainly yes. A good agent's negotiation skill and contract fluency typically pays for itself. I'm glad to introduce you to agents I trust in whichever county you're shopping.

5 What's the difference between being pre-qualified and pre-approved?

Pre-qualification is an unverified estimate; pre-approval is a documented, credit-checked commitment. Sellers can tell the difference at a glance — get pre-approved.

The 10 Questions, Continued

6 How long does it all take?

From accepted offer to keys, roughly 30–45 days is typical. The variables you control: respond to document requests same-day, and follow the "7 things not to do" list on the earlier page.

7 What if the appraisal comes in low?

You renegotiate, pay the difference, or (depending on your contract's language) exit with your earnest money. It happens, it's manageable, and your agent and I will walk you through the options that same day.

8 Are property taxes really that high in Texas?

Texas trades a state income tax for higher property taxes. Whether that trade favors you depends on your income and the home you choose — and the homestead exemption plus careful district selection soften it considerably. Compare total monthly cost, not tax rate headlines.

9 New construction or resale?

New builds offer warranties, efficiency, and that nobody's-ever-showered-here feeling; resales offer established trees, negotiating room, and known quantities. Two notes: builder "preferred lender" incentives deserve a second opinion (I provide those happily), and yes — you should still get an inspection on new construction.

10 What happens if rates drop after I buy?

You refinance. Your purchase price is locked forever; your rate never has to be. This is why "marry the house, date the rate" became a cliché — it's annoyingly accurate.

Rates and limits change. For questions 1, 2, 3, and 10 especially, the honest answer starts with today's numbers. Reach me at Daniel.Dennis@citywidehm.com — I'll give you real figures, not headlines.

Glossary

25 terms, zero jargon

Amortization — The schedule by which payments gradually shift from mostly interest to mostly principal.

Appraisal — An independent professional opinion of a home's market value, required by your lender.

APR — The yearly cost of the loan including certain fees — useful for comparing offers, not your monthly rate.

Cash to close — The total funds you bring to closing: down payment plus costs, minus credits and deposits.

Closing Disclosure — The final, official five-page statement of your loan terms, delivered at least three business days before closing.

Contingency — A contract condition (financing, appraisal) that must be met for the sale to proceed.

Conventional loan — A mortgage not insured by a government agency; the most common loan type.

Debt-to-income ratio (DTI) — Your monthly debt payments divided by gross monthly income; the core qualifying math.

Discount points — Optional upfront payment to permanently lower your interest rate.

Down payment — The portion of the price you pay in cash; your instant equity.

Earnest money — A good-faith deposit held by the title company, credited to you at closing.

Equity — The share of the home you truly own: value minus loan balance.

Escrow account — The lender-managed account that pays your taxes and insurance from your monthly payment.

FHA loan — A government-insured mortgage with flexible credit requirements and a low down payment.

Fixed-rate mortgage — Your rate and principal-and-interest payment never change.

Homestead exemption — Texas's tax break on your primary residence — reduces taxable value and caps annual increases.

Loan estimate — The standardized early quote of terms and costs every lender must provide — perfect for comparison shopping.

Option period — Texas's negotiated window to inspect and terminate for any reason with earnest money refunded.

Origination fee — The lender's charge for creating the loan.

PMI — Private mortgage insurance on conventional loans under 20% down; cancellable as equity grows.

Pre-approval — A verified, documented statement of your borrowing power.

Principal — The loan balance itself; what your payments steadily reduce.

Title insurance — Protection against defects in the home's ownership history.

Underwriting — The lender's final verification of you and the property before approval.

VA loan — The zero-down, no-monthly-insurance benefit earned through military service.

Let's Find Your Front Door

The next step is a conversation — and it costs nothing

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Whether you're buying next month or next year, the smartest first step is the same: a short, no-pressure call about your numbers. Book a call through daniel-dennis.com or email me directly — I answer personally.

This guide is educational in nature and is not financial, legal, or tax advice. Loan programs, qualification requirements, rates, limits, and assistance program details evolve over time — verify current specifics with a licensed professional before making decisions. I'd be honored to be that professional.

Equal Housing Opportunity. We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation.

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