

## THDA LENDER NOTICE: #2026-8

April 9, 2026

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### **SUBJECT: Hazard Insurance – Replacement Cost Value (RCV)**

THDA will only accept property insurance coverage on a replacement cost basis, excluding roofs. Roofs must be insured but do not have to be covered on a replacement cost basis.

Insurance policies that provide for claims to be settled on an actual cash value basis or limit, depreciate, reduce or otherwise settle losses for less than a replacement cost basis are not eligible.

### **Closed Loan Delivery Checklist**

The [Closed Loan Checklist](#) has been updated to add recorded warranty deed, updates to final documentation (trailing) list, and other general grammatical updates.