

THDA NEW START NOTICE: #2026-5

June 18, 2026

SUBJECT: LOAN AMOUNTS FOR NEW START PARTNERS

Effective for all New Start applications received on or after July 1, 2026, THDA will increase the maximum first mortgage loan amount to \$250,000. The maximum loan-to-value ratio will remain the lesser of 75% of the appraised value or the sales price, and the loan amount may not exceed \$250,000. Acquisition limit for the New Start program will remain at \$400,000.

In conjunction with this change, THDA will also increase the minimum liquid asset requirement to \$250,000.