

THDA LENDER NOTICE: #2025-23

August 14, 2025

SUBJECT: Redaction of Previously Communicated OA Compensation Changes

THDA values the relationship and feedback from our lending and realtor partners. We understand that this is a particularly difficult time for first-time homebuyers, who are facing rising interest rates, limited inventory, and affordability challenges. In response to these concerns and after additional consideration, THDA is suspending portions of Lender Notice [#2025-15](#) and [#2025-21](#) regarding compensation and fees. Lender Compensation will remain the same at 1.75%, which includes .75 in Service Release Premiums (SRP) for timely delivery.

We also want to recognize the important role of the [Housing Industry Advisory Board](#), whose insights and collaboration continue to guide our efforts to ensure that THDA programs remain responsive, equitable, and effective. Their input has been instrumental in shaping this decision.

Our goal is to support sustainable homeownership and ensure that our programs remain accessible and beneficial to those who need them most.

If you have any general questions, please email SFAsk@thda.org, for rate lock questions, please email lockdesk@thda.org.