

THDA LENDER NOTICE: #2025-27

October 22, 2025

SUBJECT: Hazard Insurance Maximum Deductibles

Effective immediately with new loan submissions, THDA has updated the maximum allowable hazard insurance deductible amount to \$5,000. This deductible applies to fire, extended coverage, and wind/hail clauses. All other coverage requirements as outlined in the Originating Agent Guide remain the same.