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Texas Veterans Housing Assistance Program (VHAP)  
Program Bulletin

Bulletin #22-05  
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Veterans Housing Assistance Program  
Gateway Mortgage, a division of Gateway First Bank  
Program Administrator

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### **VHAP Maximum Loan Amount**

Please be advised that FHFA's announcement regarding the maximum conforming loan limits increasing from \$647,200 to \$726,200 in 2023 does not impact the Texas Veterans Land Board Program at this time.

The maximum loan amount for VHAP loans remains at \$647,200 regardless of product type. Gateway Mortgage, Program Administrator, will advise if changes are made in the future.

### **Key Changes**

#### **HERS/Energy Star options**

Effective with locks on or after October 28<sup>th</sup>, 2022, VLB will now allow the Energy Rating Index (ERI) a separate performance-based avenue to achieve energy efficient homes, which allows homeowners and builders to choose the features best for them based on cost and/or feature preferences. Its purpose is to allow home builders to build more energy-efficient homes at more cost-effective prices, encourage innovation in energy efficiency, and help provide more competitively priced products to the market.

New construction loans with sales contracts dated after March 4, 2005, must contain an Energy Star Certificate performed by a Resnet accredited Home Energy Rater or a copy of the HERS certificate or a copy of the Energy Rating Index Certificate with rating of 75 or less. A copy of the certificate must be present in all new construction loans.

#### **Space Force**

The National Defense Authorization Act of 2020 amended 10 U.S.C. effective December 20, 2019, establishing the United States Space Force (USSF) as the newest branch of the United States Armed Forces. As a result of this change current and discharged members of the USSF or USSF Reserves may be eligible for VA home loan benefits.

In response to this change in who may be eligible for VA home loan benefits, the Veteran Land Board has approved an amendment to its rules defining an eligible veteran. Effective November 22, 2022, an eligible Texas veteran is defined as a person who has served not less than 90 cumulative days of active duty or active duty training in the Army, Navy, Air Force, Coast Guard, Marine Corps, United States Public Health Service, United States Space Force, or a recognized reserve component of one of the listed branches of service. Aside from this change in the definition of an eligible veteran all other loan requirements remain in full force and effect.

Questions or comments regarding this Bulletin may be directed to the TVLB Admin group at [SPA@gatewayloan.com](mailto:SPA@gatewayloan.com)