Texas Department of Housing and Community Affairs
Texas Housing Trust Fund
Fiscal Year 2026 Texas Bootstrap Loan Program
Notice of Funding Availability
Published January 12, 2026
Amended July 23, 2026

1. Summary

a. The Texas Department of Housing and Community Affairs (the Department) announces this amendment to the Fiscal Year 2026 Texas Bootstrap Loan (Bootstrap) Program Notice of Funding Availability (NOFA) of approximately **$6,970,432** funded through the Texas Housing Trust Fund (Texas HTF). Prior to this amendment, available funds included an initial allocation of $2,700,393 in Project Costs and $270,039 in Administrative funds. The funds are made available to Bootstrap Program Reservation System Participants, with a current Loan Origination and Reservation System Access Agreement (Reservation Agreement).

b. **The NOFA is amended to add additional funds in the amount of $4,000,000 for the 2026 Bootstrap Program funded through repayments to or deobligation from the Texas HTF. The funds include $3,636,364 for Project Costs, and $363,636 in Administrative funds. These additional funds are subject to the geographic restrictions outlined in Section 5 of this NOFA.**

c. The availability of these funds is subject to the Texas Bootstrap rules, including, but not limited to the following: Texas Administrative Code (TAC) rules in effect at the time of submission of a Reservation: Title 10, Part 1, Chapter 1, Administration; Chapter 2, Enforcement; Chapter 20, the Single Family Programs Umbrella Rule; Chapter 21, the Minimum Energy Efficiency Requirements for Single Family Construction Activities; Chapter 24, the Texas Bootstrap Loan Program Rule; Chapter 26, the Texas Housing Trust Fund Rule; Tex. Gov't Code §2306; and the Texas Grant Management Standards (TxGMS). Administrators should familiarize themselves with all rules governing the Bootstrap Program and must follow the processes and procedures as required by the Department's Reservation Agreement, Program Manual, forms, and this NOFA. In addition to other applicable federal and state laws, Administrators are required to comply with the Personal Responsibility and Work Opportunity Act (PRWORA) (Pub. L. 104- 193, 100 Stat. 2105, codified at 8 U.S.C. §1601 *et. seq*., as amended by Omnibus Appropriations Act, 1997, Pub. L. 104-208). Administrators may also be required to verify the U.S. Citizen, U.S. National, or Qualified Alien status of individuals applying for the Program.

d. Capitalized terms in the NOFA have the meanings defined herein, or as defined in State Rules.

e. If changes to the Reservation Agreement are required during the term of the agreement due to required changes in State law, the Department may initiate an amendment process to ensure compliance.

2. **Source of Funds**. Funds totaling approximately **$6,970,432** will be made available for eligible Activities under the Bootstrap Program through 2026 State of Texas General Revenue appropriation to the Texas HTF. The Biennial Texas HTF Plan detailing the allocation of funds may be reviewed on the TDHCA website at https://www.tdhca.texas.gov/htf-funding-sources-and-background. The Department, in its sole discretion, may also release unallocated Texas HTF funds, deobligated funds, or Program Income, as allowable and available, under this NOFA. The Department, in its sole discretion, also reserves the right to cancel or modify the amount available in this NOFA.

3. **Eligible Activities**. Texas Bootstrap is a self-help housing construction program that provides Owner-Builders with very low-income repayable mortgage loans with a zero percent interest rate in an amount not to exceed $45,000 to:

   a. Build new residential housing, including the purchase or refinance of real property, if needed, on which to undertake such Activity; or

   b. Improve existing residential housing, including the purchase or refinance of real property, if needed, on which to undertake such Activity.

4. **Limitation on Funds**

   a. Funding under this NOFA will be available through the Reservation System to Administrators with an active Reservation Agreement. Applications to request a Reservation Agreement are accepted on an ongoing basis. Applicants requesting a Reservation Agreement must submit a completed Application, including all required documentation and associated application materials.

   b. Each Administrator that completes a Bootstrap Project may be eligible to receive funding for reimbursement for Administrative costs in an amount not to exceed 10% of the Project Funds expended on the Activity. This allowance is referred to as an Administration Fee at 10 TAC §24.9(h).

5. **Geographic Dispersion.** Funds under this NOFA are not subject to the Regional Allocation Formula (RAF) and are instead split into two set-asides in the manner below. This distribution is explained in 10 TAC §24.7.

   a. **2/3 Set-Aside.** Approximately **$4,224,505** in Project funds are available for use in census tracts that have a median household income that is not greater than 75% of the median state household income as listed at https://www.tdhca.texas.gov/programs/texas-bootstrap-loan-program.

b. **1/3 Set-Aside.** Approximately **$2,112,252** in Project funds are available for use in any area of the state.

6. Allocation of Funds

a. Approximately **$6,336,757** in Project funds and **$633,675** for Administrative funds are available through the Bootstrap Program Reservation System subject to the limitations outlined in Sections 4 and 5 of this NOFA. An initial allocation of $2,700,393 in Project funds and $270,039 in Administrative funds was made available as described in items b-c of this Section.

b. In accordance with 10 TAC §24.7(c), TDHCA granted advanced priority access to the initial allocation for 24 hours for Reservations for Owner-Builder applicants that were eligible on Tuesday, January 20, 2026, at 10:00 a.m. Central Time until Wednesday, January 21, 2026, at 9:59 a.m. Central Time.

c. On Wednesday, January 21, 2026, at 10:00 a.m. Central Time, any funds in the initial allocation not requested under advanced priority access were made available to any Owner-Builder applicant subject to the terms of this NOFA and Geographic Dispersion in Section 5 of this NOFA.

d. **On Tuesday, August 4, 2026, at approximately 10:00 a.m. Central Time, additional funds totaling $3,636,364 in Project funds and $363,636 in Administrative funds will be made available for any Owner-Builder applicant subject to the terms of this NOFA and Geographic Dispersion in Section 5 of this NOFA.**

e. Funds not reserved on or before **Friday, November 27, 2026, at 5:00 p.m. Central Time** may be reprogrammed for use to other HTF activities.

f. Except as limited in this NOFA or by statute, the Department may reprogram funds at any time to the Bootstrap Reservation System, or to administer directly.

g. An alternative timeline and method of releasing funds may be implemented, at the Department's sole discretion. Subsequent changes to the timeline or method of release will be published on the Department's website. However, failure to do so will not invalidate reservations that are otherwise made in accordance with this NOFA.

h. Additional Program funding may become available from time to time due to cancelation or disapproval of previously submitted Reservations. Updated Reservation balances, which may include additional funding, are available for review on the Department's website. Funds may be made available at any time.

i. Reservations of funds may be submitted at any time during the term of a Reservation Agreement, as long as funds are available in the Reservation System. Participation in the Reservation System is not a guarantee of funding availability.

7. Eligible Applicants

a. Eligible Applicants include Nonprofit Organizations and Colonia Self-Help Centers established under Tex. Gov't Code, Chapter 2306, Subchapter Z.

b. Ineligible Applicants include Participating Jurisdictions (i.e., cities and counties) that receive a direct award of HOME funding from the U.S. Department of Housing and Urban Development, unless during the prior state fiscal year there was not another Bootstrap Administrator in the Participating Jurisdiction. HOME Participating Jurisdictions may consult with Program staff to determine their eligibility to apply for a Reservation Agreement.

c. Applicants are required to familiarize themselves with the Department's certification and debarment policies prior to application submission.

8. Administrator Reservation System Participation Application Submission

a. The Department will accept applications for participation in the Reservation System on an ongoing basis. Applications for participation in the Reservation System are submitted as an upload to the Department's FTP server in the format requirements detailed in the Application for Participation in the Reservation System.

b. Applicants must submit a completed Application, required documentation, and associated application materials, as described in this NOFA and as detailed in the application materials. All scanned copies must be scanned in accordance with the guidance provided in the Application.

c. All Application materials including manuals, this NOFA, program guidelines, and applicable Bootstrap Program rules are available on the Department's website at https://www.tdhca.texas.gov/programs/texas-bootstrap-loan-program. Applications will be required to adhere to the Bootstrap Rule and threshold requirements in effect at the time of the Application submission. Applications must be on Application forms published online at the above reference site provided by the Department which cannot be altered or modified and must be in final form before they are submitted to the Department.

d. This NOFA does not include text of the various applicable regulatory provisions that may be important to the Bootstrap Program. For proper completion of the Application, the Department strongly encourages potential Applicants to review the State regulations and contact the Single Family and Homeless Programs Division for guidance and assistance.

9. Application Selection Process

a. All Applicants will be subject to a Previous Participation Review by the Department as outlined in 10 TAC Chapter 1, Subchapter C.

b. Audit Requirements. All Applicants are subject to the requirements of 10 TAC §1.403, concerning Single Audits.

c. Pursuant to Tex. Gov't Code §2306.1112, the Executive Director will make recommendations to the Board regarding funding and allocation decisions.

10. Dispute Resolution/Appeal

a. The Department encourages the use of alternative dispute resolution in accordance with Tex. Gov't Code §2306.082, and as described more fully in 10 TAC §1.17.

b. An Applicant may appeal decisions made by staff in accordance with 10 TAC §1.7.

For questions regarding this NOFA, please contact the Single Family and Homeless Programs Division via email at Bootstrap@tdhca.texas.gov.