GCHS / HOMEOWNER RECONSTRUCTION ASSISTANCE

HRA field pack

From first inquiry to a defensible file

Fourteen lesson checklists, seven reusable controls, one fictional capstone and a facilitator guide.

Source review: October 4, 2026

Includes the September 24, 2026 Texas rule changes. Read the dated source register and resolve the listed agency-dependent questions before the affected activity.

These are proposed staff working aids, not TDHCA submission forms. Use current official forms and the executed agreement. The pack does not establish GCHS program participation or funding approval.

Use fictional cases during training. Print blank copies for authorized operational use and store completed records in GCHS-approved restricted storage. Do not email household identity or financial records with training materials.

Course companion: Training > Program Administration > HRA. The online course contains 14 illustrated lessons, 202 practice questions and a randomized 60-question practice exam.

What HRA is and how the money flows

Training case ID: _____ Reviewer/date: _____

Check	Evidence / location / status
[ ] Verify the current HRA agreement and funding source.	
[ ] Identify the address and proposed activity type.	
[ ] Explain reimbursement and owner obligations accurately.	
[ ] Record the next action without promising approval.	
[ ] Keep sensitive records out of routine inquiry messages.	

Unresolved condition and next action: _____

Release approved by / date: _____ [ ] Hold [ ] Ready for the next authorized step

The current rules map and source control

Training case ID: _____ Reviewer/date: _____

Check	Evidence / location / status
[ ] Record issuing agency and exact section.	
[ ] Confirm adopted status and effective date.	
[ ] Match the rule to the activity date.	
[ ] Capture the document version used.	
[ ] Escalate unresolved conflicts before authorizing the affected step.	

Unresolved condition and next action: _____

Release approved by / date: _____ [ ] Hold [ ] Ready for the next authorized step

Administrator readiness and reservations

Training case ID: _____ Reviewer/date: _____

Check	Evidence / location / status
[ ] Verify HRA agreement and authorized signatory.	
[ ] Document reserve capacity under the current rule.	
[ ] Confirm exact service area and funding availability.	
[ ] Track county reservation count and extremely low-income service.	
[ ] Calendar every notice and agreement deadline separately.	

Unresolved condition and next action: _____

Release approved by / date: _____ [ ] Hold [ ] Ready for the next authorized step

Outreach, fair housing and language access

Training case ID: _____ Reviewer/date: _____

Check	Evidence / location / status
[ ] Use approved area and accurate funding language.	
[ ] Document AFHMP contacts and notice distribution.	
[ ] Offer language assistance and accommodations.	
[ ] Use only authorized preferences.	
[ ] Evaluate barriers before closing intake.	

Unresolved condition and next action: _____

Release approved by / date: _____ [ ] Hold [ ] Ready for the next authorized step

Intake, selection and written decisions

Training case ID: _____ Reviewer/date: _____

Check	Evidence / location / status
[ ] Date every intake application on receipt.	
[ ] Apply the approved selection method and preserve results.	
[ ] Track both decision and denial-notice requirements.	
[ ] Explain the specific basis for each decision.	
[ ] Retain notice delivery and any authorized correction.	

Unresolved condition and next action: _____

Release approved by / date: _____ [ ] Hold [ ] Ready for the next authorized step

Household eligibility and income verification

Training case ID: _____ Reviewer/date: _____

Check	Evidence / location / status
[ ] Use the current table and documented method.	
[ ] Resolve inconsistent household and income information.	
[ ] Obtain required certification signatures.	
[ ] Check the six-month timing and near-limit submission rule.	
[ ] Document ownership, principal residence, taxes, debt and benefit coordination.	

Unresolved condition and next action: _____

Release approved by / date: _____ [ ] Hold [ ] Ready for the next authorized step

Property eligibility and the reconstruction decision

Training case ID: _____ Reviewer/date: _____

Check	Evidence / location / status
[ ] Identify parcel, unit and all occupants.	
[ ] Support reconstruction with the required condition evidence.	
[ ] Resolve ownership, liens, taxes and consents.	
[ ] Confirm site and PJ eligibility.	
[ ] Distinguish value, cost and subsidy limits.	

Unresolved condition and next action: _____

Release approved by / date: _____ [ ] Hold [ ] Ready for the next authorized step

Environmental review and the stop-work gate

Training case ID: _____ Reviewer/date: _____

Check	Evidence / location / status
[ ] Define the complete connected project.	
[ ] Identify the authorized environmental roles.	
[ ] Keep choice-limiting actions on hold.	
[ ] Document clearance and mitigation.	
[ ] Reassess changes before releasing affected work.	

Unresolved condition and next action: _____

Release approved by / date: _____ [ ] Hold [ ] Ready for the next authorized step

Design, construction standards and energy requirements

Training case ID: _____ Reviewer/date: _____

Check	Evidence / location / status
[ ] Create a requirement-to-plan compliance matrix.	
[ ] Use the current 23.28 text, not removed size provisions.	
[ ] Resolve federal, Texas and local energy applicability.	
[ ] Specify compliance evidence and inspections in the contract.	
[ ] Control plan revisions and product substitutions.	

Unresolved condition and next action: _____

Release approved by / date: _____ [ ] Hold [ ] Ready for the next authorized step

Cost limits, match and defensible procurement

Training case ID: _____ Reviewer/date: _____

Check	Evidence / location / status
[ ] Identify current base limits and any authorized adjustment.	
[ ] Calculate the lesser-of test with documented conditioned area.	
[ ] Support each additional category and cost classification.	
[ ] Verify match rate, eligibility and timing.	
[ ] Retain the independent estimate, competition and award rationale.	

Unresolved condition and next action: _____

Release approved by / date: _____ [ ] Hold [ ] Ready for the next authorized step

Relocation, labor standards and conflicts

Training case ID: _____ Reviewer/date: _____

Check	Evidence / location / status
[ ] Identify every occupant and affected move.	
[ ] Resolve the relocation decision and payer before promising assistance.	
[ ] Assess bundled contracts and Section 3 project scope.	
[ ] Clear conflicts through the authorized process.	
[ ] Keep applicability decisions and exclusion checks with evidence.	

Unresolved condition and next action: _____

Release approved by / date: _____ [ ] Hold [ ] Ready for the next authorized step

Assistance documents, liens and affordability

Training case ID: _____ Reviewer/date: _____

Check	Evidence / location / status
[ ] Match assistance type to the approved activity.	
[ ] Resolve title, liens and required consents.	
[ ] Verify value evidence and approved terms.	
[ ] Track execution, recording and returned documents.	
[ ] Explain and calendar continuing obligations.	

Unresolved condition and next action: _____

Release approved by / date: _____ [ ] Hold [ ] Ready for the next authorized step

Construction, inspections, draws and retainage

Training case ID: _____ Reviewer/date: _____

Check	Evidence / location / status
[ ] Verify written start authorization and prerequisites.	
[ ] Inspect and document each draw.	
[ ] Reconcile cumulative work, previous payments and retainage.	
[ ] Check match and title or lien evidence.	
[ ] Release final payment only after all required conditions.	

Unresolved condition and next action: _____

Release approved by / date: _____ [ ] Hold [ ] Ready for the next authorized step

Closeout, monitoring and the full-file review

Training case ID: _____ Reviewer/date: _____

Check	Evidence / location / status
[ ] Reconcile all financial and construction evidence.	
[ ] Track completion-report and final-draw deadlines separately.	
[ ] Confirm submission and acceptance, not just upload.	
[ ] Complete the household handoff.	
[ ] Apply retention schedules, holds and corrective-action follow-through.	

Unresolved condition and next action: _____

Release approved by / date: _____ [ ] Hold [ ] Ready for the next authorized step

Decision and source log

Decision / criterion	
Applicable authority and version	
Relevant event and date	
Evidence location	
Reviewer and conclusion	
Unresolved question and owner	

Intake and notice tracker

Training case ID	
Application received	
Selection policy / result	
Decision and specific basis	
Receipt-based written-notice deadline	
Denial date and notice deadline if applicable	
Notice delivery evidence	
Accommodation / language-access handling	

Inspection and photo register

Area / item / location	
Observed condition / limitation	
Photo ID and date	
Required correction / standard	
Qualified inspector and signature/date	
Reinspection and result	

Budget and procurement reconciliation

Approved scope revision	
Independent estimate	
Solicitation and criteria	
Bids / exclusions / conflicts	
Evaluation and award rationale	
Budget limit sources and approvals	
Match source and proof	
Required program approval	

Construction release and change log

Environmental clearance / scope / mitigation	
Assistance execution or closing	
Preconstruction conference	
Notice to proceed if applicable	
Permits / relocation / hazard controls	
Requested change and reason	
Cost / time / compliance effects	
Authorized approval before affected work	

Draw and retainage ledger

Cumulative eligible hard work	
Cumulative retainage	
Prior payments	
Current proposed payment	
Match evidence and draw percentage	
Inspection and title / lien evidence	
Administration and soft-cost support	
Completion date and retainage-release evidence	

Closeout and retention schedule

Activity completion date	
Completion report due / accepted	
Contract termination and final-draw due date	
Warranty / occupancy / final documents	
Household handoff evidence	
Affordability end date	
Record category and retention trigger	
Minimum destruction date / holds / authorization	

Fictional capstone file

Case Cedar-01: an owner seeks same-site reconstruction. Income was certified seven months before the planned grant date and was $1,800 below the applicable limit. A second owner has not signed the required consent. Environmental clearance is pending. The contractor proposes 1,100 conditioned square feet at $172,000 in ordinary base costs and wants to demolish using private funds now. A later draw draft lists $60,000 cumulative eligible hard work and $36,000 prior payments with no retainage deduction. The completion file shows an HCS draft and no household warranty receipt.

1. Identify every hold and the evidence needed to resolve it.

2. Apply the unadjusted base-cost exercise and explain its limits.

3. Calculate the draw example before other required adjustments.

4. Build the closing, handoff and retention checks.

5. Explain which decisions require TDHCA or a qualified professional.

Use fictional information only. Facilitator answers are in the instructor guide.

Facilitator guide

Use this course for internal staff preparation. It is not an official TDHCA examination or authorization to administer HRA. Confirm local roles and procedures before operational use.

Suggested delivery

Run five facilitated sessions aligned with the modules, with independent reading and practice between meetings. Adjust session length to staff experience. Open each session with its process diagram, let learners explain the next approval gate, discuss the case, and complete one blank field sheet using fictional data.

Facilitation and assessment

- Ask each learner to identify the decision, authority, evidence and hold point.

- Use keyboard-accessible step controls; animations are optional and all information remains available as text.

- Discuss incorrect options before revealing the explanation. Distinguish an operating rule from a proposed local control.

- Use the 60-question, 120-minute practice sitting with a 70-percent learning target. This target is a GCHS practice setting, not a TDHCA certification standard.

- Review missed topics and repeat the related case. Track operational readiness separately from course completion.

Capstone review key

1. Update the older-than-six-month income determination and required near-limit documentation. Resolve title and required owner consent.

2. Keep demolition on hold. Private financing does not remove the environmental restriction or other construction-start gates.

3. For the unadjusted ordinary example, min(1,100 × $150, $175,000) = $165,000. The $172,000 base proposal exceeds that example cap; verify current limits and any separately eligible categories without relabeling costs.

4. $60,000 × 10% = $6,000 retainage; $60,000 - $6,000 - $36,000 = $18,000 before other required adjustments. Verify inspection, match, title/lien and eligibility evidence.

5. An HCS draft is not accepted closeout. Complete the submission, required final documents and household warranty delivery.

6. Set retention by category and trigger, including affordability documents and any audit or legal holds.

Readiness sign-off

Have the responsible GCHS manager confirm the executed agreement, funding window, approved policies, designated reviewers, restricted records location and written answers to unresolved agency questions. Record the remaining conditions instead of certifying readiness prematurely.

Lesson discussion keys

Lesson 1: What HRA is and how the money flows

Explain that HRA is a separate federal program. Verify GCHS participation, the funding window and the address before taking a funded application. Do not authorize demolition. Environmental clearance, assistance documents and construction start conditions remain unresolved. Record the inquiry and referral or follow-up without promising a construction date.

Lesson 2: The current rules map and source control

Follow its reference to the June 19 text adopted without changes. Section 23.23(6) states $100,000 for construction applications. Save both sources and the September 24 effective date. Use the correct version for the relevant application or reservation and obtain clarification for an older agreement instead of silently changing its terms.

Lesson 3: Administrator readiness and reservations

Section 23.23(6) expressly allows an available line of credit or equivalent tool meeting the $100,000 construction threshold. Review the bank evidence and resolution rather than adding unsupported numbers or rejecting the alternative. Separately test the cash-flow plan and submit the required financial documentation for TDHCA review.

Lesson 4: Outreach, fair housing and language access

Record and promptly route the accommodation request. Offer an accessible process consistent with the approved policy; do not simply tell the applicant to find someone to complete it. Document the response, the accessible communication and any effect on intake handling. Keep disability details out of public outreach logs.

Lesson 5: Intake, selection and written decisions

The sixty-day written-notice requirement runs from application receipt in 23.26(9), not from the drawing. Calendar both the receipt-based requirement and the denial-notice rule. Resolve the schedule now and seek guidance if needed; do not reset the receipt date or quietly extend the clock.

Lesson 6: Household eligibility and income verification

Update the income determination before assistance because the certification exceeds six months. Obtain the required signatures and complete source support. Because the income is within $3,000 of the limit, include all required income documentation with the reservation package and follow TDHCA instructions for an updated submission.

Lesson 7: Property eligibility and the reconstruction decision

Obtain the necessary professional condition assessment and title review. Identify every required owner and lienholder consent. Do not treat the apparent severity of defects as permission to bypass ownership or environmental review. Hold demolition until all required approvals and consents are documented.

Lesson 8: Environmental review and the stop-work gate

Do not approve that action. Section 58.22 can prohibit a choice-limiting action financed with non-HUD money. Explain the restriction, preserve the hold and contact the responsible environmental reviewer. The absence of a reimbursement claim does not restore alternatives after demolition.

Lesson 9: Design, construction standards and energy requirements

Review the separate Texas 20.16(d)(2) requirement and any current TDHCA guidance. The federal baseline alone does not settle the state-funded administration conditions. Have the design professional document the applicable compliant pathway before accepting the substitution or changing the energy scope.

Lesson 10: Cost limits, match and defensible procurement

Using the unadjusted rule for this exercise, the area comparison is $165,000. That is the lower base ceiling. Investigate scope, eligible separate categories, other financing and current program limits; do not approve $172,000 simply because it is below $175,000 or relabel the excess as administration.

Lesson 11: Relocation, labor standards and conflicts

Review Davis-Bacon applicability at the construction-contract level. Separate household files do not reduce thirteen assisted units to one. Ensure the appropriate labor provisions and administration are included before procurement and execution. Assess Section 3 separately using its own project and funding framework.

Lesson 12: Assistance documents, liens and affordability

Explain that a reconstruction grant has an affordability period and approved occupancy conditions. Review the actual agreement and obtain program guidance before any rental. Do not promise that grant status removes restrictions or calculate a remedy from a generic loan example.

Lesson 13: Construction, inspections, draws and retainage

Reconcile the cumulative claim. With the exercise assumption of ten-percent retainage, $6,000 remains held and cumulative payable is $54,000. Subtract the $36,000 prior payments: the current amount is $18,000 before other adjustments. Verify the inspection, eligibility, match and required lien or title evidence before submission.

Lesson 14: Closeout, monitoring and the full-file review

The activity is not administratively complete. Obtain and review the required lien evidence, finish and submit the HCS package through the authorized process, and deliver warranty information to the household. Reconcile deadlines and retain acceptance evidence. Do not mark the file closed simply because the physical work ended.

Sources and open decisions

Reviewed October 4, 2026. The supplied HRA-FACTS.md is preserved unchanged. This register distinguishes directly checked updates from inherited research and transaction-specific questions. A live link does not guarantee its contents will remain unchanged.

Material corrections to the earlier research

- Construction reserve: $100,000 in adopted 23.23(6), replacing the earlier $80,000 figure.

- Current administrative paragraph numbering and January 1, 2027 HOTMA outer deadline; Contract setup benchmark is twelve months.

- Removed whole-home size and minimum bedroom-count provisions must not be taught as current 23.28 requirements.

- 20.16 replaces repealed Chapter 21. HUD federal energy rescission must be distinguished from the independent Texas rule.

- The linked RSP manual is labeled UPDATED 04/2026 inside the PDF; the application page and filename still suggest March.

- The 2025 HOME amendments were not all delayed. Check the specific section and effective-date note.

- Section 3 inflation-adjusted threshold is $300,000 for the general covered project category. Do not use the stale Part 135 reference.

Authorities and verification notes

TDHCA HRA program overview

Live page reviewed October 4, 2026. Program scope and income ceiling.

Open official source

Texas Register: September 18, 2026 adopted rules

Chapter 23 replacement adopted without changes; effective September 24, 2026. TRD-202603872. Also publishes 20.16 and Chapter 21 repeal.

Open official source

10 TAC 23.20-23.29: text adopted without changes

Read with September adoption notice. Verified cash reserve, HOTMA date, paragraph numbering, Contract setup benchmark, cost and design text. Effective September 24, 2026.

Open official source

10 TAC Chapter 23: current official rule portal

Directly read live official portal October 4, 2026: 23.30 and 23.31, source notes February 26, 2025. Verified activity categories, grant/loan terms, title age, income evidence, draw and retainage requirements.

Open official source

10 TAC Chapter 20: current official rule portal

Directly read live official portal October 4, 2026: 20.7, 20.8, 20.9 and 20.14, source notes March 28, 2024. Verified taxes, certified plans, selection, marketing, denials, inspections and monitoring. The 20.7 cross-reference still says Chapter 21; read with the September 2026 repeal and new 20.16.

Open official source

10 TAC 20.16: adopted energy standards

Effective September 24, 2026. Federally funded non-CDBG commitments on/after October 1, 2025: 2021 IECC or federally approved alternative. Separate state requirement.

Open official source

HUD HOME FAQs: current energy clarification

Reviewed October 4, 2026. Explains March 5 court decision and May 1 rescission; restored federal 2009 IECC baseline for single-family/low-rise housing. Does not itself repeal Texas requirements.

Open official source

24 CFR Part 92: HOME regulations

eCFR displayed Title 24 current through October 1, 2026. Reviewed definitions, labor and retention provisions; use section-specific dates and notes.

Open official source

HUD HOME rule effective-date history

April 29, 2026 issue: specified 92.250 and 92.253 amendment instructions delayed indefinitely. Do not describe all 2025 HOME changes as delayed.

Open official source

TDHCA RSP Application Submission Procedures Manual

Linked live application-page PDF displays UPDATED 04/2026, despite the page label/filename suggesting March. Reviewed electronic submission, completeness and review requirements.

Open official source

TDHCA current HOME application materials

Reviewed October 4, 2026. The 2027 SFD listing does not establish a new HRA funding window. Confirm current HRA availability before intake.

Open official source

TDHCA HRA administration and participating-jurisdiction resources

Use the currently linked PJ information and written address-level boundary confirmation. The old county list alone is not sufficient.

Open official source

TDHCA HRA Project File Documentation Checklist

Live checklist retrieved October 4, 2026. Use its current stage-specific submission and retention instructions. Course worksheets are not official substitutes.

Open official source

TDHCA construction standards resources

Applicable TMCS edition requires TDHCA confirmation; the supplied research found 2015 and 2021 versions. Do not teach old equipment figures as current.

Open official source

TDHCA Single Family Environmental Review Process

Process resource identified in supplied October 3 research. Confirm responsible roles, review level and project-specific clearance in writing.

Open official source

24 CFR Part 58: environmental review

Section 58.22 choice-limiting restrictions; use the applicable responsible-entity determination. Scope changes need review.

Open official source

EPA residential-demolition asbestos interpretation

Official letter identified in supplied research. Grouped demolitions can require broader review; seek current project-specific EPA/DSHS/TDHCA direction.

Open official source

HUD 2026 Section 3 threshold adjustment

91 FR 6752, February 13, 2026; general housing/community-development threshold $300,000, effective March 16, 2026. Project definition and funding applicability remain essential.

Open official source

49 CFR Part 24: relocation regulations

Owner/tenant distinctions documented in supplied October 3 research. Obtain specific HRA temporary-housing funding and notice instructions.

Open official source

TDHCA current HRA subsidy and value limits

Use current linked tables at the actual decision date. Rule base-cost examples do not certify that no Board adjustment exists.

Open official source

Resolve before the affected action

Participation and funding

Confirm the executed GCHS HRA RSP agreement, approved service area and currently available HRA funding window before funded intake.

Current operating limits

Confirm any Board-adjusted activity caps and current income, subsidy and homeownership value tables at the decision date.

Income and PRWORA

Obtain current single-family HOME HOTMA instructions, applicable household/asset treatment and nonprofit PRWORA/SAVE direction.

TMCS and energy

Confirm the applicable TMCS edition and the actual Texas/local/federal energy compliance pathway and acceptable proof.

Environmental roles and hazards

Confirm Responsible Entity, consultation roles, clearance scope and asbestos applicability, including grouped demolitions.

Moves and return

Resolve owner temporary-housing eligibility, source of payment, required notices and any tenant displacement before moves.

Geography and Section 3

Obtain address-level PJ-boundary determinations and any necessary HRA project-grouping interpretation.

Closing and changes

Confirm actual assistance terms, approved documents, change-order delegation, amendments and local household review procedures.