tsahc
T E X A S
State Affordable Housing Corporation

2026 Texas Foundations Fund Disaster Recovery Guidelines
Approved by TSAHC Board as amended: October 21, 2025

TEXAS
FOUNDATIONS FUND

FUNDING OVERVIEW.

Through its Texas Foundations Fund (TFF) program, the Texas State Affordable Housing Corporation (TSAHC) is offering grants to eligible organizations providing housing assistance activities in response to disasters. The total available funding is determined on an annual basis at the discretion of the TSAHC Board of Directors. The total available for TSAHC's Fiscal Year 2026 is $350,000.

Grant awards will be made for the critical repair of single-family homes located in any one or more counties affected by weather-related natural disasters. The disaster must be declared as such on or after **June 1, 2025** by a Federal Emergency Management Agency disaster declaration, a Texas Disaster Declaration, and/or a local city or county disaster declaration.

ELIGIBILITY REQUIREMENTS.

To qualify for critical repair grant funding, applicants must meet the following requirements:

1. **Organization Type:** Applicant must be a current or former TFF nonprofit partner or have received funding through the Housing and Economic Assistance to Rebuild Texas (HEART) Program. Applicants must be current on all reporting requirements for existing grants to be eligible for this funding opportunity. To ensure geographic coverage across Texas in the wake of a disaster, TSAHC reserves the right to waive this requirement for organizations that otherwise meet all program eligibility requirements. Organizations that receive this exception will be required to meet the same financial requirements as outlined in the annual Texas Foundations Fund guidelines.

2. **Household Requirements:** To ensure the funding reaches those who are most in need, each organization must use critical repair funds only for critical home repairs[1] of single-family homes[2] to households at or below 80% of the area median family income[3].

3. **Program Requirements:** Homes receiving repairs must be owner-occupied or single-family rental homes owned and operated by the applicant. All repairs funded by the grant must be provided free of charge and directly related to damage inflicted by the declared disaster.

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1   TSAHC defines critical repairs as repairs to a failed or inefficient system that is compromised by the natural disaster, including electrical, roofing repairs/replacements, structural damage, plumbing, mechanical systems, and heating and air conditioning. Critical repairs must be vital to the health and safety of the occupants and meet state and local building codes.

2   TSAHC defines "single family home" as a residential property with an attached or detached dwelling that consists of (i) a single unit on an individual lot; or (ii) a single unit in a condo project, Planned Unit Development, or duplex, triplex or fourplex; or (iii) not more than four connected units, with each unit intended as housing for one family. Dwellings that are not titled as real estate, such as RVs and houseboats, are not eligible

3   TSAHC uses the U.S. Department of Housing and Urban Development's Section 8 income limits to determine income eligibility. To review the current income limits, visit: www.huduser.org/portal/datasets/il.html

4. **Geographic Requirements:** Applicant must provide critical repairs to disaster-damaged homes located in counties included as part of the Federal Emergency Management Agency's federal disaster declaration, Texas Disaster Declaration and/or local city or county disaster declaration.

ADMINISTRATION.

1. Eligible organizations may complete an online application at any time after there has been a disaster declaration for any county or counties in the organization's service area.

2. Awards will be made on a rolling basis as long as funding is available.

3. The maximum grant per application is $30,000, and the maximum amount that can be used to assist an individual household is $5,000.

4. An organization is limited to submitting one application per each declared disaster. In the event a disaster declaration is renewed, an organization may not apply for additional funding if they have already received funding for that disaster. An organization may submit more than one application during FY2026 only if there are multiple declared disasters within the organization's service area. If multiple organizations submit an application in response to the same disaster, TSAHC may reduce the amount of funding available to each applicant.

5. Grantees will receive funding as a lump sum award.

6. Grant terms will begin on the date of the federal, state, county or city disaster declaration, whichever is earliest.

7. Grantees must spend 100% of their award and complete all activities proposed in their application within six months of signing their grant agreement.

8. Grantees will be required to submit a final report at the completion of their grant term documenting their utilization of the grant funds.

GRANT AGREEMENT.

Grantees will be required to execute a grant agreement that outlines:

- a description of how the grant will be used,

- eligible expenditures[4],

- reporting requirements, and

- TSAHC's right to inspect properties or service records and to review financial documents.

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4   Grantees may use up to 10% of their award for administrative expenses. The remaining funds must be used for direct costs for critical home repairs. These costs may include, but are not limited to, contractor fees, materials, salaries for staff performing critical repair work, and building permits and inspection fees for homes to be repaired.

Failure to adhere to the terms of the grant agreement may result in the delay or cancellation of grants, termination of the agreement, or request for repayment of all or part of the grants disbursed.

QUESTIONS.

Questions regarding these guidelines, funding eligibility or grant administration should be submitted in writing to Anna Orendain by email at aorendain@tsahc.org.