



Texas Veterans Housing Assistance Program (VHAP)
Program Bulletin

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Veterans Housing Assistance Program
Gateway Mortgage, a division of Gateway First Bank
Program Administrator

TVLB Guideline Reminders

Texas Residency – TVLB legislature and program guidelines require eligible Veterans to be a Bona Fide resident of Texas at the time of loan application. When applying for the TVLB Program you must submit proof of residency. Please provide a copy of one or more of the following items: Texas Driver's license; utility bill; military transfer orders; or letter from relative.

We understand the challenges this may cause when utilizing the TVLB Program, particularly if you have a situation where the veteran is moving to Texas from another state or country. If you have a situation where the veteran is shopping for a certain product, resides in another state or country, and then decides to utilize the VLB program, we ask that you encourage the borrower to re-apply as a VLB loan, once they become a resident, so that the loan application reflects Texas Residency at the time of application. Please ensure you also review with your internal compliance and legal for additional guidance. If you have further questions about a new application, please reach out to us for further information.

Please keep in mind that documents supporting Texas residency must match throughout the file and processing. Differences will cause delays in getting a loan purchased when we are unable to properly determine that the residency guideline has been met.

Trusts are not allowed – TVLB loans may not close in the name of a trust. An eligible veteran is the only person that can initiate and obtain a loan. Title is therefore taken in the veteran or veteran and spouse's name. After three years, unless prior board approval is granted, the property can be transferred to a trust.

Questions or comments regarding this Bulletin may be directed to the TVLB Admin group at SPA@gatewayloan.com