My First Texas Home

Texas Department of Housing & Community Affairs

TDHCA My First Texas Home
Income and Purchase Price Limits Table

All person(s) who will sign the Deed of Trust (including Non-Purchasing Spouse) will be considered.

See current Rates and Offerings HERE

		Income Limits Effective: July 13, 2026				Purchase Price Limits Effective: July 13, 2026	
		INCOME LIMITS				PURCHASE PRICE LIMITS	
		Govt Loan and NON Targeted		Govt Loan and * Targeted			
Area of State	Counties in Area	100% AMFI 1 or 2 Persons	115% AMFI 3 or more Persons	120% AMFI 1 or 2 Persons	140% AMFI 3 or more Persons	1-UNIT Non-Targeted Area	1-UNIT * Targeted Area
COUNTIES NOT LISTED BELOW ARE SUBJECT TO BALANCE OF STATE INCOME LIMITS use this row -->		**$101,500**	**$116,725**	**$121,800**	**$142,100**	**$566,354**	**$692,211**
Amarillo, HMFA	Armstrong, Carson, Potter*, Randall*	$101,500	$116,725	$121,800	$142,100	$566,354	$692,211
Andrews County	Andrews	$101,500	$116,725	N/A		$566,354	N/A
Austin County, HMFA	Austin	$104,000	$119,600	N/A		$566,354	N/A
Austin-Round Rock-San Marcos, MSA	Bastrop, Caldwell, Hays*, Travis*, Williamson*	$134,400	$154,560	$161,280	$188,160	$598,019	$730,912
Atascosa County, HMFA	Atascosa	$104,725	$120,434	$125,670	$146,616	$583,580	$713,265
Blanco County	Blanco	$106,700	$122,705	N/A		$566,354	N/A
Borden County	Borden	$101,500	$116,725	N/A		$566,354	N/A
Brazoria County, HMFA	Brazoria	$126,000	$144,900	N/A		$566,354	N/A
Burnet County	Burnet	$101,500	$116,725	N/A		$566,354	N/A
Cooke County	Cooke*	$101,500	$116,725	$121,800	$142,100	$566,354	$692,211
Crane County	Crane	$101,500	$116,725	N/A		$566,354	N/A
Dallas, HMFA	Collin*, Dallas*, Denton*, Ellis, Hunt*, Kaufman*, Rockwall	$121,100	$139,265	$145,320	$169,540	$589,596	$720,617
Fayette County	Fayette	$101,500	$126,845	N/A		$566,354	N/A
Fort Worth - Arlington, HMFA	Johnson, Parker, Tarrant*	$110,300	$126,845	$132,360	$154,420	$589,596	$720,617
Gillespie County	Gillespie	$109,300	$125,695	N/A		$566,354	N/A
Glasscock County	Glasscock	$145,920	$170,240	N/A		$850,703	N/A
Hartley County	Hartley	$105,600	$121,440	N/A		$566,354	N/A
Hemphill County	Hemphill	$114,400	$131,560	N/A		$566,354	N/A
Hood County, HMFA	Hood	$106,000	$121,900	N/A		$566,354	N/A
Houston-The Woodlands-Sugar Land, HMFA	Chambers, Fort Bend*, Galveston*, Harris*, Liberty, Montgomery*, Waller	$104,000	$119,600	$124,800	$145,600	$566,354	$692,211
Jackson County	Jackson	$101,500	$116,725	N/A		$566,354	N/A
Kendall County, HMFA	Kendall	$139,700	$160,655	N/A		$583,580	N/A
Kent County	Kent	$101,500	$116,725	N/A		$566,354	N/A
King County	King*	$101,500	$116,725	$121,800	$142,100	$566,354	$692,211
Lampasas County	Lampasas	$106,300	$122,245	N/A		$566,354	N/A
Lipscomb County	Lipscomb	$101,500	$116,725	N/A		$566,354	N/A
Loving County	Loving	$101,500	$116,725	N/A		$566,354	N/A
Martin County, HMFA	Martin	$103,300	$118,795	N/A		$566,354	N/A
Medina County, HMFA	Medina	$104,725	$120,434	N/A		$583,580	N/A
Mitchell County	Mitchell	$101,500	$116,725	N/A		$566,354	N/A
Midland, HMFA	Midland	$108,900	$125,235	N/A		$566,354	N/A
Odessa MSA	Ector*	$101,500	$116,725	$121,800	$142,100	$566,354	$692,211
Oldham County, HMFA	Oldham	$101,500	$116,725	N/A		$566,354	N/A
Pecos County	Pecos*	$101,500	$116,725	$121,800	$142,100	$566,354	$692,211
Reagan County	Reagan	$101,500	$116,725	N/A		$566,354	N/A
Roberts County	Roberts	$101,500	$116,725	N/A		$566,354	N/A
San Angelo MSA	Irion, Tom Green*	$101,500	$116,725	$121,800	$142,100	$566,354	$692,211
San Antonio-New Braunfels, HMFA	Bandera, Bexar*, Comal, Guadalupe*, Wilson	$104,725	$120,434	$125,670	$146,616	$583,580	$713,265
Schleicher County	Schleicher	$101,500	$116,725	N/A		$566,354	N/A
Sherman-Denison, MSA	Grayson*	$101,500	$116,725	$121,800	$142,100	$566,354	$692,211
Somervell County, HMFA	Somervell	$101,500	$116,725	N/A		$566,354	N/A
Stonewall County	Stonewall	$101,500	$116,725	N/A		$566,354	N/A
Washington County	Washington	$101,600	$116,840	N/A		$566,354	N/A
Ward County	Ward	$101,500	$116,725	N/A		$566,354	N/A
Wise County, HMFA	Wise	$112,300	$129,145	N/A		$589,596	N/A
Yoakum County	Yoakum	$101,500	$116,725	N/A		$566,354	N/A

* Property must be located in a qualified targeted census tract to use the Targeted Area Limits.

"**AMFI**" - Area Median Family Income "**MSA**" - Metropolitan Statistical Area "**HMFA**" - HUD Metro FMR Area

*** Targeted Areas are Areas of Severe Economic Distress**

2 UNIT Purchase Price Limits - See Page 7

Texas Mortgage Credit Certificate

Texas Department of Housing & Community Affairs

See current Rates and Offerings HERE

Texas Mortgage Credit Certificate
Income and Purchase Price Limits Table

All person(s) who will sign the Deed of Trust (including Non-Purchasing Spouse) will be considered.

Income Limits Effective: July 13, 2026 — Purchase Price Limits Effective: July 13, 2026

Area of State	Counties in Area	INCOME LIMITS: FHA VA USDA 100% AMFI 1 or 2 Persons	INCOME LIMITS: FHA VA USDA 115% AMFI 3 or more Persons	INCOME LIMITS: FHA VA USDA * Targeted 120% AMFI 1 or 2 Persons	INCOME LIMITS: FHA VA USDA * Targeted 140% AMFI 3 or more Persons	INCOME LIMITS: FNMA HFA Preferred Freddie HFA Advantage 80% and below AMFI Only Any family Size	INCOME LIMITS: FNMA HFA Preferred Freddie HFA Advantage Over 80% AMFI Only Any family Size	PURCHASE PRICE LIMITS: 1-UNIT Non-Targeted Area	PURCHASE PRICE LIMITS: 1-UNIT * Targeted Area
COUNTIES NOT LISTED BELOW use this row -->		$101,500	$116,725	$121,800	$142,100	See Counties on following page	$101,500	$566,354	$692,211
Amarillo, HMFA	Armstrong, Carson, Potter*, Randall*	$101,500	$116,725	$121,800	$142,100	$72,640	$101,500	$566,354	$692,211
Andrews County	Andrews	$101,500	$116,725	N/A		$79,840	$101,500	$566,354	N/A
Austin County, HMFA	Austin	$104,000	$119,600	N/A		$84,080	$104,000	$566,354	N/A
Austin-Round Rock-San Marcos, MSA	Bastrop, Caldwell, Hays*, Travis*, Williamson*	$134,400	$154,560	$161,280	$188,160	$107,520	$134,400	$598,019	$730,912
Atascosa County, HMFA	Atascosa	$104,725	$120,434	$125,670	$146,616	$81,280	$104,725	$583,580	$713,265
Blanco County	Blanco	$106,700	$122,705	N/A		$85,360	$106,700	$566,354	N/A
Borden County	Borden	$101,500	$116,725	N/A		$66,960	$101,500	$566,354	N/A
Brazoria County, HMFA	Brazoria	$126,000	$144,900	N/A		$84,080	$126,000	$566,354	N/A
Burnet County	Burnet	$101,500	$116,725	N/A		$77,600	$101,500	$566,354	N/A
Cooke County	Cooke*	$101,500	$116,725	$121,800	$142,100	$79,520	$101,500	$566,354	$692,211
Crane County	Crane	$101,500	$116,725	N/A		$66,960	$101,500	$566,354	N/A
Dallas, HMFA	Collin*, Dallas*, Denton*, Ellis, Hunt*, Kaufman*, Rockwall	$121,100	$139,265	$145,320	$169,540	$94,000	$121,100	$589,596	$720,617
Fayette County	Fayette	$101,500	$126,845	N/A		$78,560	$110,300	$566,354	N/A
Fort Worth - Arlington, HMFA	Johnson, Parker, Tarrant*	$110,300	$126,845	$132,360	$154,420	$94,000	$101,500	$589,596	$720,617
Gillespie County	Gillespie	$109,300	$125,695	N/A		$87,440	$109,300	$566,354	N/A
Glasscock County	Glasscock	$145,920	$170,240	N/A		$115,360	$145,920	$850,703	N/A
Hartley County	Hartley	$105,600	$121,440	N/A		$84,480	$105,600	$566,354	N/A
Hemphill County	Hemphill	$114,400	$131,560	N/A		$95,520	$114,400	$566,354	N/A
Hood County, HMFA	Hood	$106,000	$121,900	N/A		$86,960	$106,000	$566,354	N/A
Houston-The Woodlands-Sugar Land, HMFA	Chambers, Fort Bend*, Galveston*, Harris*, Liberty, Montgomery*, Waller	$104,000	$119,600	$124,800	$145,600	$84,080	$104,000	$566,354	$692,211
Jackson County	Jackson	$101,500	$116,725	N/A		$68,000	$101,500	$566,354	N/A
Kendall County, HMFA	Kendall	$139,700	$160,655	N/A		$81,280	$139,700	$583,580	N/A
Kent County	Kent	$101,500	$116,725	N/A		$77,840	$101,500	$566,354	N/A
King County	King*	$101,500	$116,725	$121,800	$142,100	$66,960	$101,500	$566,354	$692,211
Lampasas County	Lampasas	$106,300	$122,245	N/A		$68,480	$106,300	$566,354	N/A
Lipscomb County	Lipscomb	$101,500	$116,725	N/A		$68,960	$101,500	$566,354	N/A
Loving County	Loving	$101,500	$116,725	N/A		$66,960	$101,500	$566,354	N/A
Martin County, HMFA	Martin	$103,300	$118,795	N/A		$87,760	$103,300	$566,354	N/A
Medina County, HMFA	Medina	$104,725	$120,434	N/A		$81,280	$104,725	$583,580	N/A
Mitchell County	Mitchell	$101,500	$116,725	N/A		$87,760	$101,500	$566,354	N/A
Midland, HMFA	Midland	$108,900	$125,235	N/A		$76,320	$108,900	$566,354	N/A
Odessa MSA	Ector*	$101,500	$116,725	$121,800	$142,100	$72,880	$101,500	$566,354	$692,211
Oldham County, HMFA	Oldham	$101,500	$116,725	N/A		$72,640	$101,500	$566,354	N/A
Pecos County	Pecos*	$101,500	$116,725	$121,800	$142,100	$68,320	$101,500	$566,354	$692,211
Reagan County	Reagan	$101,500	$116,725	N/A		$69,200	$101,500	$566,354	N/A
Roberts County	Roberts	$101,500	$116,725	N/A		$71,600	$101,500	$566,354	N/A
San Angelo MSA	Irion, Tom Green*	$101,500	$116,725	$121,800	$142,100	$72,720	$101,500	$566,354	$692,211
San Antonio-New Braunfels, HMFA	Bandera, Bexar*, Comal, Guadalupe*, Wilson	$104,725	$120,434	$125,670	$146,616	$81,280	$104,725	$583,580	$713,265
Schleicher County	Schleicher	$101,500	$116,725	N/A		$77,040	$101,500	$566,354	N/A
Sherman-Denison, MSA	Grayson*	$101,500	$116,725	$121,800	$142,100	$76,240	$101,500	$566,354	$692,211
Somervell County, HMFA	Somervell	$101,500	$116,725	N/A		$85,440	$101,500	$566,354	N/A
Stonewall County	Stonewall	$101,500	$116,725	N/A		$78,480	$101,500	$566,354	N/A
Washington County	Washington	$101,600	$116,840	N/A		$81,280	$101,600	$566,354	N/A
Ward County	Ward	$101,500	$116,725	N/A		$66,960	$101,500	$566,354	N/A
Wise County, HMFA	Wise	$112,300	$129,145	N/A		$94,000	$112,300	$589,596	N/A
Yoakum County	Yoakum	$101,500	$116,725	N/A		$76,960	$101,500	$566,354	N/A

* Property must be located in a qualified targeted census tract to use the Targeted Area Limits.

"**AMFI**" - Area Median Family Income "**MSA**" - Metropolitan Statistical Area "**HMFA**" - HUD Metro FMR Area

* **Targeted Areas are Areas of Severe Economic Distress**

2 UNIT Purchase Price Limits - See Page 7

Texas Mortgage Credit Certificate

Texas Department of Housing & Community Affairs

TX MORTGAGE CREDIT CERTIFICATE 80% or Below County Income Limits (not shown on page 2)

FNMA HFA PREFERRED & Freddie HFA Advantage

Counties	FNMA 80% AMI Limit
ANDERSON COUNTY	$ 66,960
ANGELINA COUNTY	$ 66,960
ARANSAS COUNTY	$ 67,840
ARCHER COUNTY	$ 72,960
BAILEY COUNTY	$ 68,800
BAYLOR COUNTY	$ 66,960
BEE COUNTY	$ 66,960
BELL COUNTY	$ 68,480
BOSQUE COUNTY	$ 71,680
BOWIE COUNTY	$ 61,360
BRAZOS COUNTY	$ 83,680
BREWSTER COUNTY	$ 66,960
BRISCOE COUNTY	$ 66,960
BROOKS COUNTY	$ 66,960
BROWN COUNTY	$ 66,960
BURLESON COUNTY	$ 83,680
BURNET COUNTY	$ 77,600
CALHOUN COUNTY	$ 77,920
CALLAHAN COUNTY	$ 73,680
CAMERON COUNTY	$ 51,680
CAMP COUNTY	$ 66,960
CASS COUNTY	$ 66,960
CASTRO COUNTY	$ 66,960
CHEROKEE COUNTY	$ 66,960
CHILDRESS COUNTY	$ 66,960
CLAY COUNTY	$ 72,960
COCHRAN COUNTY	$ 71,600
COKE COUNTY	$ 66,960
COLEMAN COUNTY	$ 66,960
COLLINGSWORTH COUN	$ 66,960
COLORADO COUNTY	$ 74,320
COMANCHE COUNTY	$ 66,960
CONCHO COUNTY	$ 66,960
CORYELL COUNTY	$ 68,480
COTTLE COUNTY	$ 66,960
CROCKETT COUNTY	$ 66,960
CROSBY COUNTY	$ 71,600
CULBERSON COUNTY	$ 66,960
DALLAM COUNTY	$ 72,720
DAWSON COUNTY	$ 66,960
DEAF SMITH COUNTY	$ 66,960
DELTA COUNTY	$ 74,400
DEWITT COUNTY	$ 66,960
DICKENS COUNTY	$ 66,960

Counties	FNMA 80% AMI Limit
DIMMIT COUNTY	$ 66,960
DONLEY COUNTY	$ 68,000
DUVAL COUNTY	$ 66,960
EASTLAND COUNTY	$ 66,960
EDWARDS COUNTY	$ 66,960
EL PASO COUNTY	$ 58,720
ERATH COUNTY	$ 72,960
FALLS COUNTY	$ 71,680
FANNIN COUNTY	$ 71,520
FAYETTE COUNTY	$ 78,560
FISHER COUNTY	$ 66,960
FLOYD COUNTY	$ 66,960
FOARD COUNTY	$ 70,400
FRANKLIN COUNTY	$ 69,040
FREESTONE COUNTY	$ 66,960
FRIO COUNTY	$ 66,960
GAINES COUNTY	$ 70,320
GARZA COUNTY	$ 71,600
GOLIAD COUNTY	$ 65,040
GONZALES COUNTY	$ 66,960
GRAY COUNTY	$ 66,960
GREGG COUNTY	$ 64,720
GRIMES COUNTY	$ 71,600
HALE COUNTY	$ 66,960
HALL COUNTY	$ 66,960
HAMILTON COUNTY	$ 74,560
HANSFORD COUNTY	$ 80,320
HARDEMAN COUNTY	$ 70,320
HARDIN COUNTY	$ 70,160
HARRISON COUNTY	$ 64,720
HASKELL COUNTY	$ 66,960
HENDERSON COUNTY	$ 66,960
HIDALGO COUNTY	$ 51,200
HILL COUNTY	$ 67,440
HOCKLEY COUNTY	$ 71,600
HOPKINS COUNTY	$ 70,880
HOUSTON COUNTY	$ 66,960
HOWARD COUNTY	$ 72,480
HUDSPETH COUNTY	$ 58,720
HUTCHINSON COUNTY	$ 80,640
JACK COUNTY	$ 66,960
JASPER COUNTY	$ 66,960
JEFF DAVIS COUNTY	$ 66,960

Counties	FNMA 80% AMI Limit
JEFFERSON COUNTY	$ 70,160
JIM HOGG COUNTY	$ 66,960
JIM WELLS COUNTY	$ 66,960
JONES COUNTY	$ 73,680
KARNES COUNTY	$ 68,800
KENEDY COUNTY	$ 66,960
KENT COUNTY	$ 77,840
KERR COUNTY	$ 76,960
KIMBLE COUNTY	$ 80,320
KINNEY COUNTY	$ 66,960
KLEBERG COUNTY	$ 66,960
KNOX COUNTY	$ 66,960
LA SALLE COUNTY	$ 66,960
LAMAR COUNTY	$ 67,840
LAMB COUNTY	$ 66,960
LAMPASAS COUNTY	$ 68,480
LAVACA COUNTY	$ 73,200
LEE COUNTY	$ 71,280
LEON COUNTY	$ 66,960
LIMESTONE COUNTY	$ 66,960
LIVE OAK COUNTY	$ 66,960
LLANO COUNTY	$ 76,800
LUBBOCK COUNTY	$ 71,600
LYNN COUNTY	$ 71,600
MADISON COUNTY	$ 74,320
MARION COUNTY	$ 66,960
MASON COUNTY	$ 77,600
MATAGORDA COUNTY	$ 66,960
MAVERICK COUNTY	$ 46,880
MCCULLOCH COUNTY	$ 68,320
MCLENNAN COUNTY	$ 71,680
MCMULLEN COUNTY	$ 66,960
MENARD COUNTY	$ 72,800
MILAM COUNTY	$ 68,720
MILLS COUNTY	$ 66,960
MONTAGUE COUNTY	$ 69,120
MOORE COUNTY	$ 66,960
MORRIS COUNTY	$ 66,960
MOTLEY COUNTY	$ 66,960
NACOGDOCHES COUNTY	$ 66,960
NAVARRO COUNTY	$ 67,760
NEWTON COUNTY	$ 66,960
NOLAN COUNTY	$ 66,960

Counties	FNMA 80% AMI Limit
NUECES COUNTY	$ 67,840
OCHILTREE COUNTY	$ 73,040
ORANGE COUNTY	$ 70,160
PALO PINTO COUNTY	$ 67,920
PANOLA COUNTY	$ 72,320
PARMER COUNTY	$ 66,960
POLK COUNTY	$ 66,960
PRESIDIO COUNTY	$ 66,960
RAINS COUNTY	$ 66,960
REAL COUNTY	$ 66,960
RED RIVER COUNTY	$ 66,960
REEVES COUNTY	$ 66,960
REFUGIO COUNTY	$ 66,960
ROBERTSON COUNTY	$ 83,680
RUNNELS COUNTY	$ 66,960
RUSK COUNTY	$ 64,720
SABINE COUNTY	$ 66,960
SAN AUGUSTINE COUNTY	$ 66,960
SAN JACINTO COUNTY	$ 84,080
SAN PATRICIO COUNTY	$ 67,840
SAN SABA COUNTY	$ 66,960
SCURRY COUNTY	$ 67,520
SHACKELFORD COUNTY	$ 80,480
SHELBY COUNTY	$ 66,960
SHERMAN COUNTY	$ 72,720
SMITH COUNTY	$ 77,840
STARR COUNTY	$ 66,960
STEPHENS COUNTY	$ 66,960
STERLING COUNTY	$ 87,200
SUTTON COUNTY	$ 66,960
SWISHER COUNTY	$ 66,960
TAYLOR COUNTY	$ 73,680
TERRELL COUNTY	$ 66,960
TERRY COUNTY	$ 66,960
THROCKMORTON COUNT	$ 66,960
TITUS COUNTY	$ 66,960
TRINITY COUNTY	$ 66,960
TYLER COUNTY	$ 66,960
UPSHUR COUNTY	$ 64,720
UPTON COUNTY	$ 66,960
UVALDE COUNTY	$ 66,960
VAL VERDE COUNTY	$ 66,960
VAN ZANDT COUNTY	$ 69,360

Counties	FNMA 80% AMI Limit
VICTORIA COUNTY	$ 65,040
WALKER COUNTY	$ 67,520
WASHINGTON COUNTY	$ 81,280
WEBB COUNTY	$ 59,200
WHARTON COUNTY	$ 68,400
WHEELER COUNTY	$ 66,960
WICHITA COUNTY	$ 72,960
WILBARGER COUNTY	$ 66,960
WILLACY COUNTY	$ 66,960
WINKLER COUNTY	$ 85,680
WOOD COUNTY	$ 68,560
YOAKUM COUNTY	$ 76,960
YOUNG COUNTY	$ 72,800
ZAPATA COUNTY	$ 66,960
ZAVALA COUNTY	$ 66,960

My Choice Texas Home

Texas Department of Housing & Community Affairs

TDHCA My Choice Texas Home Income Limits Table

No First Time Homebuyer Requirement. Standard Lender Income Calculation Applies (1003/credit qualifying income).

Effective: July 13, 2026

See current Rates and Offerings HERE

		INCOME LIMITS				PURCHASE PRICE LIMITS
		FNMA HFA Preferred Freddie HFA Advantage	FNMA HFA Preferred Freddie HFA Advantage	FHA VA USDA	FHA VA USDA	No Purchase Price Limits Apply Follow Agency Guidelines
AREA OF STATE	COUNTIES IN AREA	80% and below AMFI Only Any family Size	Over 80% AMFI Only Any family Size	170% AMFI Any Family Size	170% AMFI TARGETED AREAS* Any Family Size	
NOTICE: COUNTIES NOT LISTED BELOW, USE THIS ROW ==>>		See Counties on following page	See Counties on following page	$172,550	$172,550	N/A
Amarillo, HMFA	Armstrong, Carson, Potter*, Randall*	$72,640	$154,360	$172,550	$172,550	N/A
Andrews County	Andrews	$79,840	$169,660	$172,550	$172,550	N/A
Austin County, HMFA	Austin	$84,080	$178,670	$176,800	$176,800	N/A
Austin-Round Rock-San Marcos, MSA	Bastrop, Caldwell, Hays*, Travis*, Williamson*	$107,520	$228,480	$228,480	$228,480	N/A
Atascosa County, HMFA	Atascosa	$81,280	$172,720	$178,033	$178,033	N/A
Blanco County	Blanco	$85,360	$181,390	$181,390	$181,390	N/A
Borden County	Borden	$66,960	$142,290	$172,550	$172,550	N/A
Brazoria County, HMFA	Brazoria	$84,080	$178,670	$214,200	$214,200	N/A
Burnet County	Burnet	$74,000	$164,900	$172,550	$172,550	N/A
Cooke County	Cooke*	$79,520	$168,980	$172,550	$172,550	N/A
Crane County	Crane	$66,960	$142,290	$172,550	$172,550	N/A
Dallas, HMFA	Collin*, Dallas*, Denton*, Ellis, Hunt*, Kaufman*, Rockwall	$94,000	$199,750	$205,870	$205,870	N/A
Fayette County	Fayette	$78,560	$166,940	$172,550	$172,550	N/A
Fort Worth - Arlington, HMFA	Johnson, Parker, Tarrant*	$94,000	$199,750	$187,510	$187,510	N/A
Gillespie County	Gillespie	$87,440	$185,810	$185,810	$185,810	N/A
Glasscock County	Glasscock	$115,360	$245,140	$248,064	$248,064	N/A
Hartley County	Hartley	$84,480	$179,520	$179,520	$179,520	N/A
Hemphill County	Hemphill	$95,520	$202,980	$194,480	$194,480	N/A
Hood County, HMFA	Hood	$86,960	$184,790	$180,200	$180,200	N/A
Houston-The Woodlands-Sugar Land, HMFA	Chambers, Fort Bend*, Galveston*, Harris*, Liberty, Montgomery*, Waller	$84,080	$178,670	$176,800	$176,800	N/A
Jackson County	Jackson	$68,000	$144,500	$172,550	$172,550	N/A
Kendall County, HMFA	Kendall	$81,280	$172,720	$237,490	$237,490	N/A
Kent County	Kent	$77,840	$165,410	$172,550	$172,550	N/A
King County	King*	$66,960	$142,290	$172,550	$172,550	N/A
Lampasas County	Lampasas	$68,480	$145,520	$180,710	$180,710	N/A
Lipscomb County	Lipscomb	$68,960	$146,540	$172,550	$172,550	N/A
Loving County	Loving	$66,960	$142,290	$172,550	$172,550	N/A
Martin County, HMFA	Martin	$87,760	$186,490	$175,610	$175,610	N/A
Medina County, HMFA	Medina	$81,280	$172,720	$178,033	$178,033	N/A
Midland, HMFA	Midland	$87,760	$186,490	$172,550	$172,550	N/A
Mitchell County	Mitchell	$76,320	$162,180	$185,130	$185,130	N/A
Odessa MSA	Ector*	$72,880	$154,870	$172,550	$172,550	N/A
Oldham County, HMFA	Oldham	$72,640	$154,360	$172,550	$172,550	N/A
Pecos County	Pecos*	$68,320	$145,180	$172,550	$172,550	N/A
Reagan County	Reagan	$69,200	$147,050	$172,550	$172,550	N/A
Roberts County	Roberts	$71,600	$152,150	$172,550	$172,550	N/A
San Angelo MSA	Irion, Tom Green*	$72,720	$154,530	$172,550	$172,550	N/A
San Antonio-New Braunfels, HMFA	Bandera, Bexar*, Comal, Guadalupe*, Wilson	$81,280	$172,720	$178,033	$178,033	N/A
Schleicher County	Schleicher	$77,040	$163,710	$172,550	$172,550	N/A
Sherman-Denison, MSA	Grayson*	$76,240	$162,010	$172,550	$172,550	N/A
Somervell County, HMFA	Somervell	$85,440	$181,560	$172,550	$172,550	N/A
Stonewall County	Stonewall	$78,480	$166,770	$172,550	$172,550	N/A
Washington County	Washington	$81,280	$172,720	$172,720	$172,720	N/A
Ward County	Ward	$66,960	$142,290	$172,550	$172,550	N/A
Wise County, HMFA	Wise	$94,000	$199,750	$190,910	$190,910	N/A
Yoakum County	Yoakum	$76,960	$163,540	$172,550	$172,550	N/A

"AMFI" - Area Median Family Income "MSA" - Metropolitan Statistical Area "HMFA" - HUD Metro FMR Area

Fannie Mae Income Limits for Counties not Shown Above - See Page 5 & 6

My Choice Texas Home
Texas Department of Housing & Community Affairs

FNMA HFA PREFERRED & Freddie HFA Advantage Income Limits Table

ONLY 80% or Below County Limits (not shown on Page 4)

Counties	FNMA 80% AMI Limit
ANDERSON COUNTY	$ 66,960
ANGELINA COUNTY	$ 66,960
ARANSAS COUNTY	$ 67,840
ARCHER COUNTY	$ 72,960
BAILEY COUNTY	$ 68,800
BAYLOR COUNTY	$ 66,960
BEE COUNTY	$ 66,960
BELL COUNTY	$ 68,480
BOSQUE COUNTY	$ 71,680
BOWIE COUNTY	$ 61,360
BRAZOS COUNTY	$ 83,680
BREWSTER COUNTY	$ 66,960
BRISCOE COUNTY	$ 66,960
BROOKS COUNTY	$ 66,960
BROWN COUNTY	$ 66,960
BURLESON COUNTY	$ 83,680
BURNET COUNTY	$ 77,600
CALHOUN COUNTY	$ 77,920
CALLAHAN COUNTY	$ 73,680
CAMERON COUNTY	$ 51,680
CAMP COUNTY	$ 66,960
CASS COUNTY	$ 66,960
CASTRO COUNTY	$ 66,960
CHEROKEE COUNTY	$ 66,960
CHILDRESS COUNTY	$ 66,960
CLAY COUNTY	$ 72,960
COCHRAN COUNTY	$ 71,600
COKE COUNTY	$ 66,960
COLEMAN COUNTY	$ 66,960
COLLINGSWORTH COUN	$ 66,960
COLORADO COUNTY	$ 74,320
COMANCHE COUNTY	$ 66,960
CONCHO COUNTY	$ 66,960
CORYELL COUNTY	$ 68,480
COTTLE COUNTY	$ 66,960
CROCKETT COUNTY	$ 66,960
CROSBY COUNTY	$ 71,600
CULBERSON COUNTY	$ 66,960
DALLAM COUNTY	$ 72,720
DAWSON COUNTY	$ 66,960
DEAF SMITH COUNTY	$ 66,960
DELTA COUNTY	$ 74,400
DEWITT COUNTY	$ 66,960
DICKENS COUNTY	$ 66,960

Counties	FNMA 80% AMI Limit
DIMMIT COUNTY	$ 66,960
DONLEY COUNTY	$ 68,000
DUVAL COUNTY	$ 66,960
EASTLAND COUNTY	$ 66,960
EDWARDS COUNTY	$ 66,960
EL PASO COUNTY	$ 58,720
ERATH COUNTY	$ 72,960
FALLS COUNTY	$ 71,680
FANNIN COUNTY	$ 71,520
FAYETTE COUNTY	$ 78,560
FISHER COUNTY	$ 66,960
FLOYD COUNTY	$ 66,960
FOARD COUNTY	$ 70,400
FRANKLIN COUNTY	$ 69,040
FREESTONE COUNTY	$ 66,960
FRIO COUNTY	$ 66,960
GAINES COUNTY	$ 70,320
GARZA COUNTY	$ 71,600
GOLIAD COUNTY	$ 65,040
GONZALES COUNTY	$ 66,960
GRAY COUNTY	$ 66,960
GREGG COUNTY	$ 64,720
GRIMES COUNTY	$ 71,600
HALE COUNTY	$ 66,960
HALL COUNTY	$ 66,960
HAMILTON COUNTY	$ 74,560
HANSFORD COUNTY	$ 80,320
HARDEMAN COUNTY	$ 70,320
HARDIN COUNTY	$ 70,160
HARRISON COUNTY	$ 64,720
HASKELL COUNTY	$ 66,960
HENDERSON COUNTY	$ 66,960
HIDALGO COUNTY	$ 51,200
HILL COUNTY	$ 67,440
HOCKLEY COUNTY	$ 71,600
HOPKINS COUNTY	$ 70,880
HOUSTON COUNTY	$ 66,960
HOWARD COUNTY	$ 72,480
HUDSPETH COUNTY	$ 58,720
HUTCHINSON COUNTY	$ 80,640
JACK COUNTY	$ 66,960
JASPER COUNTY	$ 66,960
JEFF DAVIS COUNTY	$ 66,960

Counties	FNMA 80% AMI Limit
JEFFERSON COUNTY	$ 70,160
JIM HOGG COUNTY	$ 66,960
JIM WELLS COUNTY	$ 66,960
JONES COUNTY	$ 73,680
KARNES COUNTY	$ 68,800
KENEDY COUNTY	$ 66,960
KENT COUNTY	$ 77,840
KERR COUNTY	$ 76,960
KIMBLE COUNTY	$ 80,320
KINNEY COUNTY	$ 66,960
KLEBERG COUNTY	$ 66,960
KNOX COUNTY	$ 66,960
LA SALLE COUNTY	$ 66,960
LAMAR COUNTY	$ 67,840
LAMB COUNTY	$ 66,960
LAMPASAS COUNTY	$ 68,480
LAVACA COUNTY	$ 73,200
LEE COUNTY	$ 71,280
LEON COUNTY	$ 66,960
LIMESTONE COUNTY	$ 66,960
LIVE OAK COUNTY	$ 66,960
LLANO COUNTY	$ 76,800
LUBBOCK COUNTY	$ 71,600
LYNN COUNTY	$ 71,600
MADISON COUNTY	$ 74,320
MARION COUNTY	$ 66,960
MASON COUNTY	$ 77,600
MATAGORDA COUNTY	$ 66,960
MAVERICK COUNTY	$ 46,880
MCCULLOCH COUNTY	$ 68,320
MCLENNAN COUNTY	$ 71,680
MCMULLEN COUNTY	$ 66,960
MENARD COUNTY	$ 72,800
MILAM COUNTY	$ 68,720
MILLS COUNTY	$ 66,960
MONTAGUE COUNTY	$ 69,120
MOORE COUNTY	$ 66,960
MORRIS COUNTY	$ 66,960
MOTLEY COUNTY	$ 66,960
NACOGDOCHES COUNTY	$ 66,960
NAVARRO COUNTY	$ 67,760
NEWTON COUNTY	$ 66,960
NOLAN COUNTY	$ 66,960

Counties	FNMA 80% AMI Limit
NUECES COUNTY	$ 67,840
OCHILTREE COUNTY	$ 73,040
ORANGE COUNTY	$ 70,160
PALO PINTO COUNTY	$ 67,920
PANOLA COUNTY	$ 72,320
PARMER COUNTY	$ 66,960
POLK COUNTY	$ 66,960
PRESIDIO COUNTY	$ 66,960
RAINS COUNTY	$ 66,960
REAL COUNTY	$ 66,960
RED RIVER COUNTY	$ 66,960
REEVES COUNTY	$ 66,960
REFUGIO COUNTY	$ 66,960
ROBERTSON COUNTY	$ 83,680
RUNNELS COUNTY	$ 66,960
RUSK COUNTY	$ 64,720
SABINE COUNTY	$ 66,960
SAN AUGUSTINE COUNTY	$ 66,960
SAN JACINTO COUNTY	$ 84,080
SAN PATRICIO COUNTY	$ 67,840
SAN SABA COUNTY	$ 66,960
SCURRY COUNTY	$ 67,520
SHACKELFORD COUNTY	$ 80,480
SHELBY COUNTY	$ 66,960
SHERMAN COUNTY	$ 72,720
SMITH COUNTY	$ 77,840
STARR COUNTY	$ 66,960
STEPHENS COUNTY	$ 66,960
STERLING COUNTY	$ 87,200
SUTTON COUNTY	$ 66,960
SWISHER COUNTY	$ 66,960
TAYLOR COUNTY	$ 73,680
TERRELL COUNTY	$ 66,960
TERRY COUNTY	$ 66,960
THROCKMORTON COUNT	$ 66,960
TITUS COUNTY	$ 66,960
TRINITY COUNTY	$ 66,960
TYLER COUNTY	$ 66,960
UPSHUR COUNTY	$ 64,720
UPTON COUNTY	$ 66,960
UVALDE COUNTY	$ 66,960
VAL VERDE COUNTY	$ 66,960
VAN ZANDT COUNTY	$ 69,360

Counties	FNMA 80% AMI Limit
VICTORIA COUNTY	$ 65,040
WALKER COUNTY	$ 67,520
WASHINGTON COUNTY	$ 81,280
WEBB COUNTY	$ 59,200
WHARTON COUNTY	$ 68,400
WHEELER COUNTY	$ 66,960
WICHITA COUNTY	$ 72,960
WILBARGER COUNTY	$ 66,960
WILLACY COUNTY	$ 66,960
WINKLER COUNTY	$ 85,680
WOOD COUNTY	$ 68,560
YOAKUM COUNTY	$ 76,960
YOUNG COUNTY	$ 72,800
ZAPATA COUNTY	$ 66,960
ZAVALA COUNTY	$ 66,960

My Choice Texas Home
Texas Department of Housing & Community Affairs

FNMA HFA PREFERRED & Freddie HFA Advantage Income Limits Table

ONLY OVER 80% County Limits (not shown on Page 4)

Counties	FNMA 170% AMI Limit
ANDERSON COUNTY	$142,290
ANGELINA COUNTY	$142,290
ARANSAS COUNTY	$144,160
ARCHER COUNTY	$155,040
BAILEY COUNTY	$146,200
BAYLOR COUNTY	$142,290
BEE COUNTY	$142,290
BELL COUNTY	$145,520
BOSQUE COUNTY	$152,320
BOWIE COUNTY	$130,390
BRAZOS COUNTY	$177,820
BREWSTER COUNTY	$142,290
BRISCOE COUNTY	$142,290
BROOKS COUNTY	$142,290
BROWN COUNTY	$142,290
BURLESON COUNTY	$177,820
BURNET COUNTY	$164,900
CALHOUN COUNTY	$165,580
CALLAHAN COUNTY	$156,570
CAMERON COUNTY	$109,820
CAMP COUNTY	$142,290
CASS COUNTY	$142,290
CASTRO COUNTY	$142,290
CHEROKEE COUNTY	$142,290
CHILDRESS COUNTY	$142,290
CLAY COUNTY	$155,040
COCHRAN COUNTY	$152,150
COKE COUNTY	$142,290
COLEMAN COUNTY	$142,290
COLLINGSWORTH COUNTY	$142,290
COLORADO COUNTY	$157,930
COMANCHE COUNTY	$142,290
CONCHO COUNTY	$142,290
CORYELL COUNTY	$145,520
COTTLE COUNTY	$142,290
CROCKETT COUNTY	$142,290
CROSBY COUNTY	$152,150
CULBERSON COUNTY	$142,290
DALLAM COUNTY	$154,530
DAWSON COUNTY	$142,290
DEAF SMITH COUNTY	$142,290
DELTA COUNTY	$158,100
DEWITT COUNTY	$142,290
DICKENS COUNTY	$142,290

Counties	FNMA 170% AMI Limit
DIMMIT COUNTY	$ 142,290
DONLEY COUNTY	$ 144,500
DUVAL COUNTY	$ 142,290
EASTLAND COUNTY	$ 142,290
EDWARDS COUNTY	$ 142,290
EL PASO COUNTY	$ 124,780
ERATH COUNTY	$ 155,040
FALLS COUNTY	$ 152,320
FANNIN COUNTY	$ 151,980
FAYETTE COUNTY	$ 166,940
FISHER COUNTY	$ 142,290
FLOYD COUNTY	$ 142,290
FOARD COUNTY	$ 149,600
FRANKLIN COUNTY	$ 146,710
FREESTONE COUNTY	$ 142,290
FRIO COUNTY	$ 142,290
GAINES COUNTY	$ 149,430
GARZA COUNTY	$ 152,150
GOLIAD COUNTY	$ 138,210
GONZALES COUNTY	$ 142,290
GRAY COUNTY	$ 142,290
GREGG COUNTY	$ 137,530
GRIMES COUNTY	$ 152,150
HALE COUNTY	$ 142,290
HALL COUNTY	$ 142,290
HAMILTON COUNTY	$ 158,440
HANSFORD COUNTY	$ 170,680
HARDEMAN COUNTY	$ 149,430
HARDIN COUNTY	$ 149,090
HARRISON COUNTY	$ 137,530
HASKELL COUNTY	$ 142,290
HENDERSON COUNTY	$ 142,290
HIDALGO COUNTY	$ 108,800
HILL COUNTY	$ 143,310
HOCKLEY COUNTY	$ 152,150
HOPKINS COUNTY	$ 150,620
HOUSTON COUNTY	$ 142,290
HOWARD COUNTY	$ 154,020
HUDSPETH COUNTY	$ 124,780
HUTCHINSON COUNTY	$ 171,360
JACK COUNTY	$ 142,290
JASPER COUNTY	$ 142,290
JEFF DAVIS COUNTY	$ 142,290

Counties	FNMA 170% AMI Limit
JEFFERSON COUNTY	$ 149,090
JIM HOGG COUNTY	$ 142,290
JIM WELLS COUNTY	$ 142,290
JONES COUNTY	$ 156,570
KARNES COUNTY	$ 146,200
KENEDY COUNTY	$ 142,290
KENT COUNTY	$ 165,410
KERR COUNTY	$ 163,540
KIMBLE COUNTY	$ 170,680
KINNEY COUNTY	$ 142,290
KLEBERG COUNTY	$ 142,290
KNOX COUNTY	$ 142,290
LA SALLE COUNTY	$ 142,290
LAMAR COUNTY	$ 144,160
LAMB COUNTY	$ 142,290
LAMPASAS COUNTY	$ 145,520
LAVACA COUNTY	$ 155,550
LEE COUNTY	$ 151,470
LEON COUNTY	$ 142,290
LIMESTONE COUNTY	$ 142,290
LIVE OAK COUNTY	$ 142,290
LLANO COUNTY	$ 163,200
LUBBOCK COUNTY	$ 152,150
LYNN COUNTY	$ 152,150
MADISON COUNTY	$ 157,930
MARION COUNTY	$ 142,290
MASON COUNTY	$ 164,900
MATAGORDA COUNTY	$ 142,290
MAVERICK COUNTY	$ 99,620
MCCULLOCH COUNTY	$ 145,180
MCLENNAN COUNTY	$ 152,320
MCMULLEN COUNTY	$ 142,290
MENARD COUNTY	$ 154,700
MILAM COUNTY	$ 146,030
MILLS COUNTY	$ 142,290
MONTAGUE COUNTY	$ 146,880
MOORE COUNTY	$ 142,290
MORRIS COUNTY	$ 142,290
MOTLEY COUNTY	$ 142,290
NACOGDOCHES COUNTY	$ 142,290
NAVARRO COUNTY	$ 143,990
NEWTON COUNTY	$ 142,290
NOLAN COUNTY	$ 142,290

Counties	FNMA 170% AMI Limit
NUECES COUNTY	$ 144,160
OCHILTREE COUNTY	$ 155,210
ORANGE COUNTY	$ 149,090
PALO PINTO COUNTY	$ 144,330
PANOLA COUNTY	$ 153,680
PARMER COUNTY	$ 142,290
POLK COUNTY	$ 142,290
PRESIDIO COUNTY	$ 142,290
RAINS COUNTY	$ 142,290
REAL COUNTY	$ 142,290
RED RIVER COUNTY	$ 142,290
REEVES COUNTY	$ 142,290
REFUGIO COUNTY	$ 142,290
ROBERTSON COUNTY	$ 177,820
RUNNELS COUNTY	$ 142,290
RUSK COUNTY	$ 137,530
SABINE COUNTY	$ 142,290
SAN AUGUSTINE COUNTY	$ 142,290
SAN JACINTO COUNTY	$ 178,670
SAN PATRICIO COUNTY	$ 144,160
SAN SABA COUNTY	$ 142,290
SCURRY COUNTY	$ 143,480
SHACKELFORD COUNTY	$ 171,020
SHELBY COUNTY	$ 142,290
SHERMAN COUNTY	$ 154,530
SMITH COUNTY	$ 165,410
STARR COUNTY	$ 142,290
STEPHENS COUNTY	$ 142,290
STERLING COUNTY	$ 185,300
SUTTON COUNTY	$ 142,290
SWISHER COUNTY	$ 142,290
TAYLOR COUNTY	$ 156,570
TERRELL COUNTY	$ 142,290
TERRY COUNTY	$ 142,290
THROCKMORTON COUNTY	$ 142,290
TITUS COUNTY	$ 142,290
TRINITY COUNTY	$ 142,290
TYLER COUNTY	$ 142,290
UPSHUR COUNTY	$ 137,530
UPTON COUNTY	$ 142,290
UVALDE COUNTY	$ 142,290
VAL VERDE COUNTY	$ 142,290
VAN ZANDT COUNTY	$ 147,390

Counties	FNMA 170% AMI Limit
VICTORIA COUNTY	$ 138,210
WALKER COUNTY	$ 143,480
WASHINGTON COUNTY	$ 172,720
WEBB COUNTY	$ 125,800
WHARTON COUNTY	$ 145,350
WHEELER COUNTY	$ 142,290
WICHITA COUNTY	$ 155,040
WILBARGER COUNTY	$ 142,290
WILLACY COUNTY	$ 142,290
WINKLER COUNTY	$ 182,070
WOOD COUNTY	$ 145,690
YOAKUM COUNTY	$ 163,540
YOUNG COUNTY	$ 154,700
ZAPATA COUNTY	$ 142,290
ZAVALA COUNTY	$ 142,290

My First Texas Home
Texas Department of Housing & Community Affairs

Texas Mortgage Credit Certificate
Texas Department of Housing & Community Affairs

Purchase Price Limits - 2 UNIT PROPERTIES

Area of State	Counties in Area	2-Unit Non Targeted Area Limits	2-Unit * Targeted Area Limits
COUNTIES NOT LISTED BELOW ARE SUBJECT TO BALANCE OF STATE use this row -->		**$725,146**	**$886,289**
Amarillo, HMFA	Armstrong, Carson, Potter*, Randall*	$725,146	$886,289
Andrews County	Andrews	$725,146	No Targeted Census Tracts in County
Austin County, HMFA	Austin	$725,146	No Targeted Census Tracts in County
Austin-Round Rock, MSA	Bastrop, Caldwell, Hays*, Travis* & Williamson*	$765,585	$935,716
Blanco County	Blanco	$725,146	No Targeted Census Tracts in County
Borden County	Borden	$725,146	No Targeted Census Tracts in County
Brazoria County, HMFA	Brazoria	$725,146	No Targeted Census Tracts in County
Cooke County	Cooke*	$725,146	$886,289
Crane County	Crane	$725,146	No Targeted Census Tracts in County
Dallas, HMFA	Collin*, Dallas*, Denton*, Ellis, Hunt*, Kaufman* & Rockwall	$754,809	$922,544
Fort Worth - Arlington, HMFA	Johnson*, Parker & Tarrant*	$754,809	$922,544
Gillespie County	Gillespie	$725,146	No Targeted Census Tracts in County
Glasscock County	Glasscock	$1,089,054	No Targeted Census Tracts in County
Hartley County	Hartley	$725,146	No Targeted Census Tracts in County
Hemphill County	Hemphill	$725,146	No Targeted Census Tracts in County
Hood County, HMFA	Hood	$725,146	No Targeted Census Tracts in County
Houston-The Woodlands-Sugar Land, I	Chambers, Fort Bend*, Galveston*, Harris*, Liberty, Montgomery* & Waller	$725,146	$886,289
Jackson County	Jackson	$725,146	No Targeted Census Tracts in County
Kendall County, HMFA	Kendall	$747,066	No Targeted Census Tracts in County
Kent	Kent	$725,146	No Targeted Census Tracts in County
King County	King*	$725,146	$886,289
Lipscomb County	Lipscomb	$725,146	No Targeted Census Tracts in County
Loving County	Loving	$725,146	No Targeted Census Tracts in County
Martin County, HMFA	Martin	$725,146	No Targeted Census Tracts in County
Medina County, HMFA	Medina	$747,066	No Targeted Census Tracts in County
Midland, HMFA	Midland	$725,146	No Targeted Census Tracts in County
Mitchell County	Mitchell	$725,146	No Targeted Census Tracts in County
Odessa MSA	Ector*	$725,146	$886,289
Oldham County, HMFA	Oldham	$725,146	No Targeted Census Tracts in County
Pecos County	Pecos*	$725,146	$886,289
Reagan County	Reagan	$725,146	No Targeted Census Tracts in County
Roberts County	Roberts	$725,146	No Targeted Census Tracts in County
San Angelo MSA	Irion, Tom Green*	$725,146	$886,289
San Antonio-New Braunfels, MSA	Atascosa, Bandera, Bexar*, Comal, Guadalupe* & Wilson	$747,066	$913,081
Schleicher County	Schleicher	$725,146	No Targeted Census Tracts in County
Sherman-Denison, MSA	Grayson*	$725,146	$886,289
Somervell County, HMFA	Somervell	$725,146	No Targeted Census Tracts in County
Stonewall County	Stonewall	$725,146	No Targeted Census Tracts in County
Ward County	Ward	$725,146	No Targeted Census Tracts in County
Wise County, HMFA	Wise	$754,809	No Targeted Census Tracts in County
Yoakum County	Yoakum	$725,146	No Targeted Census Tracts in County

* Property must be located in a qualified targeted census tract to use the Targeted Area Limits.