Buyer Select Income Limits:
FHA, VA & Freddie Mac
Effective 10.15.2026

Eligible Areas: State of Texas, excluding the cities of El Paso, Grand Prairie and McKinney.
Charter Level Borrowers receive free HBE and access to special DPA Program Options indicated on rate sheet.

County	Charter	Standard
Anderson	$66,960	$146,475
Andrews	$79,840	$174,650
Angelina	$66,960	$146,475
Aransas	$67,840	$148,400
Archer	$72,960	$159,600
Armstrong	$72,640	$158,900
Atascosa	$81,280	$177,800
Austin	$84,080	$183,925
Bailey	$68,800	$150,500
Bandera	$81,280	$177,800
Bastrop	$107,520	$235,200
Baylor	$66,960	$146,475
Bee	$66,960	$146,475
Bell	$68,480	$149,800
Bexar	$81,280	$177,800
Blanco	$85,360	$186,725
Borden	$66,960	$146,475
Bosque	$71,680	$156,800
Bowie	$61,360	$134,225
Brazoria	$84,080	$183,925
Brazos	$83,680	$183,050
Brewster	$66,960	$146,475
Briscoe	$66,960	$146,475
Brooks	$66,960	$146,475
Brown	$66,960	$146,475
Burleson	$83,680	$183,050
Burnet	$77,600	$169,750
Caldwell	$107,520	$235,200
Calhoun	$77,920	$170,450
Callahan	$73,680	$161,175
Cameron	$51,680	$113,050
Camp	$66,960	$146,475

Charter Level Incomes are eligible for free HBE from SETH and reduced MI for Freddie Mac loan products.

County	Charter	Standard
Carson	$72,640	$158,900
Cass	$66,960	$146,475
Castro	$66,960	$146,475
Chambers	$84,080	$183,925
Cherokee	$66,960	$146,475
Childress	$66,960	$146,475
Clay	$72,960	$159,600
Cochran	$71,600	$156,625
Coke	$66,960	$146,475
Coleman	$66,960	$146,475
Collin	$94,000	$205,625
Collingsworth	$66,960	$146,475
Colorado	$74,320	$162,575
Comal	$81,280	$177,800
Comanche	$66,960	$146,475
Concho	$66,960	$146,475
Cooke	$79,520	$173,950
Coryell	$68,480	$149,800
Cottle	$66,960	$146,475
Crane	$66,960	$146,475
Crockett	$66,960	$146,475
Crosby	$71,600	$156,625
Culberson	$66,960	$146,475
Dallam	$72,720	$159,075
Dallas	$94,000	$205,625
Dawson	$66,960	$146,475
Deaf Smith	$66,960	$146,475
Delta	$74,400	$162,750
Denton	$94,000	$205,625
Dewitt	$66,960	$146,475
Dickens	$66,960	$146,475
Dimmit	$66,960	$146,475

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County	Charter	Standard
Donley	$68,000	$148,750
Duval	$66,960	$146,475
Eastland	$66,960	$146,475
Ector	$72,880	$159,425
Edwards	$66,960	$146,475
El Paso	$58,720	$128,450
Ellis	$94,000	$205,625
Erath	$72,960	$159,600
Falls	$71,680	$156,800
Fannin	$71,520	$156,450
Fayette	$78,560	$171,850
Fisher	$66,960	$146,475
Floyd	$66,960	$146,475
Foard	$70,400	$154,000
Fort Bend	$84,080	$183,925
Franklin	$69,040	$151,025
Freestone	$66,960	$146,475
Frio	$66,960	$146,475
Gaines	$70,320	$153,825
Galveston	$84,080	$183,925
Garza	$71,600	$156,625
Gillespie	$87,440	$191,275
Glasscock	$115,360	$252,350
Goliad	$65,040	$142,275
Gonzales	$66,960	$146,475
Gray	$66,960	$146,475
Grayson	$76,240	$166,775
Gregg	$64,720	$141,575
Grimes	$71,600	$156,625
Guadalupe	$81,280	$177,800
Hale	$66,960	$146,475
Hall	$66,960	$146,475
Hamilton	$74,560	$163,100

County	Charter	Standard
Hansford	$80,320	$175,700
Hardeman	$70,320	$153,825
Hardin	$70,160	$153,475
Harris	$84,080	$183,925
Harrison	$64,720	$141,575
Hartley	$84,480	$184,800
Haskell	$66,960	$146,475
Hays	$107,520	$235,200
Hemphill	$95,520	$208,950
Henderson	$66,960	$146,475
Hidalgo	$51,200	$112,000
Hill	$67,440	$147,525
Hockley	$71,600	$156,625
Hood	$86,960	$190,225
Hopkins	$70,880	$155,050
Houston	$66,960	$146,475
Howard	$72,480	$158,550
Hudspeth	$58,720	$128,450
Hunt	$94,000	$205,625
Hutchinson	$80,640	$176,400
Irion	$72,720	$159,075
Jack	$66,960	$146,475
Jackson	$68,000	$148,750
Jasper	$66,960	$146,475
Jeff Davis	$66,960	$146,475
Jefferson	$70,160	$153,475
Jim Hogg	$66,960	$146,475
Jim Wells	$66,960	$146,475
Johnson	$94,000	$205,625
Jones	$73,680	$161,175
Karnes	$68,800	$150,500
Kaufman	$94,000	$205,625
Kendall	$81,280	$177,800

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Kenedy	$66,960	$146,475
Kent	$77,840	$170,275
Kerr	$76,960	$168,350
Kimble	$80,320	$175,700
King	$66,960	$146,475
Kinney	$66,960	$146,475
Kleberg	$66,960	$146,475
Knox	$66,960	$146,475
La Salle	$66,960	$146,475
Lamar	$67,840	$148,400
Lamb	$66,960	$146,475
Lampasas	$68,480	$149,800
Lavaca	$73,200	$160,125
Lee	$71,280	$155,925
Leon	$66,960	$146,475
Liberty	$84,080	$183,925
Limestone	$66,960	$146,475
Lipscomb	$68,960	$150,850
Live Oak	$66,960	$146,475
Llano	$76,800	$168,000
Loving	$66,960	$146,475
Lubbock	$71,600	$156,625
Lynn	$71,600	$156,625
Madison	$74,320	$162,575
Marion	$66,960	$146,475
Martin	$87,760	$191,975
Mason	$77,600	$169,750
Matagorda	$66,960	$146,475
Maverick	$46,880	$102,550
McCulloch	$68,320	$149,450
McLennan	$71,680	$156,800
McMullen	$66,960	$146,475
Medina	$81,280	$177,800

County	Charter	Standard
Menard	$72,800	$159,250
Midland	$87,760	$191,975
Milam	$68,720	$150,325
Mills	$66,960	$146,475
Mitchell	$76,320	$166,950
Montague	$69,120	$151,200
Montgomery	$84,080	$183,925
Moore	$66,960	$146,475
Morris	$66,960	$146,475
Motley	$66,960	$146,475
Nacogdoches	$66,960	$146,475
Navarro	$67,760	$148,225
Newton	$66,960	$146,475
Nolan	$66,960	$146,475
Nueces	$67,840	$148,400
Ochiltree	$73,040	$159,775
Oldham	$72,640	$158,900
Orange	$70,160	$153,475
Palo Pinto	$67,920	$148,575
Panola	$72,320	$158,200
Parker	$94,000	$205,625
Parmer	$66,960	$146,475
Pecos	$68,320	$149,450
Polk	$66,960	$146,475
Potter	$72,640	$158,900
Presidio	$66,960	$146,475
Rains	$66,960	$146,475
Randall	$72,640	$158,900
Reagan	$69,200	$151,375
Real	$66,960	$146,475
Red River	$66,960	$146,475
Reeves	$66,960	$146,475
Refugio	$66,960	$146,475

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County	Charter	Standard
Roberts	$71,600	$156,625
Robertson	$83,680	$183,050
Rockwall	$94,000	$205,625
Runnels	$66,960	$146,475
Rusk	$64,720	$141,575
Sabine	$66,960	$146,475
San Augustine	$66,960	$146,475
San Jacinto	$84,080	$183,925
San Patricio	$67,840	$148,400
San Saba	$66,960	$146,475
Schleicher	$77,040	$168,525
Scurry	$67,520	$147,700
Shackelford	$80,480	$176,050
Shelby	$66,960	$146,475
Sherman	$72,720	$159,075
Smith	$77,840	$170,275
Somervell	$85,440	$186,900
Starr	$66,960	$146,475
Stephens	$66,960	$146,475
Sterling	$87,200	$190,750
Stonewall	$78,480	$171,675
Sutton	$66,960	$146,475
Swisher	$66,960	$146,475
Tarrant	$94,000	$205,625
Taylor	$73,680	$161,175
Terrell	$66,960	$146,475
Travis	$66,960	$146,475
Throckmorton	$66,960	$146,475
Titus	$66,960	$146,475
Tom Green	$72,720	$159,075
Travis	$107,520	$235,200
Trinity	$66,960	$146,475
Tyler	$66,960	$146,475

County	Charter	Standard
Upshur	$64,720	$141,575
Upton	$66,960	$146,475
Uvalde	$66,960	$146,475
Val Verde	$66,960	$146,475
Van Zandt	$69,360	$151,725
Victoria	$65,040	$142,275
Walker	$67,520	$147,700
Waller	$84,080	$183,925
Ward	$66,960	$146,475
Washington	$81,280	$177,800
Webb	$59,200	$129,500
Wharton	$68,400	$149,625
Wheeler	$66,960	$146,475
Wichita	$72,960	$159,600
Wilbarger	$66,960	$146,475
Willacy	$66,960	$146,475
Williamson	$107,520	$235,200
Wilson	$81,280	$177,800
Winkler	$85,680	$187,425
Wise	$94,000	$205,625
Wood	$68,560	$149,975
Yoakum	$76,960	$168,350
Young	$72,800	$159,250
Zapata	$66,960	$146,475
Zavala	$66,960	$146,475