



## SETH 5 Star Income Limits: FHA, VA, Fannie Mae & Freddie Mac Effective 6.12.2023

**Eligible Areas:** State of Texas, excluding Travis County and 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	\$58,560	\$102,480
Andrews	\$81,200	\$142,100
Angelina	\$58,560	\$102,480
Aransas	\$61,120	\$106,960
Archer	\$67,040	\$117,320
Armstrong	\$69,840	\$122,220
Atascosa	\$71,280	\$124,740
Austin	\$75,280	\$131,740
Bailey	\$63,680	\$111,440
Bandera	\$71,280	\$124,740
Bastrop	\$97,840	\$171,220
Baylor	\$58,560	\$102,480
Bee	\$58,560	\$102,480
Bell	\$61,200	\$107,100
Bexar	\$71,280	\$124,740
Blanco	\$70,960	\$124,180
Borden	\$86,400	\$151,200
Bosque	\$60,000	\$105,000
Bowie	\$56,720	\$99,260
Brazoria	\$75,280	\$131,740
Brazos	\$64,320	\$112,560
Brewster	\$62,320	\$109,060
Briscoe	\$58,560	\$102,480
Brooks	\$58,560	\$102,480
Brown	\$58,560	\$102,480
Burleson	\$64,320	\$112,560
Burnet	\$69,680	\$121,940
Caldwell	\$97,840	\$171,220
Calhoun	\$67,200	\$117,600
Callahan	\$56,800	\$99,400
Cameron	\$49,600	\$86,800

County	Charter	Standard
Camp	\$58,560	\$102,480
Carson	\$69,840	\$122,220
Cass	\$58,560	\$102,480
Castro	\$58,560	\$102,480
Chambers	\$75,280	\$131,740
Cherokee	\$58,560	\$102,480
Childress	\$58,560	\$102,480
Clay	\$67,040	\$117,320
Cochran	\$58,560	\$102,480
Coke	\$63,600	\$111,300
Coleman	\$58,560	\$102,480
Collin	\$82,160	\$143,780
Collingsworth	\$58,560	\$102,480
Colorado	\$59,360	\$103,880
Comal	\$71,280	\$124,740
Comanche	\$62,720	\$109,760
Concho	\$58,560	\$102,480
Cooke	\$72,960	\$127,680
Coryell	\$61,200	\$107,100
Cottle	\$58,560	\$102,480
Crane	\$69,360	\$121,380
Crockett	\$58,560	\$102,480
Crosby	\$67,440	\$118,020
Culberson	\$58,560	\$102,480
Dallam	\$64,080	\$112,140
Dallas	\$82,160	\$143,780
Dawson	\$58,560	\$102,480
Deaf Smith	\$58,560	\$102,480
Delta	\$68,560	\$119,980
Denton	\$82,160	\$143,780
Dewitt	\$61,440	\$107,520



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County	Charter	Standard
Dickens	\$58,560	\$102,480
Dimmit	\$58,560	\$102,480
Donley	\$60,640	\$106,120
Duval	\$58,560	\$102,480
Eastland	\$58,560	\$102,480
Ector	\$56,000	\$98,000
Edwards	\$58,560	\$102,480
El Paso	\$50,480	\$88,340
Ellis	\$82,160	\$143,780
Erath	\$68,160	\$119,280
Falls	\$67,440	\$118,020
Fannin	\$67,600	\$118,300
Fayette	\$73,360	\$128,380
Fisher	\$63,200	\$110,600
Floyd	\$58,560	\$102,480
Foard	\$58,560	\$102,480
Fort Bend	\$75,280	\$131,740
Franklin	\$61,680	\$107,940
Freestone	\$66,720	\$116,760
Frio	\$58,560	\$102,480
Gaines	\$72,080	\$126,140
Galveston	\$75,280	\$131,740
Garza	\$68,320	\$119,560
Gillespie	\$75,520	\$132,160
Glasscock	\$73,680	\$128,940
Goliad	\$55,760	\$97,580
Gonzales	\$58,560	\$102,480
Gray	\$58,560	\$102,480
Grayson	\$65,920	\$115,360
Gregg	\$62,400	\$109,200
Grimes	\$67,120	\$117,460
Guadalupe	\$71,280	\$124,740

County	Charter	Standard
Hale	\$58,560	\$102,480
Hall	\$58,560	\$102,480
Hamilton	\$58,560	\$102,480
Hansford	\$58,560	\$102,480
Hardeman	\$58,560	\$102,480
Hardin	\$70,240	\$122,920
Harris	\$75,280	\$131,740
Harrison	\$62,400	\$109,200
Hartley	\$68,960	\$120,680
Haskell	\$58,560	\$102,480
Hays	\$97,840	\$171,220
Hemphill	\$86,400	\$151,200
Henderson	\$58,560	\$102,480
Hidalgo	\$45,040	\$78,820
Hill	\$61,840	\$108,220
Hockley	\$58,560	\$102,480
Hood	\$79,840	\$139,720
Hopkins	\$63,920	\$111,860
Houston	\$58,560	\$102,480
Howard	\$62,960	\$110,180
Hudspeth	\$50,480	\$88,340
Hunt	\$82,160	\$143,780
Hutchinson	\$62,000	\$108,500
Irion	\$64,000	\$112,000
Jack	\$61,040	\$106,820
Jackson	\$64,880	\$113,540
Jasper	\$58,560	\$102,480
Jeff Davis	\$58,560	\$102,480
Jefferson	\$70,240	\$122,920
Jim Hogg	\$58,560	\$102,480
Jim Wells	\$58,560	\$102,480
Johnson	\$82,160	\$143,780



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County	Charter	Standard
Jones	\$56,800	\$99,400
Karnes	\$58,560	\$102,480
Kaufman	\$82,160	\$143,780
Kendall	\$71,280	\$124,740
Kenedy	\$58,560	\$102,480
Kent	\$76,400	\$133,700
Kerr	\$67,680	\$118,440
Kimble	\$70,160	\$122,780
King	\$58,560	\$102,480
Kinney	\$58,560	\$102,480
Kleberg	\$58,560	\$102,480
Knox	\$58,560	\$102,480
La Salle	\$58,560	\$102,480
Lamar	\$58,560	\$102,480
Lamb	\$58,560	\$102,480
Lampasas	\$61,200	\$107,100
Lavaca	\$67,920	\$118,860
Lee	\$58,560	\$102,480
Leon	\$59,200	\$103,600
Liberty	\$75,280	\$131,740
Limestone	\$58,560	\$102,480
Lipscomb	\$63,920	\$111,860
Live Oak	\$58,560	\$102,480
Llano	\$71,040	\$124,320
Loving	\$58,560	\$102,480
Lubbock	\$67,440	\$118,020
Lynn	\$67,440	\$118,020
Madison	\$58,560	\$102,480
Marion	\$58,560	\$102,480
Martin	\$84,400	\$147,700
Mason	\$73,840	\$129,220
Matagorda	\$58,560	\$102,480

County	Charter	Standard
Maverick	\$58,560	\$102,480
McCulloch	\$58,560	\$102,480
McLennan	\$67,440	\$118,020
McMullen	\$64,240	\$112,420
Medina	\$71,280	\$124,740
Menard	\$58,560	\$102,480
Midland	\$84,400	\$147,700
Milam	\$58,880	\$103,040
Mills	\$58,560	\$102,480
Mitchell	\$78,480	\$137,340
Montague	\$67,680	\$118,440
Montgomery	\$75,280	\$131,740
Moore	\$58,560	\$102,480
Morris	\$58,560	\$102,480
Motley	\$58,560	\$102,480
Nacogdoches	\$58,560	\$102,480
Navarro	\$58,560	\$102,480
Newton	\$58,560	\$102,480
Nolan	\$58,560	\$102,480
Nueces	\$61,920	\$108,360
Ochiltree	\$63,680	\$111,440
Oldham	\$69,840	\$122,220
Orange	\$70,240	\$122,920
Palo Pinto	\$64,880	\$113,540
Panola	\$63,360	\$110,880
Parker	\$82,160	\$143,780
Parmer	\$66,560	\$116,480
Pecos	\$58,560	\$102,480
Polk	\$58,560	\$102,480
Potter	\$69,840	\$122,220
Presidio	\$58,560	\$102,480
Rains	\$62,080	\$108,640



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## FHA, VA, Fannie Mae & Freddie Mac

Effective 6.12.2023

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County	Charter	Standard
Randall	\$69,840	\$122,220
Reagan	\$65,520	\$114,660
Real	\$58,560	\$102,480
Red River	\$58,560	\$102,480
Reeves	\$58,560	\$102,480
Refugio	\$58,560	\$102,480
Roberts	\$63,040	\$110,320
Robertson	\$64,320	\$112,560
Rockwall	\$82,160	\$143,780
Runnels	\$58,560	\$102,480
Rusk	\$62,400	\$109,200
Sabine	\$58,560	\$102,480
San Augustine	\$58,560	\$102,480
San Jacinto	\$59,040	\$103,320
San Patricio	\$61,920	\$108,360
San Saba	\$58,560	\$102,480
Schleicher	\$65,680	\$114,940
Scurry	\$62,480	\$109,340
Shackelford	\$58,560	\$102,480
Shelby	\$58,560	\$102,480
Sherman	\$58,560	\$102,480
Smith	\$68,480	\$119,840
Somervell	\$85,920	\$150,360
Starr	\$58,560	\$102,480
Stephens	\$58,560	\$102,480
Sterling	\$64,000	\$112,000
Stonewall	\$66,960	\$117,180
Sutton	\$59,520	\$104,160
Swisher	\$58,560	\$102,480
Tarrant	\$82,160	\$143,780
Taylor	\$56,800	\$99,400
Terrell	\$58,560	\$102,480

County	Charter	Standard
Terry	\$58,560	\$102,480
Throckmorton	\$58,560	\$102,480
Titus	\$58,560	\$102,480
Tom Green	\$64,000	\$112,000
Trinity	\$58,560	\$102,480
Tyler	\$58,560	\$102,480
Upshur	\$62,400	\$109,200
Upton	\$66,080	\$115,640
Uvalde	\$58,560	\$102,480
Val Verde	\$58,560	\$102,480
Van Zandt	\$63,760	\$111,580
Victoria	\$55,760	\$97,580
Walker	\$58,560	\$102,480
Waller	\$75,280	\$131,740
Ward	\$63,280	\$110,740
Washington	\$74,960	\$131,180
Webb	\$49,760	\$87,080
Wharton	\$61,840	\$108,220
Wheeler	\$58,560	\$102,480
Wichita	\$67,040	\$117,320
Wilbarger	\$58,560	\$102,480
Willacy	\$58,560	\$102,480
Williamson	\$97,840	\$171,220
Wilson	\$71,280	\$124,740
Winkler	\$68,080	\$119,140
Wise	\$82,160	\$143,780
Wood	\$64,320	\$112,560
Yoakum	\$73,280	\$128,240
Young	\$67,600	\$118,300
Zapata	\$58,560	\$102,480
Zavala	\$58,560	\$102,480





## SETH 5 Star Income Limits: USDA/RHS Loans Effective 1.01.2023

**Eligible Areas: State of Texas, excluding Travis County and the cities of El Paso, Grand Prairie and McKinney.  
Charter Level Borrowers receive free HBE and access to options as indicated on rate sheet.**

	Charter Income: Free HBE	1-4 Persons	5-8 Persons
<u>Austin-Round Rock-San Marcos MSA:</u>			
Bastrop, Caldwell, Hays, Travis, Williamson	\$79,120	\$126,850	\$167,450
<u>Dallas-Fort Worth-Arlington MSA:</u>			
Collin, Dallas, Denton, Ellis, Hunt, Kaufman, Rockwall	\$68,640	\$112,000	\$147,850
Johnson, Parker, Tarrant	\$68,640	\$103,500	\$136,600
<u>Houston-Sugar Land-Baytown MSA:</u>			
Austin	\$63,840	\$103,500	\$136,600
Brazoria	\$63,840	\$123,050	\$162,450
Chambers, Fort Bend, Galveston, Harris, Liberty, Montgomery, San Jacinto, Waller	\$63,840	\$103,500	\$136,600
Andrews	\$71,840	\$107,150	\$141,450
Borden	\$75,360	\$119,400	\$157,600
Glasscock	\$61,520	\$122,250	\$148,150
Kendall	\$59,680	\$129,400	\$170,800
Loving	\$78,000	\$119,050	\$157,150
Midland	\$78,400	\$122,500	\$161,700
Roberts	\$70,000	\$110,050	\$145,250
ALL OTHER TEXAS COUNTIES	\$56,880	\$103,500	\$136,600

