

2023-2024

Income and Purchase Price Limit Charts

(Click links below to locate applicable chart)

Non-Bond DPA only

Non-Bond DPA & MCC

Conventional at or Below 80% AMFI

Bond DPA Only



DPA Income Limits**(No Purchase Price Limits) Home Sweet Texas and Homes for Texas Heroes Loan Program

		Conventional - HFA A	USDA, VA, dvantage & HFA Preferred ove 80% AMFI)	Conventional - HFA Advantage & HFA Preferred (conv. at or below 80% AMFI)	
		Income Limit for Non-Bond DPA		Income Limit for Non-Bond DPA	
		Non-Targeted Areas	Targeted Areas*	I	
Area of State	Counties in Area	Any Family Size	Any Family Size	Any Family Size	
Balance of State	All Counties Not Specifically Listed Below Use Limits on This Row	\$112,625	\$126,140	Click Here to See All Remaining Counties Not Listed Below	
Andrews County	Andrews	\$123,375	No Targeted Areas Available	\$81,200	
Atascosa County HMFA	Atascosa	\$112,625	\$126,140	\$71,280	
Austin County HMFA	Austin	\$115,000	No Targeted Areas Available	\$75,280	
Austin-Round Rock MSA	Bastrop, Caldwell, Hays, Travis, Williamson	\$146,000	\$163,520	\$97,840	
Borden County	Borden	\$135,000	No Targeted Areas Available	\$86,400	
Brazoria County HMFA	Brazoria	\$139,250	No Targeted Areas Available	\$75,280	
Dallas HMFA	Collin, Dallas, Denton, Ellis, Hunt, Kaufman, Rockwall	\$128,875	\$144,340	\$82,160	
Fort Worth-Arlington HMFA	Johnson, Parker, Tarrant	\$119,851	\$134,233	\$82,160	
Glasscock County	Glasscock	\$115,125	No Targeted Areas Available	\$73,680	
Hood County	Hood	\$112,750	No Targeted Areas Available	\$79,840	
Houston-The Woodlands-	Chambers, Fort Bend, Galveston,	0440 500	# 400 400	\$75.000	
Sugar Land HMFA	Harris, Liberty, Montgomery, Waller	\$116,500	\$130,480	\$75,280	
Kendall County HMFA	Kendall	\$149,875	No Targeted Areas Available	\$71,280	
Loving County	Loving	\$123,000	No Targeted Areas Available	\$58,560	
Martin County, HMFA	Martin	\$115,250 \$140,240	No Targeted Areas Available	\$84,400	
Medina County HMFA	Medina Midland	\$119,210 \$133,000	No Targeted Areas Available	\$71,280	
Midland HMFA	Midland Randera Revar Comal Guadalune	\$133,000	\$148,960	\$84,400	
San Antonio - New	Bandera, Bexar, Comal, Guadalupe Wilson	\$119,960	¢134 355	\$71,280	
Braunfels HMFA Wise County	Wise	\$119,960	\$134,355 No Targeted Areas Available		
VVISE County	VV 15C	Ψ121,110	INO Targeteu Areas Available	\$82,160	

[&]quot;MSA" - Metropolitan Statistical Area "HMFA" - HUD Metro FMR Area

Purchase Price Limits effective 4/20/2023 Government Income limits effective 5/15/2023 Conventional Income Limits effective 6/08/2023

^{*}Targeted Areas are economically distressed areas of the state.

^{**}Only qualifying income on 1003 is included to determine income eligibility.



MCC/Non-Bond DPA Combo Income and Purchase Price Limits** Home Sweet Texas and Homes for Texas Heroes Loan Program

		FHA, USDA, VA, Conventional - HFA Advantage & HFA Preferred (conv. above 80% AMFI)			Conventional HFA Advantage & HFA Preferred (conv. at or below 80% AMFI)	All Loan Types		
		Income Limits for MCC/Non-Bond DPA Combo			Income Limits for MCC/Non-Bond DPA Combo	Purchase Price Limits		
		Non-Targeted Areas Targeted Areas*		Non-Targeted and Targeted Areas	Non-Targeted Targeted Areas*			
Area of State	Counties in Area	1 or 2 Persons	3 or More Persons	1 or 2 Persons	3 or More Persons	Any Family Size	Areas	Targeted Areas*
Balance of State	All Counties Not Specifically Listed Below Use Limits on This Row	\$90,100	\$103,615	\$108,120	\$126,140	Click Here to See All Remaining Counties Not Listed Below	\$481,176	\$588,104
Andrews County	Andrews	\$98,700	\$113,505	No Targeted Ar	· ,	\$81,200	\$481,176	N/A
Atascosa County HMFA	Atascosa	\$90,100	\$103,615	\$108,120	\$126,140	\$71,280	\$534,561	\$653,352
Austin County HMFA	Austin	\$92,000	\$105,800	No Targeted Ar	. ,	\$75,280	\$481,176	N/A
Austin-Round Rock MSA	Bastrop, Caldwell, Hays, Travis, Williamson	\$116,800	\$134,320	\$140,160	\$163,520	\$97,840	\$582,624	\$712,097
Borden County	Borden	\$108,000	\$124,200	No Targeted Ar	, ,	\$86,400	\$481,176	N/A
Brazoria County HMFA	Brazoria	\$111,400	\$128,110	No Targeted Ar		\$75,280	\$481,176	N/A
Dallas HMFA	Collin, Dallas, Denton, Ellis, Hunt, Kaufman, Rockwall	\$103,100	\$118,565	\$123,720	\$144,340	\$82,160	\$541,594	\$661,949
Fort Worth-Arlington HMFA Glasscock County	Johnson, Parker, Tarrant Glasscock	\$95,881 \$92,100	\$110,263	\$115,057	\$134,233	\$82,160 \$73,680	\$541,594 \$481,176	\$661,949 N/A
Hood County	Hood	\$90,200	\$105,915 \$103,730	No Targeted Ar		\$73,000 \$79,840		N/A N/A
Houston-The Woodlands-	Chambers, Fort Bend, Galveston,	φ90,200 	φ103,730	No Targeted Ar	eas Avallable	\$79,040	\$481,176	IWA
Sugar Land HMFA	Harris, Liberty, Montgomery, Waller	\$93,200	\$107,180	\$111,840	\$130,480	\$75,280	\$481,176	\$588,104
Kendall County HMFA	Kendall	\$119,900	\$137,885	No Targeted Ar		\$71,280	\$534,561	N/A
Loving County	Loving	\$98,400	\$113,160	No Targeted Ar		\$58,560	\$481,176	N/A
Martin County, HMFA	Martin	\$92,200	\$106,030	No Targeted Ar		\$84,400	\$481,176	N/A
Medina County HMFA	Medina	\$95,368	\$109,673	No Targeted Ar		\$71,280	\$534,561	N/A
Midland HMFA	Midland	\$106,400	\$122,360	\$127,680	\$148,960	\$84,400	\$481,176	\$588,104
San Antonio - New	Bandera, Bexar, Comal, Guadalupe							
Braunfels HMFA	Wilson	\$95,968	\$110,363	\$115,162	\$134,355	\$71,280	\$534,561	\$653,352
Wise County	Wise	\$97,421	\$112,034	No Targeted Ar	eas Available	\$82,160	\$541,594	N/A

[&]quot;MSA" - Metropolitan Statistical Area "HMFA" - HUD Metro FMR Area

Purchase Price Limits effective 4/20/2023 Government Income limits effective 5/15/2023 Conventional Income Limits effective 6/08/2023

^{*}Targeted Areas are economically distressed areas of the state.

^{**}Household income of anyone on the deed of trust is included for income eligibility.

HFA Conventional At or Below	Income Limit
80% AMFI County Income Limits	Any Family Size
Anderson	\$58,560
Andrews	\$81,200
Angelina	\$58,560
Aransas	\$61,120
Archer	\$67,040
Armstrong	\$69,840
Atascosa	\$71,280
Austin	\$75,280
Bailey	\$63,680
Bandera	\$71,280
Bastrop	\$97,840
Baylor	\$58,560
Bee	\$58,560
Bell	\$61,200
Bexar	\$71,280
Blanco	\$70,960
Borden	\$86,400
Bosque	\$60,000
Bowie	\$56,720
Brazoria	\$75,280
Brazos	\$64,320
Brewster	\$62,320
Briscoe	\$58,560
Brooks	\$58,560
Brown	\$58,560
Burleson	\$64,320
Burnet	\$69,680
Caldwell	\$97,840
Calhoun	\$67,200
Callahan	\$56,800
Cameron	\$49,600
Camp	\$58,560
Carson	\$69,840
Cass	\$58,560
Castro	\$58,560

ATTENTION:

These income limits are only for the *At or Below 80% AMFI* Conventional product.

If you can't find your county for the other products, please reference the first row on the above charts that indicates "Balance of State - All remaining counties not listed below".

Again, remember that these limits are subject to AUS approval as stated on the cover page.

Chambers	\$75,280
Cherokee	\$58,560
Childress	\$58,560
Clay	\$67,040
Cochran	\$58,560
Coke	\$63,600
Coleman	\$58,560
Collin	\$82,160
Collingsworth	\$58,560
Colorado	\$59,360
Comal	\$71,280
Comanche	\$62,720
Concho	\$58,560
Cooke	\$72,960
Coryell	\$61,200
Cottle	\$58,560
Crane	\$69,360
Crockett	\$58,560
Crosby	\$67,440
Culberson	\$58,560
Dallam	\$64,080
Dallas	\$82,160
Dawson	\$58,560
Deaf Smith	\$58,560
Delta	\$68,560
Denton	\$82,160
Dewitt	\$61,440
Dickens	\$58,560
Dimmit	\$58,560
Donley	\$60,640
Duval	\$58,560
Eastland	\$58,560
Ector	\$56,000
Edwards	\$58,560
El Paso	\$50,480
Ellis	\$82,160
Erath	\$68,160

Falls	\$67,440
Fannin	\$67,600
Fayette	\$73,360
Fisher	\$63,200
Floyd	\$58,560
Foard	\$58,560
Fort Bend	\$75,280
Franklin	\$61,680
Freestone	\$66,720
Frio	\$58,560
Gaines	\$72,080
Galveston	\$75,280
Garza	\$68,320
Gillespie	\$75,520
Glasscock	\$73,680
Goliad	\$55,760
Gonzales	\$58,560
Gray	\$58,560
Grayson	\$65,920
Gregg	\$62,400
Grimes	\$67,120
Guadalupe	\$71,280
Hale	\$58,560
Hall	\$58,560
Hamilton	\$58,560
Hansford	\$58,560
Hardeman	\$58,560
Hardin	\$70,240
Harris	\$75,280
Harrison	\$62,400
Hartley	\$68,960
Haskell	\$58,560
Hays	\$97,840
Hemphill	\$86,400
Henderson	\$58,560
Hidalgo	\$45,040
Hill	\$61,840

Hockley	\$58,560
Hood	\$79,840
Hopkins	\$63,920
Houston	\$58,560
Howard	\$62,960
Hudspeth	\$50,480
Hunt	\$82,160
Hutchinson	\$62,000
Irion	\$64,000
Jack	\$61,040
Jackson	\$64,880
Jasper	\$58,560
Jeff Davis	\$58,560
Jefferson	\$70,240
Jim Hogg	\$58,560
Jim Wells	\$58,560
Johnson	\$82,160
Jones	\$56,800
Karnes	\$58,560
Kaufman	\$82,160
Kendall	\$71,280
Kenedy	\$58,560
Kent	\$76,400
Kerr	\$67,680
Kimble	\$70,160
King	\$58,560
Kinney	\$58,560
Kleberg	\$58,560
Knox	\$58,560
La Salle	\$58,560
Lamar	\$58,560
Lamb	\$58,560
Lampasas	\$61,200
Lavaca	\$67,920
Lee	\$58,560
Leon	\$59,200
Liberty	\$75,280

Limestone	\$58,560
Lipscomb	\$63,920
Live Oak	\$58,560
Llano	\$71,040
Loving	\$58,560
Lubbock	\$67,440
Lynn	\$67,440
Madison	\$58,560
Marion	\$58,560
Martin	\$84,400
Mason	\$73,840
Matagorda	\$58,560
Maverick	\$58,560
Mcculloch	\$58,560
Mclennan	\$67,440
Mcmullen	\$64,240
Medina	\$71,280
Menard	\$58,560
Midland	\$84,400
Milam	\$58,880
Mills	\$58,560
Mitchell	\$78,480
Montague	\$67,680
Montgomery	\$75,280
Moore	\$58,560
Morris	\$58,560
Motley	\$58,560
Nacogdoches	\$58,560
Navarro	\$58,560
Newton	\$58,560
Nolan	\$58,560
Nueces	\$61,920
Ochiltree	\$63,680
Oldham	\$69,840
Orange	\$70,240
Palo Pinto	\$64,880
Panola	\$63,360

Parker	\$82,160
Parmer	\$66,560
Pecos	\$58,560
Polk	\$58,560
Potter	\$69,840
Presidio	\$58,560
Rains	\$62,080
Randall	\$69,840
Reagan	\$65,520
Real	\$58,560
Red River	\$58,560
Reeves	\$58,560
Refugio	\$58,560
Roberts	\$63,040
Robertson	\$64,320
Rockwall	\$82,160
Runnels	\$58,560
Rusk	\$62,400
Sabine	\$58,560
San Jacinto	\$58,560
San Patricio	\$59,040
San Saba	\$61,920
San	
Augustine	\$58,560
Schleicher	\$65,680
Scurry	\$62,480
Shackelford	\$58,560
Shelby	\$58,560
Sherman	\$58,560
Smith	\$68,480
Somervell	\$85,920
Starr	\$58,560
Stephens	\$58,560
Sterling	\$64,000
Stonewall	\$66,960
Sutton	\$59,520
Swisher	\$58,560

Tarrant	\$82,160
Taylor	\$56,800
Terrell	\$58,560
Terry	\$58,560
Throckmorton	\$58,560
Titus	\$58,560
Tom Green	\$64,000
Travis	\$97,840
Trinity	\$58,560
Tyler	\$58,560
Upshur	\$62,400
Upton	\$66,080
Uvalde	\$58,560
Val Verde	\$58,560
Van Zandt	\$63,760
Victoria	\$55,760
Walker	\$58,560
Waller	\$75,280
Ward	\$63,280
Washington	\$74,960
Webb	\$49,760
Wharton	\$61,840
Wheeler	\$58,560
Wichita	\$67,040
Wilbarger	\$58,560
Willacy	\$58,560
Williamson	\$97,840
Wilson	\$71,280
Winkler	\$68,080
Wise	\$82,160
Wood	\$64,320
Yoakum	\$73,280
Young	\$67,600
Zapata	\$58,560
Zavala	\$58,560



Bond DPA Only- For Borrowers at or Below 80% AMFI Income and Purchase Price Limits Home Sweet Texas and Homes for Texas Heroes

First-Time Home Buyer Requirement**		Bond DPA for FHA, USDA, VA Loan Types Only			
		Income Limits at or Below 80% AMFI	Purchase Price Limits		
Area of State	Counties in Area	Non-Targeted and Targeted Areas	Non-Targeted Areas	Targeted Areas*	
		Any Family Size			
Balance of State	All Counties Not Specifically Listed Below Use Limits on This Row	\$72,080	\$481,176	\$588,104	
Andrews County	Andrews	\$78,960	\$481,176	N/A	
Atascosa County HMFA	Atascosa	\$72,080	\$534.561	\$653.352	
Austin County HMFA	Austin	\$73,600	\$481,176	N/A	
Austin-Round Rock MSA	Bastrop, Caldwell, Hays, Travis, Williamson	\$93,440	\$582,624	\$712,097	
Borden County	Borden	\$86,400	\$481,176	N/A	
Brazoria County HMFA	Brazoria	\$89,120	\$481,176	N/A	
Dallas HMFA	Collin, Dallas, Denton, Ellis, Hunt, Kaufman, Rockwall	\$82,480	\$541,594	\$661,949	
Fort Worth-Arlington HMFA	Johnson, Parker, Tarrant	\$76,705	\$541,594	\$661,949	
Glasscock County	Glasscock	\$73,680	\$481,176	N/A	
Hood County	Hood	\$72,160			
Houston-The Woodlands-Sugar Land HMFA	Chambers, Fort Bend, Galveston, Harris, Liberty, Montgomery, Waller	\$74,560	\$481,176	\$588,104	
Kendall County HMFA	Kendall	\$95,920	\$534,561	N/A	
Loving County	Loving	\$78,720	\$481,176	N/A	
Martin County, HMFA	Martin	\$73,760	\$481,176	N/A	
Medina County HMFA	Medina	\$76,294	\$534,561	N/A	
Midland HMFA	Midland	\$85,120	\$481,176	\$588,104	
San Antonio - New Braunfels HMFA	Bandera, Bexar, Comal, Guadalupe Wilson	\$76,774	\$534,561	\$653,352	
Wise County	Wise	\$77,937	\$541,594	N/A	

"MSA" - Metropolitan Statistical Area "HMFA" - HUD Metro FMR Area Purchase Price Limits effective 4/20/2023

Government Income limits effective 5/15/2023

*Targeted Areas are economically distressed areas of the state.

They offer the borrower expanded purchase price limits and waive the first-time homebuyer requirement.

**Veterans and borrowers purchasing in a targeted area do not have to meet the first-time homebuyer requirement