

Combined Income and Purchase Price Limits Table

My FIRST and Texas MCC considers the income of all person(s) who will sign the Deed of Trust (including Non-Purchasing Spouse).

My FIRST Texas Home only provides DPA with a 2nd Lien, Not a Grant.



Purchase Price Limits Effective March 30, 2022 / Income Limits Effective May 1, 2022

Area of State	Counties in Area	INCOME LIMITS				PURCHASE PRICE LIMITS	
		Govt Loan and Stand-Alone MCC Non TARGETED Areas		Govt Loan and Stand-Alone MCC TARGETED Areas		1-UNIT** Non-Targeted Area	1 UNIT ** Targeted 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		
Balance of State	ALL COUNTIES NOT LISTED BELOW	\$85,300	\$98,095	\$102,360	\$119,420	\$349,525	\$427,198
Amarillo, HMFA	Armstrong, Carson, Potter, Randall	\$85,300	\$98,095	\$102,360	\$119,420	\$349,525	\$427,198
Andrews County	Andrews	\$93,200	\$107,180	N/A		\$349,525	N/A
Austin County, HMFA	Austin	\$86,900	\$99,935	N/A		\$349,525	N/A
Austin-Round Rock, MSA	Bastrop, Caldwell, Hays*, Travis* & Williamson	\$110,300	\$126,845	\$132,360	\$154,420	\$401,305	\$490,484
Blanco County	Blanco	\$85,300	\$98,095	N/A		\$349,525	N/A
Borden County	Borden	\$103,900	\$119,485	N/A		\$349,525	N/A
Brazoria County, HMFA	Brazoria	\$107,000	\$123,050	N/A		\$349,525	N/A
Cooke County	Cooke	\$85,300	\$98,095	N/A		\$349,525	N/A
Crane County	Crane	\$85,300	\$98,095	N/A		\$349,525	N/A
Dallas, HMFA	Collin*, Dallas*, Denton*, Ellis*, Hunt*, Kaufman* & Rockwall	\$97,400	\$112,010	\$116,880	\$136,360	\$374,551	\$457,784
Fort Worth - Arlington, HMFA	Johnson*, Parker & Tarrant*	\$92,300	\$106,145	\$110,760	\$129,220	\$374,551	\$457,784
Gillespie County	Gillespie	\$85,300	\$98,095	N/A		\$349,525	N/A
Glasscock County	Glasscock	\$85,300	\$98,095	N/A		\$349,525	N/A
Hartley County	Hartley	\$85,300	\$98,095	N/A		\$349,525	N/A
Hemphill County	Hemphill	\$93,700	\$107,755	N/A		\$349,525	N/A
Hood County, HMFA	Hood	\$88,200	\$101,430	N/A		\$349,525	N/A
Houston-The Woodlands-Sugar Land, HMFA	Chambers, Fort Bend*, Galveston, Harris*, Liberty, Montgomery* & Waller	\$90,100	\$103,615	\$108,120	\$126,140	\$349,525	\$427,198
Jackson County	Jackson	\$85,300	\$98,095	N/A		\$349,525	N/A
Kendall County, HMFA	Kendall	\$113,200	\$130,180	N/A		\$373,596	N/A
Kent County	Kent	\$85,300	\$98,095	N/A		\$349,525	N/A
King County	King	\$85,300	\$98,095	N/A		\$349,525	N/A
Lipscomb County	Lipscomb	\$85,300	\$98,095	N/A		\$349,525	N/A
Loving County	Loving	\$112,200	\$129,030	N/A		\$349,525	N/A
Martin County, HMFA	Martin	\$90,800	\$104,420	N/A		\$349,525	N/A
Medina County, HMFA	Medina	\$87,300	\$100,395	N/A		\$373,596	N/A
Mitchell County	Mitchell	\$87,000	\$100,050	N/A			
Midland, HMFA	Midland*	\$119,200	\$137,080	\$143,040	\$166,880	\$349,525	\$427,198
Odessa MSA	Ector*	\$92,700	\$106,605	\$111,240	\$129,780	\$349,525	\$427,198
Oldham County, HMFA	Oldham	\$85,300	\$98,095	N/A		\$349,525	N/A
Pecos County	Pecos	\$85,300	\$98,095	N/A		\$349,525	N/A
Reagan County	Reagan	\$88,200	\$101,430	N/A		\$349,525	N/A
Roberts County	Roberts	\$90,700	\$104,305	N/A		\$349,525	N/A
San Angelo MSA	Irion, Tom Green	\$86,900	\$99,935	N/A			
San Antonio-New Braunfels, MSA	Atascosa*, Bandera, Bexar*, Comal, Guadalupe* & Wilson	\$85,300	\$98,095	\$102,360	\$119,420	\$373,596	\$456,617
Schleicher County	Schleicher	\$85,300	\$98,095	N/A		\$349,525	N/A
Sherman-Denison, MSA	Grayson	\$85,300	\$98,095	\$102,360	\$119,420	\$349,525	\$427,198
Somervell County, HMFA	Somervell	\$85,300	\$98,095	N/A		\$349,525	N/A
Stonewall County	Stonewall	\$85,300	\$98,095	N/A		\$349,525	N/A
Ward County	Ward	\$85,300	\$98,095	N/A		\$349,525	N/A
Wise County, HMFA	Wise	\$95,500	\$109,825	N/A		\$374,551	N/A
Yoakum County	Yoakum	\$85,300	\$98,095	N/A		\$349,525	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
Down Payment Assistance Available to ALL Income Categories - * Targeted Areas are areas of severe economic distress
**** 2 UNIT Purchase Price Limits can be found at: <https://thetexashomebuyerprogram.com/uploads/2unitlimits.pdf>**
See Current Interest Rates and Available Options - <https://thetexashomebuyerprogram.com/uploads/Rate-Notice.pdf>



TDHCA My Choice Texas Home Income Limits Table

My CHOICE Texas Home considers the standard lender income calculation (1003/credit qualifying income).

AREA OF STATE	COUNTIES IN AREA	INCOME LIMITS			PURCHASE PRICE LIMITS
		FNMA HFA Preferred Conv.	FHA VA USDA	FHA VA USDA	No Purchase Price Limits Apply Follow Agency Guidelines
		Below 80% AMFI Only FNMA HFA PREFERRED Any family Size	125% AMFI NON-TARGETED AREAS Any Family Size	140% AMFI TARGETED AREAS* Any Family Size	
Balance of State	ALL COUNTIES NOT LISTED BELOW	See FNMA Counties on following page	\$106,625	\$119,420	N/A
Amarillo, HMFA	Armstrong, Carson, Potter, Randall	\$57,520	\$106,625	\$119,420	N/A
Andrews County	Andrews	\$71,840	\$116,500	N/A	N/A
Austin County, HMFA	Austin	\$63,840	\$108,625	N/A	N/A
Austin-Round Rock, MSA	Bastrop, Caldwell, Hays*, Travis* & Williamson	\$79,120	\$137,875	\$154,420	N/A
Blanco County	Blanco	\$58,000	\$106,625	N/A	N/A
Borden County	Borden	\$75,360	\$129,875	N/A	N/A
Brazoria County, HMFA	Brazoria	\$63,840	\$133,750	N/A	N/A
Cooke County	Cooke	\$58,320	\$106,625	N/A	N/A
Crane County	Crane	\$64,800	\$106,625	N/A	N/A
Dallas, HMFA	Collin*, Dallas*, Denton*, Ellis*, Hunt*, Kaufman* & Rockwall	\$68,640	\$121,750	\$136,360	N/A
Fort Worth - Arlington, HMFA	Johnson*, Parker & Tarrant*	\$68,640	\$115,375	\$129,220	N/A
Gillespie County	Gillespie	\$59,120	\$106,625	N/A	N/A
Glasscock County	Glasscock	\$61,520	\$106,625	N/A	N/A
Hartley County	Hartley	\$55,360	\$106,625	N/A	N/A
Hemphill County	Hemphill	\$56,240	\$117,125	N/A	N/A
Hood County, HMFA	Hood	\$68,640	\$110,250	N/A	N/A
Houston-The Woodlands-Sugar Land, HMFA	Chambers, Fort Bend*, Galveston, Harris*, Liberty, Montgomery* & Waller	\$63,840	\$112,625	\$126,140	N/A
Jackson County	Jackson	\$63,760	\$106,625	N/A	N/A
Kendall County, HMFA	Kendall	\$59,680	\$141,500	N/A	N/A
Kent County	Kent	\$61,840	\$106,625	N/A	N/A
King County	King	\$62,640	\$106,625	N/A	N/A
Lipscomb County	Lipscomb	\$60,880	\$106,625	N/A	N/A
Loving County	Loving	\$78,000	\$140,250	N/A	N/A
Martin County, HMFA	Martin	\$78,400	\$113,500	N/A	N/A
Medina County, HMFA	Medina	\$59,680	\$109,125	N/A	N/A
Midland, HMFA	Midland*	\$78,400	\$149,000	\$166,880	N/A
Mitchell County	Mitchell	\$63,040	\$108,750	\$121,800	N/A
Odessa MSA	Ector*	\$67,440	\$115,875	\$129,780	N/A
Oldham County, HMFA	Oldham	\$57,520	\$106,625	N/A	N/A
Pecos County	Pecos	\$51,200	\$106,625	N/A	N/A
Reagan County	Reagan	\$62,240	\$110,250	N/A	N/A
Roberts County	Roberts	\$70,000	\$113,375	N/A	N/A
San Angelo MSA	Irion, Tom Green	\$54,800	\$108,625	N/A	N/A
San Antonio-New Braunfels, MSA	Atascosa*, Bandera, Bexar*, Comal, Guadalupe* & Wilson	\$59,680	\$106,625	\$119,420	N/A
Schleicher County	Schleicher	\$59,520	\$106,625	N/A	N/A
Sherman-Denison, MSA	Grayson	\$56,400	\$106,625	\$119,420	N/A
Somervell County, HMFA	Somervell	\$68,640	\$106,625	N/A	N/A
Stonewall County	Stonewall	\$65,680	\$106,625	N/A	N/A
Ward County	Ward	\$63,680	\$106,625	N/A	N/A
Wise County, HMFA	Wise	\$68,640	\$119,375	N/A	N/A
Yoakum County	Yoakum	\$63,840	\$106,625	N/A	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
Down Payment Assistance Available to ALL Income Categories - *Targeted Areas are areas of severe economic distress. N/A = No Targeted Census Tracts
Fannie Mae Limits for counties not shown above - See Page 2
**** 2 UNIT Purchase Price Limits can be found at: <https://thetexashomebuyerprogram.com/uploads/2unitlimits.pdf>**
For additional information please visit our website at <https://thetexashomebuyerprogram.com/>
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Combined Income and Purchase Price Limits Table
FNMA HFA PREFERRED ONLY

Page 2 - Remaining FNMA County Limits(not shown on Page 1)

Counties in TDHCA Balance of State	FNMA 80% AMI Limit
ANDERSON COUNTY	\$ 48,720
ANGELINA COUNTY	\$ 48,720
ARANSAS COUNTY	\$ 55,520
ARCHER COUNTY	\$ 55,200
BAILEY COUNTY	\$ 46,720
BAYLOR COUNTY	\$ 48,720
BEE COUNTY	\$ 48,720
BELL COUNTY	\$ 52,080
BOSQUE COUNTY	\$ 49,040
BOWIE COUNTY	\$ 47,520
BRAZOS COUNTY	\$ 60,480
BREWSTER COUNTY	\$ 49,600
BRISCOE COUNTY	\$ 48,720
BROOKS COUNTY	\$ 48,720
BROWN COUNTY	\$ 48,720
BURLESON COUNTY	\$ 60,480
BURNET COUNTY	\$ 56,880
CALHOUN COUNTY	\$ 57,680
CALLAHAN COUNTY	\$ 50,720
CAMERON COUNTY	\$ 36,720
CAMP COUNTY	\$ 48,720
CASS COUNTY	\$ 48,720
CASTRO COUNTY	\$ 48,720
CHEROKEE COUNTY	\$ 48,720
CHILDRESS COUNTY	\$ 48,720
CLAY COUNTY	\$ 55,200
COCHRAN COUNTY	\$ 51,600
COKE COUNTY	\$ 50,640
COLEMAN COUNTY	\$ 48,720
COLLINGSWORTH COUNTY	\$ 48,720
COLORADO COUNTY	\$ 49,600
COMANCHE COUNTY	\$ 48,720
CONCHO COUNTY	\$ 48,720
CORYELL COUNTY	\$ 52,080
COTTLE COUNTY	\$ 48,720
CROCKETT COUNTY	\$ 54,560
CROSBY COUNTY	\$ 58,240
CULBERSON COUNTY	\$ 48,720
DALLAM COUNTY	\$ 52,000
DAWSON COUNTY	\$ 48,720
DEAF SMITH COUNTY	\$ 50,800
DELTA COUNTY	\$ 48,720
DEWITT COUNTY	\$ 56,880
DICKENS COUNTY	\$ 48,720

Counties in TDHCA Balance of State	FNMA 80% AMI Limit
DIMITT COUNTY	\$ 48,720
DONLEY COUNTY	\$ 48,720
DUVAL COUNTY	\$ 48,720
EASTLAND COUNTY	\$ 48,720
EDWARDS COUNTY	\$ 52,000
EL PASO COUNTY	\$ 41,200
ERATH COUNTY	\$ 54,000
FALLS COUNTY	\$ 48,800
FANNIN COUNTY	\$ 53,520
FAYETTE COUNTY	\$ 57,840
FISHER COUNTY	\$ 49,280
FLOYD COUNTY	\$ 48,720
FOARD COUNTY	\$ 48,720
FRANKLIN COUNTY	\$ 54,480
FREESTONE COUNTY	\$ 52,560
FRIO COUNTY	\$ 48,720
GAINES COUNTY	\$ 54,320
GARZA COUNTY	\$ 52,880
GOLIAD COUNTY	\$ 59,520
GONZALES COUNTY	\$ 51,760
GRAY COUNTY	\$ 53,400
GREGG COUNTY	\$ 54,560
GRIMES COUNTY	\$ 50,400
HALE COUNTY	\$ 48,720
HALL COUNTY	\$ 48,720
HAMILTON COUNTY	\$ 52,800
HANSFORD COUNTY	\$ 48,720
HARDEMAN COUNTY	\$ 48,720
HARDIN COUNTY	\$ 51,920
HARRISON COUNTY	\$ 55,280
HASKELL COUNTY	\$ 48,720
HENDERSON COUNTY	\$ 48,720
HIDALGO COUNTY	\$ 36,160
HILL COUNTY	\$ 49,920
HOCKLEY COUNTY	\$ 48,720
HOPKINS COUNTY	\$ 51,760
HOUSTON COUNTY	\$ 48,720
HOWARD COUNTY	\$ 50,720
HUDSPETH COUNTY	\$ 41,200
HUTCHINSON COUNTY	\$ 52,640
JACK COUNTY	\$ 54,720
JASPER COUNTY	\$ 52,080
JEFF DAVIS COUNTY	\$ 53,920

Counties in TDHCA Balance of State	FNMA 80% AMI Limit
JEFFERSON COUNTY	\$ 51,920
JIM HOGG COUNTY	\$ 48,720
JIM WELLS COUNTY	\$ 48,720
JONES COUNTY	\$ 50,720
KARNES COUNTY	\$ 53,760
KENEDY COUNTY	\$ 48,720
KENT COUNTY	\$ 61,840
KERR COUNTY	\$ 53,040
KIMBLE COUNTY	\$ 48,720
KINNEY COUNTY	\$ 48,720
KLEBERG COUNTY	\$ 48,720
KNOX COUNTY	\$ 50,080
LA SALLE COUNTY	\$ 48,720
LAMAR COUNTY	\$ 48,720
LAMB COUNTY	\$ 48,720
LAMPASAS COUNTY	\$ 52,080
LAVACA COUNTY	\$ 53,920
LEE COUNTY	\$ 50,960
LEON COUNTY	\$ 51,120
LIMESTONE COUNTY	\$ 48,720
LIVE OAK COUNTY	\$ 52,560
LLANO COUNTY	\$ 53,600
LUBBOCK COUNTY	\$ 58,240
LYNN COUNTY	\$ 58,240
MADISON COUNTY	\$ 51,360
MARION COUNTY	\$ 48,720
MASON COUNTY	\$ 48,720
MATAGORDA COUNTY	\$ 48,720
MAVERICK COUNTY	\$ 48,720
MCCULLOCH COUNTY	\$ 48,720
MCLENNAN COUNTY	\$ 48,800
MCMULLEN COUNTY	\$ 59,280
MENARD COUNTY	\$ 48,720
MILAM COUNTY	\$ 49,120
MILLS COUNTY	\$ 48,720
MONTAGUE COUNTY	\$ 48,720
MOORE COUNTY	\$ 48,720
MORRIS COUNTY	\$ 48,720
MOTLEY COUNTY	\$ 48,720
NACOGDOCHES COUNTY	\$ 54,720
NAVARRO COUNTY	\$ 48,720
NEWTON COUNTY	\$ 51,920
NOLAN COUNTY	\$ 50,640

Counties in TDHCA Balance of State	FNMA 80% AMI Limit
NUECES COUNTY	\$ 55,520
OCHILTREE COUNTY	\$ 52,080
ORANGE COUNTY	\$ 51,920
PALO PINTO COUNTY	\$ 48,720
PANOLA COUNTY	\$ 48,720
PARMER COUNTY	\$ 50,560
POLK COUNTY	\$ 48,720
PRESIDIO COUNTY	\$ 48,720
RAINS COUNTY	\$ 53,920
REAL COUNTY	\$ 48,720
RED RIVER COUNTY	\$ 48,720
REEVES COUNTY	\$ 57,600
REFUGIO COUNTY	\$ 49,040
ROBERTSON COUNTY	\$ 60,480
RUNNELS COUNTY	\$ 48,720
RUSK COUNTY	\$ 54,560
SABINE COUNTY	\$ 48,720
SAN AUGUSTINE COUNTY	\$ 48,720
SAN JACINTO COUNTY	\$ 48,720
SAN PATRICIO COUNTY	\$ 55,520
SAN SABA COUNTY	\$ 48,720
SCURRY COUNTY	\$ 59,760
SHACKELFORD COUNTY	\$ 48,720
SHELBY COUNTY	\$ 48,720
SHERMAN COUNTY	\$ 54,240
SMITH COUNTY	\$ 58,320
STARR COUNTY	\$ 48,720
STEPHENS COUNTY	\$ 48,720
STERLING COUNTY	\$ 57,840
SUTTON COUNTY	\$ 53,360
SWISHER COUNTY	\$ 48,720
TAYLOR COUNTY	\$ 50,720
TERRELL COUNTY	\$ 48,720
TERRY COUNTY	\$ 48,720
THROCKMORTON COUNTY	\$ 53,680
TITUS COUNTY	\$ 48,720
TRINITY COUNTY	\$ 48,720
TYLER COUNTY	\$ 49,120
UPSHUR COUNTY	\$ 54,560
UPTON COUNTY	\$ 53,760
UVALDE COUNTY	\$ 48,720
VAL VERDE COUNTY	\$ 48,720
VAN ZANDT COUNTY	\$ 51,280

Counties in TDHCA Balance of State	FNMA 80% AMI Limit
VICTORIA COUNTY	\$ 59,520
WALKER COUNTY	\$ 54,080
WASHINGTON COUNTY	\$ 57,680
WEBB COUNTY	\$ 43,280
WHARTON COUNTY	\$ 51,760
WHEELER COUNTY	\$ 48,720
WICHITA COUNTY	\$ 55,200
WILBARGER COUNTY	\$ 48,720
WILLACY COUNTY	\$ 48,720
WINKLER COUNTY	\$ 57,520
WOOD COUNTY	\$ 49,200
YOAKUM COUNTY	\$ 63,840
YOUNG COUNTY	\$ 49,680
ZAPATA COUNTY	\$ 48,720
ZAVALA COUNTY	\$ 48,720

This Page only applies to the MY CHOICE - FNMA 80% AMI Limit Only

TDHCA My First Texas Home / My Choice Texas Home / Texas Mortgage Credit Certificate Program (MCC)

Purchase Price Limits - 2 Unit Properties

Area of State	Counties in Area	2-Unit Non Targeted Area Limits	2-Unit Targeted Area Limits
Balance of State	All remaining counties not mentioned above	\$447,542.00	\$546,995.00
Amarillo, HMFA	Armstrong, Carson, Potter, Randall	\$447,542.00	\$546,995
Andrews County	Andrews	\$447,542.00	No Targeted Census Tracts in County
Austin County, HMFA	Austin	\$447,542.00	No Targeted Census Tracts in County
Austin-Round Rock, MSA	Bastrop, Caldwell, Hays, Travis & Williamson	\$513,720.00	\$627,880
Blanco County	Blanco	\$447,542.00	No Targeted Census Tracts in County
Borden County	Borden	\$447,542.00	No Targeted Census Tracts in County
Brazoria County, HMFA	Brazoria	\$447,542.00	No Targeted Census Tracts in County
Cooke County	Cooke	\$447,542.00	No Targeted Census Tracts in County
Crane County	Crane	\$447,542.00	No Targeted Census Tracts in County
Dallas, HMFA	Collin, Dallas, Denton, Ellis, Hunt, Kaufman & Rockwall	\$479,489.00	\$586,042
Fort Worth - Arlington, HMFA	Johnson, Parker & Tarrant	\$479,489.00	\$586,042
Gillespie County	Gillespie	\$447,542.00	No Targeted Census Tracts in County
Glasscock County	Glasscock	\$447,542.00	No Targeted Census Tracts in County
Hartley County	Hartley	\$447,542.00	No Targeted Census Tracts in County
Hemphill County	Hemphill	\$447,542.00	No Targeted Census Tracts in County
Hood County, HMFA	Hood	\$447,542.00	No Targeted Census Tracts in County
Houston-The Woodlands-Sugar Land, HM	Chambers, Fort Bend, Galveston, Harris, Liberty, Montgomery & Waller	\$447,542.00	\$546,995
Jackson County	Jackson	\$447,542.00	No Targeted Census Tracts in County
Kent County	Kendall	\$478,242.00	No Targeted Census Tracts in County
Kendall County, HMFA	Kent	\$447,542.00	No Targeted Census Tracts in County
King County	King	\$447,542.00	No Targeted Census Tracts in County
Lipscomb County	Lipscomb	\$447,542.00	No Targeted Census Tracts in County
Loving County	Loving	\$447,542.00	No Targeted Census Tracts in County
Martin County, HMFA	Martin	\$447,542.00	No Targeted Census Tracts in County
Medina County, HMFA	Medina	\$478,242.00	No Targeted Census Tracts in County
Midland, HMFA	Midland	\$447,542.00	\$546,995
Odessa MSA	Ector	\$447,542.00	\$546,995
Oldham County, HMFA	Oldham	\$447,542.00	No Targeted Census Tracts in County
Pecos County	Pecos	\$447,542.00	No Targeted Census Tracts in County
Reagan County	Reagan	\$447,542.00	No Targeted Census Tracts in County
Roberts County	Roberts	\$447,542.00	No Targeted Census Tracts in County
San Antonio-New Braunfels, MSA	Atascosa, Bandera, Bexar, Comal, Guadalupe & Wilson	\$478,242.00	\$584,519
Schleicher County	Schleicher	\$447,542.00	No Targeted Census Tracts in County
Sherman-Denison, MSA	Grayson	\$447,542.00	\$546,995
Somervell County, HMFA	Somervell	\$447,542.00	No Targeted Census Tracts in County
Stonewall County	Stonewall	\$447,542.00	No Targeted Census Tracts in County
Ward County	Ward	\$447,542.00	No Targeted Census Tracts in County
Wise County, HMFA	Wise	\$479,489.00	No Targeted Census Tracts in County
Yoakum County	Yoakum	\$447,542.00	No Targeted Census Tracts in County

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