



## TDHCA My First Texas Home & Texas Mortgage Credit Certificate Combined Income and Purchase Price Limits Table

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

Purchase Price Limits Effective May 16, 2024 / Income Limits Effective May 16, 2024

See current Rates and Offerings [HERE](#)

Area of State	Counties in Area	INCOME LIMITS				PURCHASE PRICE LIMITS	
		Govt Loan and NON Targeted MCC		Govt Loan and * Targeted MCC		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		
COUNTIES NOT LISTED BELOW ARE SUBJECT TO BALANCE OF STATE INCOME LIMITS use this row -->		\$91,600	\$105,340	\$109,920	\$128,240	\$510,939	\$624,481
Amarillo, HMFA	Armstrong, Carson, Potter*, Randall*	\$91,600	\$105,340	\$109,920	\$128,240	\$510,939	\$624,481
Andrews County	Andrews	\$99,600	\$114,540	N/A		\$510,939	N/A
Austin County, HMFA	Austin	\$92,500	\$106,375	N/A		\$510,939	N/A
Austin-Round Rock, MSA	Bastrop, Caldwell, Hays*, Travis* & Williamson*	\$126,000	\$144,900	\$151,200	\$176,400	\$586,097	\$716,340
Blanco County	Blanco	\$91,600	\$105,340	N/A		\$510,939	N/A
Borden County	Borden	\$107,200	\$123,280	N/A		\$510,939	N/A
Brazoria County, HMFA	Brazoria	\$106,300	\$122,245	N/A		\$510,939	N/A
Cooke County	Cooke*	\$91,600	\$105,340	\$109,920	\$128,240	\$510,939	\$624,481
Crane County	Crane	\$91,600	\$105,340	N/A		\$510,939	N/A
Dallas, HMFA	Collin*, Dallas*, Denton*, Ellis, Hunt*, Kaufman* & Rockwall	\$110,300	\$126,845	\$132,360	\$154,420	\$577,842	\$706,251
Fort Worth - Arlington, HMFA	Johnson*, Parker & Tarrant*	\$102,718	\$118,125	\$123,261	\$143,805	\$577,842	\$706,251
Gillespie County	Gillespie	\$95,100	\$109,365	N/A		\$510,939	N/A
Glasscock County	Glasscock	\$101,300	\$116,495	N/A		\$510,939	N/A
Hartley County	Hartley	\$91,600	\$105,340	N/A		\$510,939	N/A
Hemphill County	Hemphill	\$95,300	\$109,595	N/A		\$510,939	N/A
Hood County, HMFA	Hood	\$91,600	\$105,340	N/A		\$510,939	N/A
Houston-The Woodlands-Sugar Land, HMFA	Chambers, Fort Bend*, Galveston*, Harris*, Liberty, Montgomery* & Waller	\$94,600	\$108,790	\$113,520	\$132,440	\$510,939	\$624,481
Jackson County	Jackson	\$91,600	\$105,340	N/A		\$510,939	N/A
Kendall County, HMFA	Kendall	\$131,800	\$151,570	N/A		\$571,946	N/A
Kent County	Kent	\$91,600	\$105,340	N/A		\$510,939	N/A
King County	King*	\$91,600	\$105,340	\$109,920	\$128,240	\$510,939	\$624,481
Lipscomb County	Lipscomb	\$91,600	\$105,340	N/A		\$510,939	N/A
Loving County	Loving	\$93,500	\$107,525	N/A		\$510,939	N/A
Martin County, HMFA	Martin	\$91,600	\$105,340	N/A		\$510,939	N/A
Medina County, HMFA	Medina	\$102,962	\$118,406	N/A		\$571,946	N/A
Mitchell County	Mitchell	\$94,500	\$108,675	N/A		\$510,939	N/A
Midland, HMFA	Midland	\$101,100	\$116,265	N/A		\$510,939	N/A
Odessa MSA	Ector*	\$91,600	\$105,340	\$109,920	\$128,240	\$510,939	\$624,481
Oldham County, HMFA	Oldham	\$91,600	\$105,340	N/A		\$510,939	N/A
Pecos County	Pecos*	\$91,600	\$105,340	\$109,920	\$128,240	\$510,939	\$624,481
Reagan County	Reagan	\$91,600	\$105,340	N/A		\$510,939	N/A
Roberts County	Roberts	\$91,600	\$105,340	N/A		\$510,939	N/A
San Angelo MSA	Irion, Tom Green*	\$91,600	\$105,340	\$109,920	\$128,240	\$510,939	\$624,481
San Antonio-New Braunfels, MSA	Atascosa, Bandera, Bexar*, Comal, Guadalupe* & Wilson	\$103,522	\$119,050	\$124,226	\$144,931	\$571,946	\$699,045
Schleicher County	Schleicher	\$91,600	\$105,340	N/A		\$510,939	N/A
Sherman-Denison, MSA	Grayson*	\$91,600	\$105,340	\$109,920	\$128,240	\$510,939	\$624,481
Somervell County, HMFA	Somervell	\$91,600	\$105,340	N/A		\$510,939	N/A
Stonewall County	Stonewall	\$91,600	\$105,340	N/A		\$510,939	N/A
Ward County	Ward	\$91,600	\$105,340	N/A		\$510,939	N/A
Wise County, HMFA	Wise	\$103,738	\$119,298	N/A		\$577,842	N/A
Yoakum County	Yoakum	\$91,700	\$105,455	N/A		\$510,939	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 5



**My Choice  
Texas Home**  
By The Texas Homebuyer Program

See current Rates and Offerings [HERE](#)

**TDHCA My Choice Texas Home  
Income Limits Table**

Effective May 19, 2024

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

AREA OF STATE	COUNTIES IN AREA	INCOME LIMITS				PURCHASE PRICE LIMITS
		FNMA HFA Preferred Freddie HFA Advantage Conv.	FNMA HFA Preferred Freddie HFA Advantage Conv.	FHA VA USDA	FHA VA USDA	No Purchase Price Limits Apply Follow Agency Guidelines
		80% and below AMFI Only Any family Size	Over 80% AMFI Only Any family Size	125% AMFI NON- TARGETED AREAS Any Family Size	140% AMFI TARGETED AREAS* Any Family Size	
<b>COUNTIES NOT LISTED BELOW ARE SUBJECT TO BALANCE OF STATE INCOME LIMITS on this row --&gt;</b>		<b>See Counties on following page</b>	<b>See Counties on following page</b>	<b>\$114,500</b>	<b>\$128,240</b>	<b>N/A</b>
Amarillo, HMFA	Armstrong, Carson, Potter*, Randall*	\$70,080	\$109,500	\$114,500	\$128,240	N/A
Andrews County	Andrews	\$60,000	\$93,750	\$124,500	N/A	N/A
Austin County, HMFA	Austin	\$76,160	\$119,000	\$115,625	N/A	N/A
Austin-Round Rock, MSA	Bastrop, Caldwell, Hays*, Travis* & Williamson*	\$100,800	\$157,500	\$157,500	\$176,400	N/A
Blanco County	Blanco	\$80,960	\$126,500	\$114,500	N/A	N/A
Borden County	Borden	\$85,760	\$134,000	\$134,000	N/A	N/A
Brazoria County, HMFA	Brazoria	\$76,160	\$119,000	\$132,875	N/A	N/A
Cooke County	Cooke*	\$72,320	\$113,000	\$114,500	\$128,240	N/A
Crane County	Crane	\$70,640	\$110,375	\$114,500	N/A	N/A
Dallas, HMFA	Collin*, Dallas*, Denton*, Ellis, Hunt*, Kaufman* & Rockwall	\$85,840	\$134,125	\$137,875	\$154,420	N/A
Fort Worth - Arlington, HMFA	Johnson*, Parker & Tarrant*	\$85,840	\$134,125	\$128,397	\$143,805	N/A
Gillespie County	Gillespie	\$79,200	\$123,750	\$118,875	N/A	N/A
Glasscock County	Glasscock	\$93,920	\$146,750	\$126,625	N/A	N/A
Hartley County	Hartley	\$89,840	\$140,375	\$114,500	N/A	N/A
Hemphill County	Hemphill	\$91,520	\$143,000	\$119,125	N/A	N/A
Hood County, HMFA	Hood	\$70,640	\$110,375	\$114,500	N/A	N/A
Houston-The Woodlands-Sugar Land, HMFA	Chambers, Fort Bend*, Galveston*, Harris*, Liberty, Montgomery* & Waller	\$76,160	\$119,000	\$118,250	\$132,440	N/A
Jackson County	Jackson	\$65,920	\$103,000	\$114,500	N/A	N/A
Kendall County, HMFA	Kendall	\$71,440	\$111,625	\$164,750	N/A	N/A
Kent County	Kent	\$75,200	\$117,500	\$114,500	N/A	N/A
King County	King*	\$60,000	\$93,750	\$114,500	\$128,240	N/A
Lipscomb County	Lipscomb	\$65,200	\$101,875	\$114,500	N/A	N/A
Loving County	Loving	\$60,000	\$93,750	\$116,875	N/A	N/A
Martin County, HMFA	Martin	\$73,200	\$114,375	\$114,500	N/A	N/A
Medina County, HMFA	Medina	\$71,440	\$111,625	\$128,702	N/A	N/A
Midland, HMFA	Midland	\$73,200	\$114,375	\$118,125	N/A	N/A
Mitchell County	Mitchell	\$75,600	\$118,125	\$126,375	NA	N/A
Odessa MSA	Ector*	\$65,600	\$102,500	\$114,500	\$128,240	N/A
Oldham County, HMFA	Oldham	\$70,080	\$109,500	\$114,500	N/A	N/A
Pecos County	Pecos*	\$60,000	\$93,750	\$114,500	\$128,240	N/A
Reagan County	Reagan	\$63,600	\$99,375	\$114,500	N/A	N/A
Roberts County	Roberts	\$60,000	\$93,750	\$114,500	N/A	N/A
San Angelo MSA	Irion, Tom Green*	\$62,400	\$97,500	\$114,500	\$128,240	N/A
San Antonio-New Braunfels, MSA	Atascosa, Bandera, Bexar*, Comal, Guadalupe* & Wilson	\$71,440	\$111,625	\$129,402	\$144,931	N/A
Schleicher County	Schleicher	\$67,760	\$105,875	\$114,500	N/A	N/A
Sherman-Denison, MSA	Grayson*	\$73,680	\$115,125	\$114,500	\$128,240	N/A
Somervell County, HMFA	Somervell	\$81,840	\$127,875	\$114,500	N/A	N/A
Stonewall County	Stonewall	\$68,880	\$107,625	\$114,500	N/A	N/A
Ward County	Ward	\$61,360	\$95,875	\$114,500	N/A	N/A
Wise County, HMFA	Wise	\$85,840	\$134,125	\$129,672	N/A	N/A
Yoakum County	Yoakum	\$73,360	\$114,625	\$114,625	N/A	N/A

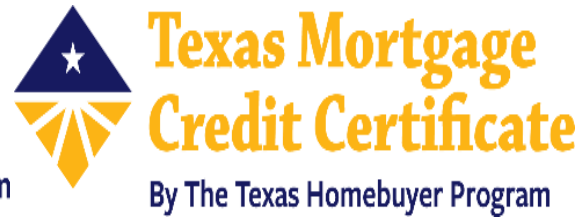
\* Property must be located in a qualified targeted census tract to use the Targeted Area Limits.

"AMFI" - Area Median Family Income "MSA" - Metropolitan Statistical Area "HMFA" - HUD Metro FMR Area  
\*Targeted Areas are Areas of Severe Economic Distress

Fannie Mae Income Limits for Counties not Shown Above - see page 3 & 4







**Purchase Price Limits - 2 UNIT PROPERTIES**

Area of State	Counties in Area	2-Unit Non Targeted Area Limits	2-Unit * Targeted Area Limits
<b>COUNTIES NOT LISTED BELOW ARE SUBJECT TO BALANCE OF STATE INCOME LIMITS use this row --&gt;</b>		<b>\$654,187</b>	<b>\$799,562</b>
Amarillo, HMFA	Armstrong, Carson, Potter*, Randall*	\$654,187	\$799,562
Andrews County	Andrews	\$654,187	No Targeted Census Tracts in County
Austin County, HMFA	Austin	\$654,187	No Targeted Census Tracts in County
Austin-Round Rock, MSA	Bastrop, Caldwell, Hays*, Travis* & Williamson*	\$750,323	\$917,062
Blanco County	Blanco	\$654,187	No Targeted Census Tracts in County
Borden County	Borden	\$654,187	No Targeted Census Tracts in County
Brazoria County, HMFA	Brazoria	\$654,187	No Targeted Census Tracts in County
Cooke County	Cooke*	\$654,187	\$799,562
Crane County	Crane	\$654,187	No Targeted Census Tracts in County
Dallas, HMFA	Collin*, Dallas*, Denton*, Ellis, Hunt*, Kaufman* & Rockwall	\$739,761	\$904,152
Fort Worth - Arlington, HMFA	Johnson*, Parker & Tarrant*	\$739,761	\$904,152
Gillespie County	Gillespie	\$654,187	No Targeted Census Tracts in County
Glasscock County	Glasscock	\$654,187	No Targeted Census Tracts in County
Hartley County	Hartley	\$654,187	No Targeted Census Tracts in County
Hemphill County	Hemphill	\$654,187	No Targeted Census Tracts in County
Hood County, HMFA	Hood	\$654,187	No Targeted Census Tracts in County
Houston-The Woodlands-Sugar Land, MSA	Chambers, Fort Bend*, Galveston*, Harris*, Liberty, Montgomery* & Waller	\$654,187	\$799,562
Jackson County	Jackson	\$654,187	No Targeted Census Tracts in County
Kendall County, HMFA	Kendall	\$732,173	No Targeted Census Tracts in County
Kent	Kent	\$654,187	No Targeted Census Tracts in County
King County	King*	\$654,187	\$799,562
Lipscomb County	Lipscomb	\$654,187	No Targeted Census Tracts in County
Loving County	Loving	\$654,187	No Targeted Census Tracts in County
Martin County, HMFA	Martin	\$654,187	No Targeted Census Tracts in County
Medina County, HMFA	Medina	\$732,173	No Targeted Census Tracts in County
Midland, HMFA	Midland	\$654,187	No Targeted Census Tracts in County
Mitchell County	Mitchell	\$654,187	No Targeted Census Tracts in County
Odessa MSA	Ector*	\$654,187	\$799,562
Oldham County, HMFA	Oldham	\$654,187	No Targeted Census Tracts in County
Pecos County	Pecos*	\$654,187	\$799,562
Reagan County	Reagan	\$654,187	No Targeted Census Tracts in County
Roberts County	Roberts	\$654,187	No Targeted Census Tracts in County
San Angelo MSA	Irion, Tom Green*	\$654,187	\$799,562
San Antonio-New Braunfels, MSA	Atascosa, Bandera, Bexar*, Comal, Guadalupe* & Wilson	\$732,173	\$894,878
Schleicher County	Schleicher	\$654,187	No Targeted Census Tracts in County
Sherman-Denison, MSA	Grayson*	\$654,187	\$799,562
Somervell County, HMFA	Somervell	\$654,187	No Targeted Census Tracts in County
Stonewall County	Stonewall	\$654,187	No Targeted Census Tracts in County
Ward County	Ward	\$654,187	No Targeted Census Tracts in County
Wise County, HMFA	Wise	\$739,761	No Targeted Census Tracts in County
Yoakum County	Yoakum	\$654,187	No Targeted Census Tracts in County

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