

## Combined Income and Purchase Price Limits Table

(Including Income Limit Adjustments for High Housing Cost Areas)

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

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

See Rate Notice and Available Options for current rates and eligibility requirements - <https://thetexashomebuyerprogram.com/uploads/Rate-Notice.pdf>

Effective December 1, 2020		NON-TARGETED AREAS				* TARGETED AREAS		
		Govt Loan and Stand-Alone MCC		Conventional Only	1-UNIT** Non-Targeted Area Purchase Price Limit	Govt Loan and Stand-Alone MCC		I UNIT ** Targeted Area Purchase Price Limit
Area of State	Counties in Area	100% AMFI 1 or 2 Persons	115% AMFI 3 or more Persons	FNMA 80% AMI Limit (any family size)		120% AMFI 1 or 2 Persons	140% AMFI 3 or more Persons	
<b>Balance of State</b>	<b>All other counties not mentioned below</b>	<b>\$ 74,500</b>	<b>\$ 85,675</b>	<b>See FNMA Balance of State Counties on following page</b>	<b>\$ 294,600</b>	<b>\$ 89,400</b>	<b>\$ 104,300</b>	<b>\$ 360,067</b>
Amarillo, HMFA	Armstrong, Carson, Potter, Randall	\$ 74,500	\$ 85,675	\$ 53,680	\$ 294,600	\$ 89,400	\$ 104,300	\$ 360,067
Andrews County	Andrews	\$ 84,200	\$ 96,830	\$ 67,360	\$ 294,600	No Targeted Census Tracts in County		
Austin County, HMFA	Austin	\$ 81,800	\$ 94,070	\$ 64,000	\$ 294,600	No Targeted Census Tracts in County		
Austin-Round Rock, MSA	Bastrop, Caldwell, Hays*, Travis* & Williamson	\$ 97,600	\$ 112,240	\$ 78,080	\$ 359,460	\$ 117,120	\$ 136,640	\$ 439,340
Blanco County	Blanco	\$ 74,500	\$ 85,675	\$ 55,040	\$ 294,600	No Targeted Census Tracts in County		
Borden County	Borden	\$ 88,400	\$ 101,660	\$ 74,080	\$ 294,600	No Targeted Census Tracts in County		
Brazoria County, HMFA	Brazoria	\$ 101,600	\$ 116,840	\$ 64,000	\$ 294,600	No Targeted Census Tracts in County		
Cooke County	Cooke	\$ 74,500	\$ 85,675	\$ 59,360	\$ 294,600	No Targeted Census Tracts in County		
Crane County	Crane	\$ 79,900	\$ 91,885	\$ 63,920	\$ 294,600	No Targeted Census Tracts in County		
Dallas, HMFA	Collin*, Dallas*, Denton*, Ellis*, Hunt*, Kaufman* & Rockwall	\$ 86,200	\$ 99,130	\$ 67,840	\$ 359,460	\$ 103,440	\$ 120,680	\$ 439,340
Fort Worth - Arlington, HMFA	Johnson*, Parker & Tarrant*	\$ 85,363	\$ 98,168	\$ 67,840	\$ 359,460	\$ 102,436	\$ 119,508	\$ 439,340
Gillespie County	Gillespie	\$ 74,500	\$ 85,675	\$ 58,960	\$ 294,600	No Targeted Census Tracts in County		
Glasscock County	Glasscock	\$ 97,600	\$ 112,240	\$ 78,080	\$ 294,600	No Targeted Census Tracts in County		
Hartley County	Hartley	\$ 74,500	\$ 85,675	\$ 58,160	\$ 294,600	No Targeted Census Tracts in County		
Hemphill County	Hemphill	\$ 77,000	\$ 88,550	\$ 61,600	\$ 294,600	No Targeted Census Tracts in County		
Hood County, HMFA	Hood	\$ 76,700	\$ 88,205	\$ 67,840	\$ 294,600	No Targeted Census Tracts in County		
Houston-The Woodlands-Sugar Land, HMFA	Chambers, Fort Bend*, Galveston, Harris*, Liberty, Montgomery* & Waller	\$ 78,800	\$ 90,620	\$ 64,000	\$ 294,600	\$ 94,560	\$ 110,320	\$ 360,067
Jackson County	Jackson	\$ 75,300	\$ 86,595	\$ 60,240	\$ 294,600	No Targeted Census Tracts in County		
Kendall County, HMFA	Kendall	\$ 100,800	\$ 115,920	\$ 57,760	\$ 294,600	No Targeted Census Tracts in County		
King County	King	\$ 86,900	\$ 99,935	\$ 69,520	\$ 294,600	No Targeted Census Tracts in County		
Lipscomb County	Lipscomb	\$ 77,000	\$ 88,550	\$ 61,600	\$ 294,600	No Targeted Census Tracts in County		
Loving County	Loving	\$ 88,100	\$ 101,315	\$ 72,960	\$ 294,600	No Targeted Census Tracts in County		
Martin County, HMFA	Martin	\$ 74,500	\$ 85,675	\$ 71,680	\$ 303,293	No Targeted Census Tracts in County		
Medina County, HMFA	Medina	\$ 83,875	\$ 96,456	\$ 57,760	\$ 349,247	No Targeted Census Tracts in County		
Midland, HMFA	Midland*	\$ 90,700	\$ 104,305	\$ 71,680	\$ 303,293	\$ 108,840	\$ 126,980	\$ 370,692
Odessa MSA	Ector*	\$ 74,500	\$ 85,675	\$ 52,400	\$ 294,600	\$ 89,400	\$ 104,300	\$ 360,067
Oldham County, HMFA	Oldham	\$ 75,600	\$ 86,940	\$ 53,680	\$ 294,600	No Targeted Census Tracts in County		
Pecos County	Pecos	\$ 74,500	\$ 85,675	\$ 59,360	\$ 294,600	No Targeted Census Tracts in County		
Reagan County	Reagan	\$ 79,700	\$ 91,655	\$ 63,760	\$ 294,600	No Targeted Census Tracts in County		
Roberts County	Roberts	\$ 74,500	\$ 85,675	\$ 76,560	\$ 294,600	No Targeted Census Tracts in County		
San Antonio-New Braunfels, MSA	Atascosa*, Bandera, Bexar*, Comal, Guadalupe* & Wilson	\$ 83,875	\$ 96,456	\$ 57,760	\$ 349,247	\$ 100,650	\$ 117,425	\$ 426,858
Schleicher County	Schleicher	\$ 76,600	\$ 88,090	\$ 61,280	\$ 294,600	No Targeted Census Tracts in County		
Sherman-Denison, MSA	Grayson	\$ 74,500	\$ 85,675	\$ 60,800	\$ 294,600	\$ 89,400	\$ 104,300	\$ 360,067
Somervell County, HMFA	Somervell	\$ 74,500	\$ 85,675	\$ 67,840	\$ 294,600	No Targeted Census Tracts in County		
Stonewall County	Stonewall	\$ 74,500	\$ 85,675	\$ 60,240	\$ 294,600	No Targeted Census Tracts in County		
Ward County	Ward	\$ 74,700	\$ 85,905	\$ 64,560	\$ 294,600	No Targeted Census Tracts in County		
Wise County, HMFA	Wise	\$ 86,763	\$ 99,778	\$ 67,840	\$ 359,460	No Targeted Census Tracts in County		

\* 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.

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 [www.TheTexasHomebuyerProgram.com](http://www.TheTexasHomebuyerProgram.com)



### Combined Income and Purchase Price Limits Table

Effective December 1, 2020 - Conventional Loan Only

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

Counties in TDHCA Balance of State	FNMA 80% AMI Limit	Counties in TDHCA Balance of State	FNMA 80% AMI Limit	Counties in TDHCA Balance of State	FNMA 80% AMI Limit	Counties in TDHCA Balance of State	FNMA 80% AMI Limit	Counties in TDHCA Balance of State	FNMA 80% AMI Limit
ANDERSON COUNTY	\$ 47,120	DIMMIT COUNTY	\$ 47,120	JEFFERSON COUNTY	\$ 53,680	NUECES COUNTY	\$ 53,440	VICTORIA COUNTY	\$ 55,040
ANGELINA COUNTY	\$ 47,120	DONLEY COUNTY	\$ 47,280	JIM HOGG COUNTY	\$ 47,120	OCHILTREE COUNTY	\$ 49,760	WALKER COUNTY	\$ 47,120
ARANSAS COUNTY	\$ 53,440	DUVAL COUNTY	\$ 47,120	JIM WELLS COUNTY	\$ 47,120	ORANGE COUNTY	\$ 53,680	WASHINGTON COUNTY	\$ 56,800
ARCHER COUNTY	\$ 51,760	EASTLAND COUNTY	\$ 47,120	JONES COUNTY	\$ 51,840	PALO PINTO COUNTY	\$ 47,120	WEBB COUNTY	\$ 40,480
BAILEY COUNTY	\$ 47,120	EDWARDS COUNTY	\$ 53,920	KARNES COUNTY	\$ 54,560	PANOLA COUNTY	\$ 48,880	WHARTON COUNTY	\$ 48,800
BAYLOR COUNTY	\$ 50,480	EL PASO COUNTY	\$ 42,000	KENEDY COUNTY	\$ 47,120	PARMER COUNTY	\$ 47,120	WHEELER COUNTY	\$ 48,720
BEE COUNTY	\$ 47,120	ERATH COUNTY	\$ 52,320	KENT COUNTY	\$ 59,440	POLK COUNTY	\$ 47,120	WICHITA COUNTY	\$ 51,760
BELL COUNTY	\$ 51,680	FALLS COUNTY	\$ 52,000	KERR COUNTY	\$ 50,640	PRESIDIO COUNTY	\$ 47,120	WILBARGER COUNTY	\$ 47,120
BOSQUE COUNTY	\$ 47,840	FANNIN COUNTY	\$ 50,560	KIMBLE COUNTY	\$ 47,120	RAINS COUNTY	\$ 51,120	WILLACY COUNTY	\$ 47,120
BOWIE COUNTY	\$ 55,360	FAYETTE COUNTY	\$ 57,920	KINNEY COUNTY	\$ 47,120	REAL COUNTY	\$ 47,120	WINKLER COUNTY	\$ 52,720
BRAZOS COUNTY	\$ 52,480	FISHER COUNTY	\$ 52,800	KLEBERG COUNTY	\$ 47,120	RED RIVER COUNTY	\$ 47,120	WOOD COUNTY	\$ 47,280
BREWSTER COUNTY	\$ 47,120	FLOYD COUNTY	\$ 47,120	KNOX COUNTY	\$ 49,200	REEVES COUNTY	\$ 50,640	YOAKUM COUNTY	\$ 58,960
BRISCOE COUNTY	\$ 47,120	FOARD COUNTY	\$ 47,120	LA SALLE COUNTY	\$ 47,120	REFUGIO COUNTY	\$ 50,720	YOUNG COUNTY	\$ 49,280
BROOKS COUNTY	\$ 47,120	FRANKLIN COUNTY	\$ 51,600	LAMAR COUNTY	\$ 47,120	ROBERTSON COUNTY	\$ 52,480	ZAPATA COUNTY	\$ 47,120
BROWN COUNTY	\$ 47,120	FREESTONE COUNTY	\$ 47,120	LAMB COUNTY	\$ 47,120	RUNNELS COUNTY	\$ 47,120	ZAVALA COUNTY	\$ 47,120
BURLESON COUNTY	\$ 52,480	FRIO COUNTY	\$ 47,120	LAMPASAS COUNTY	\$ 51,680	RUSK COUNTY	\$ 52,480		
BURNET COUNTY	\$ 56,640	GAINES COUNTY	\$ 53,520	LAVACA COUNTY	\$ 52,880	SABINE COUNTY	\$ 47,120		
CALHOUN COUNTY	\$ 58,160	GARZA COUNTY	\$ 48,080	LEE COUNTY	\$ 56,160	SAN AUGUSTINE COUNTY	\$ 47,120		
CALLAHAN COUNTY	\$ 51,840	GOLIAD COUNTY	\$ 55,040	LEON COUNTY	\$ 48,160	SAN JACINTO COUNTY	\$ 47,680		
CAMERON COUNTY	\$ 38,240	GONZALES COUNTY	\$ 49,600	LIMESTONE COUNTY	\$ 47,120	SAN PATRICIO COUNTY	\$ 53,440		
CAMP COUNTY	\$ 47,120	GRAY COUNTY	\$ 51,120	LIVE OAK COUNTY	\$ 51,600	SAN SABA COUNTY	\$ 47,120		
CASS COUNTY	\$ 47,120	GREGG COUNTY	\$ 52,480	LLANO COUNTY	\$ 53,280	SCURRY COUNTY	\$ 58,320		
CASTRO COUNTY	\$ 47,120	GRIMES COUNTY	\$ 48,640	LUBBOCK COUNTY	\$ 55,520	SHACKELFORD COUNTY	\$ 48,400		
CHEROKEE COUNTY	\$ 47,120	HALE COUNTY	\$ 47,120	LYNN COUNTY	\$ 55,520	SHELBY COUNTY	\$ 47,120		
CHILDRESS COUNTY	\$ 51,760	HALL COUNTY	\$ 47,120	MADISON COUNTY	\$ 47,920	SHERMAN COUNTY	\$ 53,040		
CLAY COUNTY	\$ 51,760	HAMILTON COUNTY	\$ 51,440	MARION COUNTY	\$ 47,120	SMITH COUNTY	\$ 52,480		
COCHRAN COUNTY	\$ 47,120	HANSFORD COUNTY	\$ 47,120	MASON COUNTY	\$ 50,480	STARR COUNTY	\$ 47,120		
COKE COUNTY	\$ 49,920	HARDEMAN COUNTY	\$ 47,120	MATAGORDA COUNTY	\$ 47,120	STEPHENS COUNTY	\$ 47,120		
COLEMAN COUNTY	\$ 47,120	HARDIN COUNTY	\$ 53,680	MAVERICK COUNTY	\$ 47,120	STERLING COUNTY	\$ 57,600		
COLLINGSWORTH COUNTY	\$ 47,120	HARRISON COUNTY	\$ 56,160	MCCULLOCH COUNTY	\$ 47,120	SUTTON COUNTY	\$ 52,560		
COLORADO COUNTY	\$ 55,280	HASKELL COUNTY	\$ 47,120	MCLENNAN COUNTY	\$ 52,000	SWISHER COUNTY	\$ 47,120		
COMANCHE COUNTY	\$ 47,120	HENDERSON COUNTY	\$ 47,360	MCMULLEN COUNTY	\$ 57,520	TAYLOR COUNTY	\$ 51,840		
CONCHO COUNTY	\$ 51,120	HIDALGO COUNTY	\$ 36,080	MENARD COUNTY	\$ 47,120	TERRELL COUNTY	\$ 47,120		
CORYELL COUNTY	\$ 51,680	HILL COUNTY	\$ 48,880	MILAM COUNTY	\$ 47,120	TERRY COUNTY	\$ 47,120		
COTTLE COUNTY	\$ 47,120	HOCKLEY COUNTY	\$ 50,080	MILLS COUNTY	\$ 50,000	THROCKMORTON COUNTY	\$ 49,440		
CROCKETT COUNTY	\$ 57,120	HOPKINS COUNTY	\$ 48,640	MITCHELL COUNTY	\$ 56,640	TITUS COUNTY	\$ 47,120		
CROSBY COUNTY	\$ 55,520	HOUSTON COUNTY	\$ 47,120	MONTAGUE COUNTY	\$ 47,120	TOM GREEN COUNTY	\$ 57,920		
CULBERSON COUNTY	\$ 47,120	HOWARD COUNTY	\$ 51,360	MOORE COUNTY	\$ 49,520	TRINITY COUNTY	\$ 47,120		
DALLAM COUNTY	\$ 47,120	HUDSPETH COUNTY	\$ 42,000	MORRIS COUNTY	\$ 47,120	TYLER COUNTY	\$ 51,040		
DAWSON COUNTY	\$ 47,120	HUTCHINSON COUNTY	\$ 52,560	MOTLEY COUNTY	\$ 47,120	UPSHUR COUNTY	\$ 52,480		
DEAF SMITH COUNTY	\$ 50,720	IRION COUNTY	\$ 57,920	NACOGDOCHES COUNTY	\$ 52,080	UPTON COUNTY	\$ 57,360		
DELTA COUNTY	\$ 47,120	JACK COUNTY	\$ 57,840	NAVARRO COUNTY	\$ 47,120	UVALDE COUNTY	\$ 47,120		
DEWITT COUNTY	\$ 55,760	JASPER COUNTY	\$ 49,360	NEWTON COUNTY	\$ 53,680	VAL VERDE COUNTY	\$ 47,120		
DICKENS COUNTY	\$ 47,120	JEFF DAVIS COUNTY	\$ 55,760	NOLAN COUNTY	\$ 48,320	VAN ZANDT COUNTY	\$ 50,160		

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