



SETH 5 Star Income Limits: FHA, VA, Fannie Mae & Freddie Mac Effective 6.24.2022

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 as indicated on rate sheet.

County	Charter	Expanded
Anderson	\$55,040	\$96,320
Andrews	\$74,560	\$130,480
Angelina	\$55,040	\$96,320
Aransas	\$55,040	\$96,320
Archer	\$62,800	\$109,900
Armstrong	\$61,760	\$108,080
Atascosa	\$67,200	\$117,600
Austin	\$72,640	\$127,120
Bailey	\$55,040	\$96,320
Bandera	\$67,200	\$117,600
Bastrop	\$88,240	\$154,420
Baylor	\$55,040	\$96,320
Bee	\$55,040	\$96,320
Bell	\$59,600	\$104,300
Bexar	\$67,200	\$117,600
Blanco	\$62,960	\$110,180
Borden	\$83,120	\$145,460
Bosque	\$55,040	\$96,320
Bowie	\$55,920	\$97,860
Brazoria	\$72,640	\$127,120
Brazos	\$66,400	\$116,200
Brewster	\$58,560	\$102,480
Briscoe	\$55,040	\$96,320
Brooks	\$55,040	\$96,320
Brown	\$55,040	\$96,320
Burleson	\$66,400	\$116,200
Burnet	\$62,960	\$110,180
Caldwell	\$88,240	\$154,420
Calhoun	\$62,880	\$110,040
Callahan	\$61,520	\$107,660
Cameron	\$42,800	\$74,900

County	Charter	Expanded
Camp	\$55,040	\$96,320
Carson	\$61,760	\$108,080
Cass	\$55,040	\$96,320
Castro	\$55,040	\$96,320
Chambers	\$72,640	\$127,120
Cherokee	\$55,040	\$96,320
Childress	\$56,320	\$98,560
Clay	\$62,800	\$109,900
Cochran	\$55,040	\$96,320
Coke	\$57,680	\$100,940
Coleman	\$55,040	\$96,320
Collin	\$76,480	\$133,840
Collingsworth	\$55,040	\$96,320
Colorado	\$55,920	\$97,860
Comal	\$67,200	\$117,600
Comanche	\$55,040	\$96,320
Concho	\$56,960	\$99,680
Cooke	\$64,960	\$113,680
Coryell	\$59,600	\$104,300
Cottle	\$55,040	\$96,320
Crane	\$64,640	\$113,120
Crockett	\$58,000	\$101,500
Crosby	\$64,400	\$112,700
Culberson	\$55,040	\$96,320
Dallam	\$61,360	\$107,380
Dallas	\$76,480	\$133,840
Dawson	\$55,040	\$96,320
Deaf Smith	\$55,040	\$96,320
Delta	\$55,040	\$96,320
Denton	\$76,480	\$133,840
Dewitt	\$62,880	\$110,040



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Dickens	\$55,040	\$96,320
Dimmit	\$55,040	\$96,320
Donley	\$55,040	\$96,320
Duval	\$55,040	\$96,320
Eastland	\$55,040	\$96,320
Ector	\$74,160	\$129,780
Edwards	\$55,040	\$96,320
El Paso	\$47,520	\$83,160
Ellis	\$76,480	\$133,840
Erath	\$65,920	\$115,360
Falls	\$59,040	\$103,320
Fannin	\$60,960	\$106,680
Fayette	\$64,560	\$112,980
Fisher	\$55,120	\$96,460
Floyd	\$55,040	\$96,320
Foard	\$55,040	\$96,320
Fort Bend	\$72,640	\$127,120
Franklin	\$57,760	\$101,080
Freestone	\$56,400	\$98,700
Frio	\$55,040	\$96,320
Gaines	\$64,400	\$112,700
Galveston	\$72,640	\$127,120
Garza	\$60,640	\$106,120
Gillespie	\$65,360	\$114,380
Glasscock	\$65,840	\$115,220
Goliad	\$59,760	\$104,580
Gonzales	\$55,520	\$97,160
Gray	\$55,200	\$96,600
Grayson	\$62,560	\$109,480
Gregg	\$59,120	\$103,460
Grimes	\$55,040	\$96,320
Guadalupe	\$67,200	\$117,600

County	Charter	Expanded
Hale	\$55,040	\$96,320
Hall	\$55,040	\$96,320
Hamilton	\$58,800	\$102,900
Hansford	\$55,040	\$96,320
Hardeman	\$55,040	\$96,320
Hardin	\$64,240	\$112,420
Harris	\$72,640	\$127,120
Harrison	\$59,120	\$103,460
Hartley	\$60,480	\$105,840
Haskell	\$55,040	\$96,320
Hays	\$88,240	\$154,420
Hemphill	\$74,960	\$131,180
Henderson	\$55,040	\$96,320
Hidalgo	\$41,600	\$72,800
Hill	\$56,000	\$98,000
Hockley	\$55,040	\$96,320
Hood	\$70,560	\$123,480
Hopkins	\$56,160	\$98,280
Houston	\$55,040	\$96,320
Howard	\$58,000	\$101,500
Hudspeth	\$47,520	\$83,160
Hunt	\$76,480	\$133,840
Hutchinson	\$56,240	\$98,420
Irion	\$69,840	\$122,220
Jack	\$56,080	\$98,140
Jackson	\$65,440	\$114,520
Jasper	\$55,040	\$96,320
Jeff Davis	\$56,720	\$99,260
Jefferson	\$64,240	\$112,420
Jim Hogg	\$55,040	\$96,320
Jim Wells	\$55,040	\$96,320
Johnson	\$76,480	\$133,840



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County	Charter	Expanded
Jones	\$61,520	\$107,660
Karnes	\$64,720	\$113,260
Kaufman	\$76,480	\$133,840
Kendall	\$67,200	\$117,600
Kenedy	\$55,040	\$96,320
Kent	\$55,040	\$96,320
Kerr	\$58,720	\$102,760
Kimble	\$55,040	\$96,320
King	\$58,320	\$102,060
Kinney	\$55,040	\$96,320
Kleberg	\$55,040	\$96,320
Knox	\$55,440	\$97,020
La Salle	\$55,040	\$96,320
Lamar	\$55,040	\$96,320
Lamb	\$55,040	\$96,320
Lampasas	\$59,600	\$104,300
Lavaca	\$62,160	\$108,780
Lee	\$56,800	\$99,400
Leon	\$55,040	\$96,320
Liberty	\$72,640	\$127,120
Limestone	\$55,040	\$96,320
Lipscomb	\$59,360	\$103,880
Live Oak	\$61,600	\$107,800
Llano	\$55,840	\$97,720
Loving	\$89,760	\$157,080
Lubbock	\$64,400	\$112,700
Lynn	\$64,400	\$112,700
Madison	\$56,480	\$98,840
Marion	\$55,040	\$96,320
Martin	\$94,960	\$166,180
Mason	\$55,120	\$96,460
Matagorda	\$55,040	\$96,320

County	Charter	Expanded
Maverick	\$55,040	\$96,320
McCulloch	\$55,040	\$96,320
McLennan	\$59,040	\$103,320
McMullen	\$64,880	\$113,540
Medina	\$67,200	\$117,600
Menard	\$55,040	\$96,320
Midland	\$94,960	\$166,180
Milam	\$55,040	\$96,320
Mills	\$55,280	\$96,740
Mitchell	\$69,600	\$121,800
Montague	\$55,040	\$96,320
Montgomery	\$72,640	\$127,120
Moore	\$55,040	\$96,320
Morris	\$55,040	\$96,320
Motley	\$55,440	\$97,020
Nacogdoches	\$55,040	\$96,320
Navarro	\$55,040	\$96,320
Newton	\$55,040	\$96,320
Nolan	\$55,040	\$96,320
Nueces	\$64,720	\$113,260
Ochiltree	\$55,040	\$96,320
Oldham	\$61,760	\$108,080
Orange	\$64,240	\$112,420
Palo Pinto	\$55,040	\$96,320
Panola	\$55,040	\$96,320
Parker	\$76,480	\$133,840
Parmer	\$57,840	\$101,220
Pecos	\$55,040	\$96,320
Polk	\$55,040	\$96,320
Potter	\$61,760	\$108,080
Presidio	\$55,040	\$96,320
Rains	\$61,600	\$107,800



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Randall	\$61,760	\$108,080
Reagan	\$70,560	\$123,480
Real	\$55,040	\$96,320
Red River	\$55,040	\$96,320
Reeves	\$55,280	\$96,740
Refugio	\$55,040	\$96,320
Roberts	\$72,560	\$126,980
Robertson	\$66,400	\$116,200
Rockwall	\$76,480	\$133,840
Runnels	\$55,040	\$96,320
Rusk	\$59,120	\$103,460
Sabine	\$55,040	\$96,320
San Augustine	\$55,040	\$96,320
San Jacinto	\$55,040	\$96,320
San Patricio	\$64,720	\$113,260
San Saba	\$55,040	\$96,320
Schleicher	\$62,320	\$109,060
Scurry	\$60,000	\$105,000
Shackelford	\$55,040	\$96,320
Shelby	\$55,040	\$96,320
Sherman	\$56,160	\$98,280
Smith	\$65,760	\$115,080
Somervell	\$57,360	\$100,380
Starr	\$55,040	\$96,320
Stephens	\$55,040	\$96,320
Sterling	\$69,840	\$122,220
Stonewall	\$67,840	\$118,720
Sutton	\$56,400	\$98,700
Swisher	\$55,040	\$96,320
Tarrant	\$76,480	\$133,840
Taylor	\$61,520	\$107,660
Terrell	\$55,040	\$96,320

County	Charter	Expanded
Terry	\$55,040	\$96,320
Throckmorton	\$55,040	\$96,320
Titus	\$55,040	\$96,320
Tom Green	\$69,840	\$122,220
Trinity	\$55,040	\$96,320
Tyler	\$55,040	\$96,320
Upshur	\$59,120	\$103,460
Upton	\$63,760	\$111,580
Uvalde	\$55,040	\$96,320
Val Verde	\$55,040	\$96,320
Van Zandt	\$56,880	\$99,540
Victoria	\$59,760	\$104,580
Walker	\$61,280	\$107,240
Waller	\$72,640	\$127,120
Ward	\$60,880	\$106,540
Washington	\$62,720	\$109,760
Webb	\$52,800	\$92,400
Wharton	\$55,040	\$96,320
Wheeler	\$55,040	\$96,320
Wichita	\$62,800	\$109,900
Wilbarger	\$55,040	\$96,320
Willacy	\$55,040	\$96,320
Williamson	\$88,240	\$154,420
Wilson	\$67,200	\$117,600
Winkler	\$56,000	\$98,000
Wise	\$76,480	\$133,840
Wood	\$57,120	\$99,960
Yoakum	\$65,440	\$114,520
Young	\$59,040	\$103,320
Zapata	\$55,040	\$96,320
Zavala	\$55,040	\$96,320

