



## SETH 5 Star Income Limits: FHA, VA, Fannie Mae & Freddie Mac Effective 1.18.2022

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	\$48,720	\$85,260
Andrews	\$71,840	\$125,720
Angelina	\$48,720	\$85,260
Aransas	\$55,520	\$97,160
Archer	\$55,200	\$96,600
Armstrong	\$57,520	\$100,660
Atascosa	\$59,680	\$104,440
Austin	\$63,840	\$111,720
Bailey	\$48,720	\$85,260
Bandera	\$59,680	\$104,440
Bastrop	\$79,120	\$138,460
Baylor	\$48,720	\$85,260
Bee	\$48,720	\$85,260
Bell	\$52,080	\$91,140
Bexar	\$59,680	\$104,440
Blanco	\$58,000	\$101,500
Borden	\$75,360	\$131,880
Bosque	\$49,040	\$85,820
Bowie	\$47,520	\$83,160
Brazoria	\$63,840	\$111,720
Brazos	\$60,480	\$105,840
Brewster	\$49,600	\$86,800
Briscoe	\$48,720	\$85,260
Brooks	\$48,720	\$85,260
Brown	\$48,720	\$85,260
Burleson	\$60,480	\$105,840
Burnet	\$56,880	\$99,540
Caldwell	\$79,120	\$138,460
Calhoun	\$57,680	\$100,940
Callahan	\$50,720	\$88,760
Cameron	\$36,720	\$64,260

County	Charter	Expanded
Camp	\$48,720	\$85,260
Carson	\$57,520	\$100,660
Cass	\$48,720	\$85,260
Castro	\$48,720	\$85,260
Chambers	\$63,840	\$111,720
Cherokee	\$48,720	\$85,260
Childress	\$48,720	\$85,260
Clay	\$55,200	\$96,600
Cochran	\$51,600	\$90,300
Coke	\$50,640	\$88,620
Coleman	\$48,720	\$85,260
Collin	\$68,640	\$120,120
Collingsworth	\$48,720	\$85,260
Colorado	\$49,600	\$86,800
Comal	\$59,680	\$104,440
Comanche	\$48,720	\$85,260
Concho	\$48,720	\$85,260
Cooke	\$58,320	\$102,060
Coryell	\$52,080	\$91,140
Cottle	\$48,720	\$85,260
Crane	\$64,800	\$113,400
Crockett	\$54,560	\$95,480
Crosby	\$58,240	\$101,920
Culberson	\$48,720	\$85,260
Dallam	\$52,000	\$91,000
Dallas	\$68,640	\$120,120
Dawson	\$48,720	\$85,260
Deaf Smith	\$50,800	\$88,900
Delta	\$48,720	\$85,260
Denton	\$68,640	\$120,120
Dewitt	\$56,880	\$99,540



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Dickens	\$48,720	\$85,260
Dimmit	\$48,720	\$85,260
Donley	\$48,720	\$85,260
Duval	\$48,720	\$85,260
Eastland	\$48,720	\$85,260
Ector	\$67,440	\$118,020
Edwards	\$52,000	\$91,000
El Paso	\$41,200	\$72,100
Ellis	\$68,640	\$120,120
Erath	\$54,000	\$94,500
Falls	\$48,800	\$85,400
Fannin	\$53,520	\$93,660
Fayette	\$57,840	\$101,220
Fisher	\$49,280	\$86,240
Floyd	\$48,720	\$85,260
Foard	\$48,720	\$85,260
Fort Bend	\$63,840	\$111,720
Franklin	\$54,480	\$95,340
Freestone	\$52,560	\$91,980
Frio	\$48,720	\$85,260
Gaines	\$54,320	\$95,060
Galveston	\$63,840	\$111,720
Garza	\$52,880	\$92,540
Gillespie	\$59,120	\$103,460
Glasscock	\$61,520	\$107,660
Goliad	\$59,520	\$104,160
Gonzales	\$51,760	\$90,580
Gray	\$52,400	\$91,700
Grayson	\$56,400	\$98,700
Gregg	\$54,560	\$95,480
Grimes	\$50,400	\$88,200
Guadalupe	\$59,680	\$104,440

County	Charter	Expanded
Hale	\$48,720	\$85,260
Hall	\$48,720	\$85,260
Hamilton	\$52,800	\$92,400
Hansford	\$48,720	\$85,260
Hardeman	\$48,720	\$85,260
Hardin	\$51,920	\$90,860
Harris	\$63,840	\$111,720
Harrison	\$55,280	\$96,740
Hartley	\$55,360	\$96,880
Haskell	\$48,720	\$85,260
Hays	\$79,120	\$138,460
Hemphill	\$56,240	\$98,420
Henderson	\$48,720	\$85,260
Hidalgo	\$36,160	\$63,280
Hill	\$49,920	\$87,360
Hockley	\$48,720	\$85,260
Hood	\$68,640	\$120,120
Hopkins	\$51,760	\$90,580
Houston	\$48,720	\$85,260
Howard	\$50,720	\$88,760
Hudspeth	\$41,200	\$72,100
Hunt	\$68,640	\$120,120
Hutchinson	\$52,640	\$92,120
Irion	\$54,800	\$95,900
Jack	\$54,720	\$95,760
Jackson	\$58,960	\$103,180
Jasper	\$52,080	\$91,140
Jeff Davis	\$53,920	\$94,360
Jefferson	\$51,920	\$90,860
Jim Hogg	\$48,720	\$85,260
Jim Wells	\$48,720	\$85,260
Johnson	\$68,640	\$120,120



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County	Charter	Expanded
Jones	\$50,720	\$88,760
Karnes	\$53,760	\$94,080
Kaufman	\$68,640	\$120,120
Kendall	\$59,680	\$104,440
Kenedy	\$48,720	\$85,260
Kent	\$61,840	\$108,220
Kerr	\$53,040	\$92,820
Kimble	\$48,720	\$85,260
King	\$62,640	\$109,620
Kinney	\$48,720	\$85,260
Kleberg	\$48,720	\$85,260
Knox	\$50,080	\$87,640
La Salle	\$48,720	\$85,260
Lamar	\$48,720	\$85,260
Lamb	\$52,080	\$91,140
Lampasas	\$48,720	\$85,260
Lavaca	\$53,920	\$94,360
Lee	\$50,960	\$89,180
Leon	\$51,120	\$89,460
Liberty	\$63,840	\$111,720
Limestone	\$48,720	\$85,260
Lipscomb	\$60,880	\$106,540
Live Oak	\$52,560	\$91,980
Llano	\$53,600	\$93,800
Loving	\$78,000	\$136,500
Lubbock	\$58,240	\$101,920
Lynn	\$58,240	\$101,920
Madison	\$51,360	\$89,880
Marion	\$48,720	\$85,260
Martin	\$78,400	\$137,200
Mason	\$48,720	\$85,260
Matagorda	\$48,720	\$85,260

County	Charter	Expanded
Maverick	\$48,720	\$85,260
McCulloch	\$48,720	\$85,260
McLennan	\$48,800	\$85,400
McMullen	\$59,280	\$103,740
Medina	\$59,680	\$104,440
Menard	\$48,720	\$85,260
Midland	\$78,400	\$137,200
Milam	\$49,120	\$85,960
Mills	\$48,720	\$85,260
Mitchell	\$63,040	\$110,320
Montague	\$48,720	\$85,260
Montgomery	\$63,840	\$111,720
Moore	\$48,720	\$85,260
Morris	\$48,720	\$85,260
Motley	\$48,720	\$85,260
Nacogdoches	\$54,720	\$95,760
Navarro	\$48,720	\$85,260
Newton	\$51,920	\$90,860
Nolan	\$50,640	\$88,620
Nueces	\$55,520	\$97,160
Ochiltree	\$52,080	\$91,140
Oldham	\$57,520	\$100,660
Orange	\$51,920	\$90,860
Palo Pinto	\$48,720	\$85,260
Panola	\$48,720	\$85,260
Parker	\$68,640	\$120,120
Parmer	\$50,560	\$88,480
Pecos	\$51,200	\$89,600
Polk	\$48,720	\$85,260
Potter	\$57,520	\$100,660
Presidio	\$48,720	\$85,260
Rains	\$53,920	\$94,360



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Randall	\$57,520	\$100,660
Reagan	\$62,240	\$108,920
Real	\$48,720	\$85,260
Red River	\$48,720	\$85,260
Reeves	\$57,600	\$100,800
Refugio	\$49,040	\$85,820
Roberts	\$70,000	\$122,500
Robertson	\$60,480	\$105,840
Rockwall	\$68,640	\$120,120
Runnels	\$48,720	\$85,260
Rusk	\$54,560	\$95,480
Sabine	\$48,720	\$85,260
San Augustine	\$48,720	\$85,260
San Jacinto	\$48,720	\$85,260
San Patricio	\$55,520	\$97,160
San Saba	\$48,720	\$85,260
Schleicher	\$59,520	\$104,160
Scurry	\$59,760	\$104,580
Shackelford	\$48,720	\$85,260
Shelby	\$48,720	\$85,260
Sherman	\$54,240	\$94,920
Smith	\$58,320	\$102,060
Somervell	\$68,640	\$120,120
Starr	\$48,720	\$85,260
Stephens	\$48,720	\$85,260
Sterling	\$57,840	\$101,220
Stonewall	\$65,680	\$114,940
Sutton	\$53,360	\$93,380
Swisher	\$48,720	\$85,260
Tarrant	\$68,640	\$120,120
Taylor	\$50,720	\$88,760
Terrell	\$48,720	\$85,260

County	Charter	Expanded
Terry	\$48,720	\$85,260
Throckmorton	\$53,680	\$93,940
Titus	\$48,720	\$85,260
Tom Green	\$54,800	\$95,900
Trinity	\$48,720	\$85,260
Tyler	\$49,120	\$85,960
Upshur	\$54,560	\$95,480
Upton	\$53,760	\$94,080
Uvalde	\$48,720	\$85,260
Val Verde	\$48,720	\$85,260
Van Zandt	\$51,280	\$89,740
Victoria	\$59,520	\$104,160
Walker	\$54,080	\$94,640
Waller	\$63,840	\$111,720
Ward	\$63,680	\$111,440
Washington	\$57,680	\$100,940
Webb	\$43,280	\$75,740
Wharton	\$51,760	\$90,580
Wheeler	\$48,720	\$85,260
Wichita	\$55,200	\$96,600
Wilbarger	\$48,720	\$85,260
Willacy	\$48,720	\$85,260
Williamson	\$79,120	\$138,460
Wilson	\$59,680	\$104,440
Winkler	\$57,520	\$100,660
Wise	\$68,640	\$120,120
Wood	\$49,200	\$86,100
Yoakum	\$63,840	\$111,720
Young	\$49,680	\$86,940
Zapata	\$48,720	\$85,260
Zavala	\$48,720	\$85,260

