



SETH 5 Star Income Limits: FHA, VA, Fannie Mae & Freddie Mac Effective 05.19.2025

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 indicated on rate sheet.

County	Charter	Standard
Anderson	\$63,520	\$111,160
Andrews	\$77,840	\$136,220
Angelina	\$63,520	\$111,160
Aransas	\$66,240	\$115,920
Archer	\$71,920	\$125,860
Armstrong	\$79,600	\$139,300
Atascosa	\$78,640	\$137,620
Austin	\$81,600	\$142,800
Bailey	\$72,720	\$127,260
Bandera	\$78,640	\$137,620
Bastrop	\$107,040	\$187,320
Baylor	\$63,520	\$111,160
Bee	\$64,640	\$113,120
Bell	\$71,520	\$125,160
Bexar	\$78,640	\$137,620
Blanco	\$84,400	\$147,700
Borden	\$63,520	\$111,160
Bosque	\$69,440	\$121,520
Bowie	\$56,880	\$99,540
Brazoria	\$81,600	\$142,800
Brazos	\$70,800	\$123,900
Brewster	\$63,760	\$111,580
Briscoe	\$63,520	\$111,160
Brooks	\$63,520	\$111,160
Brown	\$63,520	\$111,160
Burleson	\$70,800	\$123,900
Burnet	\$80,320	\$140,560
Caldwell	\$107,040	\$187,320
Calhoun	\$73,280	\$128,240
Callahan	\$69,840	\$122,220
Cameron	\$53,200	\$93,100

County	Charter	Standard
Camp	\$63,520	\$111,160
Carson	\$79,600	\$139,300
Cass	\$63,520	\$111,160
Castro	\$63,520	\$111,160
Chambers	\$81,600	\$142,800
Cherokee	\$63,520	\$111,160
Childress	\$63,520	\$111,160
Clay	\$71,920	\$125,860
Cochran	\$63,280	\$110,740
Coke	\$63,520	\$111,160
Coleman	\$63,520	\$111,160
Collin	\$90,800	\$158,900
Collingsworth	\$63,520	\$111,160
Colorado	\$78,080	\$136,640
Comal	\$78,640	\$137,620
Comanche	\$70,880	\$124,040
Concho	\$63,520	\$111,160
Cooke	\$78,800	\$137,900
Coryell	\$71,520	\$125,160
Cottle	\$63,520	\$111,160
Crane	\$71,760	\$125,580
Crockett	\$63,520	\$111,160
Crosby	\$63,280	\$110,740
Culberson	\$63,520	\$111,160
Dallam	\$71,120	\$124,460
Dallas	\$90,800	\$158,900
Dawson	\$63,520	\$111,160
Deaf Smith	\$63,520	\$111,160
Delta	\$73,360	\$128,380
Denton	\$90,800	\$158,900
Dewitt	\$63,520	\$111,160



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Dickens	\$63,520	\$111,160
Dimmit	\$63,520	\$111,160
Donley	\$67,520	\$118,160
Duval	\$63,520	\$111,160
Eastland	\$63,520	\$111,160
Ector	\$72,560	\$126,980
Edwards	\$63,520	\$111,160
El Paso	\$58,320	\$102,060
Ellis	\$90,800	\$158,900
Erath	\$73,760	\$129,080
Falls	\$69,440	\$121,520
Fannin	\$72,320	\$126,560
Fayette	\$81,680	\$142,940
Fisher	\$65,520	\$114,660
Floyd	\$63,520	\$111,160
Foard	\$63,520	\$111,160
Fort Bend	\$81,600	\$142,800
Franklin	\$65,840	\$115,220
Freestone	\$70,080	\$122,640
Frio	\$63,520	\$111,160
Gaines	\$79,920	\$139,860
Galveston	\$81,600	\$142,800
Garza	\$63,280	\$110,740
Gillespie	\$80,880	\$141,540
Glasscock	\$106,400	\$186,200
Goliad	\$69,440	\$121,520
Gonzales	\$63,520	\$111,160
Gray	\$63,520	\$111,160
Grayson	\$78,640	\$137,620
Gregg	\$70,480	\$123,340
Grimes	\$70,640	\$123,620
Guadalupe	\$78,640	\$137,620

County	Charter	Standard
Hale	\$63,520	\$111,160
Hall	\$63,520	\$111,160
Hamilton	\$66,880	\$117,040
Hansford	\$81,920	\$143,360
Hardeman	\$63,520	\$111,160
Hardin	\$67,520	\$118,160
Harris	\$81,600	\$142,800
Harrison	\$70,480	\$123,340
Hartley	\$78,800	\$137,900
Haskell	\$63,520	\$111,160
Hays	\$107,040	\$187,320
Hemphill	\$98,160	\$171,780
Henderson	\$69,680	\$121,940
Hidalgo	\$50,640	\$88,620
Hill	\$67,840	\$118,720
Hockley	\$63,280	\$110,740
Hood	\$91,200	\$159,600
Hopkins	\$68,240	\$119,420
Houston	\$63,520	\$111,160
Howard	\$74,480	\$130,340
Hudspeth	\$58,320	\$102,060
Hunt	\$90,800	\$158,900
Hutchinson	\$77,680	\$135,940
Irion	\$65,440	\$114,520
Jack	\$64,800	\$113,400
Jackson	\$64,480	\$112,840
Jasper	\$63,520	\$111,160
Jeff Davis	\$63,520	\$111,160
Jefferson	\$67,520	\$118,160
Jim Hogg	\$63,520	\$111,160
Jim Wells	\$63,520	\$111,160
Johnson	\$90,800	\$158,900



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Jones	\$69,840	\$122,220
Karnes	\$63,520	\$111,160
Kaufman	\$90,800	\$158,900
Kendall	\$78,640	\$137,620
Kenedy	\$63,520	\$111,160
Kent	\$79,520	\$139,160
Kerr	\$73,280	\$128,240
Kimble	\$79,920	\$139,860
King	\$63,520	\$111,160
Kinney	\$63,520	\$111,160
Kleberg	\$63,520	\$111,160
Knox	\$63,520	\$111,160
La Salle	\$63,520	\$111,160
Lamar	\$64,880	\$113,540
Lamb	\$63,520	\$111,160
Lampasas	\$71,520	\$125,160
Lavaca	\$74,960	\$131,180
Lee	\$65,360	\$114,380
Leon	\$65,120	\$113,960
Liberty	\$81,600	\$142,800
Limestone	\$63,520	\$111,160
Lipscomb	\$73,440	\$128,520
Live Oak	\$63,520	\$111,160
Llano	\$70,240	\$122,920
Loving	\$63,520	\$111,160
Lubbock	\$63,280	\$110,740
Lynn	\$63,280	\$110,740
Madison	\$67,200	\$117,600
Marion	\$63,520	\$111,160
Martin	\$94,080	\$164,640
Mason	\$82,480	\$144,340
Matagorda	\$63,520	\$111,160

County	Charter	Standard
Maverick	\$43,200	\$75,600
McCulloch	\$65,120	\$113,960
McLennan	\$69,440	\$121,520
McMullen	\$63,520	\$111,160
Medina	\$78,640	\$137,620
Menard	\$70,000	\$122,500
Midland	\$94,080	\$164,640
Milam	\$66,080	\$115,640
Mills	\$67,520	\$118,160
Mitchell	\$83,760	\$146,580
Montague	\$68,400	\$119,700
Montgomery	\$81,600	\$142,800
Moore	\$63,520	\$111,160
Morris	\$63,520	\$111,160
Motley	\$63,760	\$111,580
Nacogdoches	\$63,840	\$111,720
Navarro	\$64,960	\$113,680
Newton	\$63,520	\$111,160
Nolan	\$63,520	\$111,160
Nueces	\$66,240	\$115,920
Ochiltree	\$71,440	\$125,020
Oldham	\$79,600	\$139,300
Orange	\$67,520	\$118,160
Palo Pinto	\$65,440	\$114,520
Panola	\$71,760	\$125,580
Parker	\$90,800	\$158,900
Parmer	\$69,760	\$122,080
Pecos	\$67,200	\$117,600
Polk	\$63,520	\$111,160
Potter	\$79,600	\$139,300
Presidio	\$63,520	\$111,160
Rains	\$66,880	\$117,040



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Randall	\$79,600	\$139,300
Reagan	\$70,080	\$122,640
Real	\$63,520	\$111,160
Red River	\$63,520	\$111,160
Reeves	\$63,520	\$111,160
Refugio	\$63,520	\$111,160
Roberts	\$65,200	\$114,100
Robertson	\$70,800	\$123,900
Rockwall	\$90,800	\$158,900
Runnels	\$63,520	\$111,160
Rusk	\$70,480	\$123,340
Sabine	\$63,520	\$111,160
San Augustine	\$63,520	\$111,160
San Jacinto	\$81,600	\$142,800
San Patricio	\$66,240	\$115,920
San Saba	\$63,520	\$111,160
Schleicher	\$76,000	\$133,000
Scurry	\$70,880	\$124,040
Shackelford	\$76,880	\$134,540
Shelby	\$63,520	\$111,160
Sherman	\$70,080	\$122,640
Smith	\$74,400	\$130,200
Somervell	\$83,680	\$146,440
Starr	\$63,520	\$111,160
Stephens	\$63,520	\$111,160
Sterling	\$77,120	\$134,960
Stonewall	\$75,680	\$132,440
Sutton	\$63,520	\$111,160
Swisher	\$63,520	\$111,160
Tarrant	\$90,800	\$158,900
Taylor	\$69,840	\$122,220
Terrell	\$63,520	\$111,160

County	Charter	Standard
Terry	\$63,520	\$111,160
Throckmorton	\$63,520	\$111,160
Titus	\$63,520	\$111,160
Tom Green	\$65,440	\$114,520
Trinity	\$63,520	\$111,160
Tyler	\$63,520	\$111,160
Upshur	\$70,480	\$123,340
Upton	\$66,240	\$115,920
Uvalde	\$63,520	\$111,160
Val Verde	\$63,520	\$111,160
Van Zandt	\$70,640	\$123,620
Victoria	\$69,440	\$121,520
Walker	\$63,520	\$111,160
Waller	\$81,600	\$142,800
Ward	\$63,760	\$111,580
Washington	\$80,080	\$140,140
Webb	\$56,240	\$98,420
Wharton	\$70,000	\$122,500
Wheeler	\$63,520	\$111,160
Wichita	\$71,920	\$125,860
Wilbarger	\$65,120	\$113,960
Willacy	\$63,520	\$111,160
Williamson	\$107,040	\$187,320
Wilson	\$78,640	\$137,620
Winkler	\$88,960	\$155,680
Wise	\$90,800	\$158,900
Wood	\$69,280	\$121,240
Yoakum	\$78,720	\$137,760
Young	\$74,400	\$130,200
Zapata	\$63,520	\$111,160
Zavala	\$63,520	\$111,160

