



## SETH 5 Star Income Limits: FHA, VA, Fannie Mae & Freddie Mac Effective 05.19.2024

**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	\$60,000	\$105,000
Andrews	\$79,680	\$139,440
Angelina	\$60,000	\$105,000
Aransas	\$61,040	\$106,820
Archer	\$65,120	\$113,960
Armstrong	\$70,080	\$122,640
Atascosa	\$71,440	\$125,020
Austin	\$76,160	\$133,280
Bailey	\$67,920	\$118,860
Bandera	\$71,440	\$125,020
Bastrop	\$100,800	\$176,400
Baylor	\$60,000	\$105,000
Bee	\$60,000	\$105,000
Bell	\$60,640	\$106,120
Bexar	\$71,440	\$125,020
Blanco	\$80,960	\$141,680
Borden	\$85,760	\$150,080
Bosque	\$65,440	\$114,520
Bowie	\$54,240	\$94,920
Brazoria	\$76,160	\$133,280
Brazos	\$74,720	\$130,760
Brewster	\$60,400	\$105,700
Briscoe	\$60,000	\$105,000
Brooks	\$60,000	\$105,000
Brown	\$60,000	\$105,000
Burleson	\$74,720	\$130,760
Burnet	\$74,000	\$129,500
Caldwell	\$100,800	\$176,400
Calhoun	\$69,040	\$120,820
Callahan	\$68,480	\$119,840
Cameron	\$48,320	\$84,560

County	Charter	Standard
Camp	\$60,000	\$105,000
Carson	\$70,080	\$122,640
Cass	\$60,000	\$105,000
Castro	\$60,000	\$105,000
Chambers	\$76,160	\$133,280
Cherokee	\$60,000	\$105,000
Childress	\$60,000	\$105,000
Clay	\$65,120	\$113,960
Cochran	\$45,040	\$78,820
Coke	\$60,000	\$105,000
Coleman	\$60,000	\$105,000
Collin	\$85,840	\$150,220
Collingsworth	\$60,000	\$105,000
Colorado	\$62,480	\$109,340
Comal	\$71,440	\$125,020
Comanche	\$68,880	\$120,540
Concho	\$64,480	\$112,840
Cooke	\$72,320	\$126,560
Coryell	\$60,640	\$106,120
Cottle	\$60,000	\$105,000
Crane	\$70,640	\$123,620
Crockett	\$60,000	\$105,000
Crosby	\$68,640	\$120,120
Culberson	\$60,000	\$105,000
Dallam	\$74,800	\$130,900
Dallas	\$85,840	\$150,220
Dawson	\$60,000	\$105,000
Deaf Smith	\$60,000	\$105,000
Delta	\$70,240	\$122,920
Denton	\$85,840	\$150,220
Dewitt	\$60,000	\$105,000



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County	Charter	Standard
Dickens	\$60,000	\$105,000
Dimmit	\$60,000	\$105,000
Donley	\$62,320	\$109,060
Duval	\$60,000	\$105,000
Eastland	\$60,160	\$105,280
Ector	\$65,600	\$114,800
Edwards	\$60,000	\$105,000
El Paso	\$50,480	\$88,340
Ellis	\$85,840	\$150,220
Erath	\$70,000	\$122,500
Falls	\$66,480	\$116,340
Fannin	\$69,040	\$120,820
Fayette	\$75,520	\$132,160
Fisher	\$60,000	\$105,000
Floyd	\$60,000	\$105,000
Foard	\$60,000	\$105,000
Fort Bend	\$76,160	\$133,280
Franklin	\$62,320	\$109,060
Freestone	\$68,000	\$119,000
Frio	\$60,000	\$105,000
Gaines	\$72,320	\$126,560
Galveston	\$76,160	\$133,280
Garza	\$71,040	\$124,320
Gillespie	\$79,200	\$138,600
Glasscock	\$93,920	\$164,360
Goliad	\$70,640	\$123,620
Gonzales	\$60,000	\$105,000
Gray	\$60,000	\$105,000
Grayson	\$73,680	\$128,940
Gregg	\$63,280	\$110,740
Grimes	\$67,760	\$118,580
Guadalupe	\$71,440	\$125,020

County	Charter	Standard
Hale	\$60,000	\$105,000
Hall	\$60,000	\$105,000
Hamilton	\$65,200	\$114,100
Hansford	\$75,200	\$131,600
Hardeman	\$60,640	\$106,120
Hardin	\$63,760	\$111,580
Harris	\$76,160	\$133,280
Harrison	\$63,280	\$110,740
Hartley	\$89,840	\$157,220
Haskell	\$60,000	\$105,000
Hays	\$100,800	\$176,400
Hemphill	\$91,520	\$160,160
Henderson	\$65,760	\$115,080
Hidalgo	\$45,840	\$80,220
Hill	\$62,400	\$109,200
Hockley	\$56,160	\$98,280
Hood	\$70,640	\$123,620
Hopkins	\$66,560	\$116,480
Houston	\$60,000	\$105,000
Howard	\$68,080	\$119,140
Hudspeth	\$50,480	\$88,340
Hunt	\$85,840	\$150,220
Hutchinson	\$68,720	\$120,260
Irion	\$62,400	\$109,200
Jack	\$61,200	\$107,100
Jackson	\$65,920	\$115,360
Jasper	\$60,000	\$105,000
Jeff Davis	\$60,000	\$105,000
Jefferson	\$63,760	\$111,580
Jim Hogg	\$60,000	\$105,000
Jim Wells	\$60,000	\$105,000
Johnson	\$85,840	\$150,220



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County	Charter	Standard
Jones	\$68,480	\$119,840
Karnes	\$61,520	\$107,660
Kaufman	\$85,840	\$150,220
Kendall	\$71,440	\$125,020
Kenedy	\$60,000	\$105,000
Kent	\$75,200	\$131,600
Kerr	\$69,200	\$121,100
Kimble	\$70,400	\$123,200
King	\$60,000	\$105,000
Kinney	\$60,000	\$105,000
Kleberg	\$60,000	\$105,000
Knox	\$60,000	\$105,000
La Salle	\$60,000	\$105,000
Lamar	\$60,480	\$105,840
Lamb	\$60,000	\$105,000
Lampasas	\$60,640	\$106,120
Lavaca	\$68,720	\$120,260
Lee	\$61,120	\$106,960
Leon	\$60,000	\$105,000
Liberty	\$76,160	\$133,280
Limestone	\$60,000	\$105,000
Lipscomb	\$65,200	\$114,100
Live Oak	\$60,000	\$105,000
Llano	\$66,320	\$116,060
Loving	\$60,000	\$105,000
Lubbock	\$68,640	\$120,120
Lynn	\$68,640	\$120,120
Madison	\$63,520	\$111,160
Marion	\$60,000	\$105,000
Martin	\$73,200	\$128,100
Mason	\$82,480	\$144,340
Matagorda	\$60,000	\$105,000

County	Charter	Standard
Maverick	\$49,840	\$87,220
McCulloch	\$60,000	\$105,000
McLennan	\$66,480	\$116,340
McMullen	\$63,200	\$110,600
Medina	\$71,440	\$125,020
Menard	\$64,720	\$113,260
Midland	\$73,200	\$128,100
Milam	\$61,200	\$107,100
Mills	\$66,160	\$115,780
Mitchell	\$75,600	\$132,300
Montague	\$67,760	\$118,580
Montgomery	\$76,160	\$133,280
Moore	\$60,000	\$105,000
Morris	\$60,000	\$105,000
Motley	\$60,000	\$105,000
Nacogdoches	\$60,000	\$105,000
Navarro	\$60,400	\$105,700
Newton	\$60,000	\$105,000
Nolan	\$60,000	\$105,000
Nueces	\$60,240	\$105,420
Ochiltree	\$65,520	\$114,660
Oldham	\$70,080	\$122,640
Orange	\$63,760	\$111,580
Palo Pinto	\$65,120	\$113,960
Panola	\$68,960	\$120,680
Parker	\$85,840	\$150,220
Parmer	\$67,120	\$117,460
Pecos	\$60,000	\$105,000
Polk	\$60,000	\$105,000
Potter	\$70,080	\$122,640
Presidio	\$60,000	\$105,000
Rains	\$68,320	\$119,560



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County	Charter	Standard
Randall	\$70,080	\$122,640
Reagan	\$63,600	\$111,300
Real	\$60,000	\$105,000
Red River	\$60,000	\$105,000
Reeves	\$60,000	\$105,000
Refugio	\$60,000	\$105,000
Roberts	\$60,000	\$105,000
Robertson	\$74,720	\$130,760
Rockwall	\$85,840	\$150,220
Runnels	\$60,000	\$105,000
Rusk	\$63,280	\$110,740
Sabine	\$60,000	\$105,000
San Augustine	\$60,000	\$105,000
San Jacinto	\$62,000	\$108,500
San Patricio	\$60,240	\$105,420
San Saba	\$60,000	\$105,000
Schleicher	\$67,760	\$118,580
Scurry	\$64,720	\$113,260
Shackelford	\$63,360	\$110,880
Shelby	\$60,000	\$105,000
Sherman	\$62,560	\$109,480
Smith	\$69,840	\$122,220
Somervell	\$81,840	\$143,220
Starr	\$60,000	\$105,000
Stephens	\$60,000	\$105,000
Sterling	\$62,400	\$109,200
Stonewall	\$68,880	\$120,540
Sutton	\$60,000	\$105,000
Swisher	\$60,000	\$105,000
Tarrant	\$85,840	\$150,220
Taylor	\$68,480	\$119,840
Terrell	\$60,000	\$105,000

County	Charter	Standard
Terry	\$60,000	\$105,000
Throckmorton	\$60,000	\$105,000
Titus	\$60,000	\$105,000
Tom Green	\$62,400	\$109,200
Trinity	\$60,000	\$105,000
Tyler	\$60,000	\$105,000
Upshur	\$63,280	\$110,740
Upton	\$65,120	\$113,960
Uvalde	\$60,000	\$105,000
Val Verde	\$60,000	\$105,000
Van Zandt	\$64,000	\$112,000
Victoria	\$70,640	\$123,620
Walker	\$60,880	\$106,540
Waller	\$76,160	\$133,280
Ward	\$61,360	\$107,380
Washington	\$73,200	\$128,100
Webb	\$54,160	\$94,780
Wharton	\$60,880	\$106,540
Wheeler	\$60,000	\$105,000
Wichita	\$65,120	\$113,960
Wilbarger	\$60,000	\$105,000
Willacy	\$60,000	\$105,000
Williamson	\$100,800	\$176,400
Wilson	\$71,440	\$125,020
Winkler	\$75,280	\$131,740
Wise	\$85,840	\$150,220
Wood	\$64,480	\$112,840
Yoakum	\$73,360	\$128,380
Young	\$74,800	\$130,900
Zapata	\$60,000	\$105,000
Zavala	\$60,000	\$105,000

