



**TDHCA My First Texas Home and Texas Mortgage Credit Certificate
Income and Purchase Price Limits Table
Effective October 18, 2021**

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

Area of State	Counties in Area	INCOME LIMITS				PURCHASE PRICE LIMITS	
		FHA, VA, USDA NON-TARGETED AREAS		FHA, VA, USDA TARGETED AREAS		1-UNIT** NON-TARGETED AREAS	1 UNIT ** TARGETED AREAS
		100% AMFI 1 or 2 Persons	115% AMFI 3 or more Persons	120% AMFI 1 or 2 Persons	140% AMFI 3 or more Persons		
Balance of State	ALL COUNTIES NOT LISTED BELOW	\$75,100.00	\$86,365.00	\$90,120.00	\$105,140.00	\$311,979.00	\$381,308.00
Amarillo, HMFA	Armstrong, Carson, Potter, Randall	\$75,100.00	\$86,365.00	\$90,120.00	\$105,140.00	\$311,979.00	\$381,308.00
Andrews County	Andrews	\$88,400.00	\$101,660.00	N/A		\$311,979.00	N/A
Austin County, HMFA	Austin	\$82,700.00	\$95,105.00	N/A		\$311,979.00	N/A
Austin-Round Rock, MSA	Bastrop, Caldwell, Hays*, Travis* & Williamson	\$98,900.00	\$113,735.00	\$118,680.00	\$138,460.00	\$364,452.00	\$445,441.00
Blanco County	Blanco	\$75,100.00	\$86,365.00	N/A		\$311,979.00	N/A
Borden County	Borden	\$92,800.00	\$106,720.00	N/A		\$311,979.00	N/A
Brazoria County, HMFA	Brazoria	\$96,600.00	\$111,090.00	N/A		\$311,979.00	N/A
Cooke County	Cooke	\$75,100.00	\$86,365.00	N/A		\$311,979.00	N/A
Crane County	Crane	\$81,000.00	\$93,150.00	N/A		\$311,979.00	N/A
Dallas, HMFA	Collin*, Dallas*, Denton*, Ellis*, Hunt*, Kaufman* & Rockwall	\$89,000.00	\$102,350.00	\$106,800.00	\$124,600.00	\$360,425.00	\$440,520.00
Fort Worth - Arlington, HMFA	Johnson*, Parker & Tarrant*	\$80,800.00	\$92,920.00	\$96,960.00	\$113,120.00	\$360,425.00	\$440,520.00
Gillespie County	Gillespie	\$75,100.00	\$86,365.00	N/A		\$311,979.00	N/A
Glasscock County	Glasscock	\$92,800.00	\$106,720.00	N/A		\$311,979.00	N/A
Hartley County	Hartley	\$75,100.00	\$86,365.00	N/A		\$311,979.00	N/A
Hemphill County	Hemphill	\$75,100.00	\$86,365.00	N/A		\$311,979.00	N/A
Hood County, HMFA	Hood	\$76,200.00	\$87,630.00	N/A		\$311,979.00	N/A
Houston-The Woodlands-Sugar Land, HMFA	Chambers, Fort Bend*, Galveston, Harris*, Liberty, Montgomery* & Waller	\$79,200.00	\$91,080.00	\$95,040.00	\$110,880.00	\$311,979.00	\$381,308.00
Jackson County	Jackson	\$75,100.00	\$86,365.00	N/A		\$311,979.00	N/A
Kendall County, HMFA	Kendall	\$103,800.00	\$119,370.00	N/A		\$353,377.00	N/A
Kent County	Kent	\$82,600.00	\$94,990.00	N/A		\$311,979.00	N/A
King County	King	\$76,600.00	\$88,090.00	N/A		\$311,979.00	N/A
Lipscomb County	Lipscomb	\$76,100.00	\$87,515.00	N/A		\$311,979.00	N/A
Loving County	Loving	\$92,500.00	\$106,375.00	N/A		\$311,979.00	N/A
Martin County, HMFA	Martin	\$77,900.00	\$89,585.00	N/A		\$311,979.00	N/A
Medina County, HMFA	Medina	\$79,182.74	\$91,060.15	N/A		\$353,377.00	N/A
Midland, HMFA	Midland*	\$95,200.00	\$109,480.00	\$114,240.00	\$133,280.00	\$311,979.00	\$381,308.00
Odessa MSA	Ector*	\$75,100.00	\$86,365.00	\$90,120.00	\$105,140.00	\$311,979.00	\$381,308.00
Oldham County, HMFA	Oldham	\$77,500.00	\$89,125.00	N/A		\$311,979.00	N/A
Pecos County	Pecos	\$75,100.00	\$86,365.00	N/A		\$311,979.00	N/A
Reagan County	Reagan	\$77,800.00	\$89,470.00	N/A		\$311,979.00	N/A
Roberts County	Roberts	\$91,000.00	\$104,650.00	N/A		\$311,979.00	N/A
San Antonio-New Braunfels, MSA	Atascosa*, Bandera, Bexar*, Comal, Guadalupe* & Wilson	\$79,502.74	\$91,428.15	\$95,403.28	\$111,303.83	\$353,377.00	\$431,906.00
Schleicher County	Schleicher	\$75,100.00	\$86,365.00	N/A		\$311,979.00	N/A
Sherman-Denison, MSA	Grayson	\$75,100.00	\$86,365.00	\$90,120.00	\$105,140.00	\$311,979.00	\$381,308.00
Somervell County, HMFA	Somervell	\$75,100.00	\$86,365.00	N/A		\$311,979.00	N/A
Stonewall County	Stonewall	\$75,100.00	\$86,365.00	N/A		\$311,979.00	N/A
Ward County	Ward	\$78,400.00	\$90,160.00	N/A		\$311,979.00	N/A
Wise County, HMFA	Wise	\$81,387.93	\$93,596.12	N/A		\$360,425.00	N/A
Yoakum County	Yoakum	\$77,300.00	\$88,895.00	N/A		\$311,979.00	N/A

* 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.

** 2 UNIT Purchase Price Limits can be found at: <https://thetexashomebuyerprogram.com/uploads/2unitlimits.pdf>

For additional information please visit our website www.thetexashomebuyerprogram.com/

See Current Interest Rates and Available Options - <https://thetexashomebuyerprogram.com/uploads/Rate-Notice.pdf>



TDHCA My Choice Texas Home Income and Purchase Price Limits Table

Effective October 18, 2021

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

AREA OF STATE	COUNTIES IN AREA	INCOME LIMITS			PURCHASE PRICE LIMITS	
		FHA, VA, USDA and (FNMA Below 80% AMI)			1-UNIT** NON-TARGETED AREAS	1 UNIT ** TARGETED AREAS*
		Below 80% AMFI Only FNMA HFA PREFERRED Any family Size	125% AMFI NON-TARGETED AREAS Any Family Size	140% AMFI TARGETED AREAS* Any Family Size		
Balance of State	ALL COUNTIES NOT LISTED BELOW	See FNMA Counties on following page	\$93,875	\$105,140	\$311,979	\$381,308.00
Amarillo, HMFA	Armstrong, Carson, Potter, Randall	\$57,520	\$93,875	\$105,140	\$311,979	\$381,308
Andrews County	Andrews	\$71,840	\$110,500	N/A	\$311,979	N/A
Austin County, HMFA	Austin	\$63,840	\$103,375	N/A	\$311,979	N/A
Austin-Round Rock, MSA	Bastrop, Caldwell, Hays*, Travis* & Williamson	\$79,120	\$123,625	\$138,460	\$364,452	\$445,441
Blanco County	Blanco	\$58,000	\$93,875	N/A	\$311,979	N/A
Borden County	Borden	\$75,360	\$116,000	N/A	\$311,979	N/A
Brazoria County, HMFA	Brazoria	\$63,840	\$120,750	N/A	\$311,979	N/A
Cooke County	Cooke	\$58,320	\$93,875	N/A	\$311,979	N/A
Crane County	Crane	\$64,800	\$101,250	N/A	\$311,979	N/A
Dallas, HMFA	Collin*, Dallas*, Denton*, Ellis*, Hunt*, Kaufman* & Rockwall	\$68,640	\$111,250	\$124,600	\$360,425	\$440,520
Fort Worth - Arlington, HMFA	Johnson*, Parker & Tarrant*	\$68,640	\$101,000	\$113,120	\$360,425	\$440,520
Gillespie County	Gillespie	\$59,120	\$93,875	N/A	\$311,979	N/A
Glasscock County	Glasscock	\$61,520	\$116,000	N/A	\$311,979	N/A
Hartley County	Hartley	\$55,360	\$93,875	N/A	\$311,979	N/A
Hemphill County	Hemphill	\$56,240	\$93,875	N/A	\$311,979	N/A
Hood County, HMFA	Hood	\$68,640	\$95,250	N/A	\$311,979	N/A
Houston-The Woodlands-Sugar Land, HMFA	Chambers, Fort Bend*, Galveston, Harris*, Liberty, Montgomery* & Waller	\$63,840	\$99,000	\$110,880	\$311,979	\$381,308
Jackson County	Jackson	\$63,760	\$93,875	N/A	\$311,979	N/A
Kendall County, HMFA	Kendall	\$59,680	\$129,750	N/A	\$353,377	N/A
Kent County	Kent	\$61,840	\$103,250	N/A	\$311,979	N/A
King County	King	\$62,640	\$95,750	N/A	\$311,979	N/A
Lipscomb County	Lipscomb	\$60,880	\$95,125	N/A	\$311,979	N/A
Loving County	Loving	\$78,000	\$115,625	N/A	\$311,979	N/A
Martin County, HMFA	Martin	\$78,400	\$97,375	N/A	\$311,979	N/A
Medina County, HMFA	Medina	\$59,680	\$98,978	N/A	\$353,377	N/A
Midland, HMFA	Midland*	\$78,400	\$119,000	\$133,280	\$311,979	\$381,308
Odessa MSA	Ector*	\$67,440	\$93,875	\$105,140	\$311,979	\$381,308
Oldham County, HMFA	Oldham	\$57,520	\$96,875	N/A	\$311,979	N/A
Pecos County	Pecos	\$51,200	\$93,875	N/A	\$311,979	N/A
Reagan County	Reagan	\$62,240	\$97,250	N/A	\$311,979	N/A
Roberts County	Roberts	\$70,000	\$113,750	N/A	\$311,979	N/A
San Antonio-New Braunfels, MSA	Atascosa*, Bandera, Bexar*, Comal, Guadalupe* & Wilson	\$59,680	\$99,378	\$111,304	\$353,377	\$431,906
Schleicher County	Schleicher	\$59,520	\$93,875	N/A	\$311,979	N/A
Sherman-Denison, MSA	Grayson	\$56,400	\$93,875	\$105,140	\$311,979	\$381,308
Somervell County, HMFA	Somervell	\$68,640	\$93,875	N/A	\$311,979	N/A
Stonewall County	Stonewall	\$65,680	\$93,875	N/A	\$311,979	N/A
Ward County	Ward	\$63,680	\$98,000	N/A	\$311,979	N/A
Wise County, HMFA	Wise	\$68,640	\$101,735	N/A	\$360,425	N/A
Yoakum County	Yoakum	\$63,840	\$96,625	N/A	\$311,979	N/A

* 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. N/A = No Targeted Census Tracts

Fannie Mae Limits for counties not shown above - See Page 3

** 2 UNIT Purchase Price Limits can be found at: <https://thetexashomebuyerprogram.com/uploads/2unitlimits.pdf>

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See Current Interest Rates and Available Options - <https://thetexashomebuyerprogram.com/uploads/Rate-Notice.pdf>



Income and Purchase Price Limits Table

Effective October 18, 2021 - FNMA HFA PREFERRED ONLY

Page 2 - Remaining FNMA County Limits

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	\$ 48,720	DIMITT COUNTY	\$ 48,720	JEFFERSON COUNTY	\$ 51,920	NUECES COUNTY	\$ 55,520	VICTORIA COUNTY	\$ 59,520
ANGELINA COUNTY	\$ 48,720	DONLEY COUNTY	\$ 48,720	JIM HOGG COUNTY	\$ 48,720	OCHILTREE COUNTY	\$ 52,080	WALKER COUNTY	\$ 54,080
ARANSAS COUNTY	\$ 55,520	DUVAL COUNTY	\$ 48,720	JIM WELLS COUNTY	\$ 48,720	ORANGE COUNTY	\$ 51,920	WASHINGTON COUNTY	\$ 57,680
ARCHER COUNTY	\$ 55,200	EASTLAND COUNTY	\$ 48,720	JONES COUNTY	\$ 50,720	PALO PINTO COUNTY	\$ 48,720	WEBB COUNTY	\$ 43,280
BAILEY COUNTY	\$ 46,720	EDWARDS COUNTY	\$ 52,000	KARNES COUNTY	\$ 53,760	PANOLA COUNTY	\$ 48,720	WHARTON COUNTY	\$ 51,760
BAYLOR COUNTY	\$ 48,720	EL PASO COUNTY	\$ 41,200	KENEDY COUNTY	\$ 48,720	PARMER COUNTY	\$ 50,560	WHEELER COUNTY	\$ 48,720
BEE COUNTY	\$ 48,720	ERATH COUNTY	\$ 54,000	KENT COUNTY	\$ 61,840	POLK COUNTY	\$ 48,720	WICHITA COUNTY	\$ 55,200
BELL COUNTY	\$ 52,080	FALLS COUNTY	\$ 48,800	KERR COUNTY	\$ 53,040	PRESIDIO COUNTY	\$ 48,720	WILBARGER COUNTY	\$ 48,720
BOSQUE COUNTY	\$ 49,040	FANNIN COUNTY	\$ 53,520	KIMBLE COUNTY	\$ 48,720	RAINS COUNTY	\$ 53,920	WILLACY COUNTY	\$ 48,720
BOWIE COUNTY	\$ 47,520	FAYETTE COUNTY	\$ 57,840	KINNEY COUNTY	\$ 48,720	REAL COUNTY	\$ 48,720	WINKLER COUNTY	\$ 57,520
BRAZOS COUNTY	\$ 60,480	FISHER COUNTY	\$ 49,280	KLEBERG COUNTY	\$ 48,720	RED RIVER COUNTY	\$ 48,720	WOOD COUNTY	\$ 49,200
BREWSTER COUNTY	\$ 49,600	FLOYD COUNTY	\$ 48,720	KNOX COUNTY	\$ 50,080	REEVES COUNTY	\$ 57,600	YOAKUM COUNTY	\$ 63,840
BRISCOE COUNTY	\$ 48,720	FOARD COUNTY	\$ 48,720	LA SALLE COUNTY	\$ 48,720	REFUGIO COUNTY	\$ 49,040	YOUNG COUNTY	\$ 49,680
BROOKS COUNTY	\$ 48,720	FRANKLIN COUNTY	\$ 54,480	LAMAR COUNTY	\$ 48,720	ROBERTSON COUNTY	\$ 60,480	ZAPATA COUNTY	\$ 48,720
BROWN COUNTY	\$ 48,720	FREESTONE COUNTY	\$ 52,560	LAMB COUNTY	\$ 48,720	RUNNELS COUNTY	\$ 48,720	ZAVALA COUNTY	\$ 48,720
BURLESON COUNTY	\$ 60,480	FRIO COUNTY	\$ 48,720	LAMPASAS COUNTY	\$ 52,080	RUSK COUNTY	\$ 54,560		
BURNET COUNTY	\$ 56,880	GAINES COUNTY	\$ 54,320	LAVACA COUNTY	\$ 53,920	SABINE COUNTY	\$ 48,720		
CALHOUN COUNTY	\$ 57,680	GARZA COUNTY	\$ 52,880	LEE COUNTY	\$ 50,960	SAN AUGUSTINE COUNTY	\$ 48,720		
CALLAHAN COUNTY	\$ 50,720	GOLIAD COUNTY	\$ 59,520	LEON COUNTY	\$ 51,120	SAN JACINTO COUNTY	\$ 48,720		
CAMERON COUNTY	\$ 36,720	GONZALES COUNTY	\$ 51,760	LIMESTONE COUNTY	\$ 48,720	SAN PATRICIO COUNTY	\$ 55,520		
CAMP COUNTY	\$ 48,720	GRAY COUNTY	\$ 53,400	LIVE OAK COUNTY	\$ 52,560	SAN SABA COUNTY	\$ 48,720		
CASS COUNTY	\$ 48,720	GREGG COUNTY	\$ 54,560	LLANO COUNTY	\$ 53,600	SCURRY COUNTY	\$ 59,760		
CASTRO COUNTY	\$ 48,720	GRIMES COUNTY	\$ 50,400	LUBBOCK COUNTY	\$ 58,240	SHACKELFORD COUNTY	\$ 48,720		
CHEROKEE COUNTY	\$ 48,720	HALE COUNTY	\$ 48,720	LYNN COUNTY	\$ 58,240	SHELBY COUNTY	\$ 48,720		
CHILDRESS COUNTY	\$ 48,720	HALL COUNTY	\$ 48,720	MADISON COUNTY	\$ 51,360	SHERMAN COUNTY	\$ 54,240		
CLAY COUNTY	\$ 55,200	HAMILTON COUNTY	\$ 52,800	MARION COUNTY	\$ 48,720	SMITH COUNTY	\$ 58,320		
COCHRAN COUNTY	\$ 51,600	HANSFORD COUNTY	\$ 48,720	MASON COUNTY	\$ 48,720	STARR COUNTY	\$ 48,720		
COKE COUNTY	\$ 50,640	HARDEMAN COUNTY	\$ 48,720	MATAGORDA COUNTY	\$ 48,720	STEPHENS COUNTY	\$ 48,720		
COLEMAN COUNTY	\$ 48,720	HARDIN COUNTY	\$ 51,920	MAVERICK COUNTY	\$ 48,720	STERLING COUNTY	\$ 57,840		
COLLINGSWORTH COUNT	\$ 48,720	HARRISON COUNTY	\$ 55,280	MCCULLOCH COUNTY	\$ 48,720	SUTTON COUNTY	\$ 53,360		
COLORADO COUNTY	\$ 49,600	HASKELL COUNTY	\$ 48,720	MCLENNAN COUNTY	\$ 48,800	SWISHER COUNTY	\$ 48,720		
COMANCHE COUNTY	\$ 48,720	HENDERSON COUNTY	\$ 48,720	MCMULLEN COUNTY	\$ 59,280	TAYLOR COUNTY	\$ 50,720		
CONCHO COUNTY	\$ 48,720	HIDALGO COUNTY	\$ 36,160	MENARD COUNTY	\$ 48,720	TERRELL COUNTY	\$ 48,720		
CORYELL COUNTY	\$ 52,080	HILL COUNTY	\$ 49,920	MILAM COUNTY	\$ 49,120	TERRY COUNTY	\$ 48,720		
COTTLE COUNTY	\$ 48,720	HOCKLEY COUNTY	\$ 48,720	MILLS COUNTY	\$ 48,720	THROCKMORTON COUNT	\$ 53,680		
CROCKETT COUNTY	\$ 54,560	HOPKINS COUNTY	\$ 51,760	MITCHELL COUNTY	\$ 63,040	TITUS COUNTY	\$ 48,720		
CROSBY COUNTY	\$ 58,240	HOUSTON COUNTY	\$ 48,720	MONTAGUE COUNTY	\$ 48,720	TOM GREEN COUNTY	\$ 54,800		
CULBERSON COUNTY	\$ 48,720	HOWARD COUNTY	\$ 50,720	MOORE COUNTY	\$ 48,720	TRINITY COUNTY	\$ 48,720		
DALLAM COUNTY	\$ 52,000	HUDSPETH COUNTY	\$ 41,200	MORRIS COUNTY	\$ 48,720	TYLER COUNTY	\$ 49,120		
DAWSON COUNTY	\$ 48,720	HUTCHINSON COUNTY	\$ 52,640	MOTLEY COUNTY	\$ 48,720	UPSHUR COUNTY	\$ 54,560		
DEAF SMITH COUNTY	\$ 50,800	IRION COUNTY	\$ 54,800	NACOGDOCHES COUNTY	\$ 54,720	UPTON COUNTY	\$ 53,760		
DELTA COUNTY	\$ 48,720	JACK COUNTY	\$ 54,720	NAVARRO COUNTY	\$ 48,720	UVALDE COUNTY	\$ 48,720		
DEWITT COUNTY	\$ 56,880	JASPER COUNTY	\$ 52,080	NEWTON COUNTY	\$ 51,920	VAL VERDE COUNTY	\$ 48,720		
DICKENS COUNTY	\$ 48,720	JEFF DAVIS COUNTY	\$ 53,920	NOLAN COUNTY	\$ 50,640	VAN ZANDT COUNTY	\$ 51,280		

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