

TDHCA My FIRST Texas Home / My CHOICE Texas Home / Texas Mortgage Credit Certificate Program (MCC)

Combined Income and Purchase Price Limits Table

(Including Income Limit Adjustments for High Housing Cost Areas)

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

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

See Rate Notice and Available Options for current rates and eligibility requirements - <https://www.tdhca.state.tx.us/homeownership/fthb/docs/Rate-Notice.pdf>

Effective September 5, 2019

Area of State	Counties in Area	NON-TARGETED AREAS				* TARGETED AREAS		
		Govt Loan Only		Conventional Only	1-UNIT** Non-Targeted Area Purchase Price Limit	Govt Loan Only		1 UNIT ** Targeted Area Purchase Price Limit
		100% AMFI 1 or 2 Persons	115% AMFI 3 or more Persons	My Choice only FNMA 80% AMI Limit (any family size)		120% AMFI 1 or 2 Persons	140% AMFI 3 or more Persons	
Balance of State	All other counties not mentioned below	\$71,200	\$81,880	See FNMA Balance of State Counties on following page	\$283,348	\$85,440	\$99,680	\$346,315
Amarillo, HMFA	Armstrong, Carson, Potter, Randall	\$71,600	\$82,340	\$57,200	\$283,348	\$85,920	\$100,240	\$346,315
Andrews County	Andrews	\$83,500	\$96,025	\$68,640	\$283,348	No Targeted Census Tracts in County		
Austin County, HMFA	Austin	\$75,800	\$87,170	\$61,680	\$298,085	No Targeted Census Tracts in County		
Austin-Round Rock, MSA	Bastrop, Caldwell, Hays*, Travis* & Williamson	\$94,600	\$108,790	\$76,720	\$350,871	\$113,520	\$132,440	\$428,842
Blanco County	Blanco	\$72,900	\$83,835	\$58,320	\$283,348	No Targeted Census Tracts in County		
Borden County	Borden	\$81,900	\$94,185	\$72,080	\$283,348	No Targeted Census Tracts in County		
Brazoria County, HMFA	Brazoria	\$94,200	\$108,330	\$61,680	\$298,085	No Targeted Census Tracts in County		
Cooke County	Cooke	\$71,400	\$82,110	\$58,720	\$283,348	No Targeted Census Tracts in County		
Crane County	Crane	\$79,900	\$91,885	\$63,920	\$283,348	No Targeted Census Tracts in County		
Dallas, HMFA	Collin*, Dallas*, Denton*, Ellis*, Hunt*, Kaufman* & Rockwall	\$83,609	\$96,151	\$64,240	\$356,046	\$99,720	\$116,340	\$435,167
Fort Worth - Arlington, HMFA	Johnson*, Parker & Tarrant*	\$85,029	\$97,784	\$64,240	\$356,046	\$91,200	\$106,400	\$435,167
Gillespie County	Gillespie	\$73,100	\$84,065	\$58,480	\$291,874	No Targeted Census Tracts in County		
Glasscock County	Glasscock	\$95,800	\$110,170	\$82,000	\$283,348	No Targeted Census Tracts in County		
Hartley County	Hartley	\$74,900	\$86,135	\$59,920	\$283,348	No Targeted Census Tracts in County		
Hemphill County	Hemphill	\$73,600	\$84,640	\$58,880	\$283,348	No Targeted Census Tracts in County		
Hood County, HMFA	Hood	\$85,669	\$98,520	\$64,240	\$356,046	No Targeted Census Tracts in County		
Houston-The Woodlands-Sugar Land, HMFA	Chambers, Fort Bend*, Galveston, Harris*, Liberty, Montgomery* & Waller	\$76,300	\$87,745	\$61,680	\$298,085	\$91,560	\$106,820	\$364,326
Jackson County	Jackson	\$73,300	\$84,295	\$58,640	\$283,348	No Targeted Census Tracts in County		
Kendall County, HMFA	Kendall	\$93,700	\$107,755	\$56,800	\$323,960	No Targeted Census Tracts in County		
King County	King	\$82,000	\$94,300	\$67,600	\$283,348	No Targeted Census Tracts in County		
Lipscomb County	Lipscomb	\$75,400	\$86,710	\$59,360	\$283,348	No Targeted Census Tracts in County		
Loving County	Loving	\$81,700	\$93,955	\$65,360	\$283,348	No Targeted Census Tracts in County		
Martin County, HMFA	Martin	\$71,200	\$81,880	\$63,280	\$286,699	No Targeted Census Tracts in County		
Medina County, HMFA	Medina	\$76,757	\$88,270	\$56,800	\$323,960	No Targeted Census Tracts in County		
Midland, HMFA	Midland*	\$86,000	\$98,900	\$63,280	\$286,699	\$103,200	\$120,400	\$350,410
Odessa MSA	Ector*	\$73,900	\$84,985	\$59,120	\$283,348	\$88,680	\$103,460	\$346,315
Oldham County, HMFA	Oldham	\$71,200	\$81,880	\$57,200	\$283,348	No Targeted Census Tracts in County		
Pecos County	Pecos	\$73,100	\$84,065	\$58,560	\$283,348	No Targeted Census Tracts in County		
Reagan County	Reagan	\$76,800	\$88,320	\$61,440	\$283,348	No Targeted Census Tracts in County		
Roberts County	Roberts	\$91,100	\$104,765	\$72,880	\$283,348	No Targeted Census Tracts in County		
San Antonio-New Braunfels, MSA	Atascosa*, Bandera, Bexar*, Comal, Guadalupe* & Wilson	\$76,957	\$88,500	\$56,800	\$323,960	\$85,440	\$99,680	\$395,951
Schleicher County	Schleicher	\$74,200	\$85,330	\$59,360	\$283,348	No Targeted Census Tracts in County		
Somervell County, HMFA	Somervell	\$85,440	\$98,888	\$64,240	\$356,046	No Targeted Census Tracts in County		
Wise County, HMFA	Wise	\$82,560	\$96,320	\$64,240	\$356,046	No Targeted Census Tracts in County		

* 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.
 Fannie Mae Limits for counties not shown above - See Page 2

** 2 UNIT Purchase Price Limits can be found at: <http://www.tdhca.state.tx.us/homeownership/fthb/docs/2-Unit-PurchasePriceLimits.pdf>
 For additional information please visit our website at www.MyFirstTexasHome.com

My CHOICE Texas Home

Combined Income and Purchase Price Limits Table
Effective September 5, 2019 - Conventional Loan Only

Page 2 - Remaining FNMA County Limits (not shown on Page 1)

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	\$ 46,960	DIMITT COUNTY	\$ 46,960	JEFF DAVIS COUNTY	\$ 54,800	NOLAN COUNTY	\$ 46,960	VAL VERDE COUNTY	\$ 46,960
ANGELINA COUNTY	\$ 46,960	DONLEY COUNTY	\$ 46,960	JEFFERSON COUNTY	\$ 51,840	NUECES COUNTY	\$ 52,960	VAN ZANDT COUNTY	\$ 48,400
ARANSAS COUNTY	\$ 52,960	DUVAL COUNTY	\$ 46,960	JIM HOGG COUNTY	\$ 46,960	OCHILTREE COUNTY	\$ 49,520	VICTORIA COUNTY	\$ 54,480
ARCHER COUNTY	\$ 47,680	EASTLAND COUNTY	\$ 46,960	JIM WELLS COUNTY	\$ 46,960	ORANGE COUNTY	\$ 51,840	WALKER COUNTY	\$ 54,480
BAILEY COUNTY	\$ 46,960	EDWARDS COUNTY	\$ 50,560	JONES COUNTY	\$ 50,320	PALO PINTO COUNTY	\$ 46,960	WARD COUNTY	\$ 62,480
BAYLOR COUNTY	\$ 49,280	EL PASO COUNTY	\$ 40,160	KARNES COUNTY	\$ 49,600	PANOLA COUNTY	\$ 51,440	WASHINGTON COUNTY	\$ 53,920
BEE COUNTY	\$ 46,960	ERATH COUNTY	\$ 46,960	KENEDY COUNTY	\$ 46,960	PARMER COUNTY	\$ 46,960	WEBB COUNTY	\$ 32,480
BELL COUNTY	\$ 51,440	FALLS COUNTY	\$ 51,200	KENT COUNTY	\$ 54,160	POLK COUNTY	\$ 46,960	WHARTON COUNTY	\$ 46,960
BOSQUE COUNTY	\$ 46,960	FANNIN COUNTY	\$ 47,680	KERR COUNTY	\$ 46,960	PRESIDIO COUNTY	\$ 46,960	WHEELER COUNTY	\$ 46,960
BOWIE COUNTY	\$ 45,760	FAYETTE COUNTY	\$ 55,040	KIMBLE COUNTY	\$ 46,960	RAINS COUNTY	\$ 50,720	WICHITA COUNTY	\$ 47,680
BRAZOS COUNTY	\$ 54,800	FISHER COUNTY	\$ 46,960	KINNEY COUNTY	\$ 46,960	REAL COUNTY	\$ 46,960	WILBARGER COUNTY	\$ 46,960
BREWSTER COUNTY	\$ 46,960	FLOYD COUNTY	\$ 46,960	KLEBERG COUNTY	\$ 46,960	RED RIVER COUNTY	\$ 46,960	WILLACY COUNTY	\$ 46,960
BRISCOE COUNTY	\$ 46,960	FOARD COUNTY	\$ 46,960	KNOX COUNTY	\$ 46,960	REEVES COUNTY	\$ 48,640	WINKLER COUNTY	\$ 51,360
BROOKS COUNTY	\$ 46,960	FRANKLIN COUNTY	\$ 50,400	LA SALLE COUNTY	\$ 46,960	REFUGIO COUNTY	\$ 48,480	WOOD COUNTY	\$ 47,280
BROWN COUNTY	\$ 46,960	FREESTONE COUNTY	\$ 46,960	LAMAR COUNTY	\$ 46,960	ROBERTSON COUNTY	\$ 54,800	YOAKUM COUNTY	\$ 56,080
BURLESON COUNTY	\$ 54,800	FRIO COUNTY	\$ 46,960	LAMB COUNTY	\$ 46,960	RUNNELS COUNTY	\$ 46,960	YOUNG COUNTY	\$ 49,840
BURNET COUNTY	\$ 53,440	GAINES COUNTY	\$ 52,960	LAMPASAS COUNTY	\$ 51,440	RUSK COUNTY	\$ 46,000	ZAPATA COUNTY	\$ 46,960
CALHOUN COUNTY	\$ 54,480	GARZA COUNTY	\$ 46,960	LAVACA COUNTY	\$ 48,000	SABINE COUNTY	\$ 46,960		
CALLAHAN COUNTY	\$ 50,320	GOLIAD COUNTY	\$ 54,480	LEE COUNTY	\$ 56,480	SAN AUGUSTINE COUNTY	\$ 46,960		
CAMERON COUNTY	\$ 35,200	GONZALES COUNTY	\$ 47,680	LEON COUNTY	\$ 50,320	SAN JACINTO COUNTY	\$ 47,840		
CAMP COUNTY	\$ 46,960	GRAY COUNTY	\$ 48,480	LIMESTONE COUNTY	\$ 46,960	SAN PATRICIO COUNTY	\$ 52,960		
CASS COUNTY	\$ 46,960	GRAYSON COUNTY	\$ 54,000	LIVE OAK COUNTY	\$ 47,280	SAN SABA COUNTY	\$ 46,960		
CASTRO COUNTY	\$ 46,960	GREGG COUNTY	\$ 46,000	LLANO COUNTY	\$ 50,080	SCURRY COUNTY	\$ 56,800		
CHEROKEE COUNTY	\$ 46,960	GRIMES COUNTY	\$ 49,600	LUBBOCK COUNTY	\$ 49,520	SHACKELFORD COUNTY	\$ 49,280		
CHILDRESS COUNTY	\$ 48,080	HALE COUNTY	\$ 46,960	LYNN COUNTY	\$ 49,520	SHELBY COUNTY	\$ 46,960		
CLAY COUNTY	\$ 47,680	HALL COUNTY	\$ 46,960	MADISON COUNTY	\$ 46,960	SHERMAN COUNTY	\$ 52,960		
COCHRAN COUNTY	\$ 46,960	HAMILTON COUNTY	\$ 48,480	MARION COUNTY	\$ 46,960	SMITH COUNTY	\$ 56,720		
COKE COUNTY	\$ 51,200	HANSFORD COUNTY	\$ 46,960	MASON COUNTY	\$ 46,960	STARR COUNTY	\$ 46,960		
COLEMAN COUNTY	\$ 46,960	HARDEMAN COUNTY	\$ 46,960	MATAGORDA COUNTY	\$ 46,960	STEPHENS COUNTY	\$ 46,960		
COLLINGSWORTH COUNTY	\$ 46,960	HARDIN COUNTY	\$ 51,840	MAVERICK COUNTY	\$ 46,960	STERLING COUNTY	\$ 53,600		
COLORADO COUNTY	\$ 48,320	HARRISON COUNTY	\$ 44,240	MCCULLOCH COUNTY	\$ 46,960	STONEWALL COUNTY	\$ 55,360		
COMANCHE COUNTY	\$ 46,960	HASKELL COUNTY	\$ 46,960	MCLENNAN COUNTY	\$ 51,200	SUTTON COUNTY	\$ 49,600		
CONCHO COUNTY	\$ 49,200	HENDERSON COUNTY	\$ 46,960	MCMULLEN COUNTY	\$ 50,880	SWISHER COUNTY	\$ 46,960		
CORYELL COUNTY	\$ 51,440	HIDALGO COUNTY	\$ 33,520	MENARD COUNTY	\$ 46,960	TAYLOR COUNTY	\$ 50,320		
COTTLE COUNTY	\$ 46,960	HILL COUNTY	\$ 46,960	MILAM COUNTY	\$ 48,160	TERRELL COUNTY	\$ 46,960		
CROCKETT COUNTY	\$ 53,040	HOCKLEY COUNTY	\$ 51,600	MILLS COUNTY	\$ 47,760	TERRY COUNTY	\$ 46,960		
CROSBY COUNTY	\$ 49,520	HOPKINS COUNTY	\$ 46,960	MITCHELL COUNTY	\$ 53,120	THROCKMORTON COUNTY	\$ 50,720		
CULBERSON COUNTY	\$ 46,960	HOUSTON COUNTY	\$ 46,960	MONTAGUE COUNTY	\$ 46,960	TITUS COUNTY	\$ 46,960		
DALLAM COUNTY	\$ 46,960	HOWARD COUNTY	\$ 53,840	MOORE COUNTY	\$ 46,960	TOM GREEN COUNTY	\$ 51,920		
DAWSON COUNTY	\$ 46,960	HUDSPETH COUNTY	\$ 40,160	MORRIS COUNTY	\$ 46,960	TRINITY COUNTY	\$ 46,960		
DEAF SMITH COUNTY	\$ 46,960	HUTCHINSON COUNTY	\$ 50,640	MOTLEY COUNTY	\$ 46,960	TYLER COUNTY	\$ 50,640		
DELTA COUNTY	\$ 46,960	IRION COUNTY	\$ 51,920	NACOGDOCHES COUNTY	\$ 46,960	UPSHUR COUNTY	\$ 46,000		
DEWITT COUNTY	\$ 55,040	JACK COUNTY	\$ 51,600	NAVARRO COUNTY	\$ 46,960	UPTON COUNTY	\$ 56,480		
DICKENS COUNTY	\$ 46,960	JASPER COUNTY	\$ 51,440	NEWTON COUNTY	\$ 51,840	UVALDE COUNTY	\$ 46,960		

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