Homeownership Across Texas Grant Program

INCOME LIMITS BY MSA and COUNTY

** asterisks - see last page*

Effective 6/25/2025

Texas MSAs	FHA/VA	Conventional *(Freddie)*	
Maximum AMI:	*n/a*	80%	140%
MI Coverage:	*n/a*	Charter*	Standard
Abilene (Callahan, Jones, Taylor)	$ 111,160	$ 69,840	$ 122,220
Amarillo			
Armstrong, Carson, Potter, Randall	$ 124,375	$ 79,600	$ 139,300
Oldham	$ 111,160	$ 79,600	$ 139,300
Austin - Round Rock - San Marcos			
Bastrop, Caldwell, Hays, Williamson	$ 128,750	$ 107,040	$ 187,320
Beaumont - Port Aurthur			
Hardin, Jefferson, Orange	$ 111,160	$ 67,520	$ 118,160
Newton	$ 111,160	$ 63,520	$ 111,160
Brownsville - Harlingen (Cameron)	$ 111,160	$ 53,200	$ 93,100
College Station - Bryan			
Brazos, Burleson, Robertson	$ 111,160	$ 70,800	$ 123,900
Corpus Christi			
Aransas, Nueces, San Patricio	$ 111,160	$ 66,240	$ 115,920
Dallas - Ft. Worth - Arlington			
Collin, Dallas, Denton, Ellis,			
Hunt, Kaufman, Rockwall	$ 146,625	$ 90,800	$ 158,900
Johnson, Parker, Tarrant	$ 133,375	$ 90,800	$ 158,900
Hood	$ 142,500	$ 91,200	$ 159,600
Wise	$ 138,250	$ 90,800	$ 158,900
El Paso (excluding City of El Paso)	$ 111,160	$ 58,320	$ 102,060
Houston - Sugarland - Baytown			
Austin	$ 128,750	$ 81,600	$ 142,800
Brazoria	$ 150,125	$ 81,600	$ 142,800
Chambers, Fort Bend, Galveston,			
Harris, Liberty, Montgomery,			
Waller	$ 126,375	$ 81,600	$ 142,800
Killeen - Temple - Fort Hood			
Bell, Coryell	$ 111,160	$ 71,520	$ 125,160
Lampasas	$ 127,875	$ 71,520	$ 125,160

	FHA/VA	Conventional *(Freddie)*	
Maximum AMI:	*n/a*	80%	140%
MI Coverage:	*n/a*	Charter*	Standard
Laredo (Webb)	$ 111,160	$ 56,240	$ 98,420
Longview			
Gregg, Upshur	$ 124,375	$ 70,480	$ 123,340
Rusk	$ 111,160	$ 70,480	$ 123,340
Lubbock	$ 111,160		
Lubbock, Crosby, Lynn	$ 128,750	$ 63,280	$ 110,740
McAllen - Edinburg - Mission	$ 111,160		
Hidalgo	$ 111,160	$ 50,640	$ 88,620
Midland	$ 111,160		
Midland	$ 111,160	$ 94,080	$ 164,640
Martin	$ 111,160	$ 94,080	$ 164,640
Odessa (Ector)	$ 111,160	$ 72,560	$ 126,980
San Angelo	$ 111,160		
Irion, Tom Green	$ 111,160	$ 65,440	$ 114,520
San Antonio - New Braunfels	$ 111,160		
Atascosa	$ 111,160	$ 78,640	$ 137,620
Bandera, Bexar, Comal,	$ 146,625		
Guadalupe, Wilson	$ 133,375	$ 78,640	$ 137,620
Kendall	$ 142,500	$ 78,640	$ 137,620
Medina	$ 138,250	$ 78,640	$ 137,620
Sherman - Dennison (Grayson)	$ 111,160	$ 78,640	$ 137,620
Texarkana (Bowie)	$ 111,160	$ 56,880	$ 99,540
Tyler (Smith)	$ 128,750	$ 74,400	$ 130,200
Victoria	$ 150,125		
Goliad, Victoria	$ 111,160	$ 69,440	$ 121,520
Waco	$ 111,160		
Falls	$ 126,375	$ 69,440	$ 121,520
McLennan	$ 111,160	$ 69,440	$ 121,520
Wichita Falls	$ 111,160		
Archer, Clay, Wichita	$ 127,875	$ 719,202	$ 1,258,603

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Texas Counties	FHA/VA	Conventional *(Freddie)*	
Maximum AMI:	*n/a*	80%	140%
MI Coverage:	*n/a*	Charter*	Standard
Anderson	$ 111,160	$ 63,520	$ 111,160
Andrews	$ 121,625	$ 77,840	$ 136,220
Angelina	$ 111,160	$ 63,520	$ 111,160
Bailey	$ 113,625	$ 72,720	$ 127,260
Baylor	$ 111,160	$ 63,520	$ 111,160
Bee	$ 111,160	$ 64,640	$ 113,120
Blanco	$ 131,875	$ 84,400	$ 147,700
Borden	$ 111,160	$ 63,520	$ 111,160
Bosque	$ 111,160	$ 69,440	$ 121,520
Brewster	$ 111,160	$ 63,760	$ 111,580
Briscoe	$ 111,160	$ 63,520	$ 111,160
Brooks	$ 111,160	$ 63,520	$ 111,160
Brown	$ 111,160	$ 63,520	$ 111,160
Burnet	$ 125,500	$ 80,320	$ 140,560
Calhoun	$ 114,500	$ 73,280	$ 128,240
Camp	$ 111,160	$ 63,520	$ 111,160
Cass	$ 111,160	$ 63,520	$ 111,160
Castro	$ 111,160	$ 63,520	$ 111,160
Cherokee	$ 111,160	$ 63,520	$ 111,160
Childress	$ 111,160	$ 63,520	$ 111,160
Cochran	$ 111,160	$ 63,280	$ 110,740
Coke	$ 111,160	$ 63,520	$ 111,160
Coleman	$ 111,160	$ 63,520	$ 111,160
Collingsworth	$ 111,160	$ 63,520	$ 111,160
Colorado	$ 122,000	$ 78,080	$ 136,640
Comanche	$ 111,160	$ 70,880	$ 124,040
Concho	$ 111,160	$ 63,520	$ 111,160
Cooke	$ 123,125	$ 78,800	$ 137,900
Cottle	$ 111,160	$ 63,520	$ 111,160
Crane	$ 112,125	$ 71,760	$ 125,580
Crockett	$ 111,160	$ 63,520	$ 111,160

	FHA/VA	Conventional *(Freddie)*	
Maximum AMI:	*n/a*	80%	140%
MI Coverage:	*n/a*	Charter*	Standard
Culberson	$ 111,160	$ 63,520	$ 111,160
Dallam	$ 121,625	$ 71,120	$ 124,460
Dawson	$ 111,160	$ 63,520	$ 111,160
DeWitt	$ 113,625	$ 63,520	$ 111,160
Deaf Smith	$ 111,160	$ 63,520	$ 111,160
Delta	$ 111,160	$ 73,360	$ 128,380
Dickens	$ 131,875	$ 63,520	$ 111,160
Dimmit	$ 111,160	$ 63,520	$ 111,160
Donley	$ 111,160	$ 67,520	$ 118,160
Duval	$ 111,160	$ 63,520	$ 111,160
Eastland	$ 111,160	$ 63,520	$ 111,160
Edwards	$ 111,160	$ 63,520	$ 111,160
Erath	$ 111,160	$ 73,760	$ 129,080
Fannin	$ 125,500	$ 72,320	$ 126,560
Fayette	$ 114,500	$ 81,680	$ 142,940
Fisher	$ 111,160	$ 65,520	$ 114,660
Floyd	$ 111,160	$ 63,520	$ 111,160
Foard	$ 111,160	$ 63,520	$ 111,160
Franklin	$ 111,160	$ 65,840	$ 115,220
Freestone	$ 111,160	$ 70,080	$ 122,640
Frio	$ 111,160	$ 63,520	$ 111,160
Gaines	$ 111,160	$ 79,920	$ 139,860
Garza	$ 111,160	$ 63,280	$ 110,740
Gillespie	$ 111,160	$ 80,880	$ 141,540
Glasscock	$ 122,000	$ 106,400	$ 186,200
Gonzales	$ 111,160	$ 63,520	$ 111,160
Gray	$ 111,160	$ 63,520	$ 111,160
Grimes	$ 123,125	$ 67,760	$ 118,580
Hale	$ 111,160	$ 63,520	$ 111,160
Hall	$ 112,125	$ 63,520	$ 111,160
Hamilton	$ 111,160	$ 66,880	$ 117,040

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Texas Counties	FHA/VA	Conventional *(Freddie)*	
Maximum AMI:	*n/a*	80%	140%
MI Coverage:	*n/a*	Charter*	Standard
Hansford	$ 128,000	$ 81,920	$ 143,360
Hardeman	$ 111,160	$ 63,520	$ 111,160
Harrison	$ 117,625	$ 70,480	$ 123,340
Hartley	$ 123,125	$ 78,800	$ 137,900
Haskell	$ 111,160	$ 63,520	$ 111,160
Hemphill	$ 153,375	$ 98,160	$ 171,780
Henderson	$ 111,160	$ 69,680	$ 121,940
Hill	$ 111,160	$ 67,840	$ 118,720
Hockley	$ 111,160	$ 63,280	$ 110,740
Hopkins	$ 111,160	$ 68,240	$ 119,420
Houston	$ 111,160	$ 63,520	$ 111,160
Howard	$ 116,375	$ 74,480	$ 130,340
Hudspeth	$ 111,160	$ 58,320	$ 102,060
Hutchinson	$ 121,375	$ 77,680	$ 135,940
Jack	$ 111,160	$ 64,800	$ 113,400
Jackson	$ 111,160	$ 64,480	$ 112,840
Jasper	$ 111,160	$ 63,520	$ 111,160
Jeff Davis	$ 111,160	$ 63,520	$ 111,160
Jim Hogg	$ 111,160	$ 63,520	$ 111,160
Jim Wells	$ 111,160	$ 63,520	$ 111,160
Karnes	$ 111,160	$ 63,520	$ 111,160
Kenedy	$ 111,160	$ 63,520	$ 111,160
Kent	$ 124,250	$ 79,520	$ 139,160
Kerr	$ 114,500	$ 73,280	$ 128,240
Kimble	$ 124,875	$ 79,920	$ 139,860
King	$ 111,160	$ 63,520	$ 111,160
Kinney	$ 111,160	$ 63,520	$ 111,160
Kleberg	$ 111,160	$ 63,520	$ 111,160
Knox	$ 111,160	$ 63,520	$ 111,160
La Salle	$ 111,160	$ 63,520	$ 111,160
Lamar	$ 111,160	$ 64,880	$ 113,540

	FHA/VA	Conventional *(Freddie)*	
Maximum AMI:	*n/a*	80%	140%
MI Coverage:	*n/a*	Charter*	Standard
Lamb	$ 128,000	$ 63,520	$ 111,160
Lavaca	$ 111,160	$ 74,960	$ 131,180
Lee	$ 117,625	$ 65,360	$ 114,380
Leon	$ 123,125	$ 65,120	$ 113,960
Limestone	$ 111,160	$ 63,520	$ 111,160
Lipscomb	$ 153,375	$ 73,440	$ 128,520
Live Oak	$ 111,160	$ 63,520	$ 111,160
Llano	$ 111,160	$ 70,240	$ 122,920
Loving	$ 111,160	$ 63,520	$ 111,160
Madison	$ 111,160	$ 67,200	$ 117,600
Marion	$ 111,160	$ 63,520	$ 111,160
Mason	$ 116,375	$ 82,480	$ 144,340
Matagorda	$ 111,160	$ 63,520	$ 111,160
Maverick	$ 121,375	$ 43,200	$ 75,600
McCulloch	$ 111,160	$ 65,120	$ 113,960
McMullen	$ 111,160	$ 63,520	$ 111,160
Menard	$ 111,160	$ 70,000	$ 122,500
Milam	$ 111,160	$ 66,080	$ 115,640
Mills	$ 111,160	$ 67,520	$ 118,160
Mitchell	$ 111,160	$ 83,760	$ 146,580
Montague	$ 111,160	$ 68,400	$ 119,700
Moore	$ 111,160	$ 63,520	$ 111,160
Morris	$ 124,250	$ 63,520	$ 111,160
Motley	$ 114,500	$ 63,760	$ 111,580
Nacogdoches	$ 124,875	$ 63,840	$ 111,720
Navarro	$ 111,160	$ 64,960	$ 113,680
Nolan	$ 111,160	$ 63,520	$ 111,160
Ochiltree	$ 111,160	$ 71,440	$ 125,020
Palo Pinto	$ 111,160	$ 65,440	$ 114,520
Panola	$ 111,160	$ 71,760	$ 125,580
Parmer	$ 111,160	$ 69,760	$ 122,080

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Texas Counties	FHA/VA	Conventional *(Freddie)*	
Maximum AMI:	*n/a*	80%	140%
MI Coverage:	*n/a*	Charter*	Standard
Pecos	$ 111,160	$ 67,200	$ 117,600
Polk	$ 111,160	$ 63,520	$ 111,160
Presidio	$ 111,160	$ 63,520	$ 111,160
Rains	$ 111,160	$ 66,880	$ 117,040
Reagan	$ 111,160	$ 70,080	$ 122,640
Real	$ 111,160	$ 63,520	$ 111,160
Red River	$ 111,160	$ 63,520	$ 111,160
Reeves	$ 111,160	$ 63,520	$ 111,160
Refugio	$ 111,160	$ 63,520	$ 111,160
Roberts	$ 111,160	$ 65,200	$ 114,100
Runnels	$ 111,160	$ 63,520	$ 111,160
Sabine	$ 111,160	$ 63,520	$ 111,160
San Augustine	$ 111,160	$ 63,520	$ 111,160
San Jacinto	$ 111,160	$ 81,600	$ 142,800
San Saba	$ 111,160	$ 63,520	$ 111,160
Schleicher	$ 118,750	$ 76,000	$ 133,000
Scurry	$ 111,160	$ 70,880	$ 124,040
Shackelford	$ 120,125	$ 76,880	$ 134,540
Shelby	$ 111,160	$ 63,520	$ 111,160
Sherman	$ 111,160	$ 70,080	$ 122,640
Somervell	$ 130,750	$ 83,680	$ 146,440
Starr	$ 111,160	$ 63,520	$ 111,160
Stephens	$ 111,160	$ 63,520	$ 111,160
Sterling	$ 120,500	$ 77,120	$ 134,960
Stonewall	$ 118,250	$ 75,680	$ 132,440

	FHA/VA	Conventional *(Freddie)*	
Maximum AMI:	*n/a*	80%	140%
MI Coverage:	*n/a*	Charter*	Standard
Sutton	$ 111,160	$ 63,520	$ 111,160
Swisher	$ 111,160	$ 63,520	$ 111,160
Terrell	$ 111,160	$ 63,520	$ 111,160
Terry	$ 111,160	$ 63,520	$ 111,160
Throckmorton	$ 111,160	$ 63,520	$ 111,160
Titus	$ 111,160	$ 63,520	$ 111,160
Trinity	$ 111,160	$ 63,520	$ 111,160
Tyler	$ 111,160	$ 63,520	$ 111,160
Upton	$ 111,160	$ 66,240	$ 115,920
Uvalde	$ 111,160	$ 63,520	$ 111,160
Val Verde	$ 111,160	$ 63,520	$ 111,160
Van Zandt	$ 111,160	$ 70,640	$ 123,620
Walker	$ 111,160	$ 63,520	$ 111,160
Ward	$ 111,160	$ 63,760	$ 111,580
Washington	$ 111,160	$ 80,080	$ 140,140
Wharton	$ 118,750	$ 70,000	$ 122,500
Wheeler	$ 111,160	$ 63,520	$ 111,160
Wilbarger	$ 120,125	$ 65,120	$ 113,960
Willacy	$ 111,160	$ 63,520	$ 111,160
Winkler	$ 111,160	$ 88,960	$ 155,680
Wood	$ 130,750	$ 69,280	$ 121,240
Yoakum	$ 111,160	$ 78,720	$ 137,760
Young	$ 111,160	$ 74,400	$ 130,200
Zapata	$ 120,500	$ 63,520	$ 111,160
Zavala	$ 118,250	$ 63,520	$ 111,160

*** Charter MI (Mortgage Insurance for Conventional loans) premiums are lower than Standard MI premiums.**