



# SETH Income Limits: Freddie Mac Loan Types Effective 06.12.2023



**Eligible Areas:** State of Texas, excluding Travis County and the cities of El Paso, Grand Prairie and McKinney.  
**Charter Level Borrowers (80% AMI) receive free Homebuyer Education from SETH.**

County	Charter	Standard
Anderson	\$58,560	\$102,480
Andrews	\$81,200	\$142,100
Angelina	\$58,560	\$102,480
Aransas	\$61,120	\$106,960
Archer	\$67,040	\$117,320
Armstrong	\$69,840	\$122,220
Atascosa	\$71,280	\$124,740
Austin	\$75,280	\$131,740
Bailey	\$63,680	\$111,440
Bandera	\$71,280	\$124,740
Bastrop	\$97,840	\$171,220
Baylor	\$58,560	\$102,480
Bee	\$58,560	\$102,480
Bell	\$61,200	\$107,100
Bexar	\$71,280	\$124,740
Blanco	\$70,960	\$124,180
Borden	\$86,400	\$151,200
Bosque	\$60,000	\$105,000
Bowie	\$56,720	\$99,260
Brazoria	\$75,280	\$131,740
Brazos	\$64,320	\$112,560
Brewster	\$62,320	\$109,060
Briscoe	\$58,560	\$102,480
Brooks	\$58,560	\$102,480
Brown	\$58,560	\$102,480
Burleson	\$64,320	\$112,560
Burnet	\$69,680	\$121,940
Caldwell	\$97,840	\$171,220
Calhoun	\$67,200	\$117,600
Callahan	\$56,800	\$99,400
Cameron	\$49,600	\$86,800

**Charter Income Limits: FREE HBE FROM SETH & REDUCED MI COVERAGE**

**Standard Income Limits: STANDARD MI COVERAGE**

County	Charter	Standard
Camp	\$58,560	\$102,480
Carson	\$69,840	\$122,220
Cass	\$58,560	\$102,480
Castro	\$58,560	\$102,480
Chambers	\$75,280	\$131,740
Cherokee	\$58,560	\$102,480
Childress	\$58,560	\$102,480
Clay	\$67,040	\$117,320
Cochran	\$58,560	\$102,480
Coke	\$63,600	\$111,300
Coleman	\$58,560	\$102,480
Collin	\$82,160	\$143,780
Collingsworth	\$58,560	\$102,480
Colorado	\$59,360	\$103,880
Comal	\$71,280	\$124,740
Comanche	\$62,720	\$109,760
Concho	\$58,560	\$102,480
Cooke	\$72,960	\$127,680
Coryell	\$61,200	\$107,100
Cottle	\$58,560	\$102,480
Crane	\$69,360	\$121,380
Crockett	\$58,560	\$102,480
Crosby	\$67,440	\$118,020
Culberson	\$58,560	\$102,480
Dallam	\$64,080	\$112,140
Dallas	\$82,160	\$143,780
Dawson	\$58,560	\$102,480
Deaf Smith	\$58,560	\$102,480
Delta	\$68,560	\$119,980
Denton	\$82,160	\$143,780
Dewitt	\$61,440	\$107,520



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Dickens	\$58,560	\$102,480
Dimmit	\$58,560	\$102,480
Donley	\$60,640	\$106,120
Duval	\$58,560	\$102,480
Eastland	\$58,560	\$102,480
Ector	\$56,000	\$98,000
Edwards	\$58,560	\$102,480
El Paso	\$50,480	\$88,340
Ellis	\$82,160	\$143,780
Erath	\$68,160	\$119,280
Falls	\$67,440	\$118,020
Fannin	\$67,600	\$118,300
Fayette	\$73,360	\$128,380
Fisher	\$63,200	\$110,600
Floyd	\$58,560	\$102,480
Foard	\$58,560	\$102,480
Fort Bend	\$75,280	\$131,740
Franklin	\$61,680	\$107,940
Freestone	\$66,720	\$116,760
Frio	\$58,560	\$102,480
Gaines	\$72,080	\$126,140
Galveston	\$75,280	\$131,740
Garza	\$68,320	\$119,560
Gillespie	\$75,520	\$132,160
Glasscock	\$73,680	\$128,940
Goliad	\$55,760	\$97,580
Gonzales	\$58,560	\$102,480
Gray	\$58,560	\$102,480
Grayson	\$65,920	\$115,360
Gregg	\$62,400	\$109,200
Grimes	\$67,120	\$117,460
Guadalupe	\$71,280	\$124,740

**Charter Income Limits: FREE HBE FROM SETH & REDUCED MI COVERAGE**

**Standard Income Limits: STANDARD MI COVERAGE**

County	Charter	Standard
Hale	\$58,560	\$102,480
Hall	\$58,560	\$102,480
Hamilton	\$58,560	\$102,480
Hansford	\$58,560	\$102,480
Hardeman	\$58,560	\$102,480
Hardin	\$70,240	\$122,920
Harris	\$75,280	\$131,740
Harrison	\$62,400	\$109,200
Hartley	\$68,960	\$120,680
Haskell	\$58,560	\$102,480
Hays	\$97,840	\$171,220
Hemphill	\$86,400	\$151,200
Henderson	\$58,560	\$102,480
Hidalgo	\$45,040	\$78,820
Hill	\$61,840	\$108,220
Hockley	\$58,560	\$102,480
Hood	\$79,840	\$139,720
Hopkins	\$63,920	\$111,860
Houston	\$58,560	\$102,480
Howard	\$62,960	\$110,180
Hudspeth	\$50,480	\$88,340
Hunt	\$82,160	\$143,780
Hutchinson	\$62,000	\$108,500
Irion	\$64,000	\$112,000
Jack	\$61,040	\$106,820
Jackson	\$64,880	\$113,540
Jasper	\$58,560	\$102,480
Jeff Davis	\$58,560	\$102,480
Jefferson	\$70,240	\$122,920
Jim Hogg	\$58,560	\$102,480
Jim Wells	\$58,560	\$102,480
Johnson	\$82,160	\$143,780



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County	Charter	Standard
Jones	\$56,800	\$99,400
Karnes	\$58,560	\$102,480
Kaufman	\$82,160	\$143,780
Kendall	\$71,280	\$124,740
Kenedy	\$58,560	\$102,480
Kent	\$76,400	\$133,700
Kerr	\$67,680	\$118,440
Kimble	\$70,160	\$122,780
King	\$58,560	\$102,480
Kinney	\$58,560	\$102,480
Kleberg	\$58,560	\$102,480
Knox	\$58,560	\$102,480
La Salle	\$58,560	\$102,480
Lamar	\$58,560	\$102,480
Lamb	\$58,560	\$102,480
Lampasas	\$61,200	\$107,100
Lavaca	\$67,920	\$118,860
Lee	\$58,560	\$102,480
Leon	\$59,200	\$103,600
Liberty	\$75,280	\$131,740
Limestone	\$58,560	\$102,480
Lipscomb	\$63,920	\$111,860
Live Oak	\$58,560	\$102,480
Llano	\$71,040	\$124,320
Loving	\$58,560	\$102,480
Lubbock	\$67,440	\$118,020
Lynn	\$67,440	\$118,020
Madison	\$58,560	\$102,480
Marion	\$58,560	\$102,480
Martin	\$84,400	\$147,700
Mason	\$73,840	\$129,220
Matagorda	\$58,560	\$102,480

Charter Income Limits: FREE HBE FROM SETH & REDUCED MI COVERAGE

Standard Income Limits: STANDARD MI COVERAGE

County	Charter	Standard
Maverick	\$58,560	\$102,480
McCulloch	\$58,560	\$102,480
McLennan	\$67,440	\$118,020
McMullen	\$64,240	\$112,420
Medina	\$71,280	\$124,740
Menard	\$58,560	\$102,480
Midland	\$84,400	\$147,700
Milam	\$58,880	\$103,040
Mills	\$58,560	\$102,480
Mitchell	\$78,480	\$137,340
Montague	\$67,680	\$118,440
Montgomery	\$75,280	\$131,740
Moore	\$58,560	\$102,480
Morris	\$58,560	\$102,480
Motley	\$58,560	\$102,480
Nacogdoches	\$58,560	\$102,480
Navarro	\$58,560	\$102,480
Newton	\$58,560	\$102,480
Nolan	\$58,560	\$102,480
Nueces	\$61,920	\$108,360
Ochiltree	\$63,680	\$111,440
Oldham	\$69,840	\$122,220
Orange	\$70,240	\$122,920
Palo Pinto	\$64,880	\$113,540
Panola	\$63,360	\$110,880
Parker	\$82,160	\$143,780
Parmer	\$66,560	\$116,480
Pecos	\$58,560	\$102,480
Polk	\$58,560	\$102,480
Potter	\$69,840	\$122,220
Presidio	\$58,560	\$102,480
Rains	\$62,080	\$108,640



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County	Charter	Standard
Randall	\$69,840	\$122,220
Reagan	\$65,520	\$114,660
Real	\$58,560	\$102,480
Red River	\$58,560	\$102,480
Reeves	\$58,560	\$102,480
Refugio	\$58,560	\$102,480
Roberts	\$63,040	\$110,320
Robertson	\$64,320	\$112,560
Rockwall	\$82,160	\$143,780
Runnels	\$58,560	\$102,480
Rusk	\$62,400	\$109,200
Sabine	\$58,560	\$102,480
San Augustine	\$58,560	\$102,480
San Jacinto	\$59,040	\$103,320
San Patricio	\$61,920	\$108,360
San Saba	\$58,560	\$102,480
Schleicher	\$65,680	\$114,940
Scurry	\$62,480	\$109,340
Shackelford	\$58,560	\$102,480
Shelby	\$58,560	\$102,480
Sherman	\$58,560	\$102,480
Smith	\$68,480	\$119,840
Somervell	\$85,920	\$150,360
Starr	\$58,560	\$102,480
Stephens	\$58,560	\$102,480
Sterling	\$64,000	\$112,000
Stonewall	\$66,960	\$117,180
Sutton	\$59,520	\$104,160
Swisher	\$58,560	\$102,480
Tarrant	\$82,160	\$143,780
Taylor	\$56,800	\$99,400
Terrell	\$58,560	\$102,480

**Charter Income Limits: FREE HBE FROM SETH & REDUCED MI COVERAGE**

**Standard Income Limits: STANDARD MI COVERAGE**

County	Charter	Standard
Terry	\$58,560	\$102,480
Throckmorton	\$58,560	\$102,480
Titus	\$58,560	\$102,480
Tom Green	\$64,000	\$112,000
Trinity	\$58,560	\$102,480
Tyler	\$58,560	\$102,480
Upshur	\$62,400	\$109,200
Upton	\$66,080	\$115,640
Uvalde	\$58,560	\$102,480
Val Verde	\$58,560	\$102,480
Van Zandt	\$63,760	\$111,580
Victoria	\$55,760	\$97,580
Walker	\$58,560	\$102,480
Waller	\$75,280	\$131,740
Ward	\$63,280	\$110,740
Washington	\$74,960	\$131,180
Webb	\$49,760	\$87,080
Wharton	\$61,840	\$108,220
Wheeler	\$58,560	\$102,480
Wichita	\$67,040	\$117,320
Wilbarger	\$58,560	\$102,480
Willacy	\$58,560	\$102,480
Williamson	\$97,840	\$171,220
Wilson	\$71,280	\$124,740
Winkler	\$68,080	\$119,140
Wise	\$82,160	\$143,780
Wood	\$64,320	\$112,560
Yoakum	\$73,280	\$128,240
Young	\$67,600	\$118,300
Zapata	\$58,560	\$102,480
Zavala	\$58,560	\$102,480

