



**SETH Income Limits**  
**USDA/RHS Loans**  
**Effective 07.15.2026**

**Land Home**  
FINANCIAL SERVICES, INC.  
TPO Mortgage Solutions<sup>SM</sup>  
Wholesale • Correspondent • Fulfillment

Eligible Areas: State of Texas, excluding Travis County and the cities of El Paso, Grand Prairie and McKinney.  
Charter Level Borrowers receive free HBE from SETH.

---

|                                                                                     | Charter Income: Free HBE | 1-4 Persons | 5-8 Persons |
|-------------------------------------------------------------------------------------|--------------------------|-------------|-------------|
| <u>Austin-Round Rock-San Marcos MSA:</u>                                            |                          |             |             |
| Bastrop, Caldwell, Hays, Williamson                                                 | \$107,520                | \$153,550   | \$202,700   |
| <u>Dallas-Fort Worth-Arlington MSA:</u>                                             |                          |             |             |
| Collin, Dallas, Denton, Ellis, Hunt, Kaufman, Rockwall                              | \$94,000                 | \$139,300   | \$183,900   |
| Johnson, Parker, Tarrant                                                            | \$94,000                 | \$126,850   | \$167,450   |
| <u>Houston-Sugar Land-Baytown MSA:</u>                                              |                          |             |             |
| Austin                                                                              | \$84,080                 | \$122,800   | \$162,100   |
| Brazoria                                                                            | \$84,080                 | \$144,900   | \$191,300   |
| Chambers, Fort Bend, Galveston, Harris,<br>Liberty, Montgomery, San Jacinto, Waller | \$84,080                 | \$122,800   | \$162,100   |
| Borden                                                                              | \$66,960                 | \$124,200   | \$163,950   |
| Glasscock                                                                           | \$115,360                | \$139,850   | \$184,650   |
| Hemphill                                                                            | \$95,520                 | \$131,550   | \$173,650   |
| Kendall                                                                             | \$81,280                 | \$153,550   | \$202,700   |
| Midland                                                                             | \$87,760                 | \$126,950   | \$167,600   |
| ALL OTHER TEXAS COUNTIES                                                            | \$66,960                 | \$122,800   | \$162,100   |

