SETH Income Limits:
Freddie Mac & Fannie Mae Loan Types
Effective 10.15.2026

Land Home FINANCIAL SERVICES, INC.
TPO Mortgage Solutions℠
Wholesale • Correspondent • Fulfillment

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

County	Charter 80<=AMI	Standard>80AMI
Anderson	$66,960	$146,475
Andrews	$79,840	$174,650
Angelina	$66,960	$146,475
Aransas	$67,840	$148,400
Archer	$72,960	$159,600
Armstrong	$72,640	$158,900
Atascosa	$81,280	$177,800
Austin	$84,080	$183,925
Bailey	$68,800	$150,500
Bandera	$81,280	$177,800
Bastrop	$107,520	$235,200
Baylor	$66,960	$146,475
Bee	$66,960	$146,475
Bell	$68,480	$149,800
Bexar	$81,280	$177,800
Blanco	$85,360	$186,725
Borden	$66,960	$146,475
Bosque	$71,680	$156,800
Bowie	$61,360	$134,225
Brazoria	$84,080	$183,925
Brazos	$83,680	$183,050
Brewster	$66,960	$146,475
Briscoe	$66,960	$146,475
Brooks	$66,960	$146,475
Brown	$66,960	$146,475
Burleson	$83,680	$183,050
Burnet	$77,600	$169,750
Caldwell	$107,520	$235,200
Calhoun	$77,920	$170,450
Callahan	$73,680	$161,175
Cameron	$51,680	$113,050

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

Standard Income Limits: STANDARD MI COVERAGE

County	Charter 80<=AMI	Standard>80AMI
Camp	$66,960	$146,475
Carson	$72,640	$158,900
Cass	$66,960	$146,475
Castro	$66,960	$146,475
Chambers	$84,080	$183,925
Cherokee	$66,960	$146,475
Childress	$66,960	$146,475
Clay	$72,960	$159,600
Cochran	$71,600	$156,625
Coke	$66,960	$146,475
Coleman	$66,960	$146,475
Collin	$94,000	$205,625
Collingsworth	$66,960	$146,475
Colorado	$74,320	$162,575
Comal	$81,280	$177,800
Comanche	$66,960	$146,475
Concho	$66,960	$146,475
Cooke	$79,520	$173,950
Coryell	$68,480	$149,800
Cottle	$66,960	$146,475
Crane	$66,960	$146,475
Crockett	$66,960	$146,475
Crosby	$71,600	$156,625
Culberson	$66,960	$146,475
Dallam	$72,720	$159,075
Dallas	$94,000	$205,625
Dawson	$66,960	$146,475
Deaf Smith	$66,960	$146,475
Delta	$74,400	$162,750
Denton	$94,000	$205,625
Dewitt	$66,960	$146,475

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County	Charter 80<=AMI	Standard>80AMI
Dickens	$66,960	$146,475
Dimmit	$66,960	$146,475
Donley	$68,000	$148,750
Duval	$66,960	$146,475
Eastland	$66,960	$146,475
Ector	$72,880	$159,425
Edwards	$66,960	$146,475
El Paso	$58,720	$128,450
Ellis	$94,000	$205,625
Erath	$72,960	$159,600
Falls	$71,680	$156,800
Fannin	$71,520	$156,450
Fayette	$78,560	$171,850
Fisher	$66,960	$146,475
Floyd	$66,960	$146,475
Foard	$70,400	$154,000
Fort Bend	$84,080	$183,925
Franklin	$69,040	$151,025
Freestone	$66,960	$146,475
Frio	$66,960	$146,475
Gaines	$70,320	$153,825
Galveston	$84,080	$183,925
Garza	$71,600	$156,625
Gillespie	$87,440	$191,275
Glasscock	$115,360	$252,350
Goliad	$65,040	$142,275
Gonzales	$66,960	$146,475
Gray	$66,960	$146,475
Grayson	$76,240	$166,775
Gregg	$64,720	$141,575
Grimes	$71,600	$156,625
Guadalupe	$81,280	$177,800
Hale	$66,960	$146,475
Hall	$66,960	$146,475

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

Standard Income Limits: STANDARD MI COVERAGE

County	Charter 80<=AMI	Standard>80AMI
Hamilton	$74,560	$163,100
Hansford	$80,320	$175,700
Hardeman	$70,320	$153,825
Hardin	$70,160	$153,475
Harris	$84,080	$183,925
Harrison	$64,720	$141,575
Hartley	$84,480	$184,800
Haskell	$66,960	$146,475
Hays	$107,520	$235,200
Hemphill	$95,520	$208,950
Henderson	$66,960	$146,475
Hidalgo	$51,200	$112,000
Hill	$67,440	$147,525
Hockley	$71,600	$156,625
Hood	$86,960	$190,225
Hopkins	$70,880	$155,050
Houston	$66,960	$146,475
Howard	$72,480	$158,550
Hudspeth	$58,720	$128,450
Hunt	$94,000	$205,625
Hutchinson	$80,640	$176,400
Irion	$72,720	$159,075
Jack	$66,960	$146,475
Jackson	$68,000	$148,750
Jasper	$66,960	$146,475
Jeff Davis	$66,960	$146,475
Jefferson	$70,160	$153,475
Jim Hogg	$66,960	$146,475
Jim Wells	$66,960	$146,475
Johnson	$94,000	$205,625
Jones	$73,680	$161,175
Karnes	$68,800	$150,500
Kaufman	$94,000	$205,625
Kendall	$81,280	$177,800

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County	Charter 80<=AMI	Standard>80AMI
Kenedy	$66,960	$146,475
Kent	$77,840	$170,275
Kerr	$76,960	$168,350
Kimble	$80,320	$175,700
King	$66,960	$146,475
Kinney	$66,960	$146,475
Kleberg	$66,960	$146,475
Knox	$66,960	$146,475
La Salle	$66,960	$146,475
Lamar	$67,840	$148,400
Lamb	$66,960	$146,475
Lampasas	$68,480	$149,800
Lavaca	$73,200	$160,125
Lee	$71,280	$155,925
Leon	$66,960	$146,475
Liberty	$84,080	$183,925
Limestone	$66,960	$146,475
Lipscomb	$68,960	$150,850
Live Oak	$66,960	$146,475
Llano	$76,800	$168,000
Loving	$66,960	$146,475
Lubbock	$71,600	$156,625
Lynn	$71,600	$156,625
Madison	$74,320	$162,575
Marion	$66,960	$146,475
Martin	$87,760	$191,975
Mason	$77,600	$169,750
Matagorda	$66,960	$146,475
Maverick	$46,880	$102,550
McCulloch	$68,320	$149,450
McLennan	$71,680	$156,800
McMullen	$66,960	$146,475
Medina	$81,280	$177,800
Menard	$72,800	$159,250

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

Standard Income Limits: STANDARD MI COVERAGE

County	Charter 80<=AMI	Standard>80AMI
Midland	$87,760	$191,975
Milam	$68,720	$150,325
Mills	$66,960	$146,475
Mitchell	$76,320	$166,950
Montague	$69,120	$151,200
Montgomery	$84,080	$183,925
Moore	$66,960	$146,475
Morris	$66,960	$146,475
Motley	$66,960	$146,475
Nacogdoches	$66,960	$146,475
Navarro	$67,760	$148,225
Newton	$66,960	$146,475
Nolan	$66,960	$146,475
Nueces	$67,840	$148,400
Ochiltree	$73,040	$159,775
Oldham	$72,640	$158,900
Orange	$70,160	$153,475
Palo Pinto	$67,920	$148,575
Panola	$72,320	$158,200
Parker	$94,000	$205,625
Parmer	$66,960	$146,475
Pecos	$68,320	$149,450
Polk	$66,960	$146,475
Potter	$72,640	$158,900
Presidio	$66,960	$146,475
Rains	$66,960	$146,475
Randall	$72,640	$158,900
Reagan	$69,200	$151,375
Real	$66,960	$146,475
Red River	$66,960	$146,475
Reeves	$66,960	$146,475
Refugio	$66,960	$146,475
Roberts	$71,600	$156,625
Robertson	$83,680	$183,050

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County	Charter 80<=AMI	Standard>80AMI
Rockwall	$94,000	$205,625
Runnels	$66,960	$146,475
Rusk	$64,720	$141,575
Sabine	$66,960	$146,475
San Augustine	$66,960	$146,475
San Jacinto	$84,080	$183,925
San Patricio	$67,840	$148,400
San Saba	$66,960	$146,475
Schleicher	$77,040	$168,525
Scurry	$67,520	$147,700
Shackelford	$80,480	$176,050
Shelby	$66,960	$146,475
Sherman	$72,720	$159,075
Smith	$77,840	$170,275
Somervell	$85,440	$186,900
Starr	$66,960	$146,475
Stephens	$66,960	$146,475
Sterling	$87,200	$190,750
Stonewall	$78,480	$171,675
Sutton	$66,960	$146,475
Swisher	$66,960	$146,475
Tarrant	$94,000	$205,625
Taylor	$73,680	$161,175
Terrell	$66,960	$146,475
Terry	$66,960	$146,475
Throckmorton	$66,960	$146,475
Titus	$66,960	$146,475
Tom Green	$72,720	$159,075
Travis	$107,520	$235,200
Trinity	$66,960	$146,475
Tyler	$66,960	$146,475
Upshur	$64,720	$141,575
Upton	$66,960	$146,475
Uvalde	$66,960	$146,475

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Standard Income Limits: STANDARD MI COVERAGE

County	Charter 80<=AMI	Standard>80AMI
Val Verde	$66,960	$146,475
Van Zandt	$69,360	$151,725
Victoria	$65,040	$142,275
Walker	$67,520	$147,700
Waller	$84,080	$183,925
Ward	$66,960	$146,475
Washington	$81,280	$177,800
Webb	$59,200	$129,500
Wharton	$68,400	$149,625
Wheeler	$66,960	$146,475
Wichita	$72,960	$159,600
Wilbarger	$66,960	$146,475
Willacy	$66,960	$146,475
Williamson	$107,520	$235,200
Wilson	$81,280	$177,800
Winkler	$85,680	$187,425
Wise	$94,000	$205,625
Wood	$68,560	$149,975
Yoakum	$76,960	$168,350
Young	$72,800	$159,250
Zapata	$66,960	$146,475
Zavala	$66,960	$146,475