SETH Income Limits
USDA/RHS Loans
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 receive free HBE from SETH.

	Charter Income: Free HBE	1-4 Persons	5-8 Persons
Austin-Round Rock-San Marcos MSA:			
Bastrop, Caldwell, Hays, Travis, Williamson	$107,520	$153,550	$202,700
Dallas-Fort Worth-Arlington MSA:			
Collin, Dallas, Denton, Ellis, Hunt, Kaufman, Rockwall	$94,000	$139,300	$183,900
Johnson, Parker, Tarrant	$94,000	$126,850	$167,450
Houston-Sugar Land-Baytown MSA:			
Austin	$84,080	$122,800	$162,100
Brazoria	$84,080	$144,900	$191,300
Chambers, Fort Bend, Galveston, Harris, 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

SETH