

# TDHCA My FIRST Texas Home / My CHOICE Texas Home / Texas Mortgage Credit Certificate Program (MCC)

## Combined Income and Purchase Price Limits Table

(Including Income Limit Adjustments for High Housing Cost Areas)

**My FIRST Texas Home and Texas MCC considers the income of all person(s) who will sign the Deed of Trust (including Non-Purchasing Spouse).**

**My CHOICE Texas Home considers the standard lender income calculation (1003/credit qualifying income).**

Effective October 17, 2018

Area of State	Counties in Area	NON-TARGETED AREAS			* TARGETED AREAS		
		100% AMFI 1 or 2 Persons	115% AMFI 3 or more Persons	1-UNIT** Non-Targeted Area Purchase Price Limit	120% AMFI 1 or 2 Persons	140% AMFI 3 or more Persons	1 UNIT ** Targeted Area Purchase Price Limit
<b>Balance of State</b>	<b>All other counties not mentioned below</b>	<b>\$68,800</b>	<b>\$79,120</b>	<b>\$271,164</b>	<b>\$82,560</b>	<b>\$96,320</b>	<b>\$331,423</b>
Andrews County	Andrews	\$75,900	\$87,285	\$271,164	<i>No Targeted Census Tracts in County</i>		
Austin County, HMFA	Austin	\$72,400	\$83,260	\$304,941	<i>No Targeted Census Tracts in County</i>		
Austin-Round Rock, MSA	Bastrop, Caldwell, Hays*, Travis* & Williamson	\$86,000	\$98,900	\$353,646	\$103,200	\$120,400	\$432,235
Blanco County	Blanco	\$72,400	\$83,260	\$271,164	<i>No Targeted Census Tracts in County</i>		
Borden County	Borden	\$74,500	\$85,675	\$271,164	<i>No Targeted Census Tracts in County</i>		
Brazoria County, HMFA	Brazoria	\$91,100	\$104,765	\$304,941	<i>No Targeted Census Tracts in County</i>		
Crane County	Crane	\$72,900	\$83,835	\$271,164	<i>No Targeted Census Tracts in County</i>		
Dallas, HMFA	Collin*, Dallas*, Denton*, Ellis*, Hunt*, Kaufman* & Rockwall	\$82,837	\$95,262	\$355,764	\$92,640	\$108,080	\$434,823
Fort Worth - Arlington, HMFA	Johnson*, Parker & Tarrant*	\$83,237	\$95,722	\$355,764	\$90,240	\$105,280	\$434,823
Gillespie County	Gillespie	\$71,000	\$81,650	\$271,164	<i>No Targeted Census Tracts in County</i>		
Glasscock County	Glasscock	\$87,100	\$100,165	\$271,164	<i>No Targeted Census Tracts in County</i>		
Hartley County	Hartley	\$73,000	\$83,950	\$271,164	<i>No Targeted Census Tracts in County</i>		
Hemphill County	Hemphill	\$70,000	\$80,500	\$271,164	<i>No Targeted Census Tracts in County</i>		
Hood County, HMFA	Hood	\$84,237	\$96,872	\$355,764	<i>No Targeted Census Tracts in County</i>		
Houston-The Woodlands-Sugar Land, HMFA	Chambers, Fort Bend*, Galveston, Harris*, Liberty, Montgomery* & Waller	\$74,900	\$86,135	\$304,941	\$89,880	\$104,860	\$372,706
Jackson County	Jackson	\$71,400	\$82,110	\$271,164	<i>No Targeted Census Tracts in County</i>		
Kendall County, HMFA	Kendall	\$93,400	\$107,410	\$331,411	<i>No Targeted Census Tracts in County</i>		
King County	King	\$74,600	\$85,790	\$271,164	<i>No Targeted Census Tracts in County</i>		
Lipscomb County	Lipscomb	\$79,300	\$91,195	\$271,164	<i>No Targeted Census Tracts in County</i>		
Loving County	Loving	\$78,500	\$90,275	\$271,164	<i>No Targeted Census Tracts in County</i>		
Martin County, HMFA	Martin	\$68,800	\$79,120	\$271,164	<i>No Targeted Census Tracts in County</i>		
Medina County, HMFA	Medina	\$77,509	\$89,136	\$331,411	<i>No Targeted Census Tracts in County</i>		
Midland, HMFA	Midland*	\$90,500	\$104,075	\$271,164	\$108,600	\$126,700	\$331,423
Odessa MSA	Ector*	\$72,600	\$83,490	\$271,164	\$87,120	\$101,640	\$331,423
Oldham County, HMFA	Oldham	\$69,900	\$80,385	\$271,164	<i>No Targeted Census Tracts in County</i>		
Reagan County	Reagan	\$71,400	\$82,110	\$271,164	<i>No Targeted Census Tracts in County</i>		
Roberts County	Roberts	\$88,000	\$101,200	\$271,164	<i>No Targeted Census Tracts in County</i>		
San Antonio-New Braunfels, MSA	Atascosa*, Bandera, Bexar*, Comal, Guadalupe* & Wilson	\$77,789	\$89,458	\$331,411	\$82,560	\$96,320	\$405,058
Schleicher County	Schleicher	\$70,800	\$81,420	\$271,164	<i>No Targeted Census Tracts in County</i>		
Somervell County, HMFA	Somervell	\$82,560	\$96,320	\$355,764	<i>No Targeted Census Tracts in County</i>		
Victoria MSA	Goliad, Victoria*	\$69,300	\$79,695	\$271,164	\$83,160	\$97,020	\$331,423
Wise County, HMFA	Wise	\$82,560	\$96,320	\$355,764	<i>No Targeted Census Tracts in County</i>		

\* Property must be located in a qualified targeted census tract to use the Targeted Area Limits.

"AMFI" - Area Median Family Income; "MSA" - Metropolitan Statistical Area; "HMFA" - HUD Metro FMR Area  
Down Payment Assistance Available to ALL Income Categories - \*Targeted Areas are areas of severe economic distress.

\*\* 2 UNIT Purchase Price Limits can be found at: <http://www.tdhca.state.tx.us/homeownership/ftbh/docs/2-Unit-PurchasePriceLimits.pdf>

For additional information please visit our website at [www.MyFirstTexasHome.com](http://www.MyFirstTexasHome.com)

**TDHCA My First Texas Home / My Choice Texas Home / Texas Mortgage Credit Certificate Program (MCC)**  
**2-Unit Purchase Price Limits- Effective October 17, 2018**

Area of State	Counties in Area	2-Unit Non Targeted Area Limits	2-Unit Targeted Area Limits
<b>Balance of State</b>	<b>All remaining counties not mentioned above</b>	<b>\$347,178.00</b>	<b>\$424,329.00</b>
Andrews County	Andrews	\$347,178.00	No Targeted Census Tracts in County
Austin County, HMFA	Austin	\$390,384.00	No Targeted Census Tracts in County
Austin-Round Rock, MSA	Bastrop, Caldwell, Hays, Travis & Williamson	\$452,716.00	\$553,319
Blanco County	Blanco	\$347,178.00	No Targeted Census Tracts in County
Borden County	Borden	\$347,178.00	No Targeted Census Tracts in County
Brazoria County, HMFA	Brazoria	\$390,384.00	No Targeted Census Tracts in County
Crane County	Crane	\$347,178.00	No Targeted Census Tracts in County
Dallas, HMFA	Collin, Dallas, Denton, Ellis, Hunt, Kaufman & Rockwall	\$455,432.00	\$556,639
Fort Worth - Arlington, HMFA	Johnson, Parker & Tarrant	\$455,432.00	\$556,639
Gillespie County	Gillespie	\$347,178.00	No Targeted Census Tracts in County
Glasscock County	Glasscock	\$347,178.00	No Targeted Census Tracts in County
Hartley County	Hartley	\$347,178.00	No Targeted Census Tracts in County
Hemphill County	Hemphill	\$347,178.00	No Targeted Census Tracts in County
Hood County, HMFA	Hood	\$455,432.00	No Targeted Census Tracts in County
Houston-The Woodlands-Sugar Land, HMFA	Chambers, Fort Bend, Galveston, Harris, Liberty, Montgomery & Waller	\$390,384.00	\$477,136
Jackson County	Jackson	\$347,178.00	No Targeted Census Tracts in County
Kendall County, HMFA	Kendall	\$424,266.00	No Targeted Census Tracts in County
King County	King	\$347,178.00	No Targeted Census Tracts in County
Lipscomb County	Lipscomb	\$347,178.00	No Targeted Census Tracts in County
Loving County	Loving	\$347,178.00	No Targeted Census Tracts in County
Martin County, HMFA	Martin	\$347,178.00	No Targeted Census Tracts in County
Medina County, HMFA	Medina	\$424,266.00	No Targeted Census Tracts in County
Midland, HMFA	Midland	\$347,178.00	\$424,329
Odessa MSA	Ector	\$347,178.00	\$424,329
Oldham County, HMFA	Oldham	\$347,178.00	No Targeted Census Tracts in County
Reagan County	Reagan	\$347,178.00	No Targeted Census Tracts in County
Roberts County	Roberts	\$347,178.00	No Targeted Census Tracts in County
San Antonio-New Braunfels, MSA	Atascosa, Bandera, Bexar, Comal, Guadalupe & Wilson	\$424,266.00	\$518,547
Schleicher County	Schleicher	\$347,178.00	No Targeted Census Tracts in County
Somervell County, HMFA	Somervell	\$455,432.00	No Targeted Census Tracts in County
Victoria MSA	Goliad, Victoria	\$347,178.00	\$424,329
Wise County, HMFA	Wise	\$455,432.00	No Targeted Census Tracts in County

\* Property must be located in a qualified targeted census tract to use the Targeted Area Limits.