



## SETH GoldStar Income Limits: USDA/RHS Loans Effective 2.8.2022

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

	Charter Income: Free HBE	1-4 Persons	5-8 Persons
<u>Austin-Round Rock-San Marcos MSA:</u>			
Bastrop, Caldwell, Hays, Travis, Williamson	\$79,120	\$113,700	\$150,100
<u>Dallas-Fort Worth-Arlington MSA:</u>			
Collin, Dallas, Denton, Ellis, Hunt, Kaufman, Rockwall	\$68,640	\$102,350	\$135,100
Johnson, Parker, Tarrant	\$68,640	\$93,750	\$123,750
<u>Houston-Sugar Land-Baytown MSA:</u>			
Austin	\$63,840	\$95,100	\$125,550
Brazoria	\$63,840	\$114,850	\$151,600
Chambers, Fort Bend, Galveston, Harris, Liberty, Montgomery, San Jacinto, Waller	\$63,840	\$91,900	\$121,300
Andrews	\$71,840	\$101,650	\$134,200
Borden	\$75,360	\$106,750	\$140,900
Crane	\$64,800	\$93,150	\$122,950
Glasscock	\$61,520	\$122,250	\$148,150
King	\$62,640	\$99,900	\$131,850
Kendall	\$59,680	\$114,850	\$151,600
Loving	\$78,000	\$106,400	\$140,450
Midland	\$78,400	\$109,450	\$144,450
Roberts	\$70,000	\$110,050	\$145,250
ALL OTHER TEXAS COUNTIES	\$56,880	\$91,900	\$121,300



**620 MINIMUM FICO SCORE REQUIRED**

**1% ORIGINATION PERMITTED FOR LOANS WITH CS <640 AND/OR DTI > 45%**