

HB - 1 -3550, APPENDIX 9
STATE:TEXAS

		----- A D J U S T E D I N C O M E L I M I T S -----							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Brownsville-Harlingen, TX	MSA								
	GRANT INCOME	11900	13550	15250	16950	18350	19700	21050	22400
	VERY LOW INCOME	19800	22600	25450	28250	30550	32800	35050	37300
	LOW INCOME	31650	36150	40700	45200	48800	52450	56050	59650
	MODERATE INCOME	37150	41650	46200	50700	54300	57950	61550	65150
	38 YEAR TERM	23750	27100	30550	33900	36650	39350	42050	44750
College Station-Bryan, TX	MSA								
	GRANT INCOME	14150	16150	18200	20200	21800	23450	25050	26650
	VERY LOW INCOME	23600	26950	30300	33650	36350	39050	41750	44450
	LOW INCOME	37700	43100	48450	53850	58150	62450	66750	71100
	MODERATE INCOME	43200	48600	53950	59350	63650	67950	72250	76600
	38 YEAR TERM	28300	32350	36350	40400	43600	46850	50100	53350
Corpus Christi, TX	MSA								
Aransas County, TX	HUD Metro FMR Area								
	GRANT INCOME	12050	13800	15500	17200	18600	20000	21350	22750
	VERY LOW INCOME	20100	23000	25850	28700	31000	33300	35600	37900
	LOW INCOME	32150	36700	41300	45900	49550	53250	56900	60600
	MODERATE INCOME	37650	42200	46800	51400	55050	58750	62400	66100
	38 YEAR TERM	24100	27600	31000	34450	37200	39950	42700	45500
Corpus Christi, TX	HUD Metro FMR Area								
	GRANT INCOME	13550	15500	17400	19300	20900	22450	23950	25550
	VERY LOW INCOME	22550	25800	29000	32200	34800	37400	39950	42550
	LOW INCOME	36050	41200	46350	51500	55600	59750	63850	68000
	MODERATE INCOME	41550	46700	51850	57000	61100	65250	69350	73500
	38 YEAR TERM	27050	30950	34800	38650	41750	44900	47950	51050
Dallas-Fort Worth-Arlington, TX	MSA								
Dallas, TX	HUD Metro FMR Area								
	GRANT INCOME	16250	18550	20850	23150	25000	26900	28750	30600
	VERY LOW INCOME	27050	30900	34750	38600	41700	44800	47900	51000
	LOW INCOME	43250	49400	55600	61750	66700	71650	76550	81500
	MODERATE INCOME	48750	54900	61100	67250	72200	77150	82050	87000
	38 YEAR TERM	32450	37100	41700	46300	50050	53750	57500	61200
Fort Worth-Arlington, TX	HUD Metro FMR Area								
	GRANT INCOME	15800	18050	20300	22550	24400	26200	28000	29800
	VERY LOW INCOME	26350	30100	33850	37600	40650	43650	46650	49650
	LOW INCOME	42100	48100	54150	60150	64950	69750	74600	79400
	MODERATE INCOME	47600	53600	59650	65650	70450	75250	80100	84900
	38 YEAR TERM	31600	36100	40600	45100	48800	52400	56000	59600

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES





Single Family Housing Guaranteed Loan Program

Texas Adjusted Income Limits
Effective June 13, 2018

	1-4 Person Household	5-8 Person Household
MAJORITY OF ALL TEXAS COUNTIES	\$82,700	\$109,150

Listed Below are the Exceptions:

Metropolitan Area	Counties Included	1-4 Person Household	5-8 Person Household
Austin-Round Rock-San Marcos, TX	Bastrop, Caldwell, Hays, Travis, Williamson	\$ 98,900	\$ 130,550
Dallas-Fort Worth-Arlington:			
Dallas, TX	Collin, Dallas, Denton, Ellis, Hunt, Kaufman, Rockwall	\$ 88,750	\$ 117,150
	Hood	\$ 82,700	\$ 109,150
	Somervell	\$ 82,700	\$ 109,150
Forth Worth-Arlington, TX	Johnson, Parker, Tarrant	\$ 86,450	\$ 114,100
Wise County, TX	Wise	\$ 82,700	\$ 109,150
Houston-Sugarland-Baytown:			
Austin County, TX	Austin	\$ 83,250	\$ 109,900
Brazoria County, TX	Brazoria	\$ 103,350	\$ 136,400
Houston-The Woodlands-Sugarland,	Chamber, Fort Bend, Galveston, Harris, Liberty, Montgomery, San Jacinto, Waller	\$ 86,100	\$ 113,650
Midland, TX	Midland	\$ 103,350	\$ 136,400
San Antonio-New Braunfels, TX:			
Kendall County, TX	Kendall	\$ 103,350	\$ 136,400
Blanco County, TX & Delta County TX		\$ 86,600	\$ 114,300
Gillespie County, TX		\$ 82,700	\$ 109,150
Glasscock County, TX		\$ 100,200	\$ 132,250
Roberts County, TX		\$ 101,200	\$ 133,600
Hemphill County, TX		\$ 82,700	\$ 109,150
Hartley County, TX		\$ 90,850	\$ 119,900
Lee County, TX		\$ 82,700	\$ 109,150
Lipscomb County TX		\$ 91,200	\$ 120,400
Loving County, TX		\$ 91,200	\$ 120,400

Annual Income Adjustments

\$480/Household Member (does not apply to applicant coapplicant or spouse)	Under 18 years of age. 18 years old & older if disabled as defined in RD Instruction 3555 or full time student
\$400/Elderly Family	Only one deduction per household. Applies when the head, spouse, or sole member of a household is 62 years of age or older and is the applicant/borrower or the coapplicant/coborrower.
Deduction for Childcare	A deduction for the care of minors 12 years of age or under, to the extent necessary to enable a member of the applicant/borrower's family to be gainfully employed or to further his or her education.
Medical Expenses	For elderly family. Medical expenses which exceed 3 % of gross annual income and not covered by insurance or assistance.

This is a summary of HB-1-3555, Appendix 5 ADD 8% OF 1-4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 PERSONS
 **MODERATE INCOME IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR THE AVG OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

To automatically calculate adjusted income visit: <http://eligibility.sc.eqov.usda.gov>