



SINGLE FAMILY HOUSING GUARANTEED LOAN PROGRAM

TEXAS ADJUSTED INCOME LIMITS -- Effective 06/02/2010

Household Size =	1-4 person Household	5-8 person Household
MSA: Austin-Round Rock-San Marcos, TX Counties Include: Bastrop, Caldwell, Hays, Travis & Williamson	Moderate \$84,900	\$112,050
MSA: Brazoria County, TX Counties Include: Brazoria	Moderate \$84,400	\$111,400
MSA: Dallas, TX Counties Include: Collin, Dallas, Delta, Denton, Ellis, Hunt, Kaufman & Rockwall	Moderate \$78,550	\$103,700
MSA: Fort Worth-Arlington, TX Counties Include: Johnson, Parker & Tarrant	Moderate \$77,500	\$102,300
MSA: Houston-Baytown-Sugar Land, TX Counties Include: Chambers, Fort Bend, Galveston, Harris, Liberty, Montgomery, San Jacinto, Waller	Moderate \$74,900	\$98,850
Hartley County, TX	Moderate \$77,850	\$102,750
Hood County, TX	Moderate \$74,900	\$98,850
Kendall County, TX	Moderate \$86,250	\$113,850
Loving County, TX	Moderate \$78,350	\$103,400
<u>All Other Counties in Texas</u>	Moderate \$74,050	\$97,750

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 1980-D 1980.302 (a) 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 RD Instruction 1980-D, Exhibit C.

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.egov.usda.gov>

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To file a complaint of discrimination write USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, 14th and Independence Avenue, SW, Washington, DC 20250-9410 or call (202) 720-5964 (voice or TDD).