



GREAT CHOICE & HFA ADVANTAGE** MORTGAGE LOAN PROGRAMS

Current Acquisition Cost & Income Limits by County

until June 1, 2025

Acquisition Cost Limits			Income Limits		Acquisition Cost Limits			Income Limits	
Counties			1-2 Persons	3 + Persons	Counties			1-2 Persons	3 + Persons
Anderson	*	\$400,000	\$91,000	\$104,650	Lewis		\$400,000	\$85,900	\$98,785
Bedford		\$400,000	\$88,080	\$102,760	Lincoln	T	\$400,000	\$103,080	\$120,260
Benton		\$400,000	\$85,900	\$98,785	Loudon		\$400,000	\$91,000	\$104,650
Bledsoe		\$400,000	\$85,900	\$98,785	Macon	T	\$400,000	\$103,080	\$120,260
Blount	*	\$400,000	\$91,000	\$104,650	Madison	*	\$400,000	\$90,360	\$105,420
Bradley	*	\$400,000	\$91,200	\$106,400	Marion		\$400,000	\$91,345	\$105,047
Campbell	T	\$400,000	\$103,080	\$120,260	Marshall		\$400,000	\$92,400	\$107,462
Cannon	T	\$400,000	\$128,280	\$149,660	Maury	*	\$400,000	\$103,560	\$120,820
Carroll	T	\$400,000	\$103,080	\$120,260	McMinn	*	\$400,000	\$88,080	\$102,760
Carter	*	\$400,000	\$93,165	\$107,140	McNairy		\$400,000	\$85,900	\$98,785
Cheatham		\$400,000	\$128,280	\$149,660	Meigs	T	\$400,000	\$103,080	\$120,260
Chester		\$400,000	\$90,360	\$105,420	Monroe	T	\$400,000	\$103,080	\$120,260
Claiborne	T	\$400,000	\$103,080	\$120,260	Montgomery	*	\$400,000	\$92,785	\$106,703
Clay		\$400,000	\$85,900	\$98,785	Moore		\$400,000	\$91,345	\$105,047
Cocke	T	\$400,000	\$103,080	\$120,260	Morgan	T	\$400,000	\$103,080	\$120,260
Coffee		\$400,000	\$87,360	\$101,920	Obion		\$400,000	\$85,900	\$98,785
Crockett	T	\$400,000	\$103,080	\$120,260	Overton	T	\$400,000	\$103,080	\$120,260
Cumberland		\$400,000	\$85,900	\$99,400	Perry		\$400,000	\$85,900	\$98,785
Davidson	*	\$400,000	\$128,280	\$149,660	Pickett	T	\$400,000	\$103,080	\$120,260
Decatur		\$400,000	\$85,900	\$98,785	Polk	T	\$400,000	\$103,080	\$120,260
DeKalb	T	\$400,000	\$103,080	\$120,260	Putnam	*	\$400,000	\$87,600	\$102,200
Dickson		\$400,000	\$128,280	\$149,660	Rhea	T	\$400,000	\$103,080	\$120,260
Dyer	T	\$400,000	\$103,080	\$120,260	Roane		\$400,000	\$91,585	\$105,323
Fayette	T	\$400,000	\$103,080	\$120,260	Robertson	*	\$400,000	\$128,280	\$149,660
Fentress	T	\$400,000	\$103,080	\$120,260	Rutherford	*	\$400,000	\$128,280	\$149,660
Franklin	T	\$400,000	\$103,080	\$120,260	Scott	T	\$400,000	\$103,080	\$120,260
Gibson	T	\$400,000	\$103,080	\$120,260	Sequatchie		\$400,000	\$91,345	\$105,047
Giles		\$400,000	\$93,205	\$107,186	Sevier		\$400,000	\$88,080	\$102,760
Grainger	T	\$400,000	\$103,080	\$120,260	Shelby	*	\$400,000	\$91,805	\$105,576
Greene	T	\$400,000	\$103,080	\$120,260	Smith		\$400,000	\$91,440	\$106,680
Grundy	T	\$400,000	\$103,080	\$120,260	Stewart	T	\$400,000	\$103,080	\$120,260
Hamblen	*	\$400,000	\$90,720	\$105,840	Sullivan	*	\$400,000	\$85,900	\$98,785
Hamilton	*	\$400,000	\$91,345	\$105,047	Sumner		\$400,000	\$128,280	\$149,660
Hancock	T	\$400,000	\$103,080	\$120,260	Tipton	T	\$400,000	\$103,080	\$120,260
Hardeman	T	\$400,000	\$103,080	\$120,260	Trousdale	T	\$400,000	\$128,280	\$149,660
Hardin	*	\$400,000	\$85,900	\$98,785	Unicoi		\$400,000	\$93,165	\$107,140
Hawkins	T	\$400,000	\$103,080	\$120,260	Union	T	\$400,000	\$109,200	\$127,400
Haywood	T	\$400,000	\$103,080	\$120,260	Van Buren	T	\$400,000	\$103,080	\$120,260
Henderson	T	\$400,000	\$103,080	\$120,260	Warren	*	\$400,000	\$85,900	\$98,785
Henry	*	\$400,000	\$85,900	\$98,785	Washington	*	\$400,000	\$93,165	\$107,140
Hickman		\$400,000	\$85,900	\$98,785	Wayne		\$400,000	\$85,900	\$98,785
Houston	T	\$400,000	\$103,080	\$120,260	Weakley		\$400,000	\$85,900	\$98,785
Humphreys		\$400,000	\$88,080	\$102,760	White	T	\$400,000	\$103,080	\$120,260
Jackson	T	\$400,000	\$103,080	\$120,260	Williamson		\$400,000	\$128,280	\$149,660
Jefferson	T	\$400,000	\$103,080	\$120,260	Wilson		\$400,000	\$128,280	\$149,660
Johnson	T	\$400,000	\$103,080	\$120,260	T Denotes a targeted county. The first–time homebuyer requirement is waived. * Denotes that some census tracts in the county are targeted, and in these census tracts, the first–time homebuyer requirement is waived. **3+ Persons income limit is the maximum allowed for the HFA Advantage Program, 1-2 Persons does not apply to HFA Advantage.				
Knox	*	\$400,000	\$91,000	\$104,650					
Lake	T	\$400,000	\$103,080	\$120,260					
Lauderdale	T	\$400,000	\$103,080	\$120,260					
Lawrence	T	\$400,000	\$103,080	\$120,260					



GREAT CHOICE & HFA ADVANTAGE** MORTGAGE LOAN PROGRAMS

New Acquisition Cost & Income Limits by County
effective June 2, 2025

Acquisition Cost Limits			Income Limits 1-2 3 +		Acquisition Cost Limits			Income Limits 1-2 3 +	
Counties			Persons	Persons	Counties			Persons	Persons
Anderson	*	\$400,000	\$99,400	\$114,310	Lewis		\$400,000	\$92,300	\$106,145
Bedford		\$400,000	\$94,200	\$109,900	Lincoln	T	\$400,000	\$110,760	\$129,220
Benton		\$400,000	\$92,300	\$106,145	Loudon		\$400,000	\$99,400	\$114,310
Bledsoe		\$400,000	\$92,300	\$106,145	Macon	T	\$400,000	\$110,760	\$129,220
Blount	*	\$400,000	\$99,400	\$114,310	Madison	*	\$400,000	\$98,640	\$115,080
Bradley	*	\$400,000	\$99,600	\$114,924	Marion		\$400,000	\$97,434	\$112,049
Campbell	T	\$400,000	\$110,760	\$129,220	Marshall		\$400,000	\$99,714	\$114,671
Cannon	T	\$400,000	\$137,760	\$160,720	Maury	*	\$400,000	\$113,040	\$131,880
Carroll	T	\$400,000	\$110,760	\$129,220	McMinn	*	\$400,000	\$93,360	\$108,920
Carter	*	\$400,000	\$99,574	\$114,510	McNairy		\$400,000	\$92,300	\$106,145
Cheatham		\$400,000	\$137,760	\$160,720	Meigs	T	\$400,000	\$110,760	\$129,220
Chester		\$400,000	\$98,640	\$115,080	Monroe	T	\$400,000	\$110,760	\$129,220
Claiborne	T	\$400,000	\$110,760	\$129,220	Montgomery	*	\$400,000	\$98,994	\$113,843
Clay		\$400,000	\$92,300	\$106,145	Moore		\$400,000	\$98,474	\$113,245
Cocke	T	\$400,000	\$110,760	\$129,220	Morgan	T	\$400,000	\$110,760	\$129,220
Coffee		\$400,000	\$92,300	\$106,960	Obion		\$400,000	\$92,300	\$106,145
Crockett	T	\$400,000	\$110,760	\$129,220	Overton	T	\$400,000	\$110,760	\$129,220
Cumberland		\$400,000	\$92,300	\$106,145	Perry		\$400,000	\$92,300	\$106,145
Davidson	*	\$400,000	\$137,760	\$160,720	Pickett	T	\$400,000	\$110,760	\$129,220
Decatur		\$400,000	\$92,300	\$106,145	Polk	T	\$400,000	\$110,760	\$129,220
DeKalb	T	\$400,000	\$110,760	\$129,220	Putnam	*	\$400,000	\$95,640	\$111,580
Dickson		\$400,000	\$137,760	\$160,720	Rhea	T	\$400,000	\$110,760	\$129,220
Dyer	T	\$400,000	\$110,760	\$129,220	Roane		\$400,000	\$98,374	\$113,130
Fayette	T	\$400,000	\$110,760	\$129,220	Robertson	*	\$400,000	\$137,760	\$160,720
Fentress	T	\$400,000	\$110,760	\$129,220	Rutherford	*	\$400,000	\$137,760	\$160,720
Franklin	T	\$400,000	\$110,760	\$129,220	Scott	T	\$400,000	\$110,760	\$129,220
Gibson	T	\$400,000	\$110,760	\$129,220	Sequatchie		\$400,000	\$97,434	\$112,049
Giles		\$400,000	\$99,454	\$114,372	Sevier		\$400,000	\$96,000	\$112,000
Grainger	T	\$400,000	\$110,760	\$129,220	Shelby	*	\$400,000	\$98,314	\$113,061
Greene	T	\$400,000	\$110,760	\$129,220	Smith		\$400,000	\$99,840	\$116,480
Grundy	T	\$400,000	\$110,760	\$129,220	Stewart	T	\$400,000	\$110,760	\$129,220
Hamblen	*	\$400,000	\$92,300	\$106,145	Sullivan	*	\$400,000	\$92,300	\$107,380
Hamilton	*	\$400,000	\$97,434	\$112,049	Sumner		\$400,000	\$137,760	\$160,720
Hancock	T	\$400,000	\$110,760	\$129,220	Tipton	T	\$400,000	\$110,760	\$129,220
Hardeman	T	\$400,000	\$110,760	\$129,220	Trousdale	T	\$400,000	\$137,760	\$160,720
Hardin	*	\$400,000	\$92,300	\$106,145	Unicoi		\$400,000	\$99,574	\$114,510
Hawkins	T	\$400,000	\$110,760	\$129,220	Union	T	\$400,000	\$119,280	\$139,160
Haywood	T	\$400,000	\$110,760	\$129,220	Van Buren	T	\$400,000	\$110,760	\$129,220
Henderson	T	\$400,000	\$110,760	\$129,220	Warren	*	\$400,000	\$92,300	\$106,145
Henry	*	\$400,000	\$92,300	\$106,145	Washington	*	\$400,000	\$99,574	\$114,510
Hickman		\$400,000	\$92,300	\$106,145	Wayne		\$400,000	\$92,300	\$106,145
Houston	T	\$400,000	\$110,760	\$129,220	Weakley		\$400,000	\$92,300	\$106,145
Humphreys		\$400,000	\$96,120	\$112,140	White	T	\$400,000	\$110,760	\$129,220
Jackson	T	\$400,000	\$110,760	\$129,220	Williamson		\$400,000	\$137,760	\$160,720
Jefferson	T	\$400,000	\$110,760	\$129,220	Wilson		\$400,000	\$137,760	\$160,720
Johnson	T	\$400,000	\$110,760	\$129,220	T Denotes a targeted county. The first-time homebuyer requirement is waived. * Denotes that some census tracts in the county are targeted, and in these census tracts, the first-time homebuyer requirement is waived. **3+ Persons income limit is the maximum allowed for the HFA				
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Lake	T	\$400,000	\$110,760	\$129,220					
Lauderdale	T	\$400,000	\$110,760	\$129,220					
Lawrence	T	\$400,000	\$110,760	\$129,220					