

San Angelo, Texas  
 HUD Income Guidelines (2011)

Household Size	One	Two	Three	Four	Five
<b>Extremely Low 30% Limit</b>	\$0-\$11,450	\$0-\$13,050	\$0-\$14,700	\$0-\$16,300	\$0-\$17,650
<b>Very Low Income 50% Limit</b>	\$11,451-\$19,050	\$13,051-\$21,750	\$14,701-\$24,450	\$16,301-\$27,150	\$17,651-\$29,350
<b>60% Limit</b>	\$19,051-\$22,860	\$21,751-\$26,100	\$24,451-\$29,340	\$27,151-\$32,580	\$29,351-\$35,220
<b>Low to Mod Income 80% Limit</b>	\$22,861-\$30,450	\$26,101-\$34,800	\$29,341-\$39,150	\$32,581-\$43,450	\$35,221-\$46,950
<b>120% Limit</b>	Under \$45,800	Under \$52,200	Under \$58,800	Under \$65,200	Under \$70,600

This chart is used for a screening purpose only! There are many factors that can affect your actual income determination. Your actual household income is determined through your application at Galilee CDC.

To qualify, you must earn below the Program income limit for your household size. Half Cent Sales Tax, Housing Trust Fund, and Amy Young programs are for families earning below the 80% limit. Families earning below the 50% limit may qualify for a Zero percent interest rate and families between 51% to 120% must qualify for a market rate loan under the Neighborhood Stabilization Program; You may qualify for more than one program. Your verified household income must be below these limits and you still must earn enough to make the monthly house payment. All programs require that you have **Good, Recent Credit.**

Determining Income: Take your household's gross monthly income and multiply times 12 to determine your estimated gross annual income.

Households greater than five people can call us at (325) 655-6700 for income levels.

**First-time home buyer includes:**

- ✓ Anyone who has not owned a home in the past 3 years
- ✓ Single parent who no longer owns their home as a result of divorce or legal separation
- ✓ Displaced homemaker (an adult that has not worked in the labor market for several years, during which has cared for the home without pay, and is unemployed or underemployed)