

THDA LENDER NOTICE: #2026-24

July 29, 2026

SUBJECT: Change in MRB Income Limits

Effective August 1, 2026, the MRB Income Limits are changing for all THDA's mortgage loan programs, this includes Great Choice, Homeownership for Heroes, and Freddie Mac's HFA Advantage.

Income will increase in 90 Tennessee counties, however, in the following 5 counties, the income limits are decreasing:

- Carter
- Chester
- Madison
- Washington
- Unicoi

The new limits can be located on our website: [Acquisition and Income Limits](#)

As a reminder, the Freddie Mac HFA Advantage program limits utilize the larger (3+) income limits.