

2025-2026 Income Limits for Government Loans

FHA, VA, and HUD-184 Gift (and HUD-184 Hybrid)

| County | 1-2 Person Family | 3+ Person Family | County | 1-2 Person Family | 3+ Person Family |
|------------|-------------------|------------------|--------------|-------------------|------------------|
| Adair | \$130,350 | \$152,075 | Le Flore | \$130,350 | \$152,075 |
| Alfalfa | \$149,850 | \$174,825 | Lincoln | \$130,350 | \$152,075 |
| Atoka | \$130,350 | \$152,075 | Logan | \$148,500 | \$173,250 |
| Beaver | \$130,350 | \$152,075 | Love | \$130,350 | \$152,075 |
| Beckham | \$130,350 | \$152,075 | Major | \$130,350 | \$152,075 |
| Blaine | \$130,350 | \$152,075 | Marshall | \$130,350 | \$152,075 |
| Bryan | \$130,350 | \$152,075 | Mayes | \$130,350 | \$152,075 |
| Caddo | \$130,350 | \$152,075 | McClain | \$148,500 | \$173,250 |
| Canadian | \$148,500 | \$173,250 | McCurtain | \$130,350 | \$152,075 |
| Carter | \$130,350 | \$152,075 | McIntosh | \$130,350 | \$152,075 |
| Cherokee | \$130,350 | \$152,075 | Murray | \$130,350 | \$152,075 |
| Choctaw | \$130,350 | \$152,075 | Muskogee | \$130,350 | \$152,075 |
| Cimarron | \$130,350 | \$152,075 | Noble | \$138,000 | \$161,000 |
| Cleveland | \$148,500 | \$173,250 | Nowata | \$130,350 | \$152,075 |
| Coal | \$130,350 | \$152,075 | Okfuskee | \$130,350 | \$152,075 |
| Comanche | \$130,350 | \$152,075 | Oklahoma | \$148,500 | \$173,250 |
| Cotton | \$130,350 | \$152,075 | Okmulgee | \$130,350 | \$152,075 |
| Craig | \$130,350 | \$152,075 | Osage | \$135,450 | \$158,025 |
| Creek | \$135,450 | \$158,025 | Ottawa | \$130,350 | \$152,075 |
| Custer | \$130,350 | \$152,075 | Pawnee | \$130,350 | \$152,075 |
| Delaware | \$130,350 | \$152,075 | Payne | \$136,050 | \$158,725 |
| Dewey | \$130,350 | \$152,075 | Pittsburg | \$130,350 | \$152,075 |
| Ellis | \$130,350 | \$152,075 | Pontotoc | \$130,350 | \$152,075 |
| Garfield | \$133,800 | \$156,100 | Pottawatomie | \$130,350 | \$152,075 |
| Garvin | \$130,350 | \$152,075 | Pushmataha | \$130,350 | \$152,075 |
| Grady | \$145,200 | \$169,400 | Roger Mills | \$130,350 | \$152,075 |
| Grant | \$131,850 | \$153,825 | Rogers | \$135,450 | \$158,025 |
| Greer | \$130,350 | \$152,075 | Seminole | \$130,350 | \$152,075 |
| Harmon | \$130,350 | \$152,075 | Sequoyah | \$130,350 | \$152,075 |
| Harper | \$130,350 | \$152,075 | Stephens | \$130,350 | \$152,075 |
| Haskell | \$130,350 | \$152,075 | Texas | \$130,350 | \$152,075 |
| Hughes | \$130,350 | \$152,075 | Tillman | \$130,350 | \$152,075 |
| Jackson | \$130,350 | \$152,075 | Tulsa | \$135,450 | \$158,025 |
| Jefferson | \$130,350 | \$152,075 | Wagoner | \$135,450 | \$158,025 |
| Johnston | \$130,350 | \$152,075 | Washington | \$132,150 | \$154,175 |
| Kay | \$130,350 | \$152,075 | Washita | \$130,350 | \$152,075 |
| Kingfisher | \$130,350 | \$152,075 | Woods | \$133,950 | \$156,275 |
| Kiowa | \$130,350 | \$152,075 | Woodward | \$133,500 | \$155,750 |
| Latimer | \$130,350 | \$152,075 | | | |