

**2016 FLOOD RECOVERY PROGRAM**  
**WEST VIRGINIA HOUSING DEVELOPMENT FUND**  
**EXECUTIVE SUMMARY**

**Home Repair and Replacement Loans**

This program is designed to provide loan funds to repair, or when necessary, replace flood damaged owner-occupied homes. The Program will finance only those families who did not qualify for sufficient federally funded resources to restore their home, and whose household income meets HUD's HOME Investment Partnerships Program (HOME) required limits (see attachment A). Funds are generally limited to \$15,000 per household for repairs and \$40,000 for full replacement. As necessary, program funds should be combined with other federal, state and private resources to fully fund repair and replacement housing. Purchases of existing properties for replacement of damaged and destroyed housing is permitted within program limits. Repayment terms for Flood Recovery funds are determined by the income level of the household receiving assistance as listed under 2016 loan program terms.

Properties repaired or replaced must meet all applicable federal, state and local code requirements to include conformity to the necessities of special flood hazard areas. Properties funded with federal resources must conform to property standards which are contained in the HOME program regulations at 24 CFR Part 92.251. For example, a federally funded repair project would demand that all major systems of a repaired house have a remaining useful life of at least 5 years or they must be repaired or replaced. The West Virginia Housing Development Fund (the Fund) will apply to HUD for waivers of certain HOME program regulations to include the property standards. Significant precedent exists for granting of such waivers in federally declared disaster areas and, if approved, will provide much needed flexibility in funding home repairs.

Projects funded with Fund resources are not subject to HOME program regulations and allow for important flexibilities.

Newly acquired housing must not exceed the value limits for either new or existing housing per HUD guidelines (see Attachment B). All projects funded with federal funds are subject to the maximum subsidy investment limits unless waived (see Attachment C).

**Septic Tank Repair and Replacement Loans**

This program was created in conjunction with the WV Department of Environmental Protection (DEP) to assist eligible households to repair or replace onsite septic systems or connect to a public treatment system. Up to \$10,000 is available at an interest rate of 2% for a term of 10 years. Program loans are available to owner-occupied and long-term lessee households. There are no income limits associated with this program. Applicants must provide a certificate of qualification from their county sanitarian and hire licensed contractors. The Fund provides loan proceeds to the contractor once evidence of satisfactory completion is received.

## **Relocation Assistance Loans**

The Fund has a limited amount of resources available that may be used to provide assistance to families in relocating away from flood prone areas and into areas that meet state and local flood plain management requirements. Deferred/forgivable relocation loans of up to \$5,000 are available to families to use for moving expenses, utility hookups, site preparation for modular or manufactured houses and other expenses connected with moving a household that has been impacted by a flood event. Payment may be made directly to a service provider or reimbursed to the family provided eligible expenses are documented with satisfactory receipts and/or invoices.

## **General Requirements**

General requirements of the program include, but are not limited to:

- The Fund, or an agent, thereof shall inspect all repaired/replaced homes for conformity to program standards.
- Licensed contractors experienced in the required scope of work shall be employed for all work undertaken in this program.
- Income is determined by adult household members who intend to occupy the residence upon its repair/replacement. The income of full-time students over 18 years of age is exempt from the calculation of household income.
- Applicants for this program must present acceptable documentation of the disposition of their application to FEMA and/or the SBA for housing assistance. This would include proof of all funds received as well as evidence of any denial for assistance that has been received.
- Applicants must present documentation of all insurance claim results with respect to the property being repaired/replaced.
- The Fund reserves the right to deny any application based on, but not limited to, the following:
  - Failure of the applicant to document actual need
  - Unsatisfactory credit history
  - Lack of documentation of sufficient income to support repayment of the loan
  - Evidence of liens, judgments and/or collection accounts that may impair the lien position of the Fund.
- Resale/Recapture provisions of the HOME program apply and will be included in the security instrument.
- Applicants must provide acceptable evidence of their ownership of the property to be repaired/replaced.
- All loans shall require a lien against the property and all title holders must execute the security instrument.
- Escrow account is required if there is no prior lien holder or if the prior lien holder does not maintain such accounts to include flood insurance as may be required by FEMA and state/local guidelines.
- Homebuyer education is required when the family purchases a replacement home.

**2016 FLOOD RECOVERY PROGRAM  
WEST VIRGINIA HOUSING DEVELOPMENT FUND  
LOAN PROGRAM TERMS**

**Repair Loans**

<u>Income Level</u>	<u>Maximum Loan Amount</u>	<u>Interest Rate</u>	<u>Loan Term</u>	<u>Estimated Monthly Payment</u>
<=30% AMI	\$15,000	0%	5 years/60 months	Deferred/Forgivable
>30% to <=50% AMI	\$15,000	1%	15 years/180 months	\$90
>50% to <=80% AMI	\$15,000	2%	15 years/180 months	\$97

**Replacement Loans**

<=30% AMI	\$40,000	0%	30 years/360 months	\$111
>30% to <=50% AMI	\$40,000	1%	30 years/360 months	\$129
>50% to <=80% AMI	\$40,000	2%	30 years/360 months	\$148

**Septic Repair Loans**

No income limits	\$10,000	2%	10 years/120 months	\$92
------------------	----------	----	------------------------	------

**Relocation Grants**

<=80% AMI	\$5,000	0%	5 years/60 months	Deferred/Forgivable
-----------	---------	----	----------------------	---------------------

Attachment A

2016 WV HOME Program Income Limits

Effective Date: June 6, 2016

County (Area)	% of Median	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
<b>Barbour County (001)</b>	30%	\$ 10,150	\$ 11,600	\$ 13,050	\$ 14,500	\$ 15,700	\$ 16,850	\$ 18,000	\$ 19,150
Barbour County WV	50%	\$ 16,950	\$ 19,350	\$ 21,750	\$ 24,150	\$ 26,100	\$ 28,050	\$ 29,950	\$ 31,900
	60%	\$ 20,340	\$ 23,220	\$ 26,100	\$ 28,980	\$ 31,320	\$ 33,660	\$ 35,940	\$ 38,280
	80%	\$ 27,100	\$ 30,950	\$ 34,800	\$ 38,650	\$ 41,750	\$ 44,850	\$ 47,950	\$ 51,050
	100%	\$ 33,900	\$ 38,700	\$ 43,500	\$ 48,300	\$ 52,200	\$ 56,100	\$ 59,900	\$ 63,800
<b>Berkeley County (003)</b>	30%	\$ 15,200	\$ 17,350	\$ 19,500	\$ 21,650	\$ 23,400	\$ 25,150	\$ 26,850	\$ 28,600
Martinsburg, WV HUD Metro FMR Area	50%	\$ 25,250	\$ 28,850	\$ 32,450	\$ 36,050	\$ 38,950	\$ 41,850	\$ 44,750	\$ 47,600
	60%	\$ 30,300	\$ 34,620	\$ 38,940	\$ 43,260	\$ 46,740	\$ 50,220	\$ 53,700	\$ 57,120
	80%	\$ 40,400	\$ 46,200	\$ 51,950	\$ 57,700	\$ 62,350	\$ 66,950	\$ 71,550	\$ 76,200
	100%	\$ 50,500	\$ 57,700	\$ 64,900	\$ 72,100	\$ 77,900	\$ 83,700	\$ 89,500	\$ 95,200
<b>Boone County (005)</b>	30%	\$ 11,700	\$ 13,400	\$ 15,050	\$ 16,700	\$ 18,050	\$ 19,400	\$ 20,750	\$ 22,050
Boone County, WV HUD Metro FMR Area	50%	\$ 19,500	\$ 22,300	\$ 25,100	\$ 27,850	\$ 30,100	\$ 32,350	\$ 34,550	\$ 36,800
	60%	\$ 23,400	\$ 26,760	\$ 30,120	\$ 33,420	\$ 36,120	\$ 38,820	\$ 41,460	\$ 44,160
	80%	\$ 31,200	\$ 35,650	\$ 40,100	\$ 44,550	\$ 48,150	\$ 51,700	\$ 55,250	\$ 58,850
	100%	\$ 39,000	\$ 44,600	\$ 50,200	\$ 55,700	\$ 60,200	\$ 64,700	\$ 69,100	\$ 73,600
<b>Braxton County (007)</b>	30%	\$ 10,150	\$ 11,600	\$ 13,050	\$ 14,500	\$ 15,700	\$ 16,850	\$ 18,000	\$ 19,150
Braxton County WV	50%	\$ 16,950	\$ 19,350	\$ 21,750	\$ 24,150	\$ 26,100	\$ 28,050	\$ 29,950	\$ 31,900
	60%	\$ 20,340	\$ 23,220	\$ 26,100	\$ 28,980	\$ 31,320	\$ 33,660	\$ 35,940	\$ 38,280
	80%	\$ 27,100	\$ 30,950	\$ 34,800	\$ 38,650	\$ 41,750	\$ 44,850	\$ 47,950	\$ 51,050
	100%	\$ 33,900	\$ 38,700	\$ 43,500	\$ 48,300	\$ 52,200	\$ 56,100	\$ 59,900	\$ 63,800
<b>Brooke County (009)</b>	30%	\$ 11,650	\$ 13,300	\$ 14,950	\$ 16,600	\$ 17,950	\$ 19,300	\$ 20,600	\$ 21,950
Weirton-Steubenville-, WV-OH MSA	50%	\$ 19,400	\$ 22,200	\$ 24,950	\$ 27,700	\$ 29,950	\$ 32,150	\$ 34,350	\$ 36,600
	60%	\$ 23,280	\$ 26,640	\$ 29,940	\$ 33,240	\$ 35,940	\$ 38,580	\$ 41,220	\$ 43,920
	80%	\$ 31,050	\$ 35,450	\$ 39,900	\$ 44,300	\$ 47,850	\$ 51,400	\$ 54,950	\$ 58,500
	100%	\$ 38,800	\$ 44,400	\$ 49,900	\$ 55,400	\$ 59,900	\$ 64,300	\$ 68,700	\$ 73,200
<b>Cabell County (011)</b>	30%	\$ 11,550	\$ 13,200	\$ 14,850	\$ 16,450	\$ 17,800	\$ 19,100	\$ 20,400	\$ 21,750
Huntington-Ashland, WV-KY-OH HUD Metro FMR	50%	\$ 19,200	\$ 21,950	\$ 24,700	\$ 27,400	\$ 29,600	\$ 31,800	\$ 34,000	\$ 36,200
	60%	\$ 23,040	\$ 26,340	\$ 29,640	\$ 32,880	\$ 35,520	\$ 38,160	\$ 40,800	\$ 43,440
	80%	\$ 30,700	\$ 35,100	\$ 39,500	\$ 43,850	\$ 47,400	\$ 50,900	\$ 54,400	\$ 57,900
	100%	\$ 38,400	\$ 43,900	\$ 49,400	\$ 54,800	\$ 59,200	\$ 63,600	\$ 68,000	\$ 72,400
<b>Calhoun County (013)</b>	30%	\$ 10,150	\$ 11,600	\$ 13,050	\$ 14,500	\$ 15,700	\$ 16,850	\$ 18,000	\$ 19,150
Calhoun County, WV	50%	\$ 16,950	\$ 19,350	\$ 21,750	\$ 24,150	\$ 26,100	\$ 28,050	\$ 29,950	\$ 31,900
	60%	\$ 20,340	\$ 23,220	\$ 26,100	\$ 28,980	\$ 31,320	\$ 33,660	\$ 35,940	\$ 38,280
	80%	\$ 27,100	\$ 30,950	\$ 34,800	\$ 38,650	\$ 41,750	\$ 44,850	\$ 47,950	\$ 51,050
	100%	\$ 33,900	\$ 38,700	\$ 43,500	\$ 48,300	\$ 52,200	\$ 56,100	\$ 59,900	\$ 63,800

(xxx ) FHA County Code No.

HOME Leverage Loan Program Loans, NewHOME Program Loans, HOMErent Loans and HOME CHDO Loans are not available in the following HOME Consortia Counties: Berkeley, Brooke, Cabell, Hancock, Jefferson, Kanawha, Marshall, Morgan, Ohio, Wayne and Wood

## 2016 WV HOME Program Income Limits

Effective Date: June 6, 2016

County (Area)	% of Median	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
<b>Clay County (015)</b>	30%	\$ 12,150	\$ 13,900	\$ 15,650	\$ 17,350	\$ 18,750	\$ 20,150	\$ 21,550	\$ 22,950
Charleston, WV HUD Metro FMR Area	50%	\$ 20,250	\$ 23,150	\$ 26,050	\$ 28,900	\$ 31,250	\$ 33,550	\$ 35,850	\$ 38,150
	60%	\$ 24,300	\$ 27,780	\$ 31,260	\$ 34,680	\$ 37,500	\$ 40,260	\$ 43,020	\$ 45,780
	80%	\$ 32,400	\$ 37,000	\$ 41,650	\$ 46,250	\$ 49,950	\$ 53,650	\$ 57,350	\$ 61,050
	100%	\$ 40,500	\$ 46,300	\$ 52,100	\$ 57,800	\$ 62,500	\$ 67,100	\$ 71,700	\$ 76,300
<b>Doddridge County (017)</b>	30%	\$ 10,150	\$ 11,600	\$ 13,050	\$ 14,500	\$ 15,700	\$ 16,850	\$ 18,000	\$ 19,150
Doddridge County, WV	50%	\$ 16,950	\$ 19,350	\$ 21,750	\$ 24,150	\$ 26,100	\$ 28,050	\$ 29,950	\$ 31,900
	60%	\$ 20,340	\$ 23,220	\$ 26,100	\$ 28,980	\$ 31,320	\$ 33,660	\$ 35,940	\$ 38,280
	80%	\$ 27,100	\$ 30,950	\$ 34,800	\$ 38,650	\$ 41,750	\$ 44,850	\$ 47,950	\$ 51,050
	100%	\$ 33,900	\$ 38,700	\$ 43,500	\$ 48,300	\$ 52,200	\$ 56,100	\$ 59,900	\$ 63,800
<b>Fayette County (019)</b>	30%	\$ 10,150	\$ 11,600	\$ 13,050	\$ 14,500	\$ 15,700	\$ 16,850	\$ 18,000	\$ 19,150
Fayette County WV HUD Metro FMR Area	50%	\$ 16,950	\$ 19,350	\$ 21,750	\$ 24,150	\$ 26,100	\$ 28,050	\$ 29,950	\$ 31,900
	60%	\$ 20,340	\$ 23,220	\$ 26,100	\$ 28,980	\$ 31,320	\$ 33,660	\$ 35,940	\$ 38,280
	80%	\$ 27,100	\$ 30,950	\$ 34,800	\$ 38,650	\$ 41,750	\$ 44,850	\$ 47,950	\$ 51,050
	100%	\$ 33,900	\$ 38,700	\$ 43,500	\$ 48,300	\$ 52,200	\$ 56,100	\$ 59,900	\$ 63,800
<b>Gilmer County (021)</b>	30%	\$ 10,750	\$ 12,300	\$ 13,850	\$ 15,350	\$ 16,600	\$ 17,850	\$ 19,050	\$ 20,300
Gilmer County, WV	50%	\$ 17,950	\$ 20,500	\$ 23,050	\$ 25,600	\$ 27,650	\$ 29,700	\$ 31,750	\$ 33,800
	60%	\$ 21,540	\$ 24,600	\$ 27,660	\$ 30,720	\$ 33,180	\$ 35,640	\$ 38,100	\$ 40,560
	80%	\$ 28,700	\$ 32,800	\$ 36,900	\$ 40,950	\$ 44,250	\$ 47,550	\$ 50,800	\$ 54,100
	100%	\$ 35,900	\$ 41,000	\$ 46,100	\$ 51,200	\$ 55,300	\$ 59,400	\$ 63,500	\$ 67,600
<b>Grant County (023)</b>	30%	\$ 11,150	\$ 12,750	\$ 14,350	\$ 15,900	\$ 17,200	\$ 18,450	\$ 19,750	\$ 21,000
Grant County, WV	50%	\$ 18,550	\$ 21,200	\$ 23,850	\$ 26,500	\$ 28,650	\$ 30,750	\$ 32,900	\$ 35,000
	60%	\$ 22,260	\$ 25,440	\$ 28,620	\$ 31,800	\$ 34,380	\$ 36,900	\$ 39,480	\$ 42,000
	80%	\$ 29,700	\$ 33,950	\$ 38,200	\$ 42,400	\$ 45,800	\$ 49,200	\$ 52,600	\$ 56,000
	100%	\$ 37,100	\$ 42,400	\$ 47,700	\$ 53,000	\$ 57,300	\$ 61,500	\$ 65,800	\$ 70,000
<b>Greenbrier County (025)</b>	30%	\$ 10,500	\$ 12,000	\$ 13,500	\$ 14,950	\$ 16,150	\$ 17,350	\$ 18,550	\$ 19,750
Greenbrier County, WV	50%	\$ 17,450	\$ 19,950	\$ 22,450	\$ 24,900	\$ 26,900	\$ 28,900	\$ 30,900	\$ 32,900
	60%	\$ 20,940	\$ 23,940	\$ 26,940	\$ 29,880	\$ 32,280	\$ 34,680	\$ 37,080	\$ 39,480
	80%	\$ 27,900	\$ 31,900	\$ 35,900	\$ 39,850	\$ 43,050	\$ 46,250	\$ 49,450	\$ 52,650
	100%	\$ 34,900	\$ 39,900	\$ 44,900	\$ 49,800	\$ 53,800	\$ 57,800	\$ 61,800	\$ 65,800
<b>Hampshire County (027)</b>	30%	\$ 15,550	\$ 17,750	\$ 19,950	\$ 22,150	\$ 23,950	\$ 25,700	\$ 27,500	\$ 29,250
Winchester, VA-WV MSA	50%	\$ 25,850	\$ 29,550	\$ 33,250	\$ 36,900	\$ 39,900	\$ 42,850	\$ 45,800	\$ 48,750
	60%	\$ 31,020	\$ 35,460	\$ 39,900	\$ 44,280	\$ 47,880	\$ 51,420	\$ 54,960	\$ 58,500
	80%	\$ 41,350	\$ 47,250	\$ 53,150	\$ 59,050	\$ 63,800	\$ 68,500	\$ 73,250	\$ 77,950
	100%	\$ 51,700	\$ 59,100	\$ 66,500	\$ 73,800	\$ 79,800	\$ 85,700	\$ 91,600	\$ 97,500

(xxx ) FHA County Code No.

HOME Leverage Loan Program Loans, NewHOME Program Loans, HOMErent Loans and HOME CHDO Loans *are not available* in the following HOME Consortia Counties: Berkeley, Brooke, Cabell, Hancock, Jefferson, Kanawha, Marshall, Morgan, Ohio, Wayne and Wood

## 2016 WV HOME Program Income Limits

Effective Date: June 6, 2016

County (Area)	% of Median	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
<b>Hancock County (029)</b>	30%	\$ 11,650	\$ 13,300	\$ 14,950	\$ 16,600	\$ 17,950	\$ 19,300	\$ 20,600	\$ 21,950
Weirton-Steubenville-, WV-OH MSA	50%	\$ 19,400	\$ 22,200	\$ 24,950	\$ 27,700	\$ 29,950	\$ 32,150	\$ 34,350	\$ 36,600
	60%	\$ 23,280	\$ 26,640	\$ 29,940	\$ 33,240	\$ 35,940	\$ 38,580	\$ 41,220	\$ 43,920
	80%	\$ 31,050	\$ 35,450	\$ 39,900	\$ 44,300	\$ 47,850	\$ 51,400	\$ 54,950	\$ 58,500
	100%	\$ 38,800	\$ 44,400	\$ 49,900	\$ 55,400	\$ 59,900	\$ 64,300	\$ 68,700	\$ 73,200
	30%	\$ 10,150	\$ 11,600	\$ 13,050	\$ 14,500	\$ 15,700	\$ 16,850	\$ 18,000	\$ 19,150
Hardy County, WV	50%	\$ 16,950	\$ 19,350	\$ 21,750	\$ 24,150	\$ 26,100	\$ 28,050	\$ 29,950	\$ 31,900
	60%	\$ 20,340	\$ 23,220	\$ 26,100	\$ 28,980	\$ 31,320	\$ 33,660	\$ 35,940	\$ 38,280
	80%	\$ 27,100	\$ 30,950	\$ 34,800	\$ 38,650	\$ 41,750	\$ 44,850	\$ 47,950	\$ 51,050
	100%	\$ 33,900	\$ 38,700	\$ 43,500	\$ 48,300	\$ 52,200	\$ 56,100	\$ 59,900	\$ 63,800
	30%	\$ 11,850	\$ 13,550	\$ 15,250	\$ 16,900	\$ 18,300	\$ 19,650	\$ 21,000	\$ 22,350
Harrison County, WV	50%	\$ 19,750	\$ 22,600	\$ 25,400	\$ 28,200	\$ 30,500	\$ 32,750	\$ 35,000	\$ 37,250
	60%	\$ 23,700	\$ 27,120	\$ 30,480	\$ 33,840	\$ 36,600	\$ 39,300	\$ 42,000	\$ 44,700
	80%	\$ 31,600	\$ 36,100	\$ 40,600	\$ 45,100	\$ 48,750	\$ 52,350	\$ 55,950	\$ 59,550
	100%	\$ 39,500	\$ 45,200	\$ 50,800	\$ 56,400	\$ 61,000	\$ 65,500	\$ 70,000	\$ 74,500
	30%	\$ 11,550	\$ 13,200	\$ 14,850	\$ 16,450	\$ 17,800	\$ 19,100	\$ 20,400	\$ 21,750
Jackson County, WV	50%	\$ 19,200	\$ 21,950	\$ 24,700	\$ 27,400	\$ 29,600	\$ 31,800	\$ 34,000	\$ 36,200
	60%	\$ 23,040	\$ 26,340	\$ 29,640	\$ 32,880	\$ 35,520	\$ 38,160	\$ 40,800	\$ 43,440
	80%	\$ 30,700	\$ 35,100	\$ 39,500	\$ 43,850	\$ 47,400	\$ 50,900	\$ 54,400	\$ 57,900
	100%	\$ 38,400	\$ 43,900	\$ 49,400	\$ 54,800	\$ 59,200	\$ 63,600	\$ 68,000	\$ 72,400
	30%	\$ 16,700	\$ 19,100	\$ 21,500	\$ 23,850	\$ 25,800	\$ 27,700	\$ 29,600	\$ 31,500
Jefferson County, WV HUD Metro FMR Area	50%	\$ 27,850	\$ 31,800	\$ 35,800	\$ 39,750	\$ 42,950	\$ 46,150	\$ 49,300	\$ 52,500
	60%	\$ 33,420	\$ 38,160	\$ 42,960	\$ 47,700	\$ 51,540	\$ 55,380	\$ 59,160	\$ 63,000
	80%	\$ 44,550	\$ 50,900	\$ 57,250	\$ 63,600	\$ 68,700	\$ 73,800	\$ 78,900	\$ 84,000
	100%	\$ 55,700	\$ 63,600	\$ 71,600	\$ 79,500	\$ 85,900	\$ 92,300	\$ 98,600	\$ 105,000
	30%	\$ 12,150	\$ 13,900	\$ 15,650	\$ 17,350	\$ 18,750	\$ 20,150	\$ 21,550	\$ 22,950
Kanawha County (039)	50%	\$ 20,250	\$ 23,150	\$ 26,050	\$ 28,900	\$ 31,250	\$ 33,550	\$ 35,850	\$ 38,150
	60%	\$ 24,300	\$ 27,780	\$ 31,260	\$ 34,680	\$ 37,500	\$ 40,260	\$ 43,020	\$ 45,780
	80%	\$ 32,400	\$ 37,000	\$ 41,650	\$ 46,250	\$ 49,950	\$ 53,650	\$ 57,350	\$ 61,050
	100%	\$ 40,500	\$ 46,300	\$ 52,100	\$ 57,800	\$ 62,500	\$ 67,100	\$ 71,700	\$ 76,300
	30%	\$ 10,150	\$ 11,600	\$ 13,050	\$ 14,500	\$ 15,700	\$ 16,850	\$ 18,000	\$ 19,150
Lewis County (041)	50%	\$ 16,950	\$ 19,350	\$ 21,750	\$ 24,150	\$ 26,100	\$ 28,050	\$ 29,950	\$ 31,900
	60%	\$ 20,340	\$ 23,220	\$ 26,100	\$ 28,980	\$ 31,320	\$ 33,660	\$ 35,940	\$ 38,280
	80%	\$ 27,100	\$ 30,950	\$ 34,800	\$ 38,650	\$ 41,750	\$ 44,850	\$ 47,950	\$ 51,050
	100%	\$ 33,900	\$ 38,700	\$ 43,500	\$ 48,300	\$ 52,200	\$ 56,100	\$ 59,900	\$ 63,800

(xxx ) FHA County Code No.

HOME Leverage Loan Program Loans, NewHOME Program Loans, HOMErent Loans and HOME CHDO Loans are *not available* in the following HOME Consortia Counties: Berkeley, Brooke, Cabell, Hancock, Jefferson, Kanawha, Marshall, Morgan, Ohio, Wayne and Wood

## 2016 WV HOME Program Income Limits

Effective Date: June 6, 2016

County (Area)	% of Median	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
<b>Lincoln County (043)</b>	30%	\$ 11,800	\$ 13,500	\$ 15,200	\$ 16,850	\$ 18,200	\$ 19,550	\$ 20,900	\$ 22,250
Lincoln County, WV HUD Metro FMR Area	50%	\$ 19,700	\$ 22,500	\$ 25,300	\$ 28,100	\$ 30,350	\$ 32,600	\$ 34,850	\$ 37,100
	60%	\$ 23,640	\$ 27,000	\$ 30,360	\$ 33,720	\$ 36,420	\$ 39,120	\$ 41,820	\$ 44,520
	80%	\$ 31,500	\$ 36,000	\$ 40,500	\$ 44,950	\$ 48,550	\$ 52,150	\$ 55,750	\$ 59,350
	100%	\$ 39,400	\$ 45,000	\$ 50,600	\$ 56,200	\$ 60,700	\$ 65,200	\$ 69,700	\$ 74,200
<b>Logan County (045)</b>	30%	\$ 10,300	\$ 11,800	\$ 13,250	\$ 14,700	\$ 15,900	\$ 17,100	\$ 18,250	\$ 19,450
Logan County, WV	50%	\$ 17,150	\$ 19,600	\$ 22,050	\$ 24,500	\$ 26,500	\$ 28,450	\$ 30,400	\$ 32,350
	60%	\$ 20,580	\$ 23,520	\$ 26,460	\$ 29,400	\$ 31,800	\$ 34,140	\$ 36,480	\$ 38,820
	80%	\$ 27,450	\$ 31,400	\$ 35,300	\$ 39,200	\$ 42,350	\$ 45,500	\$ 48,650	\$ 51,750
	100%	\$ 34,300	\$ 39,200	\$ 44,100	\$ 49,000	\$ 53,000	\$ 56,900	\$ 60,800	\$ 64,700
<b>McDowell County (047)</b>	30%	\$ 10,150	\$ 11,600	\$ 13,050	\$ 14,500	\$ 15,700	\$ 16,850	\$ 18,000	\$ 19,150
McDowell County, WV	50%	\$ 16,950	\$ 19,350	\$ 21,750	\$ 24,150	\$ 26,100	\$ 28,050	\$ 29,950	\$ 31,900
	60%	\$ 20,340	\$ 23,220	\$ 26,100	\$ 28,980	\$ 31,320	\$ 33,660	\$ 35,940	\$ 38,280
	80%	\$ 27,100	\$ 30,950	\$ 34,800	\$ 38,650	\$ 41,750	\$ 44,850	\$ 47,950	\$ 51,050
	100%	\$ 33,900	\$ 38,700	\$ 43,500	\$ 48,300	\$ 52,200	\$ 56,100	\$ 59,900	\$ 63,800
<b>Marion County (049)</b>	30%	\$ 11,600	\$ 13,250	\$ 14,900	\$ 16,550	\$ 17,900	\$ 19,200	\$ 20,550	\$ 21,850
Marion County, WV	50%	\$ 19,350	\$ 22,100	\$ 24,850	\$ 27,600	\$ 29,850	\$ 32,050	\$ 34,250	\$ 36,450
	60%	\$ 23,220	\$ 26,520	\$ 29,820	\$ 33,120	\$ 35,820	\$ 38,460	\$ 41,100	\$ 43,740
	80%	\$ 30,950	\$ 35,350	\$ 39,750	\$ 44,150	\$ 47,700	\$ 51,250	\$ 54,750	\$ 58,300
	100%	\$ 38,700	\$ 44,200	\$ 49,700	\$ 55,200	\$ 59,700	\$ 64,100	\$ 68,500	\$ 72,900
<b>Marshall County (051)</b>	30%	\$ 11,900	\$ 13,600	\$ 15,300	\$ 17,000	\$ 18,400	\$ 19,750	\$ 21,100	\$ 22,450
Wheeling, WV-OH MSA	50%	\$ 19,850	\$ 22,700	\$ 25,550	\$ 28,350	\$ 30,650	\$ 32,900	\$ 35,200	\$ 37,450
	60%	\$ 23,820	\$ 27,240	\$ 30,660	\$ 34,020	\$ 36,780	\$ 39,480	\$ 42,240	\$ 44,940
	80%	\$ 31,750	\$ 36,300	\$ 40,850	\$ 45,350	\$ 49,000	\$ 52,650	\$ 56,250	\$ 59,900
	100%	\$ 39,700	\$ 45,400	\$ 51,100	\$ 56,700	\$ 61,300	\$ 65,800	\$ 70,400	\$ 74,900
<b>Mason County (053)</b>	30%	\$ 10,150	\$ 11,600	\$ 13,050	\$ 14,500	\$ 15,700	\$ 16,850	\$ 18,000	\$ 19,150
Mason County, WV	50%	\$ 16,950	\$ 19,350	\$ 21,750	\$ 24,150	\$ 26,100	\$ 28,050	\$ 29,950	\$ 31,900
	60%	\$ 20,340	\$ 23,220	\$ 26,100	\$ 28,980	\$ 31,320	\$ 33,660	\$ 35,940	\$ 38,280
	80%	\$ 27,100	\$ 30,950	\$ 34,800	\$ 38,650	\$ 41,750	\$ 44,850	\$ 47,950	\$ 51,050
	100%	\$ 33,900	\$ 38,700	\$ 43,500	\$ 48,300	\$ 52,200	\$ 56,100	\$ 59,900	\$ 63,800
<b>Mercer County (055)</b>	30%	\$ 10,150	\$ 11,600	\$ 13,050	\$ 14,500	\$ 15,700	\$ 16,850	\$ 18,000	\$ 19,150
Mercer County, WV	50%	\$ 16,950	\$ 19,350	\$ 21,750	\$ 24,150	\$ 26,100	\$ 28,050	\$ 29,950	\$ 31,900
	60%	\$ 20,340	\$ 23,220	\$ 26,100	\$ 28,980	\$ 31,320	\$ 33,660	\$ 35,940	\$ 38,280
	80%	\$ 27,100	\$ 30,950	\$ 34,800	\$ 38,650	\$ 41,750	\$ 44,850	\$ 47,950	\$ 51,050
	100%	\$ 33,900	\$ 38,700	\$ 43,500	\$ 48,300	\$ 52,200	\$ 56,100	\$ 59,900	\$ 63,800

(xxx ) FHA County Code No.

HOME Leverage Loan Program Loans, NewHOME Program Loans, HOMErent Loans and HOME CHDO Loans *are not available* in the following HOME Consortia Counties: Berkeley, Brooke, Cabell, Hancock, Jefferson, Kanawha, Marshall, Morgan, Ohio, Wayne and Wood

## 2016 WV HOME Program Income Limits

Effective Date: June 6, 2016

County (Area)	% of Median	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
<b>Mineral County (057)</b>	30%	\$ 15,200	\$ 17,350	\$ 19,500	\$ 21,650	\$ 23,400	\$ 25,150	\$ 26,850	\$ 28,600
Cumberland, MD-WV MSA	50%	\$ 25,250	\$ 28,850	\$ 32,450	\$ 36,050	\$ 38,950	\$ 41,850	\$ 44,750	\$ 47,600
	60%	\$ 30,300	\$ 34,620	\$ 38,940	\$ 43,260	\$ 46,740	\$ 50,220	\$ 53,700	\$ 57,120
	80%	\$ 40,400	\$ 46,200	\$ 51,950	\$ 57,700	\$ 62,350	\$ 66,950	\$ 71,550	\$ 76,200
	100%	\$ 50,500	\$ 57,700	\$ 64,900	\$ 72,100	\$ 77,900	\$ 83,700	\$ 89,500	\$ 95,200
	30%	\$ 10,400	\$ 11,850	\$ 13,350	\$ 14,800	\$ 16,000	\$ 17,200	\$ 18,400	\$ 19,550
Mingo County, WV	50%	\$ 17,300	\$ 19,750	\$ 22,200	\$ 24,650	\$ 26,650	\$ 28,600	\$ 30,600	\$ 32,550
	60%	\$ 20,760	\$ 23,700	\$ 26,640	\$ 29,580	\$ 31,980	\$ 34,320	\$ 36,720	\$ 39,060
	80%	\$ 27,650	\$ 31,600	\$ 35,550	\$ 39,450	\$ 42,650	\$ 45,800	\$ 48,950	\$ 52,100
	100%	\$ 34,600	\$ 39,500	\$ 44,400	\$ 49,300	\$ 53,300	\$ 57,200	\$ 61,200	\$ 65,100
	30%	\$ 13,600	\$ 15,550	\$ 17,500	\$ 19,400	\$ 21,000	\$ 22,550	\$ 24,100	\$ 25,650
Morgantown, WV MSA	50%	\$ 22,650	\$ 25,850	\$ 29,100	\$ 32,300	\$ 34,900	\$ 37,500	\$ 40,100	\$ 42,650
	60%	\$ 27,180	\$ 31,020	\$ 34,920	\$ 38,760	\$ 41,880	\$ 45,000	\$ 48,120	\$ 51,180
	80%	\$ 36,200	\$ 41,400	\$ 46,550	\$ 51,700	\$ 55,850	\$ 60,000	\$ 64,150	\$ 68,250
	100%	\$ 45,300	\$ 51,700	\$ 58,200	\$ 64,600	\$ 69,800	\$ 75,000	\$ 80,200	\$ 85,300
	30%	\$ 10,150	\$ 11,600	\$ 13,050	\$ 14,500	\$ 15,700	\$ 16,850	\$ 18,000	\$ 19,150
Monroe County, WV	50%	\$ 16,950	\$ 19,350	\$ 21,750	\$ 24,150	\$ 26,100	\$ 28,050	\$ 29,950	\$ 31,900
	60%	\$ 20,340	\$ 23,220	\$ 26,100	\$ 28,980	\$ 31,320	\$ 33,660	\$ 35,940	\$ 38,280
	80%	\$ 27,100	\$ 30,950	\$ 34,800	\$ 38,650	\$ 41,750	\$ 44,850	\$ 47,950	\$ 51,050
	100%	\$ 33,900	\$ 38,700	\$ 43,500	\$ 48,300	\$ 52,200	\$ 56,100	\$ 59,900	\$ 63,800
	30%	\$ 15,200	\$ 17,350	\$ 19,500	\$ 21,650	\$ 23,400	\$ 25,150	\$ 26,850	\$ 28,600
Morgan County, WV	50%	\$ 25,250	\$ 28,850	\$ 32,450	\$ 36,050	\$ 38,950	\$ 41,850	\$ 44,750	\$ 47,600
	60%	\$ 30,300	\$ 34,620	\$ 38,940	\$ 43,260	\$ 46,740	\$ 50,220	\$ 53,700	\$ 57,120
	80%	\$ 40,400	\$ 46,200	\$ 51,950	\$ 57,700	\$ 62,350	\$ 66,950	\$ 71,550	\$ 76,200
	100%	\$ 50,500	\$ 57,700	\$ 64,900	\$ 72,100	\$ 77,900	\$ 83,700	\$ 89,500	\$ 95,200
	30%	\$ 10,400	\$ 11,900	\$ 13,400	\$ 14,850	\$ 16,050	\$ 17,250	\$ 18,450	\$ 19,650
Nicholas County, WV	50%	\$ 17,350	\$ 19,800	\$ 22,300	\$ 24,750	\$ 26,750	\$ 28,750	\$ 30,700	\$ 32,700
	60%	\$ 20,820	\$ 23,760	\$ 26,760	\$ 29,700	\$ 32,100	\$ 34,500	\$ 36,840	\$ 39,240
	80%	\$ 27,750	\$ 31,700	\$ 35,650	\$ 39,600	\$ 42,800	\$ 45,950	\$ 49,150	\$ 52,300
	100%	\$ 34,700	\$ 39,600	\$ 44,600	\$ 49,500	\$ 53,500	\$ 57,500	\$ 61,400	\$ 65,400
	30%	\$ 11,900	\$ 13,600	\$ 15,300	\$ 17,000	\$ 18,400	\$ 19,750	\$ 21,100	\$ 22,450
Wheeling, WV-OH MSA	50%	\$ 19,850	\$ 22,700	\$ 25,550	\$ 28,350	\$ 30,650	\$ 32,900	\$ 35,200	\$ 37,450
	60%	\$ 23,820	\$ 27,240	\$ 30,660	\$ 34,020	\$ 36,780	\$ 39,480	\$ 42,240	\$ 44,940
	80%	\$ 31,750	\$ 36,300	\$ 40,850	\$ 45,350	\$ 49,000	\$ 52,650	\$ 56,250	\$ 59,900
	100%	\$ 39,700	\$ 45,400	\$ 51,100	\$ 56,700	\$ 61,300	\$ 65,800	\$ 70,400	\$ 74,900

(xxx ) FHA County Code No.

HOME Leverage Loan Program Loans, NewHOME Program Loans, HOMErent Loans and HOME CHDO Loans *are not available* in the following HOME Consortia Counties: Berkeley, Brooke, Cabell, Hancock, Jefferson, Kanawha, Marshall, Morgan, Ohio, Wayne and Wood



## 2016 WV HOME Program Income Limits

Effective Date: June 6, 2016

County (Area)	% of Median	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
<b>Pendleton County (071)</b>	30%	\$ 10,450	\$ 11,950	\$ 13,450	\$ 14,900	\$ 16,100	\$ 17,300	\$ 18,500	\$ 19,700
Pendleton County, WV	50%	\$ 17,400	\$ 19,850	\$ 22,350	\$ 24,800	\$ 26,800	\$ 28,800	\$ 30,800	\$ 32,750
	60%	\$ 20,880	\$ 23,820	\$ 26,820	\$ 29,760	\$ 32,160	\$ 34,560	\$ 36,960	\$ 39,300
	80%	\$ 27,800	\$ 31,800	\$ 35,750	\$ 39,700	\$ 42,900	\$ 46,100	\$ 49,250	\$ 52,450
	100%	\$ 34,800	\$ 39,700	\$ 44,700	\$ 49,600	\$ 53,600	\$ 57,600	\$ 61,600	\$ 65,500
	<b>Pleasants County (073)</b>	30%	\$ 11,800	\$ 13,500	\$ 15,200	\$ 16,850	\$ 18,200	\$ 19,550	\$ 20,900
Pleasants County, WV	50%	\$ 19,650	\$ 22,450	\$ 25,250	\$ 28,050	\$ 30,300	\$ 32,550	\$ 34,800	\$ 37,050
	60%	\$ 23,580	\$ 26,940	\$ 30,300	\$ 33,660	\$ 36,360	\$ 39,060	\$ 41,760	\$ 44,460
	80%	\$ 31,450	\$ 35,950	\$ 40,450	\$ 44,900	\$ 48,500	\$ 52,100	\$ 55,700	\$ 59,300
	100%	\$ 39,300	\$ 44,900	\$ 50,500	\$ 56,100	\$ 60,600	\$ 65,100	\$ 69,600	\$ 74,100
	<b>Pocahontas County (075)</b>	30%	\$ 10,150	\$ 11,600	\$ 13,050	\$ 14,500	\$ 15,700	\$ 16,850	\$ 18,000
Pocahontas County, WV	50%	\$ 16,950	\$ 19,350	\$ 21,750	\$ 24,150	\$ 26,100	\$ 28,050	\$ 29,950	\$ 31,900
	60%	\$ 20,340	\$ 23,220	\$ 26,100	\$ 28,980	\$ 31,320	\$ 33,660	\$ 35,940	\$ 38,280
	80%	\$ 27,100	\$ 30,950	\$ 34,800	\$ 38,650	\$ 41,750	\$ 44,850	\$ 47,950	\$ 51,050
	100%	\$ 33,900	\$ 38,700	\$ 43,500	\$ 48,300	\$ 52,200	\$ 56,100	\$ 59,900	\$ 63,800
	<b>Preston County (077)</b>	30%	\$ 13,600	\$ 15,550	\$ 17,500	\$ 19,400	\$ 21,000	\$ 22,550	\$ 24,100
Morgantown, WV MSA	50%	\$ 22,650	\$ 25,850	\$ 29,100	\$ 32,300	\$ 34,900	\$ 37,500	\$ 40,100	\$ 42,650
	60%	\$ 27,180	\$ 31,020	\$ 34,920	\$ 38,760	\$ 41,880	\$ 45,000	\$ 48,120	\$ 51,180
	80%	\$ 36,200	\$ 41,400	\$ 46,550	\$ 51,700	\$ 55,850	\$ 60,000	\$ 64,150	\$ 68,250
	100%	\$ 45,300	\$ 51,700	\$ 58,200	\$ 64,600	\$ 69,800	\$ 75,000	\$ 80,200	\$ 85,300
	<b>Putnam County (079)</b>	30%	\$ 13,050	\$ 14,900	\$ 16,750	\$ 18,600	\$ 20,100	\$ 21,600	\$ 23,100
Putnam County, WV HUD Metro FMR Area	50%	\$ 21,700	\$ 24,800	\$ 27,900	\$ 31,000	\$ 33,500	\$ 36,000	\$ 38,450	\$ 40,950
	60%	\$ 26,040	\$ 29,760	\$ 33,480	\$ 37,200	\$ 40,200	\$ 43,200	\$ 46,140	\$ 49,140
	80%	\$ 34,750	\$ 39,700	\$ 44,650	\$ 49,600	\$ 53,600	\$ 57,550	\$ 61,550	\$ 65,500
	100%	\$ 43,400	\$ 49,600	\$ 55,800	\$ 62,000	\$ 67,000	\$ 72,000	\$ 76,900	\$ 81,900
	<b>Raleigh County (081)</b>	30%	\$ 10,950	\$ 12,500	\$ 14,050	\$ 15,600	\$ 16,850	\$ 18,100	\$ 19,350
Raleigh County, WV HUD Metro FMR Area	50%	\$ 18,200	\$ 20,800	\$ 23,400	\$ 26,000	\$ 28,100	\$ 30,200	\$ 32,250	\$ 34,350
	60%	\$ 21,840	\$ 24,960	\$ 28,080	\$ 31,200	\$ 33,720	\$ 36,240	\$ 38,700	\$ 41,220
	80%	\$ 29,150	\$ 33,300	\$ 37,450	\$ 41,600	\$ 44,950	\$ 48,300	\$ 51,600	\$ 54,950
	100%	\$ 36,400	\$ 41,600	\$ 46,800	\$ 52,000	\$ 56,200	\$ 60,400	\$ 64,500	\$ 68,700
	<b>Randolph County (083)</b>	30%	\$ 10,500	\$ 12,000	\$ 13,500	\$ 14,950	\$ 16,150	\$ 17,350	\$ 18,550
Randolph County, WV	50%	\$ 17,500	\$ 20,000	\$ 22,500	\$ 24,950	\$ 26,950	\$ 28,950	\$ 30,950	\$ 32,950
	60%	\$ 21,000	\$ 24,000	\$ 27,000	\$ 29,940	\$ 32,340	\$ 34,740	\$ 37,140	\$ 39,540
	80%	\$ 27,950	\$ 31,950	\$ 35,950	\$ 39,900	\$ 43,100	\$ 46,300	\$ 49,500	\$ 52,700
	100%	\$ 35,000	\$ 40,000	\$ 45,000	\$ 49,900	\$ 53,900	\$ 57,900	\$ 61,900	\$ 65,900

(xxx ) FHA County Code No.

HOME Leverage Loan Program Loans, NewHOME Program Loans, HOMErent Loans and HOME CHDO Loans *are not available* in the following HOME Consortia Counties: Berkeley, Brooke, Cabell, Hancock, Jefferson, Kanawha, Marshall, Morgan, Ohio, Wayne and Wood

## 2016 WV HOME Program Income Limits

Effective Date: June 6, 2016

County (Area)	% of Median	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
<b>Ritchie County (085)</b>  Ritchie County, WV	30%	\$ 10,150	\$ 11,600	\$ 13,050	\$ 14,500	\$ 15,700	\$ 16,850	\$ 18,000	\$ 19,150
	50%	\$ 16,950	\$ 19,350	\$ 21,750	\$ 24,150	\$ 26,100	\$ 28,050	\$ 29,950	\$ 31,900
	60%	\$ 20,340	\$ 23,220	\$ 26,100	\$ 28,980	\$ 31,320	\$ 33,660	\$ 35,940	\$ 38,280
	80%	\$ 27,100	\$ 30,950	\$ 34,800	\$ 38,650	\$ 41,750	\$ 44,850	\$ 47,950	\$ 51,050
	100%	\$ 33,900	\$ 38,700	\$ 43,500	\$ 48,300	\$ 52,200	\$ 56,100	\$ 59,900	\$ 63,800
<b>Roane County (087)</b>  Roane County, WV	30%	\$ 10,150	\$ 11,600	\$ 13,050	\$ 14,500	\$ 15,700	\$ 16,850	\$ 18,000	\$ 19,150
	50%	\$ 16,950	\$ 19,350	\$ 21,750	\$ 24,150	\$ 26,100	\$ 28,050	\$ 29,950	\$ 31,900
	60%	\$ 20,340	\$ 23,220	\$ 26,100	\$ 28,980	\$ 31,320	\$ 33,660	\$ 35,940	\$ 38,280
	80%	\$ 27,100	\$ 30,950	\$ 34,800	\$ 38,650	\$ 41,750	\$ 44,850	\$ 47,950	\$ 51,050
	100%	\$ 33,900	\$ 38,700	\$ 43,500	\$ 48,300	\$ 52,200	\$ 56,100	\$ 59,900	\$ 63,800
<b>Summers County (089)</b>  Summers County, WV	30%	\$ 10,150	\$ 11,600	\$ 13,050	\$ 14,500	\$ 15,700	\$ 16,850	\$ 18,000	\$ 19,150
	50%	\$ 16,950	\$ 19,350	\$ 21,750	\$ 24,150	\$ 26,100	\$ 28,050	\$ 29,950	\$ 31,900
	60%	\$ 20,340	\$ 23,220	\$ 26,100	\$ 28,980	\$ 31,320	\$ 33,660	\$ 35,940	\$ 38,280
	80%	\$ 27,100	\$ 30,950	\$ 34,800	\$ 38,650	\$ 41,750	\$ 44,850	\$ 47,950	\$ 51,050
	100%	\$ 33,900	\$ 38,700	\$ 43,500	\$ 48,300	\$ 52,200	\$ 56,100	\$ 59,900	\$ 63,800
<b>Taylor County (091)</b>  Taylor County, WV	30%	\$ 10,550	\$ 12,050	\$ 13,550	\$ 15,050	\$ 16,300	\$ 17,500	\$ 18,700	\$ 19,900
	50%	\$ 17,550	\$ 20,050	\$ 22,550	\$ 25,050	\$ 27,100	\$ 29,100	\$ 31,100	\$ 33,100
	60%	\$ 21,060	\$ 24,060	\$ 27,060	\$ 30,060	\$ 32,520	\$ 34,920	\$ 37,320	\$ 39,720
	80%	\$ 28,100	\$ 32,100	\$ 36,100	\$ 40,100	\$ 43,350	\$ 46,550	\$ 49,750	\$ 52,950
	100%	\$ 35,100	\$ 40,100	\$ 45,100	\$ 50,100	\$ 54,200	\$ 58,200	\$ 62,200	\$ 66,200
<b>Tucker County (093)</b>  Tucker County, WV	30%	\$ 10,750	\$ 12,250	\$ 13,800	\$ 15,300	\$ 16,550	\$ 17,750	\$ 19,000	\$ 20,200
	50%	\$ 17,850	\$ 20,400	\$ 22,950	\$ 25,500	\$ 27,550	\$ 29,600	\$ 31,650	\$ 33,700
	60%	\$ 21,420	\$ 24,480	\$ 27,540	\$ 30,600	\$ 33,060	\$ 35,520	\$ 37,980	\$ 40,440
	80%	\$ 28,600	\$ 32,650	\$ 36,750	\$ 40,800	\$ 44,100	\$ 47,350	\$ 50,600	\$ 53,900
	100%	\$ 35,700	\$ 40,800	\$ 45,900	\$ 51,000	\$ 55,100	\$ 59,200	\$ 63,300	\$ 67,400
<b>Tyler County (095)</b>  Tyler County, WV	30%	\$ 10,300	\$ 11,750	\$ 13,200	\$ 14,650	\$ 15,850	\$ 17,000	\$ 18,200	\$ 19,350
	50%	\$ 17,150	\$ 19,600	\$ 22,050	\$ 24,450	\$ 26,450	\$ 28,400	\$ 30,350	\$ 32,300
	60%	\$ 20,580	\$ 23,520	\$ 26,460	\$ 29,340	\$ 31,740	\$ 34,080	\$ 36,420	\$ 38,760
	80%	\$ 27,400	\$ 31,300	\$ 35,200	\$ 39,100	\$ 42,250	\$ 45,400	\$ 48,500	\$ 51,650
	100%	\$ 34,300	\$ 39,200	\$ 44,100	\$ 48,900	\$ 52,900	\$ 56,800	\$ 60,700	\$ 64,600
<b>Upshur County (097)</b>  Upshur County, WV	30%	\$ 10,750	\$ 12,300	\$ 13,850	\$ 15,350	\$ 16,600	\$ 17,850	\$ 19,050	\$ 20,300
	50%	\$ 17,900	\$ 20,450	\$ 23,000	\$ 25,550	\$ 27,600	\$ 29,650	\$ 31,700	\$ 33,750
	60%	\$ 21,480	\$ 24,540	\$ 27,600	\$ 30,660	\$ 33,120	\$ 35,580	\$ 38,040	\$ 40,500
	80%	\$ 28,650	\$ 32,750	\$ 36,850	\$ 40,900	\$ 44,200	\$ 47,450	\$ 50,750	\$ 54,000
	100%	\$ 35,800	\$ 40,900	\$ 46,000	\$ 51,100	\$ 55,200	\$ 59,300	\$ 63,400	\$ 67,500

(xxx ) FHA County Code No.

HOME Leverage Loan Program Loans, NewHOME Program Loans, HOMErent Loans and HOME CHDO Loans *are not available* in the following HOME Consortia Counties: Berkeley, Brooke, Cabell, Hancock, Jefferson, Kanawha, Marshall, Morgan, Ohio, Wayne and Wood

## 2016 WV HOME Program Income Limits

Effective Date: June 6, 2016

County (Area)	% of Median	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
<b>Wayne County (099)</b>	30%	\$ 11,550	\$ 13,200	\$ 14,850	\$ 16,450	\$ 17,800	\$ 19,100	\$ 20,400	\$ 21,750
Huntington-Ashland, WV-KY-OH HUD Metro FMR	50%	\$ 19,200	\$ 21,950	\$ 24,700	\$ 27,400	\$ 29,600	\$ 31,800	\$ 34,000	\$ 36,200
	60%	\$ 23,040	\$ 26,340	\$ 29,640	\$ 32,880	\$ 35,520	\$ 38,160	\$ 40,800	\$ 43,440
	80%	\$ 30,700	\$ 35,100	\$ 39,500	\$ 43,850	\$ 47,400	\$ 50,900	\$ 54,400	\$ 57,900
	100%	\$ 38,400	\$ 43,900	\$ 49,400	\$ 54,800	\$ 59,200	\$ 63,600	\$ 68,000	\$ 72,400
	30%	\$ 10,150	\$ 11,600	\$ 13,050	\$ 14,500	\$ 15,700	\$ 16,850	\$ 18,000	\$ 19,150
Webster County, WV	50%	\$ 16,950	\$ 19,350	\$ 21,750	\$ 24,150	\$ 26,100	\$ 28,050	\$ 29,950	\$ 31,900
	60%	\$ 20,340	\$ 23,220	\$ 26,100	\$ 28,980	\$ 31,320	\$ 33,660	\$ 35,940	\$ 38,280
	80%	\$ 27,100	\$ 30,950	\$ 34,800	\$ 38,650	\$ 41,750	\$ 44,850	\$ 47,950	\$ 51,050
	100%	\$ 33,900	\$ 38,700	\$ 43,500	\$ 48,300	\$ 52,200	\$ 56,100	\$ 59,900	\$ 63,800
	30%	\$ 11,000	\$ 12,600	\$ 14,150	\$ 15,700	\$ 17,000	\$ 18,250	\$ 19,500	\$ 20,750
Wetzel County, WV	50%	\$ 18,350	\$ 20,950	\$ 23,550	\$ 26,150	\$ 28,250	\$ 30,350	\$ 32,450	\$ 34,550
	60%	\$ 22,020	\$ 25,140	\$ 28,260	\$ 31,380	\$ 33,900	\$ 36,420	\$ 38,940	\$ 41,460
	80%	\$ 29,300	\$ 33,500	\$ 37,700	\$ 41,850	\$ 45,200	\$ 48,550	\$ 51,900	\$ 55,250
	100%	\$ 36,700	\$ 41,900	\$ 47,100	\$ 52,300	\$ 56,500	\$ 60,700	\$ 64,900	\$ 69,100
	30%	\$ 10,700	\$ 12,200	\$ 13,750	\$ 15,250	\$ 16,500	\$ 17,700	\$ 18,950	\$ 20,150
Wirt County (105) Parkersburg-Vienna, WV MSA	50%	\$ 17,850	\$ 20,400	\$ 22,950	\$ 25,450	\$ 27,500	\$ 29,550	\$ 31,600	\$ 33,600
	60%	\$ 21,420	\$ 24,480	\$ 27,540	\$ 30,540	\$ 33,000	\$ 35,460	\$ 37,920	\$ 40,320
	80%	\$ 28,500	\$ 32,600	\$ 36,650	\$ 40,700	\$ 44,000	\$ 47,250	\$ 50,500	\$ 53,750
	100%	\$ 35,700	\$ 40,800	\$ 45,900	\$ 50,900	\$ 55,000	\$ 59,100	\$ 63,200	\$ 67,200
	30%	\$ 10,700	\$ 12,200	\$ 13,750	\$ 15,250	\$ 16,500	\$ 17,700	\$ 18,950	\$ 20,150
Wood County (107) Parkersburg-Vienna, WV MSA	50%	\$ 17,850	\$ 20,400	\$ 22,950	\$ 25,450	\$ 27,500	\$ 29,550	\$ 31,600	\$ 33,600
	60%	\$ 21,420	\$ 24,480	\$ 27,540	\$ 30,540	\$ 33,000	\$ 35,460	\$ 37,920	\$ 40,320
	80%	\$ 28,500	\$ 32,600	\$ 36,650	\$ 40,700	\$ 44,000	\$ 47,250	\$ 50,500	\$ 53,750
	100%	\$ 35,700	\$ 40,800	\$ 45,900	\$ 50,900	\$ 55,000	\$ 59,100	\$ 63,200	\$ 67,200
	30%	\$ 10,300	\$ 11,750	\$ 13,200	\$ 14,650	\$ 15,850	\$ 17,000	\$ 18,200	\$ 19,350
Wyoming County (109) Wyoming County, WV	50%	\$ 17,150	\$ 19,600	\$ 22,050	\$ 24,450	\$ 26,450	\$ 28,400	\$ 30,350	\$ 32,300
	60%	\$ 20,580	\$ 23,520	\$ 26,460	\$ 29,340	\$ 31,740	\$ 34,080	\$ 36,420	\$ 38,760
	80%	\$ 27,400	\$ 31,300	\$ 35,200	\$ 39,100	\$ 42,250	\$ 45,400	\$ 48,500	\$ 51,650
	100%	\$ 34,300	\$ 39,200	\$ 44,100	\$ 48,900	\$ 52,900	\$ 56,800	\$ 60,700	\$ 64,600

(xxx ) FHA County Code No.

HOME Leverage Loan Program Loans, NewHOME Program Loans, HOMErent Loans and HOME CHDO Loans are *not available* in the following HOME Consortia Counties: Berkeley, Brooke, Cabell, Hancock, Jefferson, Kanawha, Marshall, Morgan, Ohio, Wayne and Wood

The Median Family Income for each county is based on the FY 2015 Median Family Income Documentation System. The median family income limits for other family sizes are obtained by multiplying the 4 person median family income limit by the appropriate family size adjustment factors. The median income, or base income (100%) was calculated by multiplying the 50% income limit by 2.

HOME Homeownership Value Limits  
2016 HOME Program

State Code	County Code	County Name	State	CBSA Code	Metropolitan/FMR Area Name	Existing Housing Price Limits	New Housing Price Limits
54	001	Barbour County	WV	99999	Barbour County, WV	\$133,000.00	\$228,000.00
54	003	Berkeley County	WV	25180	Martinsburg, WV HUD Metro FMR Area	\$147,000.00	\$228,000.00
54	005	Boone County	WV	16620	Boone County, WV HUD Metro FMR Area	\$133,000.00	\$228,000.00
54	007	Braxton County	WV	99999	Braxton County, WV	\$133,000.00	\$228,000.00
54	009	Brooke County	WV	44600	Steubenville-Weirton, OH-WV MSA	\$133,000.00	\$228,000.00
54	011	Cabell County	WV	26580	Huntington-Ashland, WV-KY-OH MSA	\$133,000.00	\$228,000.00
54	013	Calhoun County	WV	99999	Calhoun County, WV	\$133,000.00	\$228,000.00
54	015	Clay County	WV	16620	Charleston, WV HUD Metro FMR Area	\$147,000.00	\$228,000.00
54	017	Doddridge County	WV	17220	Doddridge County, WV	\$133,000.00	\$228,000.00
54	019	Fayette County	WV	36060	Fayette County, WV	\$133,000.00	\$228,000.00
54	021	Gilmer County	WV	99999	Gilmer County, WV	\$133,000.00	\$228,000.00
54	023	Grant County	WV	99999	Grant County, WV	\$133,000.00	\$228,000.00
54	025	Greenbrier County	WV	99999	Greenbrier County, WV	\$151,000.00	\$228,000.00
54	027	Hampshire County	WV	49020	Winchester, VA-WV MSA	\$204,000.00	\$228,000.00
54	029	Hancock County	WV	44600	Steubenville-Weirton, OH-WV MSA	\$133,000.00	\$228,000.00
54	031	Hardy County	WV	99999	Hardy County, WV	\$146,000.00	\$228,000.00
54	033	Harrison County	WV	17220	Harrison County, WV	\$149,000.00	\$228,000.00
54	035	Jackson County	WV	99999	Jackson County, WV	\$133,000.00	\$228,000.00
54	037	Jefferson County	WV	47900	Jefferson County, WV HUD Metro FMR Area	\$204,000.00	\$228,000.00
54	039	Kanawha County	WV	16620	Charleston, WV HUD Metro FMR Area	\$147,000.00	\$228,000.00
54	041	Lewis County	WV	99999	Lewis County, WV	\$133,000.00	\$228,000.00
54	043	Lincoln County	WV	16620	Charleston, WV HUD Metro FMR Area	\$147,000.00	\$228,000.00
54	045	Logan County	WV	99999	Logan County, WV	\$133,000.00	\$228,000.00
54	047	McDowell County	WV	99999	McDowell County, WV	\$133,000.00	\$228,000.00
54	049	Marion County	WV	21900	Marion County, WV	\$133,000.00	\$228,000.00
54	051	Marshall County	WV	48540	Wheeling, WV-OH MSA	\$133,000.00	\$228,000.00
54	053	Mason County	WV	38580	Mason County, WV	\$133,000.00	\$228,000.00
54	055	Mercer County	WV	14140	Mercer County, WV	\$133,000.00	\$228,000.00
54	057	Mineral County	WV	19060	Cumberland, MD-WV MSA	\$133,000.00	\$228,000.00
54	059	Mingo County	WV	99999	Mingo County, WV	\$133,000.00	\$228,000.00
54	061	Monongalia County	WV	34060	Morgantown, WV MSA	\$180,000.00	\$228,000.00
54	063	Monroe County	WV	99999	Monroe County, WV	\$133,000.00	\$228,000.00
54	065	Morgan County	WV	25180	Martinsburg, WV HUD Metro FMR Area	\$159,000.00	\$228,000.00
54	067	Nicholas County	WV	99999	Nicholas County, WV	\$133,000.00	\$228,000.00
54	069	Ohio County	WV	48540	Wheeling, WV-OH MSA	\$133,000.00	\$228,000.00
54	071	Pendleton County	WV	99999	Pendleton County, WV	\$133,000.00	\$228,000.00
54	073	Pleasants County	WV	37620	Parkersburg-Marietta-Vienna, WV-OH MSA	\$133,000.00	\$228,000.00
54	075	Pocahontas County	WV	99999	Pocahontas County, WV	\$133,000.00	\$228,000.00
54	077	Preston County	WV	34060	Morgantown, WV MSA	\$171,000.00	\$228,000.00
54	079	Putnam County	WV	16620	Charleston, WV HUD Metro FMR Area	\$190,000.00	\$228,000.00
54	081	Raleigh County	WV	13220	Raleigh County, WV	\$133,000.00	\$228,000.00
54	083	Randolph County	WV	99999	Randolph County, WV	\$133,000.00	\$228,000.00
54	085	Ritchie County	WV	99999	Ritchie County, WV	\$133,000.00	\$228,000.00
54	087	Roane County	WV	99999	Roane County, WV	\$133,000.00	\$228,000.00
54	089	Summers County	WV	99999	Summers County, WV	\$133,000.00	\$228,000.00
54	091	Taylor County	WV	17220	Taylor County, WV	\$133,000.00	\$228,000.00
54	093	Tucker County	WV	99999	Tucker County, WV	\$150,000.00	\$228,000.00
54	095	Tyler County	WV	99999	Tyler County, WV	\$133,000.00	\$228,000.00
54	097	Upshur County	WV	99999	Upshur County, WV	\$133,000.00	\$228,000.00
54	099	Wayne County	WV	26580	Huntington-Ashland, WV-KY-OH MSA	\$133,000.00	\$228,000.00
54	101	Webster County	WV	99999	Webster County, WV	\$133,000.00	\$228,000.00
54	103	Wetzel County	WV	99999	Wetzel County, WV	\$133,000.00	\$228,000.00
54	105	Wirt County	WV	37620	Parkersburg-Marietta-Vienna, WV-OH MSA	\$133,000.00	\$228,000.00
54	107	Wood County	WV	37620	Parkersburg-Marietta-Vienna, WV-OH MSA	\$133,000.00	\$228,000.00
54	109	Wyoming County	WV	99999	Wyoming County, WV	\$133,000.00	\$228,000.00

## Notes:

- Shaded Areas represent Counties that are located in HUD Consortia. NewHOME Loans and HOME Leverage Loans through the State of West Virginia HOME Program **are not available** in those Counties.
- The Total Purchase Price of an existing or new single-family dwelling unit purchased financed through the NewHOME Loan Program or HOME Leverage Loan Program may not exceed the applicable Housing Price Limit for the respective County. Total purchase price includes all funds,
- New Housing that is more than one year old, even if never occupied, will be considered as Existing Housing in the determination of the Homeownership Value Limit.**
- The effective date of the HOME Ownership Value Limits is **May 2, 2016**

STATE OF WEST VIRGINIA MAXIMUM PER-UNIT SUBSIDY LIMITS 2016 HOME PROGRAM					
Region	0 BR	1 BR	2 BR	3 BR	4+ BR
Region 1	\$140,107	\$160,615	\$195,304	\$252,662	\$277,344
Region 2	\$140,107	\$160,615	\$195,304	\$252,662	\$277,344
Region 3	\$140,107	\$160,615	\$195,304	\$252,662	\$277,344
Region 4	\$140,107	\$160,615	\$195,304	\$252,662	\$277,344
Region 5	\$140,107	\$160,615	\$195,304	\$252,662	\$277,344
Region 6	\$140,107	\$160,615	\$195,304	\$252,662	\$277,344
Region 7	\$140,107	\$160,615	\$195,304	\$252,662	\$277,344

Region	Counties
Region 1	Kanawha and Putnam
Region 2	Fayette, Greenbrier, Logan, McDowell, Mercer, Mingo, Monoe, Nicholas, Pocahontas, Raleigh, Summers, Webster and Wyoming
Region 3	Berkley, Grant, Hampshire, Hardy, Jefferson, Mineral, Morgan and Pendleton
Region 4	Brooke, Hancock, Marshall, Ohio and Wetzel
Region 5	Boone, Cabell, Lincoln, Mason and Wayne
Region 6	Calhoun, Doddridge, Gilmer, Jackson, Pleasants, Ritchie, Roane, Tyler, Wirt and Wood
Region 7	Barbour, Braxton, Clay, Harrison, Lewis, Marion, Monongalia, Preston, Randolph, Taylor, Tucker and Upshur.

1. The maximum per unit subsidy limits are based on the per-unit dollar statutory limits for elevator-type projects as established under Section 234 of the National Housing Act. The HUD CPD Division annually adjusts the limits by a High Cost Percentage (HCP) for each of the seven (7) regions in West Virginia.
2. The maximum per unit subsidy limits under the HOME Program are limited to the **lesser** of the Section 221(d)(3) mortgage limits as adjusted by the applicable HCP or 240% of the basic Section 221(d)(3) mortgage limits for each of the seven (7) regions in West Virginia.
3. The maximum amount of HOME funds that may be invested on a per unit basis in a specific County **may not exceed** the maximum per unit subsidy limit established for the respective Region. (24 CFR 92.250)
4. The effective date of the maximum per unit subsidy limits is November 18, 2015.
5. The 2016 Maximum Per-Unit Subsidy Limits are subject to change based on Statutory Mortgage Limits Rule. (01/01/2013) New limits are subject to HUD final approval.