



REBUILD WEST VIRGINIA

Program Guide



The West Virginia Housing Development Fund is an Equal Housing Opportunity Lender

REBUILD WEST VIRGINIA
DISASTER RECOVERY PROGRAM
WEST VIRGINIA HOUSING DEVELOPMENT FUND
EXECUTIVE SUMMARY

The West Virginia Housing Development Fund (the Fund) has established the Rebuild West Virginia Program to provide assistance to natural disaster victims whose owner-occupied residences were damaged or destroyed by natural disaster events in specifically designated areas of the state as determined by FEMA or the Governor of West Virginia.

Funding for Rebuild West Virginia will be provided from a variety of sources including Fund disaster recovery accounts and federal program resources as allocated by the Fund Board of Directors. The Fund may request waivers of certain federal program requirements in federally declared disasters. Unless waived, all federal program requirements shall be incorporated into the Rebuild West Virginia Program. All other Fund housing programs are available to disaster survivors provided all eligibility requirements are met.

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, as adjusted for family size, meets HUD's HOME Investment Partnerships Program (HOME) income limits (see attachment A). Funds are generally limited to \$15,000 per household for repairs and \$40,000 for full replacement or reconstruction. 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 Rebuild West Virginia funds are determined by the income level of the household receiving assistance as listed under the loan program terms.

Newly acquired housing must not exceed the value limits for either new or existing housing per HUD guidelines unless waived (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. The Fund will waive the application fee for survivors in disaster areas.

Relocation Assistance Grants

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. Relocation grants 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 flooding. 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. Relocation Assistance Grants are available to applicants who meet the HOME Program income limits.

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.
- 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 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.
- Recapture provisions of the HOME program apply and will be included in the security instrument, if applicable.
- 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 for Taxes, Hazard Insurance and Flood Insurance:** All properties receiving loan funds must have hazard insurance. Flood insurance is also required if the loan is greater than \$5,000 and flood insurance is required by The Flood Disaster Protection Act of 1973 (42 U.S.C. 4012a) federal guidelines.
- Homebuyer education is required for all Reconstruction/Replacement loans.

REBUILD WEST VIRGINIA
WEST VIRGINIA HOUSING DEVELOPMENT FUND
DISASTER RECOVERY PROGRAM

General Program Terms and Eligibility Determination Guidelines

Eligible Households: All owner-occupied residences which were damaged or destroyed by natural disaster events in specifically designated areas of the state as determined by FEMA or the Governor of West Virginia.

Household Income Limits: Households at or below 80% of area median income. Income is determined by adult household members who intend to occupy the residence. The income of full-time students over 18 years of age is exempt from the calculation of household income

Loan Terms: See Loan Program Terms sheet.

Eligible Uses – Repair Loans: Loan funds may be used to repair damage sustained to the applicant's property from natural disasters, including, but not limited to, the repair and/or replacement of HVAC, flooring, carpeting, plumbing, electrical systems, paint, drywall and/or labor costs of licensed contractors. The Fund may, in its discretion, deny any disbursement request. No loan proceeds to repair or replace any personal property or for labor costs associated with any person or group other than licensed contractors.

Eligible Uses – Reconstruction/Replacement Loans: Loan funds may be used to reconstruct a house on the site of a destroyed home for eligible households. Loan funds may also be used to purchase a replacement house at an alternative location.

Prior Assistance: All applicants must have applied for, accepted, and exhausted all financial assistance available through FEMA, SBA, and insurance proceeds and must provide any and all documentation of previous financial assistance applied for, received, and/or denied. This includes approval and denial letters from both FEMA and SBA, evidence of all insurance policies and proceeds received and any financial assistance received from other federal, state or private sources.

Homebuyer Education: Homebuyer education is required when utilizing program funds for a reconstruction or replacement program loan.

Credit requirements: No minimum credit score is mandated.

Debt-to-Income Ratio: The maximum debt-to-income ratio is 50% of gross monthly income. This ratio may be exceeded when compensating factors are present which support approval of the application.

Charge-offs, Liens and Judgments: All charge-offs, existing liens and judgments, including mortgages against the property shall be evaluated for priority status. The Fund reserves the right to deny any

application when, in our determination, the existence of prior liens presents an unacceptable risk to the Fund.

Appraisal: Generally, property appraisals are not required, however the Fund reserves the right to require a property appraisal at its discretion.

Loan Fees: The Fund shall pay all closing cost fees which includes credit reports, title reports and loan closing fees. No title insurance shall be required. When applicable, the Fund will apply for HOME Match credit for all fees paid.

Escrow for Taxes, Hazard Insurance and Flood Insurance: All properties receiving loan funds must have hazard insurance. Flood insurance is also required if the loan is greater than \$5,000 and flood insurance is required by The Flood Disaster Protection Act of 1973 (42 U.S.C. 4012a) federal guidelines. The Fund will monitor and verify that all required insurance remains in full force and effect during the term of the loan. The Fund should be listed as additional loss payee on all policies. The amount of flood insurance provided shall be at least equal to the outstanding principal balance of the loan or the maximum limit of coverage made available under NFIP, whichever is less. The hazard insurance must be at least equal to the outstanding principal balance of the loan.

Replacement Loans - Taxes, hazard insurance, and/or flood insurance will be escrowed and paid through the borrower's loan with the Fund unless it is being monitored and paid through a prior lienholder.

Repair Loans - Taxes and hazard insurance will be monitored but not escrowed. Required flood insurance will be escrowed and paid through the borrower's loan with the Fund unless it is being paid through a prior lienholder except in the case of required flood insurance.

Collateral: The Note will be secured by a Deed of Trust or a lien on the title to a mobile home, if applicable, in a lien position acceptable to the Fund. Loans requiring multiple disbursements shall be secured with a Credit Line Deed of Trust. If applicable, the Deed of Trust will include Recapture provisions of the HOME program to ensure affordability periods are met and maintained. All record owners of the property are required to execute the security instrument.

Title and Closing Procedures: The Fund may utilize 3rd party service providers to deliver title services to include current owner, judgments and liens, assessments and other relevant information. The provider may also provide lien recording services.

Contractor required - Replacement/Reconstruction program: A licensed contractor with signed contract shall be required for all replacement/reconstruction projects in which the Fund's loan proceeds are utilized.

Contractor not required – Repair program: The homeowner is not required to employ a licensed contractor to repair their own home but may choose to do so. When no contractor is employed, loan proceeds from the Fund may only be used to purchase materials and may not be used to pay labor or other services to any homeowner, volunteer or any non-licensed party that may be providing their services to assist the homeowner.

Construction draws and disbursements: Homeowners are encouraged to limit the number of draws to a reasonable amount to complete the job within six months. Contractors and materials suppliers' invoices may be submitted in advance for payment or for reimbursement with evidence of prior payment. Generally, all checks issued for materials shall be dual-party checks issued in both the name of the homeowner and the company providing the materials.

Maximum repair period: Six months from the date of the loan shall be the maximum allowable term for repairs to be completed unless such period is extended in writing by the Fund.

Loan Servicing requirements: All loans will be serviced by the Fund. All loans will be reported through established credit bureau reporting procedures. Late charges shall be charged as per the Note as follows: 5% of the past due installment not to exceed \$5.

Interest accrual and payments: Repair loans shall not accrue interest during the construction period. After the final disbursement, interest shall begin to accrue on the first day of the next month and the first payment shall be due on the first day of the following month. Replacement/rebuild loans shall accrue interest upon disbursement with pre-paid interest collected at closing and the first payment shall be due on the first day of the second month following loan closing.

Inspection requirements: See attached inspection policy and procedures.

Accounting procedures: See attached accounting procedures.

Relocation Assistance Grants: Relocation grants 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 flooding. 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. Relocation Assistance Grants are available to applicants who meet the HOME Program income limits.

On-site Systems Loan Program: Loan application fees shall be waived for eligible households. All other terms and conditions of the OSLP shall apply.

Waivers: The Fund reserves the right to waive any non-federal requirement on a case by case basis

**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 |
|--|-------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Barbour County (001) | 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 |
| | | | | | | | | | |
| Berkeley County (003) | 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 |
| | | | | | | | | | |
| Boone County (005) | 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 |
| | | | | | | | | | |
| Braxton County (007) | 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 |
| | | | | | | | | | |
| Brooke County (009) | 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 |
| | | | | | | | | | |
| Cabell County (011) | 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 |
| | | | | | | | | | |
| Calhoun County (013) | 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 |
|--------------------------------------|-------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Clay County (015) | 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 |
| Doddridge County (017) | 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 |
| Fayette County (019) | 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 |
| Gilmer County (021) | 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 |
| Grant County (023) | 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 |
| Greenbrier County (025) | 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 |
| Hampshire County (027) | 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 |
|---|-------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| Hancock County (029) | 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 |

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|---------------------------------------|-------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Lincoln County (043) | 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 |
| Logan County (045) | 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 |
| McDowell County (047) | 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 |
| Marion County (049) | 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 |
| Marshall County (051) | 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 |
| Mason County (053) | 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 |
| Mercer County (055) | 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 |

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|-----------------------------|-------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Mineral County (057) | 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 |

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|---------------------------------------|-------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Pendleton County (071) | 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 |
| | 30% | \$ 11,800 | \$ 13,500 | \$ 15,200 | \$ 16,850 | \$ 18,200 | \$ 19,550 | \$ 20,900 | \$ 22,250 |
| 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 |
| | 30% | \$ 10,150 | \$ 11,600 | \$ 13,050 | \$ 14,500 | \$ 15,700 | \$ 16,850 | \$ 18,000 | \$ 19,150 |
| 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 |
| | 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% | \$ 13,050 | \$ 14,900 | \$ 16,750 | \$ 18,600 | \$ 20,100 | \$ 21,600 | \$ 23,100 | \$ 24,600 |
| 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 |
| | 30% | \$ 10,950 | \$ 12,500 | \$ 14,050 | \$ 15,600 | \$ 16,850 | \$ 18,100 | \$ 19,350 | \$ 20,600 |
| 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 |
| | 30% | \$ 10,500 | \$ 12,000 | \$ 13,500 | \$ 14,950 | \$ 16,150 | \$ 17,350 | \$ 18,550 | \$ 19,750 |
| 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 |

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|---|-------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Ritchie County (085) 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 |
| Roane County (087) 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 |
| Summers County (089) 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 |
| Taylor County (091) 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 |
| Tucker County (093) 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 |
| Tyler County (095) 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 |
| Upshur County (097) 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 |
|---|-------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Wayne County (099) | 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.