



# 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 3<sup>rd</sup> 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

State of West Virginia  
HOME HTF Homeownership Value Limits  
2017 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	\$128,000	\$224,000
54	003	Berkeley County	WV	25180	Martinsburg, WV HUD Metro FMR Area	\$156,000	\$224,000
54	005	Boone County	WV	16620	Boone County, WV HUD Metro FMR Area	\$128,000	\$224,000
54	007	Braxton County	WV	99999	Braxton County, WV	\$128,000	\$224,000
54	009	Brooke County	WV	44600	Weirton-Steubenville, WV-OH MSA	\$128,000	\$224,000
54	011	Cabell County	WV	26580	Huntington-Ashland, WV-KY-OH HUD Metro FMR Area	\$128,000	\$224,000
54	013	Calhoun County	WV	99999	Calhoun County, WV	\$128,000	\$224,000
54	015	Clay County	WV	16620	Charleston, WV HUD Metro FMR Area	\$131,000	\$224,000
54	017	Doddridge County	WV	17220	Doddridge County, WV	\$128,000	\$224,000
54	019	Fayette County	WV	36060	Fayette County, WV HUD Metro FMR Area	\$128,000	\$224,000
54	021	Gilmer County	WV	99999	Gilmer County, WV	\$128,000	\$224,000
54	023	Grant County	WV	99999	Grant County, WV	\$128,000	\$224,000
54	025	Greenbrier County	WV	99999	Greenbrier County, WV	\$162,000	\$224,000
54	027	Hampshire County	WV	49020	Winchester, VA-WV MSA	\$204,000	\$224,000
54	029	Hancock County	WV	44600	Weirton-Steubenville, WV-OH MSA	\$128,000	\$224,000
54	031	Hardy County	WV	99999	Hardy County, WV	\$138,000	\$224,000
54	033	Harrison County	WV	17220	Harrison County, WV	\$144,000	\$224,000
54	035	Jackson County	WV	99999	Jackson County, WV	\$128,000	\$224,000
54	037	Jefferson County	WV	47900	Jefferson County, WV HUD Metro FMR Area	\$223,000	\$224,000
54	039	Kanawha County	WV	16620	Charleston, WV HUD Metro FMR Area	\$128,000	\$224,000
54	041	Lewis County	WV	99999	Lewis County, WV	\$128,000	\$224,000
54	043	Lincoln County	WV	16620	Lincoln County, WV HUD Metro FMR Area	\$128,000	\$224,000
54	045	Logan County	WV	99999	Logan County, WV	\$128,000	\$224,000
54	047	McDowell County	WV	99999	McDowell County, WV	\$128,000	\$224,000
54	049	Marion County	WV	21900	Marion County, WV	\$133,000	\$224,000
54	051	Marshall County	WV	48540	Wheeling, WV-OH MSA	\$128,000	\$224,000
54	053	Mason County	WV	38580	Mason County, WV	\$128,000	\$224,000
54	055	Mercer County	WV	14140	Mercer County, WV	\$128,000	\$224,000
54	057	Mineral County	WV	19060	Cumberland, MD-WV MSA	\$128,000	\$224,000
54	059	Mingo County	WV	99999	Mingo County, WV	\$128,000	\$224,000
54	061	Monongalia County	WV	34060	Morgantown, WV MSA	\$185,000	\$224,000
54	063	Monroe County	WV	99999	Monroe County, WV	\$131,000	\$224,000
54	065	Morgan County	WV	25180	Morgan County, WV	\$147,000	\$224,000
54	067	Nicholas County	WV	99999	Nicholas County, WV	\$128,000	\$224,000
54	069	Ohio County	WV	48540	Wheeling, WV-OH MSA	\$128,000	\$224,000
54	071	Pendleton County	WV	99999	Pendleton County, WV	\$132,000	\$224,000
54	073	Pleasants County	WV	37620	Pleasants County, WV	\$128,000	\$224,000
54	075	Pocahontas County	WV	99999	Pocahontas County, WV	\$134,000	\$224,000
54	077	Preston County	WV	34060	Morgantown, WV MSA	\$173,000	\$224,000
54	079	Putnam County	WV	16620	Putnam County, WV HUD Metro FMR Area	\$181,000	\$224,000
54	081	Raleigh County	WV	13220	Raleigh County, WV HUD Metro FMR Area	\$133,000	\$224,000
54	083	Randolph County	WV	99999	Randolph County, WV	\$128,000	\$224,000
54	085	Ritchie County	WV	99999	Ritchie County, WV	\$128,000	\$224,000
54	087	Roane County	WV	99999	Roane County, WV	\$142,000	\$224,000
54	089	Summers County	WV	99999	Summers County, WV	\$128,000	\$224,000
54	091	Taylor County	WV	17220	Taylor County, WV	\$142,000	\$224,000
54	093	Tucker County	WV	99999	Tucker County, WV	\$142,000	\$224,000
54	095	Tyler County	WV	99999	Tyler County, WV	\$128,000	\$224,000
54	097	Upshur County	WV	99999	Upshur County, WV	\$128,000	\$224,000
54	099	Wayne County	WV	26580	Huntington-Ashland, WV-KY-OH HUD Metro FMR Area	\$128,000	\$224,000
54	101	Webster County	WV	99999	Webster County, WV	\$128,000	\$224,000
54	103	Wetzel County	WV	99999	Wetzel County, WV	\$128,000	\$224,000
54	105	Wirt County	WV	37620	Parkersburg-Vienna, WV MSA	\$128,000	\$224,000
54	107	Wood County	WV	37620	Parkersburg-Vienna, WV MSA	\$128,000	\$224,000
54	109	Wyoming County	WV	99999	Wyoming County, WV	\$128,000	\$224,000

**Notes:**

1. Shaded Areas represent Counties where local HOME consortium are located.

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, regardless of source, used to finance the purchase of the dwelling unit.

3. **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.**

4. The effective date of the HOME Homeownership Value Limits is **March 1, 2017.**



STATE OF WEST VIRGINIA MAXIMUM PER-UNIT SUBSIDY LIMITS 2017 HOME & HTF PROGRAMS					
Region	0 BR	1 BR	2 BR	3 BR	4+ BR
Region 1	\$141,088	\$161,738	\$196,672	\$254,431	\$279,285
Region 2	\$141,088	\$161,738	\$196,672	\$254,431	\$279,285
Region 3	\$141,088	\$161,738	\$196,672	\$254,431	\$279,285
Region 4	\$141,088	\$161,738	\$196,672	\$254,431	\$279,285
Region 5	\$141,088	\$161,738	\$196,672	\$254,431	\$279,285
Region 6	\$141,088	\$161,738	\$196,672	\$254,431	\$279,285
Region 7	\$141,088	\$161,738	\$196,672	\$254,431	\$279,285

Region	Counties
Region 1	Kanawha and Putnam
Region 2	Fayette, Greenbrier, Logan, McDowell, Mercer, Mingo, Monroe, 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 and/or HTF 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 and 24 CFR 93.300)
4. The effective date of the maximum per unit subsidy limits is May 24, 2017.
5. The 2017 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.
6. The single limits are appropriate for the entire state as a result of consistent construction costs throughout the state.

## 2017 WV HOME Program Income Limits

Effective Date: June 15, 2017

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%	\$10,400	\$11,850	\$13,350	\$14,800	\$16,000	\$17,200	\$18,400	\$19,550
Barbour 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%	\$15,000	\$17,150	\$19,300	\$21,400	\$23,150	\$24,850	\$26,550	\$28,250
Martinsburg, WV HUD Metro FMR Area	50%	\$25,000	\$28,600	\$32,150	\$35,700	\$38,600	\$41,450	\$44,300	\$47,150
	60%	\$30,000	\$34,320	\$38,580	\$42,840	\$46,320	\$49,740	\$53,160	\$56,580
	80%	\$40,000	\$45,700	\$51,400	\$57,100	\$61,700	\$66,250	\$70,850	\$75,400
	100%	\$50,000	\$57,200	\$64,300	\$71,400	\$77,200	\$82,900	\$88,600	\$94,300
	30%	\$11,750	\$13,400	\$15,100	\$16,750	\$18,100	\$19,450	\$20,800	\$22,150
Boone County, WV HUD Metro FMR Area	50%	\$19,550	\$22,350	\$25,150	\$27,900	\$30,150	\$32,400	\$34,600	\$36,850
	60%	\$23,460	\$26,820	\$30,180	\$33,480	\$36,180	\$38,880	\$41,520	\$44,220
	80%	\$31,300	\$35,750	\$40,200	\$44,650	\$48,250	\$51,800	\$55,400	\$58,950
	100%	\$39,100	\$44,700	\$50,300	\$55,800	\$60,300	\$64,800	\$69,200	\$73,700
	30%	\$10,400	\$11,850	\$13,350	\$14,800	\$16,000	\$17,200	\$18,400	\$19,550
Braxton 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%	\$12,150	\$13,850	\$15,600	\$17,300	\$18,700	\$20,100	\$21,500	\$22,850
Weirton-Steubenville, WV-OH MSA	50%	\$20,200	\$23,050	\$25,950	\$28,800	\$31,150	\$33,450	\$35,750	\$38,050
	60%	\$24,240	\$27,660	\$31,140	\$34,560	\$37,380	\$40,140	\$42,900	\$45,660
	80%	\$32,300	\$36,900	\$41,500	\$46,100	\$49,800	\$53,500	\$57,200	\$60,900
	100%	\$40,400	\$46,100	\$51,900	\$57,600	\$62,300	\$66,900	\$71,500	\$76,100
	30%	\$11,000	\$12,600	\$14,150	\$15,700	\$17,000	\$18,250	\$19,500	\$20,750
Huntington-Ashland, WV-KY-OH HUD Metro FMR	50%	\$18,350	\$21,000	\$23,600	\$26,200	\$28,300	\$30,400	\$32,500	\$34,600
	60%	\$22,020	\$25,200	\$28,320	\$31,440	\$33,960	\$36,480	\$39,000	\$41,520
	80%	\$29,350	\$33,550	\$37,750	\$41,900	\$45,300	\$48,650	\$52,000	\$55,350
	100%	\$36,700	\$42,000	\$47,200	\$52,400	\$56,600	\$60,800	\$65,000	\$69,200
	30%	\$10,400	\$11,850	\$13,350	\$14,800	\$16,000	\$17,200	\$18,400	\$19,550
Calhoun 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

(xxx ) FHA County Code No.

## 2017 WV HOME Program Income Limits

Effective Date: June 15, 2017

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%	\$11,550	\$13,200	\$14,850	\$16,500	\$17,850	\$19,150	\$20,500	\$21,800
Charleston, WV HUD Metro FMR Area	50%	\$19,250	\$22,000	\$24,750	\$27,500	\$29,700	\$31,900	\$34,100	\$36,300
	60%	\$23,100	\$26,400	\$29,700	\$33,000	\$35,640	\$38,280	\$40,920	\$43,560
	80%	\$30,800	\$35,200	\$39,600	\$44,000	\$47,550	\$51,050	\$54,600	\$58,100
	100%	\$38,500	\$44,000	\$49,500	\$55,000	\$59,400	\$63,800	\$68,200	\$72,600
	30%	\$10,400	\$11,850	\$13,350	\$14,800	\$16,000	\$17,200	\$18,400	\$19,550
Doddridge 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%	\$10,400	\$11,850	\$13,350	\$14,800	\$16,000	\$17,200	\$18,400	\$19,550
Fayette County WV HUD Metro FMR Area	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
	<b>Gilmer County (021)</b>	30%	\$10,850	\$12,400	\$13,950	\$15,500	\$16,750	\$18,000	\$19,250
Gilmer County, WV	50%	\$18,100	\$20,700	\$23,300	\$25,850	\$27,950	\$30,000	\$32,100	\$34,150
	60%	\$21,720	\$24,840	\$27,960	\$31,020	\$33,540	\$36,000	\$38,520	\$40,980
	80%	\$28,950	\$33,100	\$37,250	\$41,350	\$44,700	\$48,000	\$51,300	\$54,600
	100%	\$36,200	\$41,400	\$46,600	\$51,700	\$55,900	\$60,000	\$64,200	\$68,300
	30%	\$10,700	\$12,200	\$13,750	\$15,250	\$16,500	\$17,700	\$18,950	\$20,150
Grant County, WV	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%	\$11,000	\$12,600	\$14,150	\$15,700	\$17,000	\$18,250	\$19,500	\$20,750
Greenbrier County, WV	50%	\$18,350	\$21,000	\$23,600	\$26,200	\$28,300	\$30,400	\$32,500	\$34,600
	60%	\$22,020	\$25,200	\$28,320	\$31,440	\$33,960	\$36,480	\$39,000	\$41,520
	80%	\$29,350	\$33,550	\$37,750	\$41,900	\$45,300	\$48,650	\$52,000	\$55,350
	100%	\$36,700	\$42,000	\$47,200	\$52,400	\$56,600	\$60,800	\$65,000	\$69,200
	30%	\$14,750	\$16,850	\$18,950	\$21,050	\$22,750	\$24,450	\$26,150	\$27,800
Winchester, VA-WV MSA	50%	\$24,600	\$28,100	\$31,600	\$35,100	\$37,950	\$40,750	\$43,550	\$46,350
	60%	\$29,520	\$33,720	\$37,920	\$42,120	\$45,540	\$48,900	\$52,260	\$55,620
	80%	\$39,350	\$44,950	\$50,550	\$56,150	\$60,650	\$65,150	\$69,650	\$74,150
	100%	\$49,200	\$56,200	\$63,200	\$70,200	\$75,900	\$81,500	\$87,100	\$92,700

(xxx ) FHA County Code No.

## 2017 WV HOME Program Income Limits

Effective Date: June 15, 2017

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%	\$12,150	\$13,850	\$15,600	\$17,300	\$18,700	\$20,100	\$21,500	\$22,850
Weirton-Steubenville, WV-OH MSA	50%	\$20,200	\$23,050	\$25,950	\$28,800	\$31,150	\$33,450	\$35,750	\$38,050
	60%	\$24,240	\$27,660	\$31,140	\$34,560	\$37,380	\$40,140	\$42,900	\$45,660
	80%	\$32,300	\$36,900	\$41,500	\$46,100	\$49,800	\$53,500	\$57,200	\$60,900
	100%	\$40,400	\$46,100	\$51,900	\$57,600	\$62,300	\$66,900	\$71,500	\$76,100
	<b>Hardy County (031)</b>	30%	\$10,400	\$11,850	\$13,350	\$14,800	\$16,000	\$17,200	\$18,400
Hardy 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
	<b>Harrison County (033)</b>	30%	\$11,850	\$13,550	\$15,250	\$16,900	\$18,300	\$19,650	\$21,000
Harrison County, WV	50%	\$19,750	\$22,550	\$25,350	\$28,150	\$30,450	\$32,700	\$34,950	\$37,200
	60%	\$23,700	\$27,060	\$30,420	\$33,780	\$36,540	\$39,240	\$41,940	\$44,640
	80%	\$31,550	\$36,050	\$40,550	\$45,050	\$48,700	\$52,300	\$55,900	\$59,500
	100%	\$39,500	\$45,100	\$50,700	\$56,300	\$60,900	\$65,400	\$69,900	\$74,400
	<b>Jackson County (035)</b>	30%	\$11,800	\$13,500	\$15,200	\$16,850	\$18,200	\$19,550	\$20,900
Jackson County, WV	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>Jefferson County (037)</b>	30%	\$16,850	\$19,250	\$21,650	\$24,050	\$26,000	\$27,900	\$29,850
Jefferson County, WV HUD Metro FMR Area	50%	\$28,100	\$32,100	\$36,100	\$40,100	\$43,350	\$46,550	\$49,750	\$52,950
	60%	\$33,720	\$38,520	\$43,320	\$48,120	\$52,020	\$55,860	\$59,700	\$63,540
	80%	\$44,950	\$51,350	\$57,750	\$64,150	\$69,300	\$74,450	\$79,550	\$84,700
	100%	\$56,200	\$64,200	\$72,200	\$80,200	\$86,700	\$93,100	\$99,500	\$105,900
	<b>Kanawha County (039)</b>	30%	\$11,550	\$13,200	\$14,850	\$16,500	\$17,850	\$19,150	\$20,500
Charleston, WV HUD Metro FMR Area	50%	\$19,250	\$22,000	\$24,750	\$27,500	\$29,700	\$31,900	\$34,100	\$36,300
	60%	\$23,100	\$26,400	\$29,700	\$33,000	\$35,640	\$38,280	\$40,920	\$43,560
	80%	\$30,800	\$35,200	\$39,600	\$44,000	\$47,550	\$51,050	\$54,600	\$58,100
	100%	\$38,500	\$44,000	\$49,500	\$55,000	\$59,400	\$63,800	\$68,200	\$72,600
	<b>Lewis County (041)</b>	30%	\$10,400	\$11,850	\$13,350	\$14,800	\$16,000	\$17,200	\$18,400
Lewis 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

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## 2017 WV HOME Program Income Limits

Effective Date: June 15, 2017

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%	\$11,200	\$12,800	\$14,400	\$16,000	\$17,300	\$18,600	\$19,850	\$21,150
Lincoln County, WV HUD Metro FMR Area	50%	\$18,700	\$21,400	\$24,050	\$26,700	\$28,850	\$31,000	\$33,150	\$35,250
	60%	\$22,440	\$25,680	\$28,860	\$32,040	\$34,620	\$37,200	\$39,780	\$42,300
	80%	\$29,950	\$34,200	\$38,500	\$42,750	\$46,200	\$49,600	\$53,050	\$56,450
	100%	\$37,400	\$42,800	\$48,100	\$53,400	\$57,700	\$62,000	\$66,300	\$70,500
<b>Logan County (045)</b>	30%	\$10,400	\$11,850	\$13,350	\$14,800	\$16,000	\$17,200	\$18,400	\$19,550
Logan 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
<b>McDowell County (047)</b>	30%	\$10,400	\$11,850	\$13,350	\$14,800	\$16,000	\$17,200	\$18,400	\$19,550
McDowell 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
<b>Marion County (049)</b>	30%	\$11,900	\$13,600	\$15,300	\$16,950	\$18,350	\$19,700	\$21,050	\$22,400
Marion County, WV	50%	\$19,800	\$22,600	\$25,450	\$28,250	\$30,550	\$32,800	\$35,050	\$37,300
	60%	\$23,760	\$27,120	\$30,540	\$33,900	\$36,660	\$39,360	\$42,060	\$44,760
	80%	\$31,650	\$36,200	\$40,700	\$45,200	\$48,850	\$52,450	\$56,050	\$59,700
	100%	\$39,600	\$45,200	\$50,900	\$56,500	\$61,100	\$65,600	\$70,100	\$74,600
<b>Marshall County (051)</b>	30%	\$11,800	\$13,500	\$15,200	\$16,850	\$18,200	\$19,550	\$20,900	\$22,250
Wheeling, WV-OH MSA	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>Mason County (053)</b>	30%	\$10,400	\$11,850	\$13,350	\$14,800	\$16,000	\$17,200	\$18,400	\$19,550
Mason 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
<b>Mercer County (055)</b>	30%	\$10,400	\$11,850	\$13,350	\$14,800	\$16,000	\$17,200	\$18,400	\$19,550
Mercer 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

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## 2017 WV HOME Program Income Limits

Effective Date: June 15, 2017

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%	\$14,400	\$16,450	\$18,500	\$20,550	\$22,200	\$23,850	\$25,500	\$27,150
Cumberland, MD-WV MSA	50%	\$24,000	\$27,400	\$30,850	\$34,250	\$37,000	\$39,750	\$42,500	\$45,250
	60%	\$28,800	\$32,880	\$37,020	\$41,100	\$44,400	\$47,700	\$51,000	\$54,300
	80%	\$38,400	\$43,900	\$49,400	\$54,850	\$59,250	\$63,650	\$68,050	\$72,450
	100%	\$48,000	\$54,800	\$61,700	\$68,500	\$74,000	\$79,500	\$85,000	\$90,500
<b>Mingo County (059)</b>	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
<b>Monongalia County (061)</b>	30%	\$13,500	\$15,400	\$17,350	\$19,250	\$20,800	\$22,350	\$23,900	\$25,450
Morgantown, WV MSA	50%	\$22,450	\$25,650	\$28,850	\$32,050	\$34,650	\$37,200	\$39,750	\$42,350
	60%	\$26,940	\$30,780	\$34,620	\$38,460	\$41,580	\$44,640	\$47,700	\$50,820
	80%	\$35,950	\$41,050	\$46,200	\$51,300	\$55,450	\$59,550	\$63,650	\$67,750
	100%	\$44,900	\$51,300	\$57,700	\$64,100	\$69,300	\$74,400	\$79,500	\$84,700
<b>Monroe County (063)</b>	30%	\$10,400	\$11,850	\$13,350	\$14,800	\$16,000	\$17,200	\$18,400	\$19,550
Monroe 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
<b>Morgan County (065)</b>	30%	\$14,400	\$16,450	\$18,500	\$20,550	\$22,200	\$23,850	\$25,500	\$27,150
Morgan County, WV	50%	\$24,000	\$27,400	\$30,850	\$34,250	\$37,000	\$39,750	\$42,500	\$45,250
	60%	\$28,800	\$32,880	\$37,020	\$41,100	\$44,400	\$47,700	\$51,000	\$54,300
	80%	\$38,400	\$43,900	\$49,400	\$54,850	\$59,250	\$63,650	\$68,050	\$72,450
	100%	\$48,000	\$54,800	\$61,700	\$68,500	\$74,000	\$79,500	\$85,000	\$90,500
<b>Nicholas County (067)</b>	30%	\$10,600	\$12,100	\$13,600	\$15,100	\$16,350	\$17,550	\$18,750	\$19,950
Nicholas County, WV	50%	\$17,650	\$20,150	\$22,650	\$25,150	\$27,200	\$29,200	\$31,200	\$33,200
	60%	\$21,180	\$24,180	\$27,180	\$30,180	\$32,640	\$35,040	\$37,440	\$39,840
	80%	\$28,200	\$32,200	\$36,250	\$40,250	\$43,500	\$46,700	\$49,950	\$53,150
	100%	\$35,300	\$40,300	\$45,300	\$50,300	\$54,400	\$58,400	\$62,400	\$66,400
<b>Ohio County (069)</b>	30%	\$11,800	\$13,500	\$15,200	\$16,850	\$18,200	\$19,550	\$20,900	\$22,250
Wheeling, WV-OH MSA	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

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## 2017 WV HOME Program Income Limits

Effective Date: June 15, 2017

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>									
Pendleton County, WV	30%	\$10,800	\$12,350	\$13,900	\$15,400	\$16,650	\$17,900	\$19,100	\$20,350
	50%	\$18,000	\$20,550	\$23,100	\$25,650	\$27,750	\$29,800	\$31,850	\$33,900
	60%	\$21,600	\$24,660	\$27,720	\$30,780	\$33,300	\$35,760	\$38,220	\$40,680
	80%	\$28,750	\$32,850	\$36,950	\$41,050	\$44,350	\$47,650	\$50,950	\$54,200
	100%	\$36,000	\$41,100	\$46,200	\$51,300	\$55,500	\$59,600	\$63,700	\$67,800
<b>Pleasants County (073)</b>									
Pleasants County, WV	30%	\$12,150	\$13,900	\$15,650	\$17,350	\$18,750	\$20,150	\$21,550	\$22,950
	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>Pocahontas County (075)</b>									
Pocahontas County, WV	30%	\$10,400	\$11,850	\$13,350	\$14,800	\$16,000	\$17,200	\$18,400	\$19,550
	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
<b>Preston County (077)</b>									
Morgantown, WV MSA	30%	\$13,500	\$15,400	\$17,350	\$19,250	\$20,800	\$22,350	\$23,900	\$25,450
	50%	\$22,450	\$25,650	\$28,850	\$32,050	\$34,650	\$37,200	\$39,750	\$42,350
	60%	\$26,940	\$30,780	\$34,620	\$38,460	\$41,580	\$44,640	\$47,700	\$50,820
	80%	\$35,950	\$41,050	\$46,200	\$51,300	\$55,450	\$59,550	\$63,650	\$67,750
	100%	\$44,900	\$51,300	\$57,700	\$64,100	\$69,300	\$74,400	\$79,500	\$84,700
<b>Putnam County (079)</b>									
Putnam County, WV HUD Metro FMR Area	30%	\$13,950	\$15,950	\$17,950	\$19,900	\$21,500	\$23,100	\$24,700	\$26,300
	50%	\$23,250	\$26,550	\$29,850	\$33,150	\$35,850	\$38,500	\$41,150	\$43,800
	60%	\$27,900	\$31,860	\$35,820	\$39,780	\$43,020	\$46,200	\$49,380	\$52,560
	80%	\$37,150	\$42,450	\$47,750	\$53,050	\$57,300	\$61,550	\$65,800	\$70,050
	100%	\$46,500	\$53,100	\$59,700	\$66,300	\$71,700	\$77,000	\$82,300	\$87,600
<b>Raleigh County (081)</b>									
Raleigh County, WV HUD Metro FMR Area	30%	\$11,000	\$12,600	\$14,150	\$15,700	\$17,000	\$18,250	\$19,500	\$20,750
	50%	\$18,350	\$21,000	\$23,600	\$26,200	\$28,300	\$30,400	\$32,500	\$34,600
	60%	\$22,020	\$25,200	\$28,320	\$31,440	\$33,960	\$36,480	\$39,000	\$41,520
	80%	\$29,350	\$33,550	\$37,750	\$41,900	\$45,300	\$48,650	\$52,000	\$55,350
	100%	\$36,700	\$42,000	\$47,200	\$52,400	\$56,600	\$60,800	\$65,000	\$69,200
<b>Randolph County (083)</b>									
Randolph County, WV	30%	\$10,800	\$12,350	\$13,900	\$15,400	\$16,650	\$17,900	\$19,100	\$20,350
	50%	\$18,000	\$20,550	\$23,100	\$25,650	\$27,750	\$29,800	\$31,850	\$33,900
	60%	\$21,600	\$24,660	\$27,720	\$30,780	\$33,300	\$35,760	\$38,220	\$40,680
	80%	\$28,750	\$32,850	\$36,950	\$41,050	\$44,350	\$47,650	\$50,950	\$54,200
	100%	\$36,000	\$41,100	\$46,200	\$51,300	\$55,500	\$59,600	\$63,700	\$67,800

(xxx ) FHA County Code No.

## 2017 WV HOME Program Income Limits

Effective Date: June 15, 2017

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>	30%	\$10,750	\$12,250	\$13,800	\$15,300	\$16,550	\$17,750	\$19,000	\$20,200
Ritchie County, WV	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>Roane County (087)</b>	30%	\$10,400	\$11,850	\$13,350	\$14,800	\$16,000	\$17,200	\$18,400	\$19,550
Roane 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
<b>Summers County (089)</b>	30%	\$10,400	\$11,850	\$13,350	\$14,800	\$16,000	\$17,200	\$18,400	\$19,550
Summers 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
<b>Taylor County (091)</b>	30%	\$10,850	\$12,400	\$13,950	\$15,450	\$16,700	\$17,950	\$19,200	\$20,400
Taylor County, WV	50%	\$18,050	\$20,600	\$23,200	\$25,750	\$27,850	\$29,900	\$31,950	\$34,000
	60%	\$21,660	\$24,720	\$27,840	\$30,900	\$33,420	\$35,880	\$38,340	\$40,800
	80%	\$28,850	\$33,000	\$37,100	\$41,200	\$44,500	\$47,800	\$51,100	\$54,400
	100%	\$36,100	\$41,200	\$46,400	\$51,500	\$55,700	\$59,800	\$63,900	\$68,000
<b>Tucker County (093)</b>	30%	\$11,100	\$12,700	\$14,300	\$15,850	\$17,150	\$18,400	\$19,700	\$20,950
Tucker County, WV	50%	\$18,550	\$21,200	\$23,850	\$26,450	\$28,600	\$30,700	\$32,800	\$34,950
	60%	\$22,260	\$25,440	\$28,620	\$31,740	\$34,320	\$36,840	\$39,360	\$41,940
	80%	\$29,650	\$33,850	\$38,100	\$42,300	\$45,700	\$49,100	\$52,500	\$55,850
	100%	\$37,100	\$42,400	\$47,700	\$52,900	\$57,200	\$61,400	\$65,600	\$69,900
<b>Tyler County (095)</b>	30%	\$10,850	\$12,400	\$13,950	\$15,500	\$16,750	\$18,000	\$19,250	\$20,500
Tyler County, WV	50%	\$18,100	\$20,700	\$23,300	\$25,850	\$27,950	\$30,000	\$32,100	\$34,150
	60%	\$21,720	\$24,840	\$27,960	\$31,020	\$33,540	\$36,000	\$38,520	\$40,980
	80%	\$28,950	\$33,100	\$37,250	\$41,350	\$44,700	\$48,000	\$51,300	\$54,600
	100%	\$36,200	\$41,400	\$46,600	\$51,700	\$55,900	\$60,000	\$64,200	\$68,300
<b>Upshur County (097)</b>	30%	\$10,500	\$12,000	\$13,500	\$14,950	\$16,150	\$17,350	\$18,550	\$19,750
Upshur 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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## 2017 WV HOME Program Income Limits

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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%	\$11,000	\$12,600	\$14,150	\$15,700	\$17,000	\$18,250	\$19,500	\$20,750
Huntington-Ashland, WV-KY-OH HUD Metro FMR	50%	\$18,350	\$21,000	\$23,600	\$26,200	\$28,300	\$30,400	\$32,500	\$34,600
	60%	\$22,020	\$25,200	\$28,320	\$31,440	\$33,960	\$36,480	\$39,000	\$41,520
	80%	\$29,350	\$33,550	\$37,750	\$41,900	\$45,300	\$48,650	\$52,000	\$55,350
	100%	\$36,700	\$42,000	\$47,200	\$52,400	\$56,600	\$60,800	\$65,000	\$69,200
<b>Webster County (101)</b>	30%	\$10,400	\$11,850	\$13,350	\$14,800	\$16,000	\$17,200	\$18,400	\$19,550
Webster 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
<b>Wetzel County (103)</b>	30%	\$11,150	\$12,750	\$14,350	\$15,900	\$17,200	\$18,450	\$19,750	\$21,000
Wetzel 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>Wirt County (105)</b>	30%	\$11,450	\$13,050	\$14,700	\$16,300	\$17,650	\$18,950	\$20,250	\$21,550
Parkersburg-Vienna, WV MSA	50%	\$19,050	\$21,800	\$24,500	\$27,200	\$29,400	\$31,600	\$33,750	\$35,950
	60%	\$22,860	\$26,160	\$29,400	\$32,640	\$35,280	\$37,920	\$40,500	\$43,140
	80%	\$30,450	\$34,800	\$39,150	\$43,500	\$47,000	\$50,500	\$53,950	\$57,450
	100%	\$38,100	\$43,600	\$49,000	\$54,400	\$58,800	\$63,200	\$67,500	\$71,900
<b>Wood County (107)</b>	30%	\$11,450	\$13,050	\$14,700	\$16,300	\$17,650	\$18,950	\$20,250	\$21,550
Parkersburg-Vienna, WV MSA	50%	\$19,050	\$21,800	\$24,500	\$27,200	\$29,400	\$31,600	\$33,750	\$35,950
	60%	\$22,860	\$26,160	\$29,400	\$32,640	\$35,280	\$37,920	\$40,500	\$43,140
	80%	\$30,450	\$34,800	\$39,150	\$43,500	\$47,000	\$50,500	\$53,950	\$57,450
	100%	\$38,100	\$43,600	\$49,000	\$54,400	\$58,800	\$63,200	\$67,500	\$71,900
<b>Wyoming County (109)</b>	30%	\$10,400	\$11,850	\$13,350	\$14,800	\$16,000	\$17,200	\$18,400	\$19,550
Wyoming 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

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The Median Family Income for each county is based on the FY 2017 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.