

WVHDF PROGRAMS INCOME AND HOUSE PRICE LIMITS

Effective for locks made on or after June 14, 2023

Federal Compliance income includes all those on Note and/or Title.

Family size is defined as the number of persons residing in the home 50% or more of time.

HOMEOWNERSHIP PROGRAM INCOME AND HOUSE PRICE LIMITS

AREA MEDIAN FAMILY INCOME LIMIT APPLICABLE TO FAMILY SIZES OF				AREA MEDIAN FAMILY INCOME LIMIT APPLICABLE TO FAMILY SIZES OF			
NONTARGETED COUNTY	1-2 PERSONS	3 OR MORE PERSONS	HOUSE PRICE*	TARGETED COUNTY	1-2 PERSONS	3 OR MORE PERSONS	HOUSE PRICE*
BARBOUR	\$75,360	\$87,920	\$349,525	BRAXTON	\$89,760	\$104,720	\$427,198
BERKELEY	\$86,950	\$99,992	\$349,525	CALHOUN	\$89,760	\$104,720	\$427,198
BOONE	\$75,360	\$87,920	\$349,525	CLAY	\$89,760	\$104,720	\$427,198
BROOKE	\$86,510	\$99,486	\$349,525	DODDRIDGE	\$89,760	\$104,720	\$427,198
CABELL	\$83,040	\$96,880	\$349,525	FAYETTE	\$89,760	\$104,720	\$427,198
GREENBRIER	\$75,360	\$87,920	\$349,525	GILMER	\$89,760	\$104,720	\$427,198
HANCOCK	\$86,510	\$99,486	\$349,525	GRANT	\$89,760	\$104,720	\$427,198
HARRISON	\$85,890	\$98,773	\$349,525	HAMPSHIRE	\$115,560	\$134,820	\$427,198
JEFFERSON	\$138,240	\$161,280	\$806,598	HARDY	\$89,760	\$104,720	\$427,198
KANAWHA	\$84,360	\$98,420	\$349,525	JACKSON	\$89,760	\$104,720	\$427,198
MARION	\$87,350	\$100,452	\$349,525	LEWIS	\$89,760	\$104,720	\$427,198
MARSHALL	\$86,690	\$99,693	\$349,525	LINCOLN	\$89,760	\$104,720	\$427,198
MASON	\$78,120	\$91,140	\$349,525	LOGAN	\$89,760	\$104,720	\$427,198
MERCER	\$75,360	\$87,920	\$349,525	MCDOWELL	\$89,760	\$104,720	\$427,198
MONONGALIA	\$90,200	\$103,730	\$349,525	MINERAL	\$102,240	\$119,280	\$427,198
MORGAN	\$87,310	\$100,406	\$349,525	MINGO	\$89,760	\$104,720	\$427,198
OHIO	\$86,690	\$99,693	\$349,525	MONROE	\$89,760	\$104,720	\$427,198
PUTNAM	\$86,900	\$99,935	\$349,525	NICHOLAS	\$89,760	\$104,720	\$427,198
RALEIGH	\$79,920	\$93,240	\$349,525	PENDLETON	\$89,760	\$104,720	\$427,198
WOOD	\$85,920	\$100,240	\$349,525	PLEASANTS	\$89,760	\$104,720	\$427,198
				POCAHONTAS	\$89,760	\$104,720	\$427,198
				PRESTON	\$108,240	\$126,280	\$427,198
				RANDOLPH	\$89,760	\$104,720	\$427,198
				RITCHIE	\$89,760	\$104,720	\$427,198
				ROANE	\$89,760	\$104,720	\$427,198
				SUMMERS	\$89,760	\$104,720	\$427,198
				TAYLOR	\$89,760	\$104,720	\$427,198
				TUCKER	\$89,760	\$104,720	\$427,198
				TYLER	\$89,760	\$104,720	\$427,198
				UPSHUR	\$89,760	\$104,720	\$427,198
				WAYNE	\$89,760	\$104,720	\$427,198
				WEBSTER	\$89,760	\$104,720	\$427,198
				WETZEL	\$89,760	\$104,720	\$427,198
				WIRT	\$89,760	\$104,720	\$427,198
				WYOMING	\$89,760	\$104,720	\$427,198

MOVIN' UP PROGRAM INCOME AND HOUSE PRICE LIMITS

AREA MEDIAN FAMILY INCOME LIMIT APPLICABLE TO FAMILY SIZES OF			
	1-2 PERSONS	3 OR MORE PERSONS	HOUSE PRICE*
ALL COUNTIES	\$130,560	\$152,320	**

* 1st DoT total loan amounts may not exceed House Price limit per county for either program.

** House Price limits for the Movin' Up Program are the same as the Homeownership Program listed above.

MOVIN' UP SPECIAL PROGRAM

PRODUCT • RATE					
• Conventional loans only. • Product Code: 6602					
• Eligibility is based on <i>loan qualifying income</i> (the income used in DU).					
• Loan qualifying income ≤ 80% AMI Limit: Use Movin' Up Special rate on Rate Sheet. See chart below.					
County	80% AMI	County	80% AMI	County	80% AMI
BARBOUR	\$51,360	KANAWHA	\$57,520	PRESTON	\$72,480
BERKELEY	\$72,560	LEWIS	\$54,080	PUTNAM	\$58,960
BOONE	\$57,520	LINCOLN	\$57,520	RALEIGH	\$51,360
BRAXTON	\$51,360	LOGAN	\$51,360	RANDOLPH	\$53,440
BROOKE	\$61,520	MCDOWELL	\$51,360	RITCHIE	\$51,360
CABELL	\$58,960	MARION	\$62,080	ROANE	\$51,360
CALHOUN	\$51,360	MARSHALL	\$67,600	SUMMERS	\$51,440
CLAY	\$57,520	MASON	\$55,520	TAYLOR	\$59,680
DODDRIDGE	\$65,920	MERCER	\$51,360	TUCKER	\$59,040
FAYETTE	\$51,360	MINERAL	\$71,920	TYLER	\$63,680
GILMER	\$53,520	MINGO	\$51,360	UPSHUR	\$52,880
GRANT	\$57,280	MONONGALIA	\$72,480	WAYNE	\$58,960
GREENBRIER	\$51,360	MONROE	\$51,360	WEBSTER	\$51,360
HAMPSHIRE	\$79,920	MORGAN	\$72,560	WETZEL	\$56,880
HANCOCK	\$61,520	NICHOLAS	\$51,360	WIRT	\$67,600
HARDY	\$51,360	OHIO	\$67,600	WOOD	\$67,600
HARRISON	\$65,200	PENDLETON	\$52,560	WYOMING	\$51,360
JACKSON	\$57,520	PLEASANTS	\$69,120		
JEFFERSON	\$120,320	POCAHONTAS	\$51,360		
• Loan qualifying income >80% AMI Limit: Use posted Movin' Up rate.					

PMI COVERAGE				
<ul style="list-style-type: none"> Movin' Up Special Program qualifies for reduced MI coverage: 				
LTV Ratio	>95% and <97%	>90% and ≤95%	>85% and ≤90%	>80% and ≤85%
MI Coverage	18%	16%	12%	6%
<ul style="list-style-type: none"> Standard PMI pricing applies to loans >80% AMI Limit/Movin' Up Program. 				

REMINDER:

- Movin' Up Special eligibility is subject to the existing Movin' Up Federal compliance income and house price limits. See below.

INCOME • HOUSE PRICE LIMITS			
Federal Compliance Income: All Parties on Note and/or Deed.			
ALL COUNTIES	AREA MEDIAN FAMILY INCOME LIMIT		
	1-2 PERSONS	3 OR MORE PERSONS	HOUSE PRICE
	\$130,560	\$152,320	*
* Refer to Homeownership Program Income and House Price Limits.			