



MEMORANDUM

VIA E-MAIL

TO: All WVHDF Lenders

FROM: Jon M. Rogers
Senior Division Manager – Single-Family Lending

DATE: Thursday, April 24, 2025

SUBJECT: Single-Family Lending 2025 Income and House Price Limits

Effective **Friday, April 25, 2025**, and thereafter, loans registered or locked with the Fund must adhere to the attached, updated income and house price limits as determined by the IRS. Please review the limits carefully and note:

- Generally, generous increases to Homeownership Program limits in all counties.
- However, Kanawha (1 – 2 Persons) and Wood (both household sizes) have a small decrease.

Unchanged figures from last year include:

- House price limits for all programs,
- Statewide, Movin' Up income limits, and,
- At this time, Movin' Up Special (qualifying/FNMA 80% AMI) income limits. The figures currently available should be used until Fannie Mae releases updated limits. We will announce when they are available and effective.

Income limits for applications already registered or locked with the Fund are not impacted and will use the existing limits. As a reminder, Homeownership Program applications registered or locked tomorrow must reflect the updated limits on the Application Affidavit. The new limits are found on our Lending Partners website for your continued reference: www.wvhdf.com/lending-partners.

As always, thank you for your continued partnership. Please let me or other Single-Family Lending staff know if there are any questions.