



MEMORANDUM

VIA E-MAIL

TO: All WVHDF Lenders

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

DATE: Monday, December 22, 2025

SUBJECT: Homeownership and Movin' Up Program Expansions

As we approach 2026, the Fund would like to announce some exciting changes beginning in the new year. The following program updates are effective with WVHDF registrations/locks received on Friday, January 2, 2026, and thereafter:

Homeownership Program

- *Existing* manufactured homes (doublewides only) constructed after June 15, 1976, are eligible dwellings. Concerning existing manufactured housing, please use caution:
 - Lenders must adhere to all applicable FNMA, FHA, USDA, or VA guidelines, including, but not limited to maximum LTV, appraiser qualification and appraisal guidelines, engineering/structural reports, title requirements (including a manufactured housing endorsement/ALTA 7), and recording of the WVHDF Manufactured Home Rider along with the 1st Deed of Trust. (See our website for a copy of the MH Rider.)
 - As a reminder, the Homeownership Program requires reduced MI coverage and does not permit LLPAs.

Movin' Up Program (including Movin' Up Special)

- The income limit is no longer determined by household size. The statewide income limit for the Movin' Up Program is \$171,120. (This is an increase of \$40,500 and \$18,800 from previous household limits.)
- Additionally, the Movin' Up sales/house price limit is no longer determined by the subject property county. The statewide house price limit is \$350,000.
- *Existing* manufactured homes (doublewides only) constructed after June 15, 1976, are eligible dwellings. Concerning existing manufactured housing, please use caution:

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- Lenders must adhere to all applicable FNMA guidelines, including, but not limited to maximum LTV, appraiser qualification and appraisal guidelines, engineering/structural reports, title requirements (including a manufactured housing endorsement/ALTA 7), and recording of the WVHDF Manufactured Home Rider along with the 1st Deed of Trust. (See our website for a copy of the MH Rider.)
- As a reminder, the Movin' Up Program requires use of standard MI coverage and does not permit LLPAs.
 - The Movin' Up Special Program requires use of reduced MI and LLPAs are not permitted.

Revised lender tools incorporating these changes will be distributed soon. We hope you can assist more homebuyers with these program adjustments. You have our sincere thanks for another successful year which would be impossible without your partnership. Please contact Single-Family Lending management if you have any questions. Merry Christmas and Happy Holidays from WVHDF!