



MEMORANDUM

VIA E-MAIL

TO: All WVHDF Lenders

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

DATE: Wednesday, January 21, 2026

SUBJECT: Low Down Home Loan Increase to \$12,000

The Fund remains focused on addressing housing affordability for homeowners in West Virginia and one of our most effective tools in this effort is our down payment and closing cost program, the Low Down Home Loan (LDHL). As such, **effective with loan registrations/locks received tomorrow, Thursday, January 22, 2026**, and thereafter, the maximum loan amount for the Low Down Home Loan will increase from \$8,000 to \$12,000.

Lenders are reminded of LDHL program parameters which remain unchanged:

- Loan terms: 15-year, fully-amortizing, fixed-rate (2.000%),
- Eligible with the Homeownership *and* Movin' Up programs,
- CLTV may not exceed 105% (calculated using *total* loan amount); and,
- Available only on loans with a first lien LTV of 80.00% or higher.

We hope this program expansion will help you better assist your customers. We appreciate your partnership. Please contact Single-Family Lending management if you have any questions.