

# WVHDF Program Comparison

Effective February 17, 2026



## Eligible Properties

- |   |   |
|---|---|
| <ul style="list-style-type: none"> <li>• 1 – 4 unit single-family dwellings</li> <li>• Existing or new construction</li> <li>• Manufactured homes (doublewides only)</li> </ul> | <ul style="list-style-type: none"> <li>• 1 – 4 unit single-family dwellings</li> <li>• Existing or new construction</li> <li>• Manufactured homes (doublewides only)</li> </ul> |
|---|---|

## 1st DoT LTV

Follow FNMA or insuring agency guidelines

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## 2nd DoT

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>• \$12,000 maximum at 2% fixed interest for 15 years</li> <li>• Follow FNMA or insuring agency; CLTV may not exceed 105% based on lower of sales price and appraised value, calculated using total loan amount</li> <li>• Unavailable on 1st DoT LTVs of 79.99% or lower</li> </ul> | <ul style="list-style-type: none"> <li>• \$12,000 maximum at 2% fixed interest for 15 years</li> <li>• Follow FNMA or insuring agency; CLTV may not exceed 105% based on lower of sales price and appraised value, calculated using total loan amount</li> <li>• Unavailable on 1st DoT LTVs of 79.99% or lower</li> </ul> |
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## Rate

Available on daily rate sheet

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## First-Time Home Buyer Requirement

In non-targeted counties, borrower(s) and/or persons taking title cannot have owned and occupied a primary residence in previous 3 years

N/A

## Homeownership Education

FNMA's HomeView course required on Conventional Government-insured loans follow agency requirements

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## Affidavits

Required--Must be fully executed and notarized at UW submission

Not required

## Income Limits

All parties on note and/or deed  
Refer to current Income/House Price Limit Chart

All parties on note and/or deed: \$171,120

## Mortgage Insurance

- |   |  |
|---|--|
| <ul style="list-style-type: none"> <li>• Conventional, FHA, USDA, VA allowed</li> <li>• Conventional: <ul style="list-style-type: none"> <li>95.01% - 97.00% LTV 18% Coverage</li> <li>90.01% - 95.00% LTV 16% Coverage</li> <li>85.01% - 90.00% LTV 12% Coverage</li> <li>80.01% - 85.00% LTV 6% Coverage</li> </ul> </li> </ul> | <ul style="list-style-type: none"> <li>• Conventional, FHA, USDA, VA allowed</li> <li>• Movin' Up: No LLPAs allowed; MI coverage must be the highest option listed in DU findings</li> <li>• Movin' Up Special: Reduced MI coverage allowed</li> </ul> |
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## Federal Tax Returns

Non-Targeted Counties: Need 1 year (signed), with 3-year residency history disclosed on 1003

Only if required for income verification

## Max/Min Loan Amounts

- |  |   |
|--|---|
| <ul style="list-style-type: none"> <li>• Neither Loan Amount nor Purchase Price may exceed county's house price limit</li> <li>• No minimum loan amount</li> </ul> | <ul style="list-style-type: none"> <li>• Neither Loan Amount nor Purchase Price may exceed \$350,000</li> <li>• No minimum loan amount</li> </ul> |
|--|---|

## Acreage

Cannot exceed 5 acres

N/A

## Personal Property

- |  |   |
|--|---|
| <ul style="list-style-type: none"> <li>• Restrictions relating to appliances</li> <li>• Sales concession per FNMA guidelines on other personal property</li> </ul> | <ul style="list-style-type: none"> <li>• No restrictions relating to appliances</li> <li>• Sales concession per FNMA guidelines on other personal property</li> </ul> |
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