



MEMORANDUM

VIA E-MAIL

TO: WVHDF Participating Lenders

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

DATE: Wednesday, April 15, 2026

SUBJECT: Movin' Up Program Expansion: 180-day Locks for New Construction

In an effort to continue expanding our programs with goals to address affordability and inventory struggles, effective immediately, we are pleased to announce the return of the 180-day lock for the Movin' Up and Movin' Up Special programs. As with the Homeownership Program, *the 180-day lock is available only for permanent financing on new construction.*

Lenders are reminded of our policy and procedures for the 180-day lock:

- Fee. One percent (1%) of the 1st mortgage amount (not to exceed \$2,000.00) must be paid via check to the Fund within five (5) business days of the WVHDF lock request.
- Delivery. Fees must be sent to WVHDF, at the address below, and to the attention of: SFL – Tricia Poe. Loan identifying information should accompany the check.
- Fee refund details and more can be found in Chapter 4, "Lock Policies and Procedures," of our SFL Procedural Guide.

With the addition of the 180-day lock to the Movin' Up programs, we now offer the following lock periods:

	Homeownership	Movin' Up	Movin' Up Special
Existing Home	60 days	45 days	45 days
New Construction	60 days, 180 days	45 days, 180 days	45 days, 180 days

Please contact us at lockdesk@wvhdf.com with any lock-specific questions you may have. Thank you for your partnership.