

WVHDF PROGRAMS INCOME AND HOUSE PRICE LIMITS

Effective for locks made on or after January 2, 2026

Federal Compliance income includes all those on Note and/or Title.

HOMEOWNERSHIP PROGRAM INCOME AND HOUSE PRICE LIMITS

NON-TARGETED COUNTY	INCOME	HOUSE PRICE*	TARGETED COUNTY	INCOME	HOUSE PRICE*
BARBOUR	\$57,040	\$300,000	BRAXTON	\$57,040	\$300,000
BERKELEY	\$76,320	\$350,000	CALHOUN	\$57,040	\$300,000
BOONE	\$60,160	\$300,000	CLAY	\$60,160	\$300,000
BROOKE	\$64,160	\$300,000	DODDRIDGE	\$68,240	\$300,000
CABELL	\$63,840	\$300,000	FAYETTE	\$60,320	\$300,000
GREENBRIER	\$57,440	\$300,000	GILMER	\$57,040	\$300,000
HANCOCK	\$64,160	\$300,000	GRANT	\$64,800	\$300,000
HARRISON	\$67,760	\$300,000	HAMPSHIRE	\$90,480	\$300,000
JEFFERSON	\$102,100	\$350,000	HARDY	\$57,040	\$300,000
KANAWHA	\$60,160	\$300,000	JACKSON	\$66,480	\$300,000
MARION	\$72,400	\$300,000	LEWIS	\$61,600	\$300,000
MARSHALL	\$65,680	\$300,000	LINCOLN	\$57,040	\$300,000
MASON	\$60,880	\$300,000	LOGAN	\$57,040	\$300,000
MERCER	\$57,120	\$300,000	MCDOWELL	\$57,040	\$300,000
MONONGALIA	\$78,720	\$300,000	MINERAL	\$75,520	\$300,000
MORGAN	\$76,320	\$300,000	MINGO	\$57,040	\$300,000
OHIO	\$65,680	\$300,000	MONROE	\$58,800	\$300,000
PUTNAM	\$63,840	\$300,000	NICHOLAS	\$62,720	\$300,000
RALEIGH	\$60,320	\$300,000	PENDLETON	\$57,040	\$300,000
WOOD	\$57,920	\$300,000	PLEASANTS	\$66,400	\$300,000
			POCAHONTAS	\$57,040	\$300,000
			PRESTON	\$78,720	\$300,000
			RANDOLPH	\$59,840	\$300,000
			RITCHIE	\$57,040	\$300,000
			ROANE	\$57,040	\$300,000
			SUMMERS	\$57,040	\$300,000
			TAYLOR	\$57,840	\$300,000
			TUCKER	\$61,200	\$300,000
			TYLER	\$70,240	\$300,000
			UPSHUR	\$58,000	\$300,000
			WAYNE	\$63,840	\$300,000
			WEBSTER	\$57,040	\$300,000
			WETZEL	\$59,680	\$300,000
			WIRT	\$57,920	\$300,000
			WYOMING	\$57,040	\$300,000

MOVIN' UP PROGRAM INCOME AND HOUSE PRICE LIMITS

	INCOME	HOUSE PRICE*
ALL COUNTIES	\$171,120	\$350,000

*Neither sales contract price nor 1st DoT loan amount may exceed the House Price limit.



Movin' Up Special

Quick Reference

MOVIN' UP SPECIAL PROGRAM

PRODUCT • RATE					
<ul style="list-style-type: none"> • Conventional loans only. • Product Code: 6602 • Eligibility is based on <i>loan qualifying income</i> (the income used in DU). • Loan qualifying income ≤ 80% AMI Limit: Use Movin' Up Special rate on Rate Sheet. See chart below. 					
County	80% AMI	County	80% AMI	County	80% AMI
BARBOUR	\$57,040	KANAWHA	\$60,160	PRESTON	\$78,720
BERKELEY	\$76,320	LEWIS	\$61,600	PUTNAM	\$63,840
BOONE	\$60,160	LINCOLN	\$57,040	RALEIGH	\$60,320
BRAXTON	\$57,040	LOGAN	\$57,040	RANDOLPH	\$59,840
BROOKE	\$64,160	MCDOWELL	\$57,040	RITCHIE	\$57,040
CABELL	\$63,840	MARION	\$72,400	ROANE	\$57,040
CALHOUN	\$57,040	MARSHALL	\$65,680	SUMMERS	\$57,040
CLAY	\$60,160	MASON	\$60,880	TAYLOR	\$57,840
DODDRIDGE	\$68,240	MERCER	\$57,120	TUCKER	\$61,200
FAYETTE	\$60,320	MINERAL	\$75,520	TYLER	\$70,240
GILMER	\$57,040	MINGO	\$57,040	UPSHUR	\$58,000
GRANT	\$64,800	MONONGALIA	\$78,720	WAYNE	\$63,840
GREENBRIER	\$57,440	MONROE	\$58,800	WEBSTER	\$57,040
HAMPSHIRE	\$90,480	MORGAN	\$76,320	WETZEL	\$59,680
HANCOCK	\$64,160	NICHOLAS	\$62,720	WIRT	\$57,920
HARDY	\$57,040	OHIO	\$65,680	WOOD	\$57,920
HARRISON	\$67,760	PENDLETON	\$57,040	WYOMING	\$57,040
JACKSON	\$66,480	PLEASANTS	\$66,400		
JEFFERSON	\$129,600	POCAHONTAS	\$57,040		
<ul style="list-style-type: none"> • Loan qualifying income >80% AMI Limit: Use posted Movin' Up rate. 					

PMI COVERAGE				
<ul style="list-style-type: none"> • Movin' Up Special Program qualifies for reduced MI coverage: 				
LTV Ratio	>95% and <97%	>90% and ≤95%	>85% and ≤90%	>80% and ≤85%
MI Coverage	18%	16%	12%	6%
<ul style="list-style-type: none"> • Standard PMI pricing applies to loans >80% AMI Limit/Movin' Up Program. 				

REMINDER:

- Movin' Up Special eligibility is subject to the existing Movin' Up Federal compliance income and house price limits. See below.

INCOME • HOUSE PRICE LIMITS			
Federal Compliance Income: All Parties on Note and/or Deed.			
ALL COUNTIES	AREA MEDIAN FAMILY INCOME LIMIT		
	1-2 PERSONS	3 OR MORE PERSONS	HOUSE PRICE
	\$130,560	\$152,320	*
* Refer to Homeownership Program Income and House Price Limits.			