

WVHDF Program Comparison

Effective February 13, 2026



Eligible Properties

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

1st DoT LTV

Follow FNMA or insuring agency guidelines

Follow FNMA or insuring agency guidelines

2nd DoT

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

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

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

Cannot exceed 5 acres

N/A

Personal Property

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