West Virginia Housing Development Fund

MEMORANDUM VIA E-MAIL

TO: All WVHDF Lenders

FROM: Justin Hylbert
Business Development and Loan Origination Manager

DATE: Wednesday, June 24, 2026

SUBJECT: Updated Movin' Up Special Income Limits

Effective with WVHDF locks received tomorrow – Thursday, June 25, 2026, and thereafter – lenders must use the updated Movin' Up Special Program income limits (v. 6.25.2026) to determine eligibility for this subset of the Movin' Up Program. The new limits are attached to this message and available on our Lending Partners page. As a reminder on the Movin' Up Special Program:

- The loan must comply with all Movin' Up Program guidelines,
- Eligibility is based on *loan qualifying income* (the income used in DU) being at or below 80% area median income (AMI) for the county, as determined by Fannie Mae,
- Movin' Up Special is available only with Conventional (PMI) financing; and,
- Benefits of the Movin' Up Special Program include a reduced interest rate and MI coverage that mimics the Homeownership Program. Details are available in our Guide.

At this time, income limits for the Homeownership and Movin' Up programs remain unchanged.

Please let us know if you have any questions. Thank you for your partnership.

5710 MacCorkle Avenue, SE, Charleston, WV 25304
304-391-8600 • 1-800-933-9843
www.wvhdf.com