

# NEW Income Limits

## Income and Sales Price / Loan Limits

VHDA is pleased to announce an increase in maximum income limits, making it possible for more first-time homebuyers to qualify for a VHDA loan.

Area	Maximum Gross Household Income		Maximum Sales Price/ Loan Limit
	2 or Fewer People	3 or More People	New & Existing
Washington-Arlington-Alexandria MSA	\$120,900	\$140,000	\$450,000
Charlottesville MSA	\$87,400	\$101,200	\$325,000
Richmond MSA	\$85,000	\$98,400	
Norfolk-VA Beach-Newport News MSA	\$79,600	\$92,200	
Winchester MSA	\$72,000	\$82,800	
King George	\$92,600	\$107,300	\$310,000
Culpeper	\$85,000	\$98,400	
Rappahanock	\$79,600	\$92,200	
Warren	\$72,000	\$82,800	
Essex	\$72,000	\$82,800	
Louisa	\$72,000	\$82,800	
Statewide (all areas not listed above)	\$72,000	\$82,800	\$231,700

Revised August 2011

- These limits apply to all VHDA loans. *FHA Plus combined first and second mortgage cannot exceed maximum sales price limit.*
- Loan amounts that include financed guaranty fees or mortgage insurance premiums cannot exceed VHDA's sales price limits.
- Higher income and sales price / loan limits may be available for properties located in Areas of Economic Opportunity, also known as Federal Targeted Areas. For details, visit [vhda.com/FederalTargetedAreas](http://vhda.com/FederalTargetedAreas).
- Please contact an approved lender for the maximum allowable FHA, VA and RHS mortgage limits and the RHS gross income guidelines in your area. For a lender near you, visit [vhda.com/FindALender](http://vhda.com/FindALender).

### Washington-Arlington-Alexandria MSA

Alexandria  
Arlington County  
Clarke County  
Fairfax  
Fairfax County  
Falls Church  
Fauquier County  
Fredericksburg  
Loudoun County  
Manassas  
Manassas Park  
Prince William County  
Spotsylvania County  
Stafford County

### Charlottesville MSA

Albemarle County  
Charlottesville  
Fluvanna County  
Greene County  
Nelson County

### Richmond MSA

Amelia County  
Caroline County  
Charles City County  
Chesterfield County  
Colonial Heights  
Cumberland County  
Dinwiddie County  
Goochland County  
Hanover County  
Henrico County  
Hopewell  
King and Queen County  
King William County  
New Kent County  
Petersburg  
Powhatan County  
Prince George County  
Sussex

### Norfolk-Virginia Beach- Newport News MSA

Chesapeake  
Gloucester County  
Hampton  
Isle of Wight County  
James City County  
Mathews County  
Newport News  
Norfolk  
Poquoson  
Portsmouth  
Suffolk  
Surry  
Virginia Beach  
Williamsburg  
York County

### Winchester MSA

Winchester  
Frederick County

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The information contained herein (including but not limited to any description of VHDA and its lending programs and products, eligibility criteria, interest rates, fees and all other loan terms) is subject to change without notice.