

Income and Sales Price / Loan Limits

Available for First-time Homebuyers Only

Area	DPA / CCA Grant Programs			Standard / Bond Programs		
	Household Income Limit All Household Member Income		Sales Price / Loan Limit	Household Income Limit All Household Member Income		Sales Price / Loan Limit
	2 or Fewer People	3 or More People	All Household Sizes	2 or Fewer People	3 or More People	All Household Sizes
Washington Arlington Alexandria	\$148,000	\$174,000	\$800,000	\$186,000	\$ 217,000	\$800,000
Richmond	\$96,000	\$110,000	\$550,000	\$120,000	\$138,000	\$550,000
Charlottesville	\$95,000	\$109,000	\$550,000	\$119,000	\$137,000	\$550,000
Norfolk Virginia Beach Newport News	\$97,000	\$113,000	\$575,000	\$121,000	\$141,000	\$575,000
Culpeper Rappahannock	\$98,000	\$115,000	\$675,000	\$123,000	\$144,000	\$675,000
All Other Areas of Virginia	\$90,000	\$103,000	\$500,000	\$112,000	\$129,000	\$500,000

Available for Repeat Homebuyers

Area	Expanded / Non-bond Programs	
	Household Income Limit Qualifying Income	Sales Price / Loan Limit
	All Household Sizes	
Washington Arlington Alexandria	\$245,000	No sales price limit Follow GSE / insurer / guarantor requirements for loan limit
Richmond		
Charlottesville		
Norfolk Virginia Beach Newport News	\$175,000	
Culpeper Rappahannock		
All Other Areas of Virginia		

Area by County / City

**Washington
Arlington
Alexandria:**
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

Richmond:
Amelia County
Charles City
County

Chesterfield
County
Colonial Heights
Dinwiddie County
Goochland County
Hanover County
Henrico County
Hopewell
King William
County
New Kent County
Petersburg
Powhatan County
Prince George
County
City of Richmond
Sussex

Charlottesville:
Albemarle County
Charlottesville
Fluvanna County
Greene County
Nelson County

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

**Culpeper
Rappahannock**

Effective 8/19/25

Income and Sales Price / Loan Limits

Loan specifications are listed below:

- These income limits apply to all Virginia Housing loans.
- Loan amounts that include financed guaranty fees or mortgage insurance premiums plus a Virginia Housing second mortgage, if applicable, cannot exceed Virginia Housing's sales price limits.
- Conventional loans follow maximum conforming loan limits. High-cost loan limits do not apply.
- If the jurisdiction is not listed in one of the applicable areas, follow the limits for All Other Areas of Virginia.
- Virginia Housing's Plus Second Mortgage is eligible using the income and sales price limit of the first mortgage (including the targeted area limits, when applicable, if the property is in a targeted area).
- Virginia Housing's Community Heroes Grant is eligible using the standard / bond income and sales price limits (including the targeted area limits if the property is in a targeted area). If it is originated with the Down Payment Assistance (DPA) or Closing Cost Assistance (CCA) Grant, the lower income limit applies.
- Please check with your Virginia Housing-approved lender to verify income, sales price and loan limits for your purchase.

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

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