

RECAPTURE CHART

Federal Income Limits -- VIRGINIA

For use with the Recapture Provision of §143(m)(7) of the Internal Revenue Code of 1986, as amended

Based on Information Provided by HUD (1.05^n) Federal Income Guidelines Dated May 1, 2026

and Formula Provided by the Revenue Reconciliation Act of 1990

			AREA 1		AREA 2		AREA 3		AREA 4	
			Charlottesville HMFA *		Washington-Arlington-Alexandria, DC-VA-MD HMFA **		Richmond, VA MSA ***		Virginia Beach-Norfolk-Newport News, VA-NC HMFA ****	
			(Column 2) Adjusted Qualifying Income		(Column 2) Adjusted Qualifying Income		(Column 2) Adjusted Qualifying Income		(Column 2) Adjusted Qualifying Income	
Sale Date (Date that you sell your home)	(Column 1) Holding Period Percentage	Non-Targeted or Targeted Area	Number of Family Members Living in Your Home At the Time of Sale		Number of Family Members Living in Your Home At the Time of Sale		Number of Family Members Living in Your Home At the Time of Sale		Number of Family Members Living in Your Home At the Time of Sale	
			2 or fewer	3 or more	2 or fewer	3 or more	2 or fewer	3 or more	2 or fewer	3 or more
Before the 1st anniversary of closing. Closing means closing date of your loan.	20%	Non-Targeted	\$138,300.00	\$159,045.00	\$199,320.00	\$232,540.00	\$135,837.36	\$156,212.96	\$129,240.00	\$150,780.00
		Targeted	\$165,960.00	\$193,620.00	\$199,320.00	\$232,540.00	\$144,600.00	\$168,700.00	\$144,600.00	\$168,700.00
On or after the 1st anniversary of closing, but before the 2nd anniversary.	40%	Non-Targeted	\$ 145,215.00	\$ 166,997.25	\$ 209,286.00	\$ 244,167.00	\$ 142,629.22	\$ 164,023.61	\$ 135,702.00	\$ 158,319.00
		Targeted	\$ 174,258.00	\$ 203,301.00	\$ 209,286.00	\$ 244,167.00	\$ 151,830.00	\$ 177,135.00	\$ 151,830.00	\$ 177,135.00
On or after the 2nd anniversary of closing, but before the 3rd anniversary.	60%	Non-Targeted	\$ 152,475.75	\$ 175,347.11	\$ 219,750.30	\$ 256,375.35	\$ 149,760.68	\$ 172,224.79	\$ 142,487.10	\$ 166,234.95
		Targeted	\$ 182,970.90	\$ 213,466.05	\$ 219,750.30	\$ 256,375.35	\$ 159,421.50	\$ 185,991.75	\$ 159,421.50	\$ 185,991.75
On or after the 3rd anniversary of closing, but before the 4th anniversary.	80%	Non-Targeted	\$ 160,099.53	\$ 184,114.46	\$ 230,737.81	\$ 269,194.11	\$ 157,248.72	\$ 180,836.03	\$ 149,611.45	\$ 174,546.69
		Targeted	\$ 192,119.44	\$ 224,139.35	\$ 230,737.81	\$ 269,194.11	\$ 167,392.57	\$ 195,291.33	\$ 167,392.57	\$ 195,291.33
On or after the 4th anniversary of closing, but before the 5th anniversary.	100%	Non-Targeted	\$ 168,104.51	\$ 193,320.19	\$ 242,274.70	\$ 282,653.82	\$ 165,111.15	\$ 189,877.83	\$ 157,092.02	\$ 183,274.03
		Targeted	\$ 201,725.41	\$ 235,346.32	\$ 242,274.70	\$ 282,653.82	\$ 175,762.20	\$ 205,055.90	\$ 175,762.20	\$ 205,055.90
On or after the 5th anniversary of closing, but before the 6th anniversary.	80%	Non-Targeted	\$ 176,509.74	\$ 202,986.20	\$ 254,388.44	\$ 296,786.51	\$ 173,366.71	\$ 199,371.72	\$ 164,946.62	\$ 192,437.73
		Targeted	\$ 211,811.68	\$ 247,113.63	\$ 254,388.44	\$ 296,786.51	\$ 184,550.31	\$ 215,308.69	\$ 184,550.31	\$ 215,308.69
On or after the 6th anniversary of closing, but before the 7th anniversary.	60%	Non-Targeted	\$ 185,335.22	\$ 213,135.51	\$ 267,107.86	\$ 311,625.84	\$ 182,035.05	\$ 209,340.31	\$ 173,193.96	\$ 202,059.62
		Targeted	\$ 222,402.27	\$ 259,469.31	\$ 267,107.86	\$ 311,625.84	\$ 193,777.82	\$ 226,074.13	\$ 193,777.82	\$ 226,074.13
On or after the 7th anniversary of closing, but before the 8th anniversary.	40%	Non-Targeted	\$ 194,601.98	\$ 223,792.28	\$ 280,463.25	\$ 327,207.13	\$ 191,136.80	\$ 219,807.32	\$ 181,853.65	\$ 212,162.60
		Targeted	\$ 233,522.38	\$ 272,442.78	\$ 280,463.25	\$ 327,207.13	\$ 203,466.72	\$ 237,377.84	\$ 203,466.72	\$ 237,377.84
On or after the 8th anniversary of closing, but before the 9th anniversary.	20%	Non-Targeted	\$ 204,332.08	\$ 234,981.90	\$ 294,486.41	\$ 343,567.48	\$ 200,693.64	\$ 230,797.69	\$ 190,946.34	\$ 222,770.73
		Targeted	\$ 245,198.50	\$ 286,064.92	\$ 294,486.41	\$ 343,567.48	\$ 213,640.05	\$ 249,246.73	\$ 213,640.05	\$ 249,246.73

* Charlottesville HMFA contains Albemarle County, Fluvanna County, Greene County, Nelson County, and Charlottesville City.

** Washington-Arlington-Alexandria, DC-VA-MD HMFA contains Arlington County, Clarke County, Fairfax County, Fauquier County, Loudoun County, Prince William County, Spotsylvania County, Stafford County, Alexandria City, Fairfax City, Falls Church City, Fredericksburg City, Manassas City and Manassas Park City.

*** Richmond, VA MSA contains Amelia County, Charles County, Chesterfield County, Dinwiddie County, Goochland County, Hanover County, Henrico County, King William County, New Kent County, Powhatan County, Prince George County, Sussex County, Colonial Heights City, Hopewell City, Petersburg City, and Richmond City. (Note that Cumberland County and King and Queen County's limits are part of Balance of State.)

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			AREA 5		AREA 6		AREA 7		AREA 8		AREA 9	
			King George County		Warren County *****		Culpeper County		Rappahannock County		Balance of State	
			(Column 2)		(Column 2)		(Column 2)		(Column 2)		(Column 2)	
			Adjusted Qualifying Income		Adjusted Qualifying Income		Adjusted Qualifying Income		Adjusted Qualifying Income		Adjusted Qualifying Income	
Sale Date (Date that you sell your home)	(Column 1) Holding Period Percentage	Non-Targeted or Targeted Area	Number of Family Members Living in Your Home At the Time of Sale		Number of Family Members Living in Your Home At the Time of Sale		Number of Family Members Living in Your Home At the Time of Sale		Number of Family Members Living in Your Home At the Time of Sale		Number of Family Members Living in Your Home At the Time of Sale	
			2 or fewer	3 or more	2 or fewer	3 or more	2 or fewer	3 or more	2 or fewer	3 or more	2 or fewer	3 or more
Before the 1st anniversary of closing. Closing means closing date of your loan.	20%	Non-Targeted	\$138,600.00	\$159,390.00	\$124,320.00	\$145,040.00	\$144,720.00	\$168,840.00	\$123,480.00	\$144,060.00	\$120,500.00	\$138,575.00
		Targeted	\$166,320.00	\$194,040.00	\$144,600.00	\$168,700.00	\$144,720.00	\$168,840.00	\$144,600.00	\$168,700.00	\$144,600.00	\$168,700.00
On or after the 1st anniversary of closing, but before the 2nd anniversary.	40%	Non-Targeted	\$ 145,530.00	\$ 167,359.50	\$ 130,536.00	\$ 152,292.00	\$ 151,956.00	\$ 177,282.00	\$ 129,654.00	\$ 151,263.00	\$ 126,525.00	\$ 145,503.75
		Targeted	\$ 174,636.00	\$ 203,742.00	\$ 151,830.00	\$ 177,135.00	\$ 151,956.00	\$ 177,282.00	\$ 151,830.00	\$ 177,135.00	\$ 151,830.00	\$ 177,135.00
On or after the 2nd anniversary of closing, but before the 3rd anniversary.	60%	Non-Targeted	\$ 152,806.50	\$ 175,727.47	\$ 137,062.80	\$ 159,906.60	\$ 159,553.80	\$ 186,146.10	\$ 136,136.70	\$ 158,826.15	\$ 132,851.25	\$ 152,778.93
		Targeted	\$ 183,367.80	\$ 213,929.10	\$ 159,421.50	\$ 185,991.75	\$ 159,553.80	\$ 186,146.10	\$ 159,421.50	\$ 185,991.75	\$ 159,421.50	\$ 185,991.75
On or after the 3rd anniversary of closing, but before the 4th anniversary.	80%	Non-Targeted	\$ 160,446.82	\$ 184,513.84	\$ 143,915.94	\$ 167,901.93	\$ 167,531.49	\$ 195,453.40	\$ 142,943.53	\$ 166,767.45	\$ 139,493.81	\$ 160,417.88
		Targeted	\$ 192,536.19	\$ 224,625.55	\$ 167,392.57	\$ 195,291.33	\$ 167,531.49	\$ 195,453.40	\$ 167,392.57	\$ 195,291.33	\$ 167,392.57	\$ 195,291.33
On or after the 4th anniversary of closing, but before the 5th anniversary.	100%	Non-Targeted	\$ 168,469.16	\$ 193,739.54	\$ 151,111.73	\$ 176,297.02	\$ 175,908.06	\$ 205,226.07	\$ 150,090.71	\$ 175,105.83	\$ 146,468.50	\$ 168,438.77
		Targeted	\$ 202,162.99	\$ 235,856.83	\$ 175,762.20	\$ 205,055.90	\$ 175,908.06	\$ 205,226.07	\$ 175,762.20	\$ 205,055.90	\$ 175,762.20	\$ 205,055.90
On or after the 5th anniversary of closing, but before the 6th anniversary.	80%	Non-Targeted	\$ 176,892.62	\$ 203,426.51	\$ 158,667.32	\$ 185,111.87	\$ 184,703.46	\$ 215,487.37	\$ 157,595.24	\$ 183,861.12	\$ 153,791.92	\$ 176,860.71
		Targeted	\$ 212,271.14	\$ 247,649.67	\$ 184,550.31	\$ 215,308.69	\$ 184,703.46	\$ 215,487.37	\$ 184,550.31	\$ 215,308.69	\$ 184,550.31	\$ 215,308.69
On or after the 6th anniversary of closing, but before the 7th anniversary.	60%	Non-Targeted	\$ 185,737.25	\$ 213,597.84	\$ 166,600.69	\$ 194,367.47	\$ 193,938.64	\$ 226,261.74	\$ 165,475.00	\$ 193,054.17	\$ 161,481.52	\$ 185,703.75
		Targeted	\$ 222,884.70	\$ 260,032.15	\$ 193,777.82	\$ 226,074.13	\$ 193,938.64	\$ 226,261.74	\$ 193,777.82	\$ 226,074.13	\$ 193,777.82	\$ 226,074.13
On or after the 7th anniversary of closing, but before the 8th anniversary.	40%	Non-Targeted	\$ 195,024.11	\$ 224,277.73	\$ 174,930.72	\$ 204,085.84	\$ 203,635.57	\$ 237,574.83	\$ 173,748.76	\$ 202,706.88	\$ 169,555.60	\$ 194,988.94
		Targeted	\$ 234,028.94	\$ 273,033.76	\$ 203,466.72	\$ 237,377.84	\$ 203,635.57	\$ 237,574.83	\$ 203,466.72	\$ 237,377.84	\$ 203,466.72	\$ 237,377.84
On or after the 8th anniversary of closing, but before the 9th anniversary.	20%	Non-Targeted	\$ 204,775.32	\$ 235,491.62	\$ 183,677.26	\$ 214,290.13	\$ 213,817.35	\$ 249,453.57	\$ 182,436.19	\$ 212,842.23	\$ 178,033.38	\$ 204,738.38
		Targeted	\$ 245,730.38	\$ 286,685.45	\$ 213,640.05	\$ 249,246.73	\$ 213,817.35	\$ 249,453.57	\$ 213,640.05	\$ 249,246.73	\$ 213,640.05	\$ 249,246.73

**** Virginia Beach-Norfolk-Newport News, VA-NC MSA contains Gloucester County, Isle of Wight County, James County, Mathews County, York County, Chesapeake City, Hampton City, Newport News City, Norfolk City, Poquoson City, Portsmouth City, Suffolk City, Virginia Beach City, and Williamsburg City
(Please note that Surry County's limits are part of Balance of State.)

***** Warren County is part of Washington-Arlington-Alexandria DC-VA-MD-WV MSA.