

## 2025 Conventional Non-bond AMI Limit Changes

Fannie Mae and Freddie Mac have recently updated the Area Median Income (AMI) limits for 2025, effective **May 18, 2025**.

This year's AMI limits resulted in an increase in 130 jurisdictions and a decrease in 3 jurisdictions in Virginia when compared to last year's AMI limits.

**Remember that Virginia Housing's income limits remain applicable. Refer to the [Household Income Matrix](#) and [Virginia Housing's Income and Sales Price Limits](#) to ensure that borrowers' income complies with the income limit for the selected program.**

The Conventional Non-bond AMI limits specifically impact the Conventional Non-bond Program and do not affect other programs, including the Conventional Bond Program. This means that borrowers using the Conventional Bond Program remain exempt from the Charter MI Loan Level Pricing Adjustment (LLPA), irrespective of their AMI surpassing 80%. Borrowers using the Conventional Non-bond Program and exceeding 80% AMI, however, will be subject to the Charter MI LLPA unless they opt for the standard MI coverage.

Virginia Housing's LOS, Mortgage Cadence, will soon integrate the 2025 AMI limits for the Conventional Non-bond Program. In the interim, you as the Originating Lender are responsible for your pipeline of Conventional Non-bond loans that may be affected by this update. Adherence to the GSE's AMI adjustments, aligned with their respective effective dates, is essential. We will inform you promptly once Mortgage Cadence is updated.

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Thank you for your attention to this important update. Please get in touch with Virginia Housing's Lock Desk or your Business Development Officer with any questions.

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