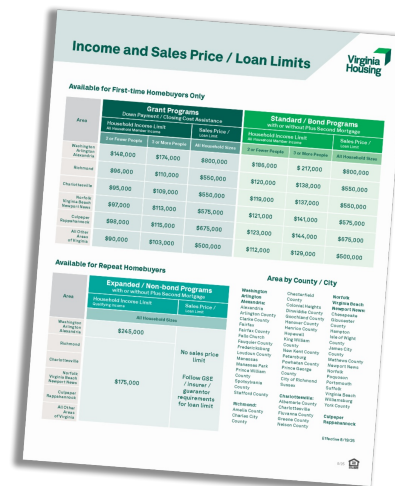


Good News!

Virginia Housing is excited to announce new maximum income and sales price limits **effective with applications on or after August 19, 2025**. These changes aim to enhance accessibility to housing opportunities across Virginia.

Highlights:

- Higher grant, standard/bond, and expanded/non-bond limits across all regions of Virginia.
- Higher targeted area limits across all regions of Virginia. ([Click here](#) for the targeted area map)
- Warren County is now classified as part of *All Other Areas of Virginia*.



Click for income and sales price limits

This flyer provides a clear overview of the new limits, the areas they apply to, the programs they cover, household sizes, and whose income is included. For additional support, explore Virginia Housing's helpful resources, such as the [Household Income Matrix](#) and our [FAQs](#), to quickly find the information you need.

All online content has been updated to reflect the new limits.

Questions? Contact:

Virginia Housing's Underwriting Team
Underwriting@VirginiaHousing.com

Melissa Whitlow, Assistant Director of Homeownership Lending Operations

Melissa.Whitlow@VirginiaHousing.com

Mindy Hall-Sexton, Loan Program Manager

Mindy.Hall-Sexton@VirginiaHousing.com

We believe in the power of home to grow thriving communities across Virginia, and we thank you for being part of our mission for over 50 years.

Stay connected and in the know



Virginia Housing | [Website](#) | [Join Our Email List](#)

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.



Virginia Housing | 601 S. Belvidere | Richmond, VA 23220 US

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Income and Sales Price / Loan Limits

Available for First-time Homebuyers Only

| Area | Grant Programs Down Payment / Closing Cost Assistance | | | Standard / Bond Programs with or without Plus Second Mortgage | | |
|---|--|------------------|-----------------------------|--|------------------|-----------------------------|
| | 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 | | 2 or Fewer People | 3 or More People | |
| 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 with or without Plus Second Mortgage | |
|---|--|-----------------------------|
| | Household Income Limit Qualifying Income | Sales Price / Loan Limit |
| | All Household Sizes | |
| Washington Arlington Alexandria | \$245,000 | No sales price limit |
| Richmond | \$175,000 | |
| Charlottesville | | |
| Norfolk Virginia Beach Newport News | | |
| 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.
- 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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| | |
|--------------------------------|---|
| Virginia Housing's Main Number | 877-843-2123 |
| Español | 877-843-2123 |
| Virginia Relay | 711 (in Virginia) / 800-828-1140 |
| Southwest VA Office | 800-447-5145 |
| Website | VirginiaHousing.com |

Areas of Economic Opportunity / Targeted Areas

| Area | Jurisdiction | Gross Household Income 1-2 Persons | Gross Household Income 3 or more Persons | Sales Price / Loan Limits New & Existing Construction | Targeted Area Status |
|---------------------------------------|-----------------------|------------------------------------|--|---|----------------------|
| Washington Arlington Alexandria | Alexandria City | \$186,000 | \$217,000 | \$800,000 | Partially Targeted |
| | Arlington County | \$186,000 | \$217,000 | \$800,000 | Partially Targeted |
| | Clarke County | \$186,000 | \$217,000 | \$800,000 | No Targeted Areas |
| | Fairfax City | \$186,000 | \$217,000 | \$800,000 | No Targeted Areas |
| | Fairfax County | \$186,000 | \$217,000 | \$800,000 | Partially Targeted |
| | Falls Church City | \$186,000 | \$217,000 | \$800,000 | No Targeted Areas |
| | Fauquier County | \$186,000 | \$217,000 | \$800,000 | No Targeted Areas |
| | Fredericksburg City | \$186,000 | \$217,000 | \$800,000 | Partially Targeted |
| | Loudoun County | \$186,000 | \$217,000 | \$800,000 | Partially Targeted |
| | Manassas City | \$186,000 | \$217,000 | \$800,000 | Partially Targeted |
| | Manassas Park City | \$186,000 | \$217,000 | \$800,000 | Partially Targeted |
| | Prince William County | \$186,000 | \$217,000 | \$800,000 | Partially Targeted |
| | Spotsylvania County | \$186,000 | \$217,000 | \$800,000 | Partially Targeted |
| | Stafford County | \$186,000 | \$217,000 | \$800,000 | No Targeted Areas |
| Richmond | Amelia County | \$135,000 | \$158,000 | \$600,000 | No Targeted Areas |
| | Charles City County | \$135,000 | \$158,000 | \$600,000 | No Targeted Areas |
| | Chesterfield County | \$135,000 | \$158,000 | \$600,000 | Partially Targeted |
| | Colonial Heights City | \$135,000 | \$158,000 | \$600,000 | Partially Targeted |
| | Dinwiddie County | \$135,000 | \$158,000 | \$600,000 | No Targeted Areas |
| | Goochland County | \$135,000 | \$158,000 | \$600,000 | No Targeted Areas |
| | Hanover County | \$135,000 | \$158,000 | \$600,000 | No Targeted Areas |
| | Henrico County | \$135,000 | \$158,000 | \$600,000 | Partially Targeted |
| | Hopewell City | \$135,000 | \$158,000 | \$600,000 | Partially Targeted |
| | King William County | \$135,000 | \$158,000 | \$600,000 | No Targeted Areas |
| | New Kent County | \$135,000 | \$158,000 | \$600,000 | No Targeted Areas |
| | Petersburg City | \$135,000 | \$158,000 | \$600,000 | Partially Targeted |
| | Powhatan County | \$135,000 | \$158,000 | \$600,000 | No Targeted Areas |
| | Prince George County | \$135,000 | \$158,000 | \$600,000 | No Targeted Areas |
| | Richmond City | \$135,000 | \$158,000 | \$575,000 | Partially Targeted |
| | Sussex County | \$135,000 | \$158,000 | \$575,000 | No Targeted Areas |
| Charlottesville | Albemarle County | \$135,000 | \$158,000 | \$575,000 | Partially Targeted |
| | Charlottesville City | \$135,000 | \$158,000 | \$575,000 | Partially Targeted |
| | Fluvanna County | \$135,000 | \$158,000 | \$575,000 | No Targeted Areas |
| | Greene County | \$135,000 | \$158,000 | \$575,000 | No Targeted Areas |
| | Nelson County | \$135,000 | \$158,000 | \$575,000 | No Targeted Areas |

Areas of Economic Opportunity / Targeted Areas

| Area | Jurisdiction | Gross Household Income 1-2 Persons | Gross Household Income 3 or more Persons | Sales Price / Loan Limits New & Existing Construction | Targeted Area Status |
|-------------------------------------|----------------------|------------------------------------|--|---|----------------------|
| Norfolk VA Beach Newport News | Chesapeake City | \$135,000 | \$158,000 | \$575,000 | Partially Targeted |
| | Gloucester County | \$135,000 | \$158,000 | \$575,000 | No Targeted Areas |
| | Hampton City | \$135,000 | \$158,000 | \$575,000 | Partially Targeted |
| | Isle of Wight County | \$135,000 | \$158,000 | \$575,000 | No Targeted Areas |
| | James City County | \$135,000 | \$158,000 | \$575,000 | No Targeted Areas |
| | Mathews County | \$135,000 | \$158,000 | \$575,000 | No Targeted Areas |
| | Newport News City | \$135,000 | \$158,000 | \$575,000 | Partially Targeted |
| | Norfolk City | \$135,000 | \$158,000 | \$575,000 | Partially Targeted |
| | Poquoson City | \$135,000 | \$158,000 | \$575,000 | No Targeted Areas |
| | Portsmouth City | \$135,000 | \$158,000 | \$575,000 | Partially Targeted |
| | Suffolk City | \$135,000 | \$158,000 | \$575,000 | Partially Targeted |
| | Virginia Beach City | \$135,000 | \$158,000 | \$575,000 | Partially Targeted |
| | Williamsburg City | \$135,000 | \$158,000 | \$575,000 | No Targeted Areas |
| | York County | \$135,000 | \$158,000 | \$575,000 | No Targeted Areas |
| Culpeper Rappahannock | Culpeper County | \$135,000 | \$158,000 | \$700,000 | No Targeted Areas |
| | Rappahannock County | \$135,000 | \$158,000 | \$700,000 | No Targeted Areas |
| All other areas of the state | Accomack County | \$135,000 | \$158,000 | \$525,000 | Partially Targeted |
| | Alleghany County | \$135,000 | \$158,000 | \$525,000 | Partially Targeted |
| | Amherst County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Appomattox County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Augusta County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Bath County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Bedford County | \$135,000 | \$158,000 | \$525,000 | Partially Targeted |
| | Bland County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Botetourt County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Bristol City | \$135,000 | \$158,000 | \$525,000 | Partially Targeted |
| | Brunswick County | \$135,000 | \$158,000 | \$525,000 | Partially Targeted |
| | Buchanan County | \$135,000 | \$158,000 | \$525,000 | Completely Targeted |
| | Buckingham County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Buena Vista City | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Campbell County | \$135,000 | \$158,000 | \$525,000 | Partially Targeted |
| | Caroline County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Carroll County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Charlotte County | \$135,000 | \$158,000 | \$525,000 | Partially Targeted |
| | Covington City | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |

Areas of Economic Opportunity / Targeted Areas

| Area | Jurisdiction | Gross Household Income 1-2 Persons | Gross Household Income 3 or more Persons | Sales Price / Loan Limits New & Existing Construction | Targeted Area Status |
|------------------------------|-----------------------|------------------------------------|--|---|----------------------|
| All other areas of the state | Craig County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Cumberland County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Danville City | \$135,000 | \$158,000 | \$525,000 | Partially Targeted |
| | Dickenson County | \$135,000 | \$158,000 | \$525,000 | Completely Targeted |
| | Emporia City | \$135,000 | \$158,000 | \$525,000 | Partially Targeted |
| | Essex County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Floyd County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Franklin City | \$135,000 | \$158,000 | \$525,000 | Partially Targeted |
| | Franklin County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Frederick County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Galax City | \$135,000 | \$158,000 | \$525,000 | Partially Targeted |
| | Giles County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Grayson County | \$135,000 | \$158,000 | \$525,000 | Partially Targeted |
| | Greensville County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Halifax County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Harrisonburg City | \$135,000 | \$158,000 | \$525,000 | Partially Targeted |
| | Henry County | \$135,000 | \$158,000 | \$525,000 | Partially Targeted |
| | Highland County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | King and Queen County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | King George County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Lancaster County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Lee County | \$135,000 | \$158,000 | \$525,000 | Completely Targeted |
| | Lexington City | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Louisa County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Lunenburg County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Lynchburg City | \$135,000 | \$158,000 | \$525,000 | Partially Targeted |
| | Madison County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Martinsville City | \$135,000 | \$158,000 | \$525,000 | Partially Targeted |
| | Mecklenburg County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Middlesex County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Montgomery County | \$135,000 | \$158,000 | \$525,000 | Partially Targeted |
| | Northampton County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Northumberland County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Norton City | \$135,000 | \$158,000 | \$525,000 | Completely Targeted |
| | Nottoway County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |

Areas of Economic Opportunity / Targeted Areas

| Area | Jurisdiction | Gross Household Income 1-2 Persons | Gross Household Income 3 or more Persons | Sales Price / Loan Limits New & Existing Construction | Targeted Area Status |
|------------------------------|----------------------|------------------------------------|--|---|----------------------|
| All other areas of the state | Orange County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Page County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Patrick County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Pittsylvania County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Prince Edward County | \$135,000 | \$158,000 | \$525,000 | Partially Targeted |
| | Pulaski County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Radford City | \$135,000 | \$158,000 | \$525,000 | Partially Targeted |
| | Richmond County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Roanoke City | \$135,000 | \$158,000 | \$525,000 | Partially Targeted |
| | Roanoke County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Rockbridge County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Rockingham County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Russell County | \$135,000 | \$158,000 | \$525,000 | Completely Targeted |
| | Salem City | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Scott County | \$135,000 | \$158,000 | \$525,000 | Completely Targeted |
| | Shenandoah County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Smyth County | \$135,000 | \$158,000 | \$525,000 | Partially Targeted |
| | Southampton County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Staunton City | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Surry County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Tazewell County | \$135,000 | \$158,000 | \$525,000 | Completely Targeted |
| | Warren County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Washington County | \$135,000 | \$158,000 | \$525,000 | Partially Targeted |
| | Waynesboro City | \$135,000 | \$158,000 | \$525,000 | Partially Targeted |
| | Westmoreland County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |
| | Winchester City | \$135,000 | \$158,000 | \$525,000 | Partially Targeted |
| | Wise County | \$135,000 | \$158,000 | \$525,000 | Completely Targeted |
| | Wythe County | \$135,000 | \$158,000 | \$525,000 | No Targeted Areas |