

TO: Virginia Housing Property Portfolio  
FROM: Virginia Housing Rental Compliance & Asset Management Department  
RE: 2025 Program Income & Rent Limits

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Project owners must annually review published income limits to ensure the appropriate income limits and rents are applied to their projects.

The Multifamily Tax Subsidy Program (MTSP), HERA Special, Average Income Test (AIT), and the National Non-Metropolitan Income Limits (NNMIL) are available on the [HUD User website](#).

The Program Income & Rent Limits Excel form is updated with 2025 HUD-published income limits available on the [Program Income Limits webpage](#).

The [Novogradac Rent and Income Limit Calculator](#) may also be used as a resource for the annual review of income and rent limits.

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**The 2025 HUD MTSP, HERA Special, and Average Income Limits** were published and effective on **April 1, 2025**. Project owners must implement the limits within 45 days for Tax Credit and Tax-Exempt Bond projects. The new limits must be implemented and applied for all new move-ins and required annual recertifications by **May 16, 2025**.

#### **Average Income Test (AIT) Income Limits Published**

The [Average Income Test Income Limits](#) from 20% to 80% Area Median Income (AMI) are available on the [HUD User website](#).

#### **National Non-Metropolitan Income Limits**

Under the Housing and Economic Recovery Act (HERA-2008), Tax Credit properties located in rural areas may use the greater of the area median income or national non-metropolitan median income.

**The National Non-Metropolitan Median Income limit is \$82,300** and may be applied in any area with a lower median income with confirmation only on the [USDA Eligibility](#) website. Eligible areas are subject to change from year to year. Maintain the eligibility document in your property files annually for the compliance monitoring review.

**National Non-Metropolitan Median Income source:** HUD Income Limits [Frequently Asked Questions](#) on the HUD User website for the current year.

### **HERA Special Limit Areas for Projects Placed in Service Before 1/1/2009**

Projects placed in service before 1/1/2009 are eligible to use the HERA Special Income Limits. The list of areas eligible for the HERA Special income limits changed in 2025. See the list below.

<b>County Name</b>	<b>Metro Area Name</b>
Botetourt County	Roanoke, VA HUD Metro FMR Area
Bristol City	Kingsport-Bristol, TN-VA MSA
Craig County	Roanoke, VA HUD Metro FMR Area
Frederick County	Winchester, VA-WV MSA
Harrisonburg City	Harrisonburg, VA MSA
Montgomery County	Blacksburg-Christiansburg-Radford, VA HUD Metro FMR Area
Radford City	Blacksburg-Christiansburg-Radford, VA HUD Metro FMR Area
Roanoke City	Roanoke, VA HUD Metro FMR Area
Roanoke County	Roanoke, VA HUD Metro FMR Area
Rockingham County	Harrisonburg, VA MSA
Salem City	Roanoke, VA HUD Metro FMR Area
Scott County	Kingsport-Bristol TN-VA MSA
Washington County	Kingsport-Bristol TN-VA MSA
Winchester City	Winchester, VA-WV MSA

### **Loan Program Income Limits**

Virginia Housing uses the HUD published MTSP Income Limits to calculate the income and rent limits, as applicable for Virginia Housing Loan programs at 50%, 80%, 100%, 120%, and 150% AMI.

Virginia Housing's loan programs include Tax Exempt or Taxable Bond, Mixed-Use/Mixed-Income ("MUMI"), REACH, Special Initiatives Program (SIP), and SPARC financing. Upon initial occupancy, Virginia Housing's enabling legislation requires that a household's gross annual or adjusted annual income does not exceed the income limit(s) included in the Regulatory Loan Agreement.

### **Online Tenant Portal**

The 2025 HUD published income limits are updated in the online Tenant Portal. Please email [TenantPortalAdmin@VirginiaHousing.com](mailto:TenantPortalAdmin@VirginiaHousing.com) if you have any questions or concerns about the income limits in the online Tenant Portal.