

# 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<br>Arlington<br>Alexandria | Alexandria City       | \$171,000                          | \$200,000                                | \$725,000   | Partially Targeted   |
|                                       | Arlington County      | \$171,000                          | \$200,000                                | \$725,000   | Partially Targeted   |
|                                       | Clarke County         | \$171,000                          | \$200,000                                | \$725,000   | No Targeted Areas    |
|                                       | Fairfax City          | \$171,000                          | \$200,000                                | \$725,000   | No Targeted Areas    |
|                                       | Fairfax County        | \$171,000                          | \$200,000                                | \$725,000   | Partially Targeted   |
|                                       | Falls Church City     | \$171,000                          | \$200,000                                | \$725,000   | No Targeted Areas    |
|                                       | Fauquier County       | \$171,000                          | \$200,000                                | \$725,000   | No Targeted Areas    |
|                                       | Fredericksburg City   | \$171,000                          | \$200,000                                | \$725,000   | No Targeted Areas    |
|                                       | Loudoun County        | \$171,000                          | \$200,000                                | \$725,000   | No Targeted Areas    |
|                                       | Manassas City         | \$171,000                          | \$200,000                                | \$725,000   | No Targeted Areas    |
|                                       | Manassas Park City    | \$171,000                          | \$200,000                                | \$725,000   | Partially Targeted   |
|                                       | Prince William County | \$171,000                          | \$200,000                                | \$725,000   | No Targeted Areas    |
|                                       | Spotsylvania County   | \$171,000                          | \$200,000                                | \$725,000   | No Targeted Areas    |
|                                       | Stafford County       | \$171,000                          | \$200,000                                | \$725,000   | No Targeted Areas    |
| Richmond                              | Amelia County         | \$120,000                          | \$140,000                                | \$525,000   | No Targeted Areas    |
|                                       | Charles City County   | \$120,000                          | \$140,000                                | \$525,000   | No Targeted Areas    |
|                                       | Chesterfield County   | \$120,000                          | \$140,000                                | \$525,000   | Partially Targeted   |
|                                       | Colonial Heights City | \$120,000                          | \$140,000                                | \$525,000   | Partially Targeted   |
|                                       | Dinwiddie County      | \$120,000                          | \$140,000                                | \$525,000   | No Targeted Areas    |
|                                       | Goochland County      | \$120,000                          | \$140,000                                | \$525,000   | No Targeted Areas    |
|                                       | Hanover County        | \$120,000                          | \$140,000                                | \$525,000   | No Targeted Areas    |
|                                       | Henrico County        | \$120,000                          | \$140,000                                | \$525,000   | Partially Targeted   |
|                                       | Hopewell City         | \$120,000                          | \$140,000                                | \$525,000   | Partially Targeted   |
|                                       | King William County   | \$120,000                          | \$140,000                                | \$525,000   | No Targeted Areas    |
|                                       | New Kent County       | \$120,000                          | \$140,000                                | \$525,000   | No Targeted Areas    |
|                                       | Petersburg City       | \$120,000                          | \$140,000                                | \$525,000   | Partially Targeted   |
|                                       | Powhatan County       | \$120,000                          | \$140,000                                | \$525,000   | No Targeted Areas    |
|                                       | Prince George County  | \$120,000                          | \$140,000                                | \$525,000   | No Targeted Areas    |
|                                       | Richmond City         | \$120,000                          | \$140,000                                | \$525,000   | Partially Targeted   |
| Sussex County                         | \$120,000             | \$140,000                          | \$525,000                                | Partially Targeted                                    |                      |
| Charlottesville                       | Albemarle County      | \$120,000                          | \$140,000                                | \$500,000   | No Targeted Areas    |
|                                       | Charlottesville City  | \$120,000                          | \$140,000                                | \$500,000   | Partially Targeted   |
|                                       | Fluvanna County       | \$120,000                          | \$140,000                                | \$500,000   | No Targeted Areas    |
|                                       | Greene County         | \$120,000                          | \$140,000                                | \$500,000   | No Targeted Areas    |
|                                       | Nelson County         | \$120,000                          | \$140,000                                | \$500,000   | No Targeted Areas    |
| Norfolk<br>VA Beach<br>Newport News   | Chesapeake City       | \$120,000                          | \$140,000                                | \$500,000   | Partially Targeted   |
|                                       | Gloucester County     | \$120,000                          | \$140,000                                | \$500,000   | No Targeted Areas    |
|                                       | Hampton City          | \$120,000                          | \$140,000                                | \$500,000   | Partially Targeted   |

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| <b>Norfolk<br/>VA Beach<br/>Newport News</b> | <b>Isle of Wight County</b> | \$120,000                          | \$140,000                                | \$500,000   | No Targeted Areas    |
|  | <b>James City County</b>    | \$120,000                          | \$140,000                                | \$500,000   | Partially Targeted   |
|  | <b>Mathews County</b>       | \$120,000                          | \$140,000                                | \$500,000   | No Targeted Areas    |
|  | <b>Newport News City</b>    | \$120,000                          | \$140,000                                | \$500,000   | Partially Targeted   |
|  | <b>Norfolk City</b>         | \$120,000                          | \$140,000                                | \$500,000   | Partially Targeted   |
|  | <b>Poquoson City</b>        | \$120,000                          | \$140,000                                | \$500,000   | No Targeted Areas    |
|  | <b>Portsmouth City</b>      | \$120,000                          | \$140,000                                | \$500,000   | Partially Targeted   |
|  | <b>Suffolk City</b>         | \$120,000                          | \$140,000                                | \$500,000   | Partially Targeted   |
|  | <b>Virginia Beach City</b>  | \$120,000                          | \$140,000                                | \$500,000   | Partially Targeted   |
|  | <b>Williamsburg City</b>    | \$120,000                          | \$140,000                                | \$500,000   | No Targeted Areas    |
|  | <b>York County</b>          | \$120,000                          | \$140,000                                | \$500,000   | No Targeted Areas    |
| <b>Culpeper<br/>Rappahannock<br/>Warren</b>  | <b>Culpeper County</b>      | \$120,000                          | \$140,000                                | \$675,000   | No Targeted Areas    |
|  | <b>Rappahannock County</b>  | \$120,000                          | \$140,000                                | \$675,000   | No Targeted Areas    |
|  | <b>Warren County</b>        | \$120,000                          | \$140,000                                | \$675,000   | Partially Targeted   |
| <b>All other areas<br/>of the state</b>      | <b>Accomack County</b>      | \$120,000                          | \$140,000                                | \$475,000   | Partially Targeted   |
|  | <b>Alleghany County</b>     | \$120,000                          | \$140,000                                | \$475,000   | Partially Targeted   |
|  | <b>Amherst County</b>       | \$120,000                          | \$140,000                                | \$475,000   | No Targeted Areas    |
|  | <b>Appomattox County</b>    | \$120,000                          | \$140,000                                | \$475,000   | No Targeted Areas    |
|  | <b>Augusta County</b>       | \$120,000                          | \$140,000                                | \$475,000   | Partially Targeted   |
|  | <b>Bath County</b>          | \$120,000                          | \$140,000                                | \$475,000   | No Targeted Areas    |
|  | <b>Bedford County</b>       | \$120,000                          | \$140,000                                | \$475,000   | Partially Targeted   |
|  | <b>Bland County</b>         | \$120,000                          | \$140,000                                | \$475,000   | No Targeted Areas    |
|  | <b>Botetourt County</b>     | \$120,000                          | \$140,000                                | \$475,000   | No Targeted Areas    |
|  | <b>Bristol City</b>         | \$120,000                          | \$140,000                                | \$475,000   | Partially Targeted   |
|  | <b>Brunswick County</b>     | \$120,000                          | \$140,000                                | \$475,000   | Partially Targeted   |
|  | <b>Buchanan County</b>      | \$120,000                          | \$140,000                                | \$475,000   | Completely Targeted  |
|  | <b>Buckingham County</b>    | \$120,000                          | \$140,000                                | \$475,000   | No Targeted Areas    |
|  | <b>Buena Vista City</b>     | \$120,000                          | \$140,000                                | \$475,000   | Partially Targeted   |
|  | <b>Campbell County</b>      | \$120,000                          | \$140,000                                | \$475,000   | Partially Targeted   |
|  | <b>Caroline County</b>      | \$120,000                          | \$140,000                                | \$475,000   | Partially Targeted   |
|  | <b>Carroll County</b>       | \$120,000                          | \$140,000                                | \$475,000   | Partially Targeted   |
|  | <b>Charlotte County</b>     | \$120,000                          | \$140,000                                | \$475,000   | Partially Targeted   |
|  | <b>Covington City</b>       | \$120,000                          | \$140,000                                | \$475,000   | No Targeted Areas    |
|  | <b>Craig County</b>         | \$120,000                          | \$140,000                                | \$475,000   | No Targeted Areas    |
|  | <b>Cumberland County</b>    | \$120,000                          | \$140,000                                | \$475,000   | Partially Targeted   |
|  | <b>Danville City</b>        | \$120,000                          | \$140,000                                | \$475,000   | Partially Targeted   |
|  | <b>Dickenson County</b>     | \$120,000                          | \$140,000                                | \$475,000   | Completely Targeted  |
| <b>Emporia City</b>                          | \$120,000                   | \$140,000                          | \$475,000                                | Partially Targeted                                    |                      |

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|-------------------------------------|-----------------------|------------------------------------|--|---|----------------------|
| <b>All other areas of the state</b> | Essex County          | \$120,000                          | \$140,000                                | \$475,000   | Partially Targeted   |
|                                     | Floyd County          | \$120,000                          | \$140,000                                | \$475,000   | Partially Targeted   |
|                                     | Franklin City         | \$120,000                          | \$140,000                                | \$475,000   | Partially Targeted   |
|                                     | Franklin County       | \$120,000                          | \$140,000                                | \$475,000   | Partially Targeted   |
|                                     | Frederick County      | \$120,000                          | \$140,000                                | \$475,000   | No Targeted Areas    |
|                                     | Galax City            | \$120,000                          | \$140,000                                | \$475,000   | No Targeted Areas    |
|                                     | Giles County          | \$120,000                          | \$140,000                                | \$475,000   | Partially Targeted   |
|                                     | Grayson County        | \$120,000                          | \$140,000                                | \$475,000   | Partially Targeted   |
|                                     | Greensville County    | \$120,000                          | \$140,000                                | \$475,000   | No Targeted Areas    |
|                                     | Halifax County        | \$120,000                          | \$140,000                                | \$475,000   | Partially Targeted   |
|                                     | Harrisonburg City     | \$120,000                          | \$140,000                                | \$475,000   | Partially Targeted   |
|                                     | Henry County          | \$120,000                          | \$140,000                                | \$475,000   | Partially Targeted   |
|                                     | Highland County       | \$120,000                          | \$140,000                                | \$475,000   | No Targeted Areas    |
|                                     | King and Queen County | \$120,000                          | \$140,000                                | \$475,000   | No Targeted Areas    |
|                                     | King George County    | \$120,000                          | \$140,000                                | \$475,000   | No Targeted Areas    |
|                                     | Lancaster County      | \$120,000                          | \$140,000                                | \$475,000   | No Targeted Areas    |
|                                     | Lee County            | \$120,000                          | \$140,000                                | \$475,000   | Completely Targeted  |
|                                     | Lexington City        | \$120,000                          | \$140,000                                | \$475,000   | No Targeted Areas    |
|                                     | Louisa County         | \$120,000                          | \$140,000                                | \$475,000   | No Targeted Areas    |
|                                     | Lunenburg County      | \$120,000                          | \$140,000                                | \$475,000   | Partially Targeted   |
|                                     | Lynchburg City        | \$120,000                          | \$140,000                                | \$475,000   | Partially Targeted   |
|                                     | Madison County        | \$120,000                          | \$140,000                                | \$475,000   | No Targeted Areas    |
|                                     | Martinsville City     | \$120,000                          | \$140,000                                | \$475,000   | Partially Targeted   |
|                                     | Mecklenburg County    | \$120,000                          | \$140,000                                | \$475,000   | Partially Targeted   |
|                                     | Middlesex County      | \$120,000                          | \$140,000                                | \$475,000   | No Targeted Areas    |
|                                     | Montgomery County     | \$120,000                          | \$140,000                                | \$475,000   | Partially Targeted   |
|                                     | Northampton County    | \$120,000                          | \$140,000                                | \$475,000   | Partially Targeted   |
|                                     | Northumberland County | \$120,000                          | \$140,000                                | \$475,000   | Partially Targeted   |
|                                     | Norton City           | \$120,000                          | \$140,000                                | \$475,000   | Completely Targeted  |
|                                     | Nottoway County       | \$120,000                          | \$140,000                                | \$475,000   | No Targeted Areas    |
|                                     | Orange County         | \$120,000                          | \$140,000                                | \$475,000   | No Targeted Areas    |
|                                     | Page County           | \$120,000                          | \$140,000                                | \$475,000   | Partially Targeted   |
|                                     | Patrick County        | \$120,000                          | \$140,000                                | \$475,000   | No Targeted Areas    |
| Pittsylvania County                 | \$120,000             | \$140,000                          | \$475,000                                | Partially Targeted                                    |                      |
| Prince Edward County                | \$120,000             | \$140,000                          | \$475,000                                | Partially Targeted                                    |                      |
| Pulaski County                      | \$120,000             | \$140,000                          | \$475,000                                | Partially Targeted                                    |                      |
| Radford City                        | \$120,000             | \$140,000                          | \$475,000                                | No Targeted Areas                                     |                      |
| Richmond County                     | \$120,000             | \$140,000                          | \$475,000                                | No Targeted Areas                                     |                      |



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| 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 |
|-------------------------------------|----------------------------|------------------------------------|--|---|----------------------|
| <b>All other areas of the state</b> | <b>Roanoke City</b>        | \$120,000                          | \$140,000                                | \$475,000   | Partially Targeted   |
|                                     | <b>Roanoke County</b>      | \$120,000                          | \$140,000                                | \$475,000   | Partially Targeted   |
|                                     | <b>Rockbridge County</b>   | \$120,000                          | \$140,000                                | \$475,000   | Partially Targeted   |
|                                     | <b>Rockingham County</b>   | \$120,000                          | \$140,000                                | \$475,000   | Partially Targeted   |
|                                     | <b>Russell County</b>      | \$120,000                          | \$140,000                                | \$475,000   | Completely Targeted  |
|                                     | <b>Salem City</b>          | \$120,000                          | \$140,000                                | \$475,000   | No Targeted Areas    |
|                                     | <b>Scott County</b>        | \$120,000                          | \$140,000                                | \$475,000   | Completely Targeted  |
|                                     | <b>Shenandoah County</b>   | \$120,000                          | \$140,000                                | \$475,000   | Partially Targeted   |
|                                     | <b>Smyth County</b>        | \$120,000                          | \$140,000                                | \$475,000   | Partially Targeted   |
|                                     | <b>Southampton County</b>  | \$120,000                          | \$140,000                                | \$475,000   | No Targeted Areas    |
|                                     | <b>Staunton City</b>       | \$120,000                          | \$140,000                                | \$475,000   | No Targeted Areas    |
|                                     | <b>Surry County</b>        | \$120,000                          | \$140,000                                | \$475,000   | No Targeted Areas    |
|                                     | <b>Tazewell County</b>     | \$120,000                          | \$140,000                                | \$475,000   | Completely Targeted  |
|                                     | <b>Washington County</b>   | \$120,000                          | \$140,000                                | \$475,000   | Partially Targeted   |
|                                     | <b>Waynesboro City</b>     | \$120,000                          | \$140,000                                | \$475,000   | Partially Targeted   |
|                                     | <b>Westmoreland County</b> | \$120,000                          | \$140,000                                | \$475,000   | No Targeted Areas    |
|                                     | <b>Winchester City</b>     | \$120,000                          | \$140,000                                | \$475,000   | Partially Targeted   |
|                                     | <b>Wise County</b>         | \$120,000                          | \$140,000                                | \$475,000   | Completely Targeted  |
|                                     | <b>Wythe County</b>        | \$120,000                          | \$140,000                                | \$475,000   | Partially Targeted   |