

FY2021 Loan Program Income Limits Not-Adjusted for Family Size (AFS)

Metro Area Name	County Name	Median	50%	60%	80%	100%	120%	150%
Accomack County, VA	Accomack County	57,500	29,850	35,820	47,750	59,700	71,640	89,550
Charlottesville, VA HUD Metro FMR Area	Albemarle County	93,700	46,850	56,220	74,960	93,700	112,440	140,550
Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area	Alexandria city	129,000	64,500	77,400	103,200	129,000	154,800	193,500
Alleghany County-Clifton Forge city-Covington city, VA HUD Nonmet	Alleghany County	60,700	30,350	36,420	48,560	60,700	72,840	91,050
Richmond, VA MSA	Amelia County	90,000	45,000	54,000	72,000	90,000	108,000	135,000
Lynchburg, VA MSA	Amherst County	73,700	36,850	44,220	58,960	73,700	88,440	110,550
Lynchburg, VA MSA	Appomattox County	73,700	36,850	44,220	58,960	73,700	88,440	110,550
Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area	Arlington County	129,000	64,500	77,400	103,200	129,000	154,800	193,500
Staunton-Waynesboro, VA MSA	Augusta County	71,200	35,600	42,720	56,960	71,200	85,440	106,800
Bath County, VA	Bath County	61,900	31,200	37,440	49,900	62,400	74,880	93,600
Lynchburg, VA MSA	Bedford County	73,700	36,850	44,220	58,960	73,700	88,440	110,550
Bland County, VA	Bland County	69,500	34,750	41,700	55,600	69,500	83,400	104,250
Roanoke, VA HUD Metro FMR Area	Botetourt County	78,400	39,200	47,040	62,720	78,400	94,080	117,600
Kingsport-Bristol-Bristol, TN-VA MSA	Bristol city	59,600	29,800	35,760	47,700	59,600	71,520	89,400
Brunswick County, VA	Brunswick County	54,000	29,850	35,820	47,750	59,700	71,640	89,550
Buchanan County, VA	Buchanan County	41,100	29,850	35,820	47,750	59,700	71,640	89,550
Buckingham County, VA HUD Metro FMR Area	Buckingham County	57,500	29,850	35,820	47,750	59,700	71,640	89,550

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Rockbridge County-Buena Vista city-Lexington city, VA HUD Nonmetr	Buena Vista city	61,200	30,600	36,720	48,960	61,200	73,440	91,800
Lynchburg, VA MSA	Campbell County	73,700	36,850	44,220	58,960	73,700	88,440	110,550
Richmond, VA MSA	Caroline County	90,000	45,000	54,000	72,000	90,000	108,000	135,000
Carroll County-Galax city, VA HUD Nonmetro FMR Area	Carroll County	54,600	29,850	35,820	47,750	59,700	71,640	89,550
Richmond, VA MSA	Charles City County	90,000	45,000	54,000	72,000	90,000	108,000	135,000
Charlotte County, VA	Charlotte County	53,400	29,850	35,820	47,750	59,700	71,640	89,550
Charlottesville, VA HUD Metro FMR Area	Charlottesville city	93,700	46,850	56,220	74,960	93,700	112,440	140,550
Virginia Beach-Norfolk-Newport News, VA-NC HUD Metro FMR Area	Chesapeake city	84,500	42,250	50,700	67,600	84,500	101,400	126,750
Richmond, VA MSA	Chesterfield County	90,000	45,000	54,000	72,000	90,000	108,000	135,000
Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area	Clarke County	129,000	64,500	77,400	103,200	129,000	154,800	193,500
Richmond, VA MSA	Colonial Heights city	90,000	45,000	54,000	72,000	90,000	108,000	135,000
Alleghany County-Clifton Forge city-Covington city, VA HUD Nonmet	Covington city	60,700	30,350	36,420	48,560	60,700	72,840	91,050
Roanoke, VA HUD Metro FMR Area	Craig County	78,400	39,200	47,040	62,720	78,400	94,080	117,600
Culpeper County, VA HUD Metro FMR Area	Culpeper County	90,100	45,050	54,060	72,080	90,100	108,120	135,150
Cumberland County, VA	Cumberland County	66,700	33,350	40,020	53,360	66,700	80,040	100,050
Pittsylvania County-Danville city, VA HUD Nonmetro FMR Area	Danville city	50,600	29,850	35,820	47,750	59,700	71,640	89,550

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Dickenson County, VA	Dickenson County	43,200	29,850	35,820	47,750	59,700	71,640	89,550
Richmond, VA MSA	Dinwiddie County	90,000	45,000	54,000	72,000	90,000	108,000	135,000
Greensville County-Emporia city, VA HUD Nonmetro FMR Area	Emporia city	52,200	29,850	35,820	47,750	59,700	71,640	89,550
Essex County, VA	Essex County	60,500	30,250	36,300	48,400	60,500	72,600	90,750
Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area	Fairfax city	129,000	64,500	77,400	103,200	129,000	154,800	193,500
Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area	Fairfax County	129,000	64,500	77,400	103,200	129,000	154,800	193,500
Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area	Falls Church city	129,000	64,500	77,400	103,200	129,000	154,800	193,500
Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area	Fauquier County	129,000	64,500	77,400	103,200	129,000	154,800	193,500
Floyd County, VA HUD Metro FMR Area	Floyd County	63,600	31,800	38,160	50,900	63,600	76,320	95,400
Charlottesville, VA HUD Metro FMR Area	Fluvanna County	93,700	46,850	56,220	74,960	93,700	112,440	140,550
Southampton County-Franklin city, VA HUD Nonmetro FMR Area	Franklin city	66,000	33,000	39,600	52,800	66,000	79,200	99,000
Franklin County, VA HUD Metro FMR Area	Franklin County	67,000	33,500	40,200	53,600	67,000	80,400	100,500
Winchester, VA-WV MSA	Frederick County	81,400	40,700	48,840	65,120	81,400	97,680	122,100
Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area	Fredericksburg city	129,000	64,500	77,400	103,200	129,000	154,800	193,500
Carroll County-Galax city, VA HUD Nonmetro FMR Area	Galax city	54,600	29,850	35,820	47,750	59,700	71,640	89,550
Giles County, VA HUD Metro FMR Area	Giles County	60,200	30,100	36,120	48,160	60,200	72,240	90,300

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Metro Area Name	County Name	Median	50%	60%	80%	100%	120%	150%
Virginia Beach-Norfolk-Newport News, VA-NC HUD Metro FMR Area	Gloucester County	84,500	42,250	50,700	67,600	84,500	101,400	126,750
Richmond, VA MSA	Goochland County	90,000	45,000	54,000	72,000	90,000	108,000	135,000
Grayson County, VA	Grayson County	48,100	29,850	35,820	47,750	59,700	71,640	89,550
Charlottesville, VA HUD Metro FMR Area	Greene County	93,700	46,850	56,220	74,960	93,700	112,440	140,550
Greensville County-Emporia city, VA HUD Nonmetro FMR Area	Greensville County	52,200	29,850	35,820	47,750	59,700	71,640	89,550
Halifax County, VA	Halifax County	60,000	30,000	36,000	48,000	60,000	72,000	90,000
Virginia Beach-Norfolk-Newport News, VA-NC HUD Metro FMR Area	Hampton city	84,500	42,250	50,700	67,600	84,500	101,400	126,750
Richmond, VA MSA	Hanover County	90,000	45,000	54,000	72,000	90,000	108,000	135,000
Harrisonburg, VA MSA	Harrisonburg city	66,700	34,200	41,040	54,700	68,400	82,080	102,600
Richmond, VA MSA	Henrico County	90,000	45,000	54,000	72,000	90,000	108,000	135,000
Henry County-Martinsville city, VA HUD Nonmetro FMR Area	Henry County	46,100	29,850	35,820	47,750	59,700	71,640	89,550
Highland County, VA	Highland County	61,000	30,500	36,600	48,800	61,000	73,200	91,500
Richmond, VA MSA	Hopewell city	90,000	45,000	54,000	72,000	90,000	108,000	135,000
Virginia Beach-Norfolk-Newport News, VA-NC HUD Metro FMR Area	Isle of Wight County	84,500	42,250	50,700	67,600	84,500	101,400	126,750
Virginia Beach-Norfolk-Newport News, VA-NC HUD Metro FMR Area	James City County	84,500	42,250	50,700	67,600	84,500	101,400	126,750
King and Queen County, VA	King and Queen County	66,100	33,050	39,660	52,880	66,100	79,320	99,150

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King George County, VA	King George County	102,400	51,200	61,440	81,920	102,400	122,880	153,600
Richmond, VA MSA	King William County	90,000	45,000	54,000	72,000	90,000	108,000	135,000
Lancaster County, VA	Lancaster County	71,900	35,950	43,140	57,520	71,900	86,280	107,850
Lee County, VA	Lee County	50,000	29,850	35,820	47,750	59,700	71,640	89,550
Rockbridge County-Buena Vista city- Lexington city, VA HUD Nonmetr	Lexington city	61,200	30,600	36,720	48,960	61,200	73,440	91,800
Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area	Loudoun County	129,000	64,500	77,400	103,200	129,000	154,800	193,500
Louisa County, VA	Louisa County	74,500	37,250	44,700	59,600	74,500	89,400	111,750
Lunenburg County, VA	Lunenburg County	53,000	29,850	35,820	47,750	59,700	71,640	89,550
Lynchburg, VA MSA	Lynchburg city	73,700	36,850	44,220	58,960	73,700	88,440	110,550
Madison County, VA	Madison County	63,400	31,700	38,040	50,720	63,400	76,080	95,100
Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area	Manassas city	129,000	64,500	77,400	103,200	129,000	154,800	193,500
Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area	Manassas Park city	129,000	64,500	77,400	103,200	129,000	154,800	193,500
Henry County-Martinsville city, VA HUD Nonmetro FMR Area	Martinsville city	46,100	29,850	35,820	47,750	59,700	71,640	89,550
Virginia Beach-Norfolk-Newport News, VA-NC HUD Metro FMR Area	Mathews County	84,500	42,250	50,700	67,600	84,500	101,400	126,750
Mecklenburg County, VA	Mecklenburg County	57,700	29,850	35,820	47,750	59,700	71,640	89,550
Middlesex County, VA	Middlesex County	68,300	34,150	40,980	54,640	68,300	81,960	102,450

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Blacksburg-Christiansburg-Radford, VA HUD Metro FMR Area	Montgomery County	79,700	39,850	47,820	63,760	79,700	95,640	119,550
Charlottesville, VA HUD Metro FMR Area	Nelson County	93,700	46,850	56,220	74,960	93,700	112,440	140,550
Richmond, VA MSA	New Kent County	90,000	45,000	54,000	72,000	90,000	108,000	135,000
Virginia Beach-Norfolk-Newport News, VA-NC HUD Metro FMR Area	Newport News city	84,500	42,250	50,700	67,600	84,500	101,400	126,750
Virginia Beach-Norfolk-Newport News, VA-NC HUD Metro FMR Area	Norfolk city	84,500	42,250	50,700	67,600	84,500	101,400	126,750
Northampton County, VA	Northampton County	60,100	30,050	36,060	48,100	60,100	72,120	90,150
Northumberland County, VA	Northumberland County	70,900	35,450	42,540	56,720	70,900	85,080	106,350
Wise County-Norton city, VA HUD Nonmetro FMR Area	Norton city	49,000	29,850	35,820	47,750	59,700	71,640	89,550
Nottoway County, VA	Nottoway County	57,600	29,850	35,820	47,750	59,700	71,640	89,550
Orange County, VA	Orange County	81,900	40,950	49,140	65,520	81,900	98,280	122,850
Page County, VA	Page County	61,400	30,700	36,840	49,120	61,400	73,680	92,100
Patrick County, VA	Patrick County	58,300	29,850	35,820	47,750	59,700	71,640	89,550
Richmond, VA MSA	Petersburg city	90,000	45,000	54,000	72,000	90,000	108,000	135,000
Pittsylvania County-Danville city, VA HUD Nonmetro FMR Area	Pittsylvania County	50,600	29,850	35,820	47,750	59,700	71,640	89,550
Virginia Beach-Norfolk-Newport News, VA-NC HUD Metro FMR Area	Poquoson city	84,500	42,250	50,700	67,600	84,500	101,400	126,750
Virginia Beach-Norfolk-Newport News, VA-NC HUD Metro FMR Area	Portsmouth city	84,500	42,250	50,700	67,600	84,500	101,400	126,750

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Richmond, VA MSA	Powhatan County	90,000	45,000	54,000	72,000	90,000	108,000	135,000
Prince Edward County, VA	Prince Edward County	65,200	32,600	39,120	52,160	65,200	78,240	97,800
Richmond, VA MSA	Prince George County	90,000	45,000	54,000	72,000	90,000	108,000	135,000
Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area	Prince William County	129,000	64,500	77,400	103,200	129,000	154,800	193,500
Pulaski County, VA HUD Metro FMR Area	Pulaski County	65,800	32,900	39,480	52,640	65,800	78,960	98,700
Blacksburg-Christiansburg-Radford, VA HUD Metro FMR Area	Radford city	79,700	39,850	47,820	63,760	79,700	95,640	119,550
Rappahannock County, VA HUD Metro FMR Area	Rappahannock County	92,500	46,250	55,500	74,000	92,500	111,000	138,750
Richmond, VA MSA	Richmond city	90,000	45,000	54,000	72,000	90,000	108,000	135,000
Richmond County, VA	Richmond County	60,500	30,250	36,300	48,400	60,500	72,600	90,750
Roanoke, VA HUD Metro FMR Area	Roanoke city	78,400	39,200	47,040	62,720	78,400	94,080	117,600
Roanoke, VA HUD Metro FMR Area	Roanoke County	78,400	39,200	47,040	62,720	78,400	94,080	117,600
Rockbridge County-Buena Vista city- Lexington city, VA HUD Nonmetr	Rockbridge County	61,200	30,600	36,720	48,960	61,200	73,440	91,800
Harrisonburg, VA MSA	Rockingham County	66,700	34,200	41,040	54,700	68,400	82,080	102,600
Russell County, VA	Russell County	53,300	29,850	35,820	47,750	59,700	71,640	89,550
Roanoke, VA HUD Metro FMR Area	Salem city	78,400	39,200	47,040	62,720	78,400	94,080	117,600
Kingsport-Bristol-Bristol, TN-VA MSA	Scott County	59,600	29,800	35,760	47,700	59,600	71,520	89,400

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Shenandoah County, VA	Shenandoah County	69,800	34,900	41,880	55,850	69,800	83,760	104,700
Smyth County, VA	Smyth County	53,400	29,850	35,820	47,750	59,700	71,640	89,550
Southampton County-Franklin city, VA HUD Nonmetro FMR Area	Southampton County	66,000	33,000	39,600	52,800	66,000	79,200	99,000
Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area	Spotsylvania County	129,000	64,500	77,400	103,200	129,000	154,800	193,500
Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area	Stafford County	129,000	64,500	77,400	103,200	129,000	154,800	193,500
Staunton-Waynesboro, VA MSA	Staunton city	71,200	35,600	42,720	56,960	71,200	85,440	106,800
Virginia Beach-Norfolk-Newport News, VA-NC HUD Metro FMR Area	Suffolk city	84,500	42,250	50,700	67,600	84,500	101,400	126,750
Surry County, VA	Surry County	67,800	33,900	40,680	54,250	67,800	81,360	101,700
Richmond, VA MSA	Sussex County	90,000	45,000	54,000	72,000	90,000	108,000	135,000
Tazewell County, VA	Tazewell County	55,600	29,850	35,820	47,750	59,700	71,640	89,550
Virginia Beach-Norfolk-Newport News, VA-NC HUD Metro FMR Area	Virginia Beach city	84,500	42,250	50,700	67,600	84,500	101,400	126,750
Warren County, VA HUD Metro FMR Area	Warren County	85,800	42,900	51,480	68,640	85,800	102,960	128,700
Kingsport-Bristol-Bristol, TN-VA MSA	Washington County	59,600	29,800	35,760	47,700	59,600	71,520	89,400
Staunton-Waynesboro, VA MSA	Waynesboro city	71,200	35,600	42,720	56,960	71,200	85,440	106,800
Westmoreland County, VA	Westmoreland County	76,900	38,450	46,140	61,520	76,900	92,280	115,350
Virginia Beach-Norfolk-Newport News, VA-NC HUD Metro FMR Area	Williamsburg city	84,500	42,250	50,700	67,600	84,500	101,400	126,750

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Winchester, VA-WV MSA	Winchester city	81,400	40,700	48,840	65,120	81,400	97,680	122,100
Wise County-Norton city, VA HUD Nonmetro FMR Area	Wise County	49,000	29,850	35,820	47,750	59,700	71,640	89,550
Wythe County, VA	Wythe County	60,800	30,400	36,480	48,650	60,800	72,960	91,200
Virginia Beach-Norfolk-Newport News, VA-NC HUD Metro FMR Area	York County	84,500	42,250	50,700	67,600	84,500	101,400	126,750