

#byval(d_state)

5-digit key	State Name	County Name	cost Area Indicator	2025 Area Median Income (AMI)	Very low-income - 50% AMI	Low-income - 80% AMI	HP Borrower's Income Eligibility	2024 Area Median Income (AMI)	AMI change from 2024 to 2025	High cost limit for FT balnc
11001	District of Columbia	District Of Columbia	Y	\$162,000	\$81,000	\$129,600	\$129,600	\$152,900	\$9,100	\$194,400
24001	Maryland	Allegany	N	\$93,700	\$46,850	\$74,960	\$74,960	\$85,000	\$8,700	\$93,700
24003	Maryland	Anne Arundel	N	\$130,300	\$65,150	\$104,240	\$104,240	\$122,200	\$8,100	\$130,300
24005	Maryland	Baltimore	N	\$130,300	\$65,150	\$104,240	\$104,240	\$122,200	\$8,100	\$130,300
24510	Maryland	Baltimore City	N	\$130,300	\$65,150	\$104,240	\$104,240	\$122,200	\$8,100	\$130,300
24009	Maryland	Calvert	Y	\$145,200	\$72,600	\$116,160	\$116,160	\$152,900	-\$7,700	\$174,240
24011	Maryland	Caroline	N	\$93,700	\$46,850	\$74,960	\$74,960	\$85,000	\$8,700	\$93,700
24013	Maryland	Carroll	N	\$130,300	\$65,150	\$104,240	\$104,240	\$122,200	\$8,100	\$130,300
24015	Maryland	Cecil	N	\$119,400	\$59,700	\$95,520	\$95,520	\$114,700	\$4,700	\$119,400
24017	Maryland	Charles	Y	\$162,000	\$81,000	\$129,600	\$129,600	\$152,900	\$9,100	\$194,400
24019	Maryland	Dorchester	N	\$93,700	\$46,850	\$74,960	\$74,960	\$85,000	\$8,700	\$93,700
24021	Maryland	Frederick	Y	\$162,000	\$81,000	\$129,600	\$129,600	\$152,900	\$9,100	\$194,400
24023	Maryland	Garrett	N	\$93,700	\$46,850	\$74,960	\$74,960	\$86,600	\$7,100	\$93,700
24025	Maryland	Harford	N	\$130,300	\$65,150	\$104,240	\$104,240	\$122,200	\$8,100	\$130,300
24027	Maryland	Howard	N	\$130,300	\$65,150	\$104,240	\$104,240	\$122,200	\$8,100	\$130,300
24029	Maryland	Kent	N	\$113,000	\$56,500	\$90,400	\$90,400	\$109,700	\$3,300	\$113,000
24031	Maryland	Montgomery	Y	\$162,000	\$81,000	\$129,600	\$129,600	\$152,900	\$9,100	\$194,400
24033	Maryland	Prince George's	Y	\$162,000	\$81,000	\$129,600	\$129,600	\$152,900	\$9,100	\$194,400
24035	Maryland	Queen Anne's	N	\$130,300	\$65,150	\$104,240	\$104,240	\$122,200	\$8,100	\$130,300
24039	Maryland	Somerset	N	\$89,900	\$44,950	\$71,920	\$71,920	\$100,600	-\$10,700	\$89,900
24037	Maryland	St. Mary's	N	\$145,200	\$72,600	\$116,160	\$116,160	\$143,900	\$1,300	\$145,200
24041	Maryland	Talbot	N	\$115,000	\$57,500	\$92,000	\$92,000	\$106,500	\$8,500	\$115,000
24043	Maryland	Washington	N	\$95,400	\$47,700	\$76,320	\$76,320	\$84,200	\$11,200	\$95,400
24045	Maryland	Wicomico	N	\$89,900	\$44,950	\$71,920	\$71,920	\$100,600	-\$10,700	\$89,900
24047	Maryland	Worcester	N	\$111,000	\$55,500	\$88,800	\$88,800	\$100,600	\$10,400	\$111,000
51001	Virginia	Accomack	N	\$78,600	\$39,300	\$62,880	\$62,880	\$73,700	\$4,900	\$78,600
51003	Virginia	Albemarle	N	\$125,800	\$62,900	\$100,640	\$100,640	\$124,200	\$1,600	\$125,800
51510	Virginia	Alexandria City	Y	\$162,000	\$81,000	\$129,600	\$129,600	\$152,900	\$9,100	\$194,400
51005	Virginia	Alleghany	N	\$78,100	\$39,050	\$62,480	\$62,480	\$73,300	\$4,800	\$78,100
51007	Virginia	Amelia	N	\$113,400	\$56,700	\$90,720	\$90,720	\$110,000	\$3,400	\$113,400
51009	Virginia	Amherst	N	\$97,800	\$48,900	\$78,240	\$78,240	\$81,100	\$16,700	\$97,800
51011	Virginia	Appomattox	N	\$97,800	\$48,900	\$78,240	\$78,240	\$81,100	\$16,700	\$97,800
51013	Virginia	Arlington	Y	\$162,000	\$81,000	\$129,600	\$129,600	\$152,900	\$9,100	\$194,400
51015	Virginia	Augusta	N	\$94,400	\$47,200	\$75,520	\$75,520	\$89,900	\$4,500	\$94,400
51017	Virginia	Bath	N	\$87,100	\$43,550	\$69,680	\$69,680	\$81,100	\$6,000	\$87,100

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51019	Virginia	Bedford	N	\$97,800	\$48,900	\$78,240	\$78,240	\$81,100	\$16,700	\$97,800
51021	Virginia	Bland	N	\$78,100	\$39,050	\$62,480	\$62,480	\$73,300	\$4,800	\$78,100
51023	Virginia	Botetourt	N	\$89,900	\$44,950	\$71,920	\$71,920	\$88,300	\$1,600	\$89,900
51520	Virginia	Bristol City	N	\$79,000	\$39,500	\$63,200	\$63,200	\$70,300	\$8,700	\$79,000
51025	Virginia	Brunswick	N	\$78,100	\$39,050	\$62,480	\$62,480	\$73,300	\$4,800	\$78,100
51027	Virginia	Buchanan	N	\$78,100	\$39,050	\$62,480	\$62,480	\$73,300	\$4,800	\$78,100
51029	Virginia	Buckingham	N	\$84,400	\$42,200	\$67,520	\$67,520	\$81,100	\$3,300	\$84,400
51530	Virginia	Buena Vista City	N	\$85,200	\$42,600	\$68,160	\$68,160	\$80,500	\$4,700	\$85,200
51031	Virginia	Campbell	N	\$97,800	\$48,900	\$78,240	\$78,240	\$81,100	\$16,700	\$97,800
51033	Virginia	Caroline	N	\$108,200	\$54,100	\$86,560	\$86,560	\$102,800	\$5,400	\$108,200
51035	Virginia	Carroll	N	\$78,100	\$39,050	\$62,480	\$62,480	\$73,300	\$4,800	\$78,100
51036	Virginia	Charles City	N	\$113,400	\$56,700	\$90,720	\$90,720	\$110,000	\$3,400	\$113,400
51037	Virginia	Charlotte	N	\$78,100	\$39,050	\$62,480	\$62,480	\$74,500	\$3,600	\$78,100
51540	Virginia	Charlottesville City	N	\$125,800	\$62,900	\$100,640	\$100,640	\$124,200	\$1,600	\$125,800
51550	Virginia	Chesapeake City	N	\$106,600	\$53,300	\$85,280	\$85,280	\$100,000	\$6,600	\$106,600
51041	Virginia	Chesterfield	N	\$113,400	\$56,700	\$90,720	\$90,720	\$110,000	\$3,400	\$113,400
51043	Virginia	Clarke	Y	\$162,000	\$81,000	\$129,600	\$129,600	\$152,900	\$9,100	\$194,400
51570	Virginia	Colonial Heights City	N	\$113,400	\$56,700	\$90,720	\$90,720	\$110,000	\$3,400	\$113,400
51580	Virginia	Covington City	N	\$78,100	\$39,050	\$62,480	\$62,480	\$73,300	\$4,800	\$78,100
51045	Virginia	Craig	N	\$89,900	\$44,950	\$71,920	\$71,920	\$88,300	\$1,600	\$89,900
51047	Virginia	Culpeper	Y	\$162,000	\$81,000	\$129,600	\$129,600	\$152,900	\$9,100	\$194,400
51049	Virginia	Cumberland	N	\$78,100	\$39,050	\$62,480	\$62,480	\$73,300	\$4,800	\$78,100
51590	Virginia	Danville City	N	\$78,100	\$39,050	\$62,480	\$62,480	\$73,300	\$4,800	\$78,100
51051	Virginia	Dickenson	N	\$78,100	\$39,050	\$62,480	\$62,480	\$73,300	\$4,800	\$78,100
51053	Virginia	Dinwiddie	N	\$113,400	\$56,700	\$90,720	\$90,720	\$110,000	\$3,400	\$113,400
51595	Virginia	Emporia City	N	\$78,100	\$39,050	\$62,480	\$62,480	\$73,300	\$4,800	\$78,100
51057	Virginia	Essex	N	\$78,900	\$39,450	\$63,120	\$63,120	\$73,300	\$5,600	\$78,900
51059	Virginia	Fairfax	Y	\$162,000	\$81,000	\$129,600	\$129,600	\$152,900	\$9,100	\$194,400
51600	Virginia	Fairfax City	Y	\$162,000	\$81,000	\$129,600	\$129,600	\$152,900	\$9,100	\$194,400
51610	Virginia	Falls Church City	Y	\$162,000	\$81,000	\$129,600	\$129,600	\$152,900	\$9,100	\$194,400
51061	Virginia	Fauquier	Y	\$162,000	\$81,000	\$129,600	\$129,600	\$152,900	\$9,100	\$194,400
51063	Virginia	Floyd	N	\$97,400	\$48,700	\$77,920	\$77,920	\$81,300	\$16,100	\$97,400
51065	Virginia	Fluvanna	N	\$125,800	\$62,900	\$100,640	\$100,640	\$124,200	\$1,600	\$125,800
51067	Virginia	Franklin	N	\$89,900	\$44,950	\$71,920	\$71,920	\$88,300	\$1,600	\$89,900
51620	Virginia	Franklin City	N	\$97,000	\$48,500	\$77,600	\$77,600	\$100,000	-\$3,000	\$97,000
51069	Virginia	Frederick	N	\$113,100	\$56,550	\$90,480	\$90,480	\$110,000	\$3,100	\$113,100
51630	Virginia	Fredericksburg Cit	Y	\$162,000	\$81,000	\$129,600	\$129,600	\$152,900	\$9,100	\$194,400
51640	Virginia	Galax City	N	\$78,100	\$39,050	\$62,480	\$62,480	\$73,300	\$4,800	\$78,100
51071	Virginia	Giles	N	\$97,400	\$48,700	\$77,920	\$77,920	\$96,700	\$700	\$97,400

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51073	Virginia	Gloucester	N	\$106,600	\$53,300	\$85,280	\$85,280	\$100,000	\$6,600	\$106,600
51075	Virginia	Goochland	N	\$113,400	\$56,700	\$90,720	\$90,720	\$110,000	\$3,400	\$113,400
51077	Virginia	Grayson	N	\$78,100	\$39,050	\$62,480	\$62,480	\$73,300	\$4,800	\$78,100
51079	Virginia	Greene	N	\$125,800	\$62,900	\$100,640	\$100,640	\$124,200	\$1,600	\$125,800
51081	Virginia	Greensville	N	\$78,100	\$39,050	\$62,480	\$62,480	\$73,300	\$4,800	\$78,100
51083	Virginia	Halifax	N	\$78,100	\$39,050	\$62,480	\$62,480	\$73,300	\$4,800	\$78,100
51650	Virginia	Hampton City	N	\$106,600	\$53,300	\$85,280	\$85,280	\$100,000	\$6,600	\$106,600
51085	Virginia	Hanover	N	\$113,400	\$56,700	\$90,720	\$90,720	\$110,000	\$3,400	\$113,400
51660	Virginia	Harrisonburg City	N	\$104,200	\$52,100	\$83,360	\$83,360	\$89,700	\$14,500	\$104,200
51087	Virginia	Henrico	N	\$113,400	\$56,700	\$90,720	\$90,720	\$110,000	\$3,400	\$113,400
51089	Virginia	Henry	N	\$78,100	\$39,050	\$62,480	\$62,480	\$73,300	\$4,800	\$78,100
51091	Virginia	Highland	N	\$83,200	\$41,600	\$66,560	\$66,560	\$73,300	\$9,900	\$83,200
51670	Virginia	Hopewell City	N	\$113,400	\$56,700	\$90,720	\$90,720	\$110,000	\$3,400	\$113,400
51093	Virginia	Isle Of Wight	N	\$106,600	\$53,300	\$85,280	\$85,280	\$100,000	\$6,600	\$106,600
51095	Virginia	James City	N	\$106,600	\$53,300	\$85,280	\$85,280	\$100,000	\$6,600	\$106,600
51097	Virginia	King And Queen	N	\$113,400	\$56,700	\$90,720	\$90,720	\$110,000	\$3,400	\$113,400
51099	Virginia	King George	N	\$134,200	\$67,100	\$107,360	\$107,360	\$124,000	\$10,200	\$134,200
51101	Virginia	King William	N	\$113,400	\$56,700	\$90,720	\$90,720	\$110,000	\$3,400	\$113,400
51103	Virginia	Lancaster	N	\$91,000	\$45,500	\$72,800	\$72,800	\$90,700	\$300	\$91,000
51105	Virginia	Lee	N	\$78,100	\$39,050	\$62,480	\$62,480	\$73,300	\$4,800	\$78,100
51678	Virginia	Lexington City	N	\$85,200	\$42,600	\$68,160	\$68,160	\$80,500	\$4,700	\$85,200
51107	Virginia	Loudoun	Y	\$162,000	\$81,000	\$129,600	\$129,600	\$152,900	\$9,100	\$194,400
51109	Virginia	Louisa	N	\$106,600	\$53,300	\$85,280	\$85,280	\$99,000	\$7,600	\$106,600
51111	Virginia	Lunenburg	N	\$78,100	\$39,050	\$62,480	\$62,480	\$73,300	\$4,800	\$78,100
51680	Virginia	Lynchburg City	N	\$97,800	\$48,900	\$78,240	\$78,240	\$81,100	\$16,700	\$97,800
51113	Virginia	Madison	Y	\$112,800	\$56,400	\$90,240	\$90,240	\$152,900	-\$40,100	\$135,360
51683	Virginia	Manassas City	Y	\$162,000	\$81,000	\$129,600	\$129,600	\$152,900	\$9,100	\$194,400
51685	Virginia	Manassas Park City	Y	\$162,000	\$81,000	\$129,600	\$129,600	\$152,900	\$9,100	\$194,400
51690	Virginia	Martinsville City	N	\$78,100	\$39,050	\$62,480	\$62,480	\$73,300	\$4,800	\$78,100
51115	Virginia	Mathews	N	\$106,600	\$53,300	\$85,280	\$85,280	\$100,000	\$6,600	\$106,600
51117	Virginia	Mecklenburg	N	\$79,500	\$39,750	\$63,600	\$63,600	\$74,000	\$5,500	\$79,500
51119	Virginia	Middlesex	N	\$99,900	\$49,950	\$79,920	\$79,920	\$94,100	\$5,800	\$99,900
51121	Virginia	Montgomery	N	\$97,400	\$48,700	\$77,920	\$77,920	\$96,700	\$700	\$97,400
51125	Virginia	Nelson	N	\$125,800	\$62,900	\$100,640	\$100,640	\$124,200	\$1,600	\$125,800
51127	Virginia	New Kent	N	\$113,400	\$56,700	\$90,720	\$90,720	\$110,000	\$3,400	\$113,400
51700	Virginia	Newport News City	N	\$106,600	\$53,300	\$85,280	\$85,280	\$100,000	\$6,600	\$106,600
51710	Virginia	Norfolk City	N	\$106,600	\$53,300	\$85,280	\$85,280	\$100,000	\$6,600	\$106,600
51131	Virginia	Northampton	N	\$85,400	\$42,700	\$68,320	\$68,320	\$80,000	\$5,400	\$85,400
51133	Virginia	Northumberland	N	\$90,500	\$45,250	\$72,400	\$72,400	\$88,600	\$1,900	\$90,500

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51720	Virginia	Norton City	N	\$78,100	\$39,050	\$62,480	\$62,480	\$73,300	\$4,800	\$78,100
51135	Virginia	Nottoway	N	\$90,900	\$45,450	\$72,720	\$72,720	\$86,300	\$4,600	\$90,900
51137	Virginia	Orange	N	\$118,600	\$59,300	\$94,880	\$94,880	\$107,100	\$11,500	\$118,600
51139	Virginia	Page	N	\$78,400	\$39,200	\$62,720	\$62,720	\$77,100	\$1,300	\$78,400
51141	Virginia	Patrick	N	\$78,700	\$39,350	\$62,960	\$62,960	\$73,600	\$5,100	\$78,700
51730	Virginia	Petersburg City	N	\$113,400	\$56,700	\$90,720	\$90,720	\$110,000	\$3,400	\$113,400
51143	Virginia	Pittsylvania	N	\$78,100	\$39,050	\$62,480	\$62,480	\$73,300	\$4,800	\$78,100
51735	Virginia	Poquoson City	N	\$106,600	\$53,300	\$85,280	\$85,280	\$100,000	\$6,600	\$106,600
51740	Virginia	Portsmouth City	N	\$106,600	\$53,300	\$85,280	\$85,280	\$100,000	\$6,600	\$106,600
51145	Virginia	Powhatan	N	\$113,400	\$56,700	\$90,720	\$90,720	\$110,000	\$3,400	\$113,400
51147	Virginia	Prince Edward	N	\$82,500	\$41,250	\$66,000	\$66,000	\$81,800	\$700	\$82,500
51149	Virginia	Prince George	N	\$113,400	\$56,700	\$90,720	\$90,720	\$110,000	\$3,400	\$113,400
51153	Virginia	Prince William	Y	\$162,000	\$81,000	\$129,600	\$129,600	\$152,900	\$9,100	\$194,400
51155	Virginia	Pulaski	N	\$97,400	\$48,700	\$77,920	\$77,920	\$96,700	\$700	\$97,400
51750	Virginia	Radford City	N	\$97,400	\$48,700	\$77,920	\$77,920	\$96,700	\$700	\$97,400
51157	Virginia	Rappahannock	Y	\$162,000	\$81,000	\$129,600	\$129,600	\$152,900	\$9,100	\$194,400
51159	Virginia	Richmond	N	\$91,500	\$45,750	\$73,200	\$73,200	\$86,100	\$5,400	\$91,500
51760	Virginia	Richmond City	N	\$113,400	\$56,700	\$90,720	\$90,720	\$110,000	\$3,400	\$113,400
51161	Virginia	Roanoke	N	\$89,900	\$44,950	\$71,920	\$71,920	\$88,300	\$1,600	\$89,900
51770	Virginia	Roanoke City	N	\$89,900	\$44,950	\$71,920	\$71,920	\$88,300	\$1,600	\$89,900
51163	Virginia	Rockbridge	N	\$85,200	\$42,600	\$68,160	\$68,160	\$80,500	\$4,700	\$85,200
51165	Virginia	Rockingham	N	\$104,200	\$52,100	\$83,360	\$83,360	\$89,700	\$14,500	\$104,200
51167	Virginia	Russell	N	\$78,100	\$39,050	\$62,480	\$62,480	\$73,300	\$4,800	\$78,100
51775	Virginia	Salem City	N	\$89,900	\$44,950	\$71,920	\$71,920	\$88,300	\$1,600	\$89,900
51169	Virginia	Scott	N	\$79,000	\$39,500	\$63,200	\$63,200	\$70,300	\$8,700	\$79,000
51171	Virginia	Shenandoah	N	\$87,500	\$43,750	\$70,000	\$70,000	\$81,400	\$6,100	\$87,500
51173	Virginia	Smyth	N	\$78,100	\$39,050	\$62,480	\$62,480	\$73,300	\$4,800	\$78,100
51175	Virginia	Southampton	N	\$97,000	\$48,500	\$77,600	\$77,600	\$100,000	-\$3,000	\$97,000
51177	Virginia	Spotsylvania	Y	\$162,000	\$81,000	\$129,600	\$129,600	\$152,900	\$9,100	\$194,400
51179	Virginia	Stafford	Y	\$162,000	\$81,000	\$129,600	\$129,600	\$152,900	\$9,100	\$194,400
51790	Virginia	Staunton City	N	\$94,400	\$47,200	\$75,520	\$75,520	\$89,900	\$4,500	\$94,400
51800	Virginia	Suffolk City	N	\$106,600	\$53,300	\$85,280	\$85,280	\$100,000	\$6,600	\$106,600
51181	Virginia	Surry	N	\$106,600	\$53,300	\$85,280	\$85,280	\$91,000	\$15,600	\$106,600
51183	Virginia	Sussex	N	\$113,400	\$56,700	\$90,720	\$90,720	\$110,000	\$3,400	\$113,400
51185	Virginia	Tazewell	N	\$78,100	\$39,050	\$62,480	\$62,480	\$73,300	\$4,800	\$78,100
51810	Virginia	Virginia Beach City	N	\$106,600	\$53,300	\$85,280	\$85,280	\$100,000	\$6,600	\$106,600
51187	Virginia	Warren	Y	\$162,000	\$81,000	\$129,600	\$129,600	\$152,900	\$9,100	\$194,400
51191	Virginia	Washington	N	\$79,000	\$39,500	\$63,200	\$63,200	\$70,300	\$8,700	\$79,000
51820	Virginia	Waynesboro City	N	\$94,400	\$47,200	\$75,520	\$75,520	\$89,900	\$4,500	\$94,400
51193	Virginia	Westmoreland	N	\$90,300	\$45,150	\$72,240	\$72,240	\$83,900	\$6,400	\$90,300

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51830	Virginia	Williamsburg City	N	\$106,600	\$53,300	\$85,280	\$85,280	\$100,000	\$6,600	\$106,600
51840	Virginia	Winchester City	N	\$113,100	\$56,550	\$90,480	\$90,480	\$110,000	\$3,100	\$113,100
51195	Virginia	Wise	N	\$78,100	\$39,050	\$62,480	\$62,480	\$73,300	\$4,800	\$78,100
51197	Virginia	Wythe	N	\$83,800	\$41,900	\$67,040	\$67,040	\$77,300	\$6,500	\$83,800
51199	Virginia	York	N	\$106,600	\$53,300	\$85,280	\$85,280	\$100,000	\$6,600	\$106,600