UTAH HOUSING corporation

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ANNOUNCEMENT

To: Utah Housing Corporation Participating Lenders
From: Ron C. Winterton, Vice President, Mortgage Banking
Date: May 29, 2025
RE: Changes to Qualifying Income and Acquisition Cost Limits

Effective immediately, Utah Housing Corporation announces the following changes for all FirstHome, FHA/VA, and Freddie Mac loans for all Mortgage Purchase Agreements issued on or after May 29, 2025.

Maximum Income and Purchase Price Limits

FIRSTHOME

Loan Program	Counties	Maximum Annual Household Income		Maximum Acquisition Cost
		Family Size 1-2	Family Size 3+	
Household Income				
FirstHome	Beaver, Cache, Carbon, Daggett, Emery, Millard, Rich, Sevier, Uintah	$116,100	$133,500	$544,200
	Washington	$116,100	$133,500	$616,000
	Box Elder, Grand	$120,000	$140,100	$736,600
	Davis, Morgan, Summit, Wasatch, Weber	$141,300	$162,450	$772,400
	Duchesne, Garfield, Iron, Kane, Piute, San Juan, Sanpete, Wayne	$139,300	$162,450	$665,100
	Juab, Utah	$142,400	$166,100	$763,100
	Salt Lake	$122,700	$141,100	$653,000
	Tooele	$117,700	$135,400	$653,000

FHA/VA and FREDDIE MAC HFA ADVANTAGE

Loan Program	Counties	Income Limits	Loan Limits
Qualifying Income (No Purchase Price Limit)			
FHA/VA Mortgage Single-unit	All Counties	$162,500	FHA single-unit loan amount limit
FHA/VA Mortgage two-unit, owner-occupied. Must be appraised as a two-unit property.	All Counties	$162,500 PLUS annual qualifying rental income	FHA two-unit loan amount limit
Freddie Mac HFA Advantage single unit	All Counties	$162,500	Freddie Mac's Baseline Conforming Loan Limit

Changes to Participation Documents

The changes have been made to all applicable documents.

Please forward this Announcement to your closing and funding departments, document prep companies, and all other applicable personnel. If you have any questions regarding this Announcement, contact Ron, rcwinterton@uthc.org, Utah Housing Vice President of Mortgage Banking.