Lender Partner Announcement

(LP Announcement 2026-07)

We are issuing guidance on Virginia Housing's progress toward accepting the new Uniform Residential Appraisal Report (URAR) and Uniform Appraisal Dataset (UAD) 3.6.

Additionally, Virginia Housing's annual income and sales price limits have been adopted effective for loans with an application date on or after August 1, 2026.

URAR and UAD 3.6 Timeline for Adoption

In accordance with the mandates issued by Fannie Mae and Freddie Mac, Virginia Housing is preparing to adopt the Uniform Residential Appraisal Report (URAR) and the Uniform Appraisal Dataset (UAD) 3.6. We are currently accepting the legacy appraisal forms and UAD submissions through UAD 2.6. We are piloting acceptance of the new URAR and UAD 3.6 from approved pilot lenders who are ready to deliver loans with an appraisal completed on the URAR and submitted through UAD 3.6.

We are prepared to support partners and accept the new report and submission in advance of the November 2, 2026 mandate.

Additional information and updates will be provided by early September. If you are ready to start delivering loans with the new report and UAD 3.6 and would like to be considered for pilot participation, please contact Dan Kern, Business Development and Training Officer at Dan.Kern@VirginiaHousing.com.

2026 Virginia Housing Income and Sales Price / Loan Limits

We have completed our annual review of income and sales price / loan limits. Based on careful review and analysis of the annual HUD limits and IRS Quality Mortgage Bond Revenue Procedure, Virginia Housing has adopted the following limits:

- Income and sales price / loan limits will remain the same for the following areas, as outlined on the Virginia Housing Income and Sales Price / Loan Limits flyer:
  - Washington, Arlington, Alexandria
  - Richmond
  - Charlottesville
  - Norfolk, Virginia Beach, Newport News
  - All Other Areas of Virginia
- Based on our analysis of Rappahannock jurisdiction limits, Rappahannock will move to the All Other Areas of Virginia area, and the All Other Areas of Virginia limits apply.
- The Culpeper jurisdiction will retain its current limits, and the area name has been updated to Culpeper.

The flyer will be available at https://virginiahousing.com/partners/lenders/lending-limits-requirements on July 31, 2026.