

LOUDOUN COUNTY

**AFFORDABLE DWELLING UNIT (ADU)
PURCHASE PROGRAM**

2023 INCOME ELIGIBILITY LIMITS

&

ELIGIBILITY REQUIREMENTS

**LOUDOUN COUNTY DEPT. OF HOUSING & COMMUNITY DEVELOPMENT
2023 ADU PURCHASE INCOME ELIGIBILITY LIMITS**

Chapter 1450 of the Codified Ordinance of Loudoun County establishes the minimum and maximum income eligibility limits for persons/households interested in purchasing an Affordable Dwelling Unit (ADU).

PURPOSE/BACKGROUND

The Affordable Dwelling Unit program was established to assist in the provision of housing to persons of moderate income by:

- Promoting the development of a full range of housing choices; and
- Requiring the construction and continued existence of dwelling units which are affordable for purchase by households whose income is greater than thirty (30) percent and less than seventy (70) percent of the median income for the Washington Metropolitan Statistical Area (MSA). The income percentages are indexed by family size (based on HUD factors).

**Incomes by Family Size-Maximum Income Limits Allowed
Persons per Family
Area Median Income \$152,100
(HUD Effective May 15, 2023)**

% of Median Income	1	2	3	4	5	6	7	8
30%	\$32,000	\$36,550	\$41,100	\$45,650	\$49,350	\$53,000	\$56,650	\$60,300
40%	\$42,600	\$48,700	\$54,800	\$60,850	\$65,750	\$70,600	\$75,500	\$80,350
50%	\$53,250	\$60,850	\$68,450	\$76,050	\$82,150	\$88,250	\$94,350	\$100,400
60%	\$63,950	\$73,050	\$82,200	\$91,300	\$98,650	\$105,950	\$113,250	\$120,550
70%	\$74,550	\$85,200	\$95,850	\$106,500	\$115,050	\$123,550	\$132,100	\$140,600

ADU PURCHASE PROGRAM ELIGIBILITY REQUIREMENTS

- Applicant(s) must be first time homeowners or have not owned property inside or outside of the United States within the last three years. An exception to the first time homebuyer / past three year requirement will only apply to a person who can be defined as a “Displaced Homemaker”: Any individual who owned a home with his/her spouse or resided in a home owned solely by the spouse and has since become divorced or widowed and has sold or given up title and fiduciary responsibility to the property can purchase an ADU without waiting three years.
- The total income from all sources must be at least 30% and not more than 70% of the Area Median Income (AMI), as determined by HUD and adjusted for family size.
- Gross earnings from employment will be calculated when determining eligibility for all household members who are 18 years or older
- Income from employment will not be counted for dependent children who are 18 years or older and it can be documented that they are a full-time student at an accredited high school or earning 12 credits or more from an accredited college or university. Income from employment will be counted if the dependent is an Applicant.
- Income from other sources for all household members who are 18 or older will be added to income obtained from employment to determine qualifying household income.
- The Applicant and Co-Applicant must be over the age of 18.
- All household members must provide identification.