

# Housing Resources Guide

This guide organizes housing and financial resources into five key topical areas. Each section begins with a definition, followed by a chart of resources for quick navigation.

## Quick navigation

- A. [Purchasing a Home](#)
- B. [Housing Stability](#)
- C. [Rental Assistance](#)
- D. [Financial Counseling](#)
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## A. Purchasing a Home

Definition: Programs and services that help individuals and families become homeowners through down payment assistance, first-time buyer programs, and education.

Program Name	Description	Location/Service Area	Organization / Link
<b>Virginia DHCD Statewide Assistance</b>	Gap financing for first-time buyers $\leq 80\%$ AMI; covers 10–15% of sales price + \$2,500 closing costs	Virginia (statewide)	<a href="#">DHCD VIDA/HOME</a>
<b>Hampton Roads Loan Fund Partnership (HRLFP)</b>	Forgivable “soft second” mortgage for first-time buyers below $\sim 80\%$ AMI	Hampton Roads	<a href="#">HRLFP</a>
<b>HOME Program</b>	Down payment/closing cost support for eligible buyers	Chesapeake Isle of Wight Portsmouth James City County	<a href="#">Hampton Roads PDC</a>
<b>Bank of America Home Grant Programs</b>	America’s Home Grant® up to \$7,500 and Down Payment Grant up to \$10,000	Select markets	<a href="#">Bank of America Home Grant Programs</a>

<b>Program Name</b>	<b>Description</b>	<b>Location/Service Area</b>	<b>Organization / Link</b>
<b>PNC Bank Homebuyer Grants</b>	\$2,500–\$15,000 for down payment, closing costs, interest discounts	Select markets	<a href="#">PNC Bank Homebuyer Grants</a>
<b>Dollar Bank Matched Savings</b>	Save \$1,000, get up to \$5,000 match for down payment/closing	Hampton Roads (branches)	<a href="#">Dollar Bank Matched Savings</a>
<b>National DPA Programs</b>	Includes DPA One®, NHF, Chenoa Fund	Nationwide	<a href="#">DPA One</a> <a href="#">NHF</a> <a href="#">Chenoa Fund</a>
<b>HOAP (Home Ownership Assistance Program)</b>	Education, counseling, and post-closing support	Virginia	<a href="#">VHCDC HOAP</a>
<b>VIDA (Virginia Individual Development Accounts)</b>	Matched savings up to \$10,000 for home purchase	Virginia	<a href="#">DHCD VIDA</a>
<b>SPARC Program</b>	Reduced-rate mortgage funds for low-to-moderate income buyers	Virginia	<a href="#">SPARC Fact Sheet</a>

## B. Housing Stability

Definition: Services that help individuals and families remain safely housed, including eviction prevention and homelessness support.

<b>Program Name</b>	<b>Description</b>	<b>Location/Service Area</b>	<b>Organization / Link</b>
<b>Norfolk Eviction Prevention Center</b>	One-time rental assistance for Norfolk renters	Norfolk	<a href="#">Norfolk Eviction Prevention Center</a>
<b>Salvation Army Rental Assistance</b>	Covers 1–2 months back rent or first month rent	Norfolk, Virginia Beach, Chesapeake	<a href="#">Salvation Army Rental Assistance</a>

<b>Program Name</b>	<b>Description</b>	<b>Location/Service Area</b>	<b>Organization / Link</b>
<b>Virginia Eviction Reduction Program (VERP)</b>	Rent assistance + case management	Virginia (local providers)	<a href="#">DHCD VERP</a>
<b>LINK of Hampton Roads</b>	Emergency shelter, veteran housing, food & services	Hampton Roads	<a href="#">LINK of Hampton Roads</a>
<b>Union Mission Ministries</b>	Shelter, food, recovery programs, case management	Norfolk	<a href="#">Union Mission Ministries</a>
<b>SupportWorks Housing</b>	Affordable housing + wraparound supports	South Hampton Roads	<a href="#">SupportWorks Housing</a>

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### C. Rental Assistance

Definition: Federal and local programs providing ongoing or temporary rental subsidies to low-income households.

<b>Program Name</b>	<b>Description</b>	<b>Location/Service Area</b>	<b>Organization / Link</b>
<b>Housing Choice Voucher (HCV/Section 8)</b>	Rental subsidy vouchers to cover part of rent	Nationwide & local	<a href="#">HUD HCV Program</a>
<b>VirginiaNavigator &amp; SeniorNavigator</b>	Online portal for rental and supportive housing resources	Virginia	<a href="#">Virginia Navigator</a>

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## D. Financial Counseling

Definition: Counseling and financial literacy programs that build stability through credit repair, budgeting, and homebuyer education.

<b>Program Name</b>	<b>Description</b>	<b>Location/Service Area</b>	<b>Organization / Link</b>
<b>Comprehensive Housing Counseling</b>	Pre-purchase, rental, foreclosure, reverse mortgage counseling	Norfolk/Hampton Roads	<a href="#">The Up Center</a>
<b>Housing Counseling</b>	Counseling, credit & budget education	Hampton	<a href="#">HRHA</a>
<b>Catholic Charities Counseling</b>	Free counseling, foreclosure prevention, education	Hampton Roads	<a href="#">Catholic Charities of Eastern Virginia</a>
<b>Credit Counseling Service</b>	Financial counseling & referrals	Hampton Roads	<a href="#">CCCS Hampton Roads</a>
<b>Homeownership Workshops</b>	Counseling, fair housing education	Norfolk/Hampton Roads	<a href="#">Urban League of Hampton Roads</a>
<b>Housing &amp; Financial Counseling</b>	Education & referrals	Virginia Beach	<a href="#">STOP, Inc.</a>
<b>Homebuyer Classes</b>	HUD-approved classes	Hampton Roads	<a href="#">HRCAP</a>
<b>Housing Counseling</b>	Provided through housing consortium	Hampton Roads	<a href="#">YWCA South Hampton Roads</a>
<b>Affordable Housing &amp; Rehab</b>	Provides affordable homes and rehab services	Hampton Roads	<a href="#">HDCofHR</a>
<b>Financial Crisis Assistance</b>	Coaching, wraparound support	Peninsula	<a href="#">THRIVE Peninsula</a>
<b>Bank On Hampton Roads</b>	Financial coaching, safe banking access	Hampton Roads	<a href="#">Bank On HR</a>

Program Name	Description	Location/Service Area	Organization / Link
<b>National Counseling/Education</b>	Programs by NACA, NAACP, Urban League, Fannie Mae, Freddie Mac	National	<a href="#">NACA</a> <a href="#">NAACP</a> <a href="#">Urban League</a> <a href="#">Fannie Mae</a> <a href="#">Freddie Mac</a>

## E. Community Development

Definition: Programs and organizations that focus on developing affordable housing, community partnerships, advocacy, and neighborhood revitalization.

Program Name	Description	Location/Service Area	Link
<b>Virginia Housing</b>	Financing, grants, TA, education for affordable housing	Virginia (statewide)	<a href="#">Virginia Housing</a>
<b>VHCDC</b>	Wealth building, housing, and small business financing	Virginia	<a href="#">VHCDC</a>
<b>CDFIs</b>	Financial services for underserved communities	Virginia & national	<a href="#">CDFI Fund</a>
<b>Habitat for Humanity</b>	Builds/rehabs homes, ReStores support housing	Hampton Roads & National	<a href="#">Habitat for Humanity</a>
<b>Hampton Roads Housing Consortium</b>	Regional housing coordination & referrals	Hampton Roads	<a href="#">HRHC</a>
<b>LISC Hampton Roads</b>	Grants, development, nonprofit support	Hampton Roads	<a href="#">LISC</a>

<b>Program Name</b>	<b>Description</b>	<b>Location/Service Area</b>	<b>Link</b>
<b>Interfaith Housing Land Use</b>	Faith communities making land available for housing	Virginia Beach / statewide	<a href="#">Virginia Interfaith Center for Public Policy</a>
<b>YIMBY Hampton Roads</b>	Advocacy for pro-housing policies & zoning reform	Hampton Roads	<a href="#">YIMBY Hampton Roads</a>
<b>Virginia Housing Alliance</b>	Statewide advocacy for affordable housing & ending homelessness	Virginia	<a href="#">Virginia Housing Alliance</a>

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**Resources compiled by The Up Center, September 16, 2025.**

Up For Discussion: Challenges and Barriers to Housing & Economic Self-Sufficiency