

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

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

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

B. Housing Stability

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

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

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

C. Rental Assistance

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

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

D. Financial Counseling

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

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

Program Name	Description	Location/Service Area	Organization / Link
National Counseling/Education	Programs by NACA, NAACP, Urban League, Fannie Mae, Freddie Mac	National	NACA NAACP Urban League Fannie Mae Freddie Mac

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
Virginia Housing	Financing, grants, TA, education for affordable housing	Virginia (statewide)	Virginia Housing
VHCDC	Wealth building, housing, and small business financing	Virginia	VHCDC
CDFIs	Financial services for underserved communities	Virginia & national	CDFI Fund
Habitat for Humanity	Builds/rehabs homes, ReStores support housing	Hampton Roads & National	Habitat for Humanity
Hampton Roads Housing Consortium	Regional housing coordination & referrals	Hampton Roads	HRHC
LISC Hampton Roads	Grants, development, nonprofit support	Hampton Roads	LISC

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

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

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