



The Virginia Individual Development Accounts (VIDA) program is for individuals saving for a down payment on a home, business equipment and inventory or post-secondary education tuition payments. Eligible participants receive training, support and \$8 in match funds for every \$1 the participant saves, up to \$4,000 in match. To contact a VIDA service provider near you, call 1-888-VIDA-WIN. Intermediaries determine eligibility, and then work with enrolled savers to prepare them to achieve their goal of homeownership, post-secondary education or business start-up or expansion. VIDA receives funding from the Virginia Department of Social Services (VDSS), Virginia Housing Development Authority (VHDA) and the U.S. Department of Health and Human Services – Office of Community Services’ Assets for Independence Grant (AFI).

VIDA has often been used in conjunction with other DHCD programs including [Building Entrepreneurial Economies \(BEE\)](#) to help start a business and [Neighborhood Stabilization Program \(NSP\)](#) to help individuals and families achieve their dream of homeownership.

Eligibility

Eligible saver applicants must:

- Be a U.S. citizen or legal resident and Virginia resident
- Be 18 years old or older
- Meet eligible [VIDA Income Guidelines](#) and household net worth limits

- Have earned income from full-time, part-time or self-employment
- Be able to complete the program within six to 24 months

Program Resources

- [VIDA Income Guidelines](#)
- [The IDA Network](#)
- [About VIDA](#)
- [Hear from a VIDA Saver](#)

Partners/Intermediaries

- [List of VIDA Intermediaries](#)

Helpful Links

- [Center for Social Development](#)
- [Community Advantage Program –Self-Help Credit Union](#)
- [Corporation for Enterprise Development](#)
- [EITC Coalition](#)
- [IDA Network](#)
- [My Money](#)
- [NeighborWorks](#)
- [Office of Refugee Resettlement](#)
- [Tax Preparation Assistance Sites](#)
- [Virginia Jumpstart Coalition](#)
- [Virginia Saves](#)
- [WorkforceHomes](#)
- [Mortgage Finance Glossary](#)