

DHCD has several programs that can help a homebuyer. Below is a list of programs that may meet your needs.

[Down Payment Assistance \(DPA\)](#)

The DPA Program provides flexible gap financing for first-time homebuyers at, or below, 80 percent of the Area Median Income (AMI) to purchase homes that are safe, decent and accessible.

[Neighborhood Stabilization Program \(NSP\)](#)

Interested in becoming a homeowner? Want to see if the Neighborhood Stabilization Program is working in your area?

[Virginia Individual Development Accounts \(VIDA\)](#)

VIDA encourages saving and improving personal financial management by providing matching funds for individuals saving into a designated account for a specific purpose, such as homeownership, education or business start-up. Match and savings can be used for down payment assistance and closing costs.