

Virginia Down Payment Assistance Programs by County

Arlington County Moderate Income Purchase Assistance Program (MIPAP)

- 25% of purchase price up to \$112,500
- Deferred loan 30 year term, shared equity, not forgiven, 0% interest; or due on sale
- Property must be located in Arlington County

City of Fredericksburg Homeownership Assistance Program

- Up to \$10,000
- Forgiven loan 5 year term; or due on sale
- Property must be located in the City of Fredericksburg

DHCD HOMEownership Down Payment & Closing Cost Program - Administered by Habitat for Humanity

- Up to 10% of sales price
- Forgiven loan term based on assistance
- Property must be located in Virginia

Henrico County DPA Program - Administered by Housing Opportunities Made Equal of VA (HOME)

- Up to \$14,500
- Forgiven loan 5 year term; or due on sale
- Property must be located in Henrico County

Loudoun County Public Employee Homeownership Grant Program (PEG)

- \$10,000
- Forgiven loan 5 year term at 20% per year; or due on sale
- Property must be located in Loudoun County

Stepping Stone Down Payment & Closing Cost Assistance Program - Administered by Housing Opportunities Made Equal of VA Inc. (HOME)

- Up to \$7,500
- True Grant/No Repayment
- Property must be located in the Richmond Metropolitan Area

City of Alexandria Flexible Homeownership Assistance

- Up to \$50,000
- Deferred loan, shared equity, 0% interest; or due on sale
- Property must be located within the corporate limits of the City of Alexandria

City of Manassas Employee Housing Assistance Program

- Up to \$25,000
- True Grant/No Repayment
- Property must be located in the City of Manassas

Fairfax County CDBG Downpayment Assistance Program

- Up to \$10,000
- Forgiven loan 5 year term at 20% per year; or due on sale
- Property must be located in Fairfax County

Loudoun County DP&CC

- Lesser of 10% of purchase price up to \$25,000
- Amortized loan 30 year term, not forgiven, 5% interest; or due on sale
- Property must be located in Loudoun County

Norfolk Redevelopment & Housing Authority (NRHA) Home Program

- Up to \$50,000
- Deferred loan, shared equity, 0% interest; or due on sale
- Property must be located within the corporate limits of the City of Alexandria

Prince William County First-Time Homebuyer Program

- Up to 33% of purchase price
- Deferred loan 30 year term, not forgiven, 0% interest; or due on sale
- Property must be located in Prince William County or City of Manassas or Manassas Park