



**Virginia Housing Development Authority - VHDA** is a self-supporting, not-for-profit organization created by the Commonwealth of Virginia in 1972, to help Virginians attain quality, affordable housing. VHDA provides mortgages, primarily for first-time homebuyers and developers of quality rental housing. We use no state taxpayer dollars, but raise money in the capital markets to fund our loans. We also teach free homeownership classes, and help people with disabilities and the elderly make their homes more livable.

**VHDA** works with lenders, developers, local governments, community service organizations and others to help put quality housing within the reach of every Virginian.

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