

Virginia Housing's Community Heroes Grant!

We're excited to announce the launch of the Virginia Housing Community Heroes Grant! This new initiative provides a \$10,000 grant - not a loan - to help eligible homebuyers with down payment and closing costs starting December 11, 2025.



Who qualifies as a Community Hero?

This grant is available to first-time homebuyers (unless purchasing in a targeted area) who work in service-oriented professions that support and strengthen the community, such as:

- Education,
- Public safety,
- Military, and
- Healthcare.

See the program guidelines for full details on borrower eligibility and qualifying roles.

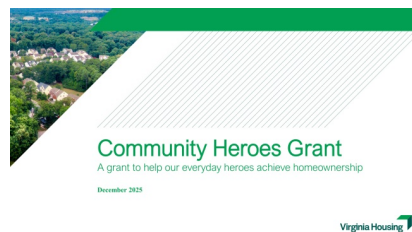
Key Program Highlights:

- Grant Amount: \$10,000.
- No repayment required.
- Available with Virginia Housing Bond loans.
- Can be combined with our Plus Second Mortgage, DPA Grant, or CCA Grant.
- [Income Limits](#):
 - The standard or bond income limit applies when using the Community Heroes Grant (or the higher targeted area income limit, if applicable, when the property is in a targeted area).
 - The lower income limit applies when originated with a DPA or CCA Grant.

Is there training available?

Yes! To learn more about the exciting new Community Heroes Grant, Virginia Housing created a training video for our partners.

Click here to watch the training video



Passcode: **Wm373Py2**

[**Community Heroes Grant Training Material**](#)

Click here for Community Heroes Grant Program Guidelines

Click here for Community Hero Grant Certification

Updated Resources

Virginia Housing's program guidelines, matrices, FAQs, and related materials will be updated to include the Community Heroes Grant.

Virginia Housing documents will be added or updated and available on our [**website**](#) under Lender Forms and Documents, including:

- Community Hero Grant Certification
- Programs Disclosure and Borrower Affidavit (Exhibit E)
- Underwriting Submission Checklist (non-delegated loans)
- Loan Stacking Form (submission of closed loan packages)
- SPARC and FirstHome Dream Lock Forms

Lenders must begin to use the Community Hero Grant Certification immediately to reserve and be eligible for the Community Heroes Grant, and are highly encouraged to begin using the other updated documents immediately, however are required to use them no later than January 2,

What you need to do as the Originating Lender:

- Ensure the new Community Heroes Certification is completed, fully executed by all borrowers and you as the lender, then uploaded in Mortgage Cadence to reserve the grant.
- Follow all applicable first mortgage and grant program guidelines.

This is a fantastic opportunity to support the individuals who serve our communities every day. We encourage you to share this news with your teams and eligible clients!

If you have any questions or need assistance, don't hesitate to reach out.

Email Gigi Houchins

Email Joni Moncure

Email Regina Pinkney

Email Frank Webster

Email Underwriting

We believe in the power of home to grow thriving communities across Virginia, and we thank you for being part of our mission for 50 years.

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