

# 52 YEARS

**PROVIDING SAFE, AFFORDABLE  
HOUSING FOR WEST VIRGINIANS**

## *Who We Are*

The West Virginia Housing Development Fund is the state's affordable mortgage leader and housing agency. The Fund is a self-supporting agency and does not receive State appropriations for its operations. To date, the Fund has provided assistance for more than 123,000 housing or housing-related units. We are the nation's only State Housing Finance Agency with an AAA/Aaa general obligation debt rating.



West Virginia Housing  
Development Fund

[www.wvhdf.com](http://www.wvhdf.com)



NMLS#198038



## For The Homebuyer:

The Homeownership Program, commonly referred to as the first-time homebuyer program, and our 'Movin' Up' Program, are mortgage options for residents of our state. Homeownership is for medium to low-income borrowers. 'Movin' Up' is for those looking to make a change. Buyers can also take advantage of our exclusive Down Payment and Closing Cost Assistance Program.

## *We also provide a full range of housing and development assistance to our citizens.*

### Land Development Fund

Acquire and improve land for residential housing and nonresidential construction.

### Multi-Family Loan Program

Construction and/or permanent financing for multifamily rental projects.

### West Virginia Property Rescue Initiative (PRI)

Loans to assist cities and counties to take down blighted, dangerous properties.

### Low Income Assisted Mortgage Program (LAMP)

Helps Habitat for Humanity groups increase their production of owner-occupied housing for very low-income families.

### Home4Good

Developed by the Federal Home Loan Bank Pittsburgh and the Fund to provide a flexible source of funding for organizations working to address homelessness.

### On-Site Systems Loan Program (OSLP)

Upgrade, replace or repair inadequate residential septic systems.

### Affordable Housing Fund

Funding for housing developments to nonprofits, public housing agencies and local governments.

### HOME Investment Partnership Program (HOME)

Development and financing of housing for persons at or below 80% of the State's median income.

### National Housing Trust Fund (NHTF)

Development and financing of housing for very-low and extremely low income families and individuals.

### Low-Income Housing Tax Credit Program (LIHTCP)

Facilitates the development of quality rental housing by offering a conduit through which owners, builders and organizations may qualify for a federal income tax credit.



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Donna J. Martino

Multifamily Development Officer

North Central Field Office

1509 Johnson Avenue, Suite 100

Bridgeport, WV 26330

Office 304-622-5384 or 1-866-623-6283

Cell 304-476-3296