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
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 Down Payment and Closing Cost Assistance Program.

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

- **Low Income Assisted Mortgage Program (LAMP)**: Helps Habitat for Humanity groups increase their production of owner-occupied housing for very low-income families.
- **West Virginia Property Rescue Initiative (PRI)**: Loans to assist cities and counties to take down blighted, dangerous properties.
- **Multi-Family Loan Program**: Construction and/or permanent financing for multifamily rental projects.
- **Land Development Fund**: Funding for housing developments to nonprofits, public housing agencies, and local governments.
- **On-Site Systems Loan Program (OSTP)**: Upgrade, replace or repair inadequate residential septic systems.

We also provide a flexible source of funding for organizations working to address homelessness. The fund is provided by the federal Home Loan Bank Pittsburgh and developed by the West Virginia Housing Development Fund. Services all its outstanding mortgage applications for very low-income families.