

Mortgage Programs

FOR ELIGIBLE
HOME BUYERS



West Virginia Housing
Development Fund

800.933.9843
wvhdf.com



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WVHDF Mortgage Programs

The West Virginia Housing Development Fund offers affordable mortgage loans to help qualified borrowers purchase a home or to refinance existing loans.

Borrowers at most income levels can find affordable options through the Fund's programs. We also partner with banks, credit unions, and independent mortgage companies throughout the state to offer our loan programs. For the complete list of our Partner Lenders, visit wvhdf.com.

At the West Virginia Housing Development Fund, we service all of our loans. This means all aspects of your loan will be handled by our team in Charleston, from closing to pay off.

Are you ready to buy a home? Read on to learn how the West Virginia Housing Development Fund can help.



Scan to start your homebuying journey.



Homeownership Program

The Homeownership Program is generally geared toward first-time homebuyers and offers qualified applicants a 30-year, fixed-rate mortgage. For information on income limits, house price limits, and interest rates for this loan, visit: wvhd.com/home-buyers and click the Homeownership Program link.

Movin' Up Program

Geared toward moderate-income borrowers, the Movin' Up Program is a great option for first-time and repeat home buyers. Like the Homeownership Program, Movin' Up also has income and house price limits. For information, visit wvhd.com/home-buyers and click the Movin' Up link.

Low Down Home Loan (Down Payment Assistance Program)

The Low Down Home Loan is a low-interest second mortgage that reduces upfront expenses by covering all or part of your down payment and/or closing costs.

Secondary Market Loan Program

The Secondary Market Loan Program is designed to help West Virginians at most income levels purchase or refinance their home. This program does not have a first-time buyer requirement and provides competitive 10-, 15-, 20-, or 30-year fixed-rate mortgages. Visit our website for maximum loan amounts.





Home Buying Checklist

PREPARE FOR YOUR
HOUSEHUNTING JOURNEY!

Investigate & Gather Financials

Know your credit scores. You may obtain free credit reports from all three credit bureaus at [annualcreditreport.com](https://www.annualcreditreport.com). Contact the credit bureau if you spot any errors. Compile necessary documents, including paystubs (covering a full 60 days), actual bank statements (two most recent months), and last two years of Federal tax returns.

Examine Options

Decide where in West Virginia you would like to purchase a home. Spend time in each area and imagine yourself living there. **Get prequalified for a mortgage! Call us at 1-800-933-8511.**

Make A List

What are some of the features you'd like to have in your new home? Think about the following:

- *Must-haves, such as required number of bedrooms and bathrooms*
- *Nice-to-haves, such as a home on a cul-de-sac or a garden shed/workshop in the backyard*
- *Dream features, such as state-of-the-art kitchen appliances or a hot tub off the master bedroom*

Research Professionals

Look for a real estate agent who is knowledgeable about the area where you want to buy. While an agent is not required, they can offer guidance, assist with scheduling appraisals and inspections, and work with other professionals to help your homebuying experience go smoothly.

Start House Hunting!

Visit open houses and have your agent schedule private showings.