

Virgin Islands Housing Finance Authority

<http://www.vihfa.gov/>

First-Lien Mortgage Loans:¹	<ul style="list-style-type: none"> • Homestead Loan Program • Lot Sale Program • Veteran Loan Program
Special Mortgage Purpose Programs Eligible Uses:	Purchase, rehabilitation, land acquisition, refinance
Down Payment/Closing Cost Assistance:	HOME Program (loans and grants)
Targeted Populations/Special Programs:	First-time homebuyers, active military or veterans
Mortgage Tax Credit Certificate:	Not offered
Homeownership Education/Counseling:	Required; Virgin Islands Housing Finance Authority offers Homebuyer's Education Certificate.
Individual Development Accounts:	Not offered

HELPFUL WEB LINKS

Virgin Islands Down Payment and Closing Cost Assistance

<http://www.vihfa.gov/programs/federal-programs/home-program>

Virgin Islands First Mortgage Programs

<http://www.vihfa.gov/programs/homeownership-programs>

Virgin Islands Participating Lenders List

Not applicable

Virgin Islands Income Limits

<http://www.vihfa.gov/programs/homeownership-programs>

Virgin Islands Approved Homebuyer Education

<http://www.vihfa.gov/services/counseling-outreach-services>

¹ Virgin Islands Finance Authority first mortgage loans are offered directly from the agency; private lenders may refer customers, but do not participate in the origination process.