Need Real Answers About Homeownership?

Here's Your Starting Line.

VHDA's free **First-time Homebuyer Class** is a great way to learn about the entire homebuying process from start to finish, including:

- Personal Finances
- Credit and Credit Scoring
- Qualifying and applying for a loan
- Choosing the right home
- What happens at a loan closing

The class is offered at a variety of times and locations throughout the state and is also available online. Classes are taught in English, Spanish and other languages.

Participants who successfully complete the class receive a certificate of completion and are eligible to apply for all VHDA loan programs.

For more information call 877-VHDA-123 or visit vhda.com.

Class Schedule

Virginia Housing Development Authority

VHDA