



### First-time Homebuyer Resources

**Housing Opportunity Made Equal (HOME):** <https://homeofva.org/>

- **Homeownership Programs:** <https://homeofva.org/get-help/homeownership/>
  - Step by step to Homeownership and Counseling
  - Down Payment Assistance
- **Contacts:**
  - Mia Morgan – Senior Housing Specialist,  
Phone: (804)354-0641 ext 104  
Email: [MMorgan@homeofva.org](mailto:MMorgan@homeofva.org)
  - Brenda Hicks – Director of Homeownership Program  
Email: [BHicks@homeofva.org](mailto:BHicks@homeofva.org)

**Southside Community Development & Housing Corporation:** <https://www.scdhc.com/>

- **Programs:**
  - Credit and money management counseling assistance
  - Pre- and Post- purchase counseling and foreclosure prevention counseling.
  - Rent Relief Program
  - Benefits, Digital Navigation and workforce coaching.
- **Contacts:**
  - Diana Browser  
Email: [dianna@scdhc.com](mailto:dianna@scdhc.com)
  - Nury Mojico - Financial Opportunity Center (FOC) Program Manager  
Email: [nmojica@scdhc.com](mailto:nmojica@scdhc.com)
  - Cierra Mays - Program Manager of the Housing Counseling Program  
Email: [cmays@scdhc.com](mailto:cmays@scdhc.com)

1. Housing Counselor – Housing Counseling Agencies (free, low-cost)  
[https://www.hud.gov/i\\_want\\_to\\_talk\\_to\\_a\\_housing\\_counselor](https://www.hud.gov/i_want_to_talk_to_a_housing_counselor)
  - HUD Voice System: (800)569-4287
  - Housing Opportunities Made Equal of Virginia (HOME) : (804)-354-0641 <https://homeofva.org/get-help/homeownership/>
  - Southside Community Development and Housing: (804) – 231 – 4449
2. Homebuyer Education – Free Resources
  - Homebuyer Class Certificate
    - <https://www.vhda.com/Homebuyers/HomeownershipEdu/Pages/HomeownershipEdu.aspx>
    - Housing Opportunity Made Equal offers a course as well.
  - Finances Calculator
    - <https://myhome.freddiemac.com/resources/calculators.html>
3. Choose Lender
  - VHDA Resources - <https://www.vhda.com/Homebuyers/Pages/homebuyers.aspx>  
<https://www.vhda.com/Homebuyers/FindALender/Pages/FindALender.aspx>
  - HUD Resources - [https://www.hud.gov/program\\_offices/housing/sfh/lender/lenderlist](https://www.hud.gov/program_offices/housing/sfh/lender/lenderlist)
4. Apply for Mortgage Loan (pre-approval of loan)
  - HUD - <https://www.hud.gov/buying/loans>
5. Homeownership Assistance – VA - <https://www.hud.gov/states/virginia/homeownership/buyingprgms>