Lender Partner Announcement

(LP Announcement 2026-08.2)

We have expanded our programs to include a Community Land Trust Property program and to include more properties eligible for manufactured home financing.

Virginia Housing Community Land Trust (CLT) Property Program

We are excited to announce that we are moving our CLT Property program out of pilot and expanding access to our entire network of Originating Lenders. A comprehensive recorded training, Training Certification, Program Guidelines, Determining a CLT Mortgage Amount Example Matrix, and CLT Mortgage Amount Calculation Worksheet & Certifications are available on Virginia Housing's Lender Documents website.

If you are interested in participating in the CLT Property program, you are required to complete the training and provide the executed training certification to your Virginia Housing Business Development Officer prior to originating loans under this program.

Manufactured Home Property Eligibility Expansion

To support our mission of helping Virginians attain quality, affordable housing, we are expanding our financing options for manufactured homes to include standard financing for manufactured homes through our Conventional Bond and Conventional loan programs. The property must meet the Government-Sponsored Enterprise (GSE) applicable manufactured housing guidelines, including a maximum loan-to-value / combined loan-to-value of 95%. Program guidelines on VirginiaHousing.com have been updated to include this enhancement to our programs.