

## Home Ownership Counseling and Assistance

### Age Requirements

18 and over

Available 24/7

No

### Other Eligibility Criteria

Serves lower income homeowners, elderly, and people with disabilities. Eligible persons owning mobile homes may qualify.

### Intake Contact Email

ohcd@ jamescitycountyva.gov

### Intake Process

Telephone referral; income verification. Visit the website and call

### Provider Refer

No

### Report Problems

Call the Agency

### Self Refer

Yes

James City County Office of Housing

<https://www.jamescitycountyva.gov/237/Housing>

<https://www.jamescitycountyva.gov/261/Homeownership>

### Main

(757) 259-5340

5320 Palmer Lane, Suite 1A

23188 VA

United States

Monday: 8:00 am-5:00 pm

Tuesday: 8:00 am-5:00 pm

Wednesday: 8:00 am-5:00 pm

Thursday: 8:00 am-5:00 pm

Friday: 8:00 am-5:00 pm

Saturday: Closed

Sunday: Closed

Languages Spoken

English

James City County Office of Housing offers affordable housing incentives. The agency provides:

- VHDA-approved First-Time Homebuyer Education Classes
- Developing a Plan to make homeownership a reality
- Credit Counseling
- Directing you to affordable homes
- Down-payment Assistance
- Low-interest loans

The program is geared toward persons considering purchasing their first home. Applicants must have income and employment stability and establish and maintain good credit. Financing programs have various income limits and other qualification requirements.

Participants who complete the VHDA class receive a certificate of completion and are eligible to apply for all VHDA loan programs. For information about VHDA, call 877-VHDA-123 or visit the [website](#).

Service Area(s)

James City County

Email

[housing@jamescitycountyva.gov](mailto:housing@jamescitycountyva.gov)