



AFFORDABLE HOUSING

Resource Guide



CITY OF VIRGINIA BEACH

**Housing &
Neighborhood
Preservation**

Housing Matters

Ensuring families and individuals have the opportunity to live in housing they can afford is a shared priority for the City of Virginia Beach and its residents. Housing matters to promoting a strong local economy, healthy families and vibrant neighborhoods in Virginia Beach. Our entire community thrives when all residents have the opportunity to live in safe, stable and quality housing they can afford.

Housing is considered affordable when households do not spend more than 30% of their income on total housing costs. The term “affordable housing” is not dependent on the quality, location, size or type of housing.

To support this effort, Virginia Beach Housing & Neighborhood Preservation has compiled the following information to help connect residents to community resources that may assist them in obtaining, sustaining and maintaining their housing. *Inclusion in this guide should in no way be considered an endorsement of the organization, nor should exclusion from the guide be considered a lack of endorsement. Please contact each organization directly for eligibility requirements and availability.*

It is the City’s intention to provide an up-to-date and accurate listing of available resources. To suggest additional resources or make corrections, please email HousingMatters@VBgov.com.

To find more information on affordable housing, resources, frequently asked questions, updates on related initiatives and more, visit VirginiaBeach.gov/HousingMatters.

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Key Resources

Virginia Beach Housing & Neighborhood Preservation

757-385-5750

HousingInfo@VBgov.com
VirginiaBeach.gov/Housing

The department offers programs and resources to help people obtain, maintain and sustain their housing.

VirginiaHousingSearch.com

A free online resource to help find a home that fits your needs and budget.

211 Virginia

Dial 211

211Virginia.org

A free, confidential and accessible service that connects people with information on available community services throughout the Commonwealth, including assistance with housing, food, healthcare and more.

Virginia CommonHelp

1-855-635-4370

CommonHelp.Virginia.gov

Virginia's online portal for residents to screen for eligibility and apply for benefits, check the status of benefits, report any changes to their status and access online help 24/7.

Fair Housing

Federal and state fair housing laws protect people from discrimination when they are renting, buying or securing financing or insurance for any housing. Federal laws prohibit discrimination based on race, color, national origin, religion, sex (gender identity and sexual orientation), disability and familial status.

Virginia's Fair Housing Law also prohibits discrimination based on elderliness (being 55+), military status and source of income (such as Housing Choice Vouchers).

If you think your rights have been violated, you can file a complaint by contacting the U.S. Department of Housing and Urban Development

(HUD) and/or the Virginia Fair Housing Office. You have one year after an alleged violation to file a complaint, but you should file it as soon as possible.

If you are alleging discrimination based on the Virginia Fair Housing Law, contact the Virginia Fair Housing Office.

HUD — Fair Housing and Equal Opportunity

Complaint Hotline: 800-669-9777

HUD.gov/contactus/file-complaint

To file a complaint, call the hotline; submit complaint online; or download, complete and mail the "Report Housing Discrimination" form available at HUD's website.

If you are disabled, HUD also provides:

- TTY for the hearing impaired: 800-877-8339
- Interpreters
- Tapes and braille materials
- Assistance in reading and completing forms

Virginia Fair Housing Office — Department of Professional and Occupational Regulation (DPOR)

804-367-8530 or 888-551-3247

DPOR.Virginia.gov/FairHousing

To file a complaint, call the number listed above, or download, complete and return the "Housing Discrimination Complaint Form" available at DPOR's website.

Endeppendence Center

757-461-8007

Endeppendence.org

The local nonprofit works directly with HUD and is the regional fair housing advocate for individuals with disabilities.



Summer Haven Apartments

Affordable Rental Housing

The apartments listed in this guide are neither owned, operated nor managed by the City of Virginia Beach. Applicants must meet the apartment's rental criteria for income, credit, and rental and criminal history checks. Contact the apartment community for information regarding rental prices, availability, qualifying criteria and the application process. Apartment listings are for informational purposes only. They are not meant to be exhaustive lists.

Rent-Subsidized Apartments in Virginia Beach

These units are subsidized by HUD, so that tenants pay no more than 30% of their gross (before taxes) income for rent and utilities. The maximum household income for these units ranges from 30%-50% of the Area Median Income (AMI), adjusted for household size (refer to [HUD Income Limits chart in the appendix](#)). Applicants with a Housing Choice Voucher (HCV) cannot use their voucher in these apartments, because they already have a rental subsidy.



Apartment Community Name	Location	Zip	Phone	Affordable Units	Accessible Units
Luther Manor (Seniors 62+ only)	350 Malibu Drive	23452	757-463-3510	123	24
Russell House (Seniors 62+ only)	900 First Colonial Road	23454	757-481-0770	120	12
Sullivan House (Seniors 62+ only)	2033 General Booth Blvd.	23454	757-563-9955	132	6
The Sands (Seniors 62+ only)	6405 Auburn Drive	23464	757-420-0891	120	120
Atlantis Apartments	999 Atlantis Drive	23451	757-428-3200	208	15
Carriage House Apartments	5340 Carriage House Drive	23462	757-499-8593	200	Unknown
Friendship Village	1235 Friendship Square	23451	757-428-3748	109	11
Twin Canal Village	1480 Drawbridge Circle	23453	757-471-7007	300	30

Affordable Senior Apartments in Virginia Beach

These apartments are regulated under a federal affordable housing program and are subject to the income and rent limits established under the program. Applicants must be income-eligible and owners cannot charge more than the published maximum rents. Generally, applicants cannot exceed 60% of the AMI, adjusted for household size (refer to [HUD Income Limits chart in the appendix](#)).

Visit the Mayor's Commission on Aging website for more information about resources for seniors: VirginiaBeach.gov/MCOA.

Apartment Community Name	Location	Zip	Phone	Affordable Units	Accessible Units
Holland House Apts. (55+ only)	721 Chimney Hill Parkway	23462	757-498-9225	112	3
Jamestown Commons Apts. (55+only)	1025 College Park Boulevard	23464	757-361-6900	264	2
Lynnhaven Cove Apts. (62+only)	5020 Lynnhaven Parkway	23464	757-467-4000	116	4
The Commons at Princess Anne (55+ only)	4924 Princess Anne Road, Ste 106	23462	757-490-7001	186	186
Victoria Place Apts. (55+ only)	4629 Shore Drive	23455	757-313-2323	122	3
Wesleyan Place Apts. (55+ only)	5445 Wesleyan Drive	23462	757-473-1490	91	Unknown
Tranquility at the Lakes (62/disabled 55+ only)	5827 Burton Station Road	23455	757-460-0100	40	5
The Arbors at Birchwood (55+ only)	3812 Virginia Beach Blvd.	23452	757-937-5102	105	8



Tranquility at the Lakes Apartments

Affordable Apartments in Virginia Beach

These apartments are regulated under a federal affordable housing program and are subject to the income and rent limits established under the program. Applicants must be income-eligible and owners cannot charge more than the published maximum rents. Generally, applicants cannot exceed 60% of the AMI, adjusted for household size. Elevate 17 and Virginia Beach Community Development Corporation (VBCDC) can serve up to 80% of the AMI, adjusted for household size. Refer to [HUD Income Limits chart in the appendix](#).

Apartment Community Name	Location	Zip	Phone	Affordable Units	Accessible Units
Aden Park Townhome Apts.	5161 Weaver Drive	23462	757-497-0381	125	Unknown
Baker Woods Apts.	5609 Lone Holley Lane	23462	757-961-9966	96	10
Crescent Square Apts.	1333 Diamond Springs Road	23455	757-578-1776	40	8
Ebbetts Plaza Apts.	512 Featherstone Court	23462	757-499-3965	90	9
Elevate 17 Apartments	916 Excavator Way	23464	757-829-7351	220	13
Greenlakes Apts.	3218 Greenlakes Drive	23452	757-340-0542	150	Unknown
Hilltop South Apts.	464 Lisa Square	23454	757-425-1162	85	0
Ocean Gate Apts.	1248 Nauticus Circle	23454	757-866-5851	174	3
Renaissance Apartments	5130 Leonardo Way	23462	757-904-1599	192	10
Seaside Harbor	509 18th Street	23451	757-333-3443	76	19
Sea Pines Apts.	952 Maximus Square	23451	757-425-7519	96	Unknown
Summer Haven Apts.	741 Gourmet Way	23462	757-961-9966	57	6
Tallwood Apts.	5705 Schoolhouse Road	23464	757-502-5400	120	2
Taro Walk (formerly Mayfair Apts.)	5826 Newtown Arch, #101	23462	757-499-8888	40	Unknown
Thalia Landing Apts.	4101 Pine Oak Circle	23452	757-306-0023	154	8
The Hamptons	5781 Lake Edward Drive	23462	757-490-0056	87	Unknown
Two Hundred West Apts.	200 Price Street	23462	757-917-5151	264	20
VBCDC*	2400 Potters Road (main office)	23454	757-463-9516	100	Unknown

*VBCDC is a non-profit housing corporation that was created by the City of Virginia Beach. They own single family, townhome and apartment style homes scattered throughout Virginia Beach. Applicants must complete a preliminary application that can be obtained at VBCDC.org/Permanent to be considered for housing. Preliminary applications can be dropped off at VBCDC's main office, 2400 Potters Road, or emailed to Leasing@VBCDC.org.

Fair Market Rent Apartments in Virginia Beach

These apartments have no units with HUD rental assistance or subsidy and are not subject to income or rent restrictions under any affordable housing program. They are listed as an alternative for those who need an apartment that rents at or below the fair market rent. To find the most current fair market rent level for Virginia Beach, visit HUD's fair market rent webpage at [bit.ly/3RHNVzP](https://www.hud.gov/fmr).

Apartment Community Name	Location	Zip	Phone	Total Units
Albert Court Gardens Apts.	4624 Albert Court, Apt. 101	23455	757-287-9925	28
Apple Blossom Apts.	1321 Linkhorn Circle, Unit 205	23451	757-425-1515	48
Barberton Apts.	605 Barberton Drive	23451	757-428-9167	70
Bridle Creek Apts.	1508 Halter Drive	23464	757-495-2855	132
Eastwyck Village Apts.	1201 Edenham Court	23464	757-366-0440	96
ReNew Apartments	1101 Craftsman Drive	23464	757-487-3247	352
Kings Row Apts.	3020 Kings Row Court	23452	757-340-1651	56
Lynnhaven Landing Apts.	352 Fernwood Court, #101	23454	757-486-4044	252
Oconnee Shores Apts.	2565 Oconee Avenue	23454	757-287-9925	36
Ridgewood Club Apts.	4594 Wicklow Place	23452	757-499-5444	192
Rosegate Apts.	206 Rosegate Place	23452	757-486-7317	56
Sparrows Point Townhomes and Apts.	1301 Pine Cone Circle	23453	757-468-2000	300
Silver Hill at Great Neck (55+ only)	1537 Mill Dam Rd.	23454	757-324-5283	122
The Muse at Town Center (55+ only)	4373 Bonney Road	23452	757-431-2290	139

Down Payment/Closing Cost Assistance

Federal Home Loan Bank of Atlanta Down Payment Assistance Grants

Find member institutions online at [Corp.FHLBATL.com/Find-Member](https://www.fhlbatl.com/Find-Member)

Available to qualified homebuyers through a member institution.

Virginia Housing

877-843-2123

Down Payment Assistance Grant (available to qualified first-time homebuyers): [VirginiaHousing.com/Homebuyers/Down-Payment-Assistance-Grant](https://www.virginiahousing.com/Homebuyers/Down-Payment-Assistance-Grant)

Closing Cost Assistance Grant (available to qualified first-time homebuyers with a Veterans Affairs or bond Rural Housing Service loan): [VirginiaHousing.com/Homebuyers/Closing-Cost-Assistance-Grant](https://www.virginiahousing.com/Homebuyers/Closing-Cost-Assistance-Grant)

Virginia Individual Development Account (VIDA)

DHCD.Virginia.gov/VIDA

Contact the following local agencies for more information:

Virginia Housing and Community Development Corporation (VHCDC)

Home Ownership Assistance Program
757-800-1647

VHCDC.org/VIDA

Norfolk Redevelopment and Housing Authority

HomeNet Homeownership Center
757-623-1111

NRHA.us/Housing/Homeownership

VIDA accounts have a savings match, which allows qualified individuals to save for a down payment or closing costs.

Large private banking institutions and lenders may also provide their own down payment/closing cost assistance programs. Please check with each bank for information on their program availability and qualifications.

Home Repair/Rehabilitation

Community Housing Partners

888-229-3714

CommunityHousingPartners.org/Energy-Solutions/Weatherization

Weatherization, energy efficiency and HVAC assistance

Faith Works Coalition

757-266-9994

FaithWorksCoalition.org

Granting Freedom

877-843-2123

Military Home Modification Grant Program (up to \$4,000).

Providence Presbyterian Church

757-420-6159

Providence Moves Program: small, one-day jobs done one to two times per year.

Virginia Beach Housing & Neighborhood Preservation – Housing Development Division

757-385-5750

HomeRehab@VBgov.com

VirginiaBeach.gov/HomeRehab

Virginia Beach Owner-Occupied Rehabilitation Program and Manufactured (Mobile) Home Rehabilitation Program: Grants for eligible low- and moderate-income residents who own and live in their place of dwelling in Virginia Beach. Both programs provide assistance for rehabilitation to: remove an existing or imminent health and/or safety hazard; correct certain code violations; and make physical improvements, adaptations, or modifications for accessibility and usability.

Homebuyer Education

Neighborhood Assistance Corporation of America (NACA)

NACALynx.com/NACA/Workshop/WorkshopIntro.aspx

Virginia Housing

877-843-2123

VirginiaHousing.com/Homebuyers/Homebuyer-Education

Find local classes or take the free online course.



Cedar Grove Apartments

Homeless or At Risk of Experiencing Homelessness

Because capacity and resources are limited, shelter and housing assistance are prioritized for the most vulnerable people experiencing homelessness or a housing crisis in Virginia Beach.

Virginia Beach Housing & Neighborhood Preservation – Homeless Services Division

Virginia Beach Housing Resource Center (HRC)

104 N. Witchduck Road
757-385-5167

VirginiaBeach.gov/HousingResourceCenter

If you are experiencing homelessness or at risk of losing your home, visit the HRC during walk-in hours for triage and assessment for homeless services (homelessness prevention, referrals to shelter and housing opportunities, other resources): Monday, Tuesday, Thursday, and Friday, 8 a.m.-noon. Additional resources at the HRC include day services for unsheltered individuals, health services and Human Services.

Regional Housing Crisis Hotline

757-227-5932, Monday-Friday, 8 a.m.-5:30 p.m. Callers are screened and may be referred to various community resources in Virginia Beach. Additional screening may be needed for housing and shelter programs, depending on your situation.

BEACHCommunityPartnership.org

Homelessness coalition of City, faith and nonprofit organizations. Find other homeless support services in the community, such as food, clothing and other assistance.

Samaritan House

24-hour Crisis Hotline: 757-430-2120
Hotline provides comprehensive, wrap-around crisis services to victims of domestic violence, sexual assault, stalking and human trafficking.

Housing Counseling

Find a U.S. Department of Housing and Urban Development (HUD)

Approved Agency

answers.hud.gov/housingcounseling

A HUD-approved agency can help with budget and credit counseling, financial education, rental counseling, foreclosure prevention counseling, first-time homebuyer counseling and more. Most services are free.

Catholic Charities of Eastern Virginia

757-484-0703

CCEVA.org/Services/Financial-Housing-Counseling

Neighborhood Assistance Corporation of America (NACA)

Richmond Office: 631-370-6222

NACA.com

The Up Center

757-965-8636

FinancialCounseling@TheUpCenter.org
TheUpCenter.org

Urban League of Hampton Roads

757-224-8085

ULHR.org/Housing

Legal Information & Assistance

Legal Aid Society of Eastern Virginia

757- 627-5423

LASEVA.org

Free legal services in civil matters to qualifying low-income Virginians. Staff can work with households to remove eligible Unlawful Detainer cases from their Virginia Court Case Information (VCCI) record if they qualify for Legal Aid services. A cleaner rental history may make it easier to obtain affordable housing in the future.

Virginia Housing

877-843-2123

VirginiaHousing.com/Renters/Education

Information on the Virginia Landlord Tenant Act (VRLTA) and renter rights and responsibilities.

Virginia Poverty Law Center's Eviction Defense Center

EvictionDefenseCenter.org

Information about the eviction process, find a free Legal Aid attorney.

Mortgage/Foreclosure Assistance

Catholic Charities of Eastern Virginia

757-484-0703

CCEVA.org/Services/Financial-Housing-Counseling

Housing Opportunities Made Equal

804-354-0641

HOMEOfVa.org/Get-Help/Foreclosure-Prevention

Neighborhood Assistance Corporation of America (NACA)

Richmond Office: 631-370-6222

HomeSave: 425-602-6222 x3

HomeSave@NACA.com
NACA.com/HomeSave

Offers HomeSave program for at-risk homeowners needing an affordable mortgage payment or homeowners needing funds to make important repairs. The Home Purchase program offers eligible households a below-market rate and affordable mortgage.

The Up Center

757-965-8636

FinancialCounseling@TheUpCenter.org
TheUpCenter.org

Urban League of Hampton Roads

757-224-8085

ULHR.org/Housing

Virginia Housing

877-843-2123

VirginiaHousing.com/Homeowners/Foreclosure-Prevention

Rental Assistance

Housing Choice Voucher Program

The waiting list for the Virginia Beach Housing Choice Voucher (HCV) program is closed. No new applications are being accepted. There is currently no timeframe for when the waiting list will be reopened.

If you have already submitted an application and would like to check the status, log into your account at AssistanceCheck.com. For more information about the waiting list process, visit VirginiaBeach.gov/HCVWaitingList.

Virginia Beach Housing & Neighborhood Preservation administers other rental assistance programs that are targeted for special populations (for example, youth aging out of foster care, individuals with developmental disabilities, veterans, individuals experiencing homelessness, etc.). Partner agencies refer eligible households to the department for these programs--households cannot apply directly.

LGBT Life Center

757- 640-0929

LGBTLifeCenter.org/Services/Life-Home

Organization serves eligible LGBTQ and HIV+ individuals with housing and utility assistance.

Senior Housing

A list of affordable senior apartments can be found near the beginning of this resource guide on [page 5](#).

Mayor's Commission on Aging (MCOA)

VirginiaBeach.gov/MCOA

MCOA compiles information for the Senior Housing & Resource guide to connect residents to a variety of resources in the community. Visit

the Commission's website to view and download the guide.

Real Estate Tax Relief

Virginia Beach Commissioner of the Revenue

757-385-4385

VirginiaBeach.gov/COR

Senior and Disabled Tax Relief Programs: Assists qualifying residents with real estate, personal property vehicle and mobile home tax relief.

Virginia Beach Commissioner of the Revenue Veteran Services Division: Administers personal property and real estate tax relief programs for veterans and the surviving spouse of a veteran or person who died in the line of duty.

Utility/Energy Assistance

Church of the Ascension

757-495-1886 Ext. 414

Church of the Holy Family

757-937-8155

Dominion Energy - EnergyShare

Salvation Army (local EnergyShare Agency):

757-543-8100

Energy bill payment assistance for any type of heating and cooling source.

Energy Share/Salvation Army

757-965-9012 Ext. 3

H2O (Help To Others)

Administered by The Salvation Army

757-543-8100

Offers financial assistance to residents needing help with their City Services bill or Hampton Roads Sanitation District (HRSD) bill. Residents must be able to demonstrate that a personal or family crisis has inhibited their ability to pay utility bills. Eligible residents can receive program assistance one time in any 12-month period in the amount of \$500 or the balance due, whichever is less.

Holy Spirit Catholic Church

757-468-3600 Ext. 6

LGBT Life Center

757- 640-0929

LGBTLifeCenter.org/Services/Life-Home

Organization serves eligible LGBTQ and HIV+ individuals with housing and utility assistance.

Mission United

(Assists Military Only)

757-858-7777

Senior Cool Care

Partnership between Dominion Energy and Virginia Department for Aging & Rehabilitation Services

1-800-552-3402

Single room fans, window air conditioners and portable air conditions to elderly Virginians with low income.

St. Gregory the Great Catholic Church

757-497-8330 Ext. 303

Star of the Sea Catholic Church

757-428-3492 or 757- 428-1244

The STOP Organization

757-858-1360

The Potter's House

757-428-7727

Virginia CommonHelp

1-855-635-437

CommonHelp.Virginia.gov

Fuel, cooling and crisis assistance (emergency heating needs) for eligible households. Call or visit the website to learn more or apply.

Virginia Beach Public Utilities

757-385-6700

Water Assistance Program: Assists qualifying residents with their City Services Bill.

Virginia Natural Gas

VirginiaNaturalGas.com/Residential/Ways-to-Save

Free online home energy audit, energy efficiency tips and information on rebates.

FY 2025 U.S. Department of Housing and Urban Development (HUD) Income Limits

Virginia Beach-Norfolk-Newport News, VA-NC HUD Metro Fair Market Rate (FMR) Area

2025 Virginia Beach Area Median Income = \$106,500

Area Median Income (AMI), also known as Area Median Family Income (AMFI):

The midpoint between the highest and lowest family incomes in a metro area. Every year, HUD calculates the AMI for each metro area. The amount above or below the AMI is used to determine maximum income eligibility for federal, state and local affordable housing programs.

Household (HH) Income: Includes the combined gross (before taxes) earned and unearned income of all people living in the household (e.g. wages, salaries, self-employment income, retirement and disability income, child support, interest and dividends and other sources of income). Certain non-cash benefits, like food assistance (Supplemental Nutrition Assistance Program or SNAP) and education/childcare assistance are excluded from income.

% of AMI	HH Size: 1 Person	HH Size: 2 People	HH Size: 3 People	HH Size: 4 People	HH Size: 5 People	HH Size: 6 People	HH Size: 7 People	HH Size: 8 People
120%	\$89,520	\$102,240	\$115,080	\$127,800	\$138,120	\$148,320	\$158,520	\$168,720
100%	\$74,600	\$85,200	\$95,900	\$106,500	\$115,100	\$123,600	\$132,100	\$140,600
90%	\$67,140	\$76,680	\$86,310	\$95,850	\$103,590	\$111,240	\$118,890	\$126,540
80%	\$59,650	\$68,200	\$76,700	\$85,200	\$92,050	\$98,850	\$105,650	\$112,500
60%	\$44,760	\$51,120	\$57,540	\$63,900	\$69,060	\$74,160	\$79,260	\$84,360
50%	\$37,300	\$42,600	\$47,950	\$53,250	\$57,550	\$61,800	\$66,050	\$70,300
30%	\$22,400	\$25,600	\$28,800	\$32,150	\$37,650	\$43,150	\$48,650	\$54,150

For questions about this chart, contact Virginia Beach Housing & Neighborhood Preservation at **(757) 385-5836** or **HousingMatters@VBgov.com**.

VirginiaBeach.gov/HousingMatters

Information effective April 1, 2025.



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To find more information on affordable housing and related resources, frequently asked questions, updates on related initiatives and more, visit VirginiaBeach.gov/HousingMatters.



Pictured on back cover: Seaside Harbor Apartments



Our entire community thrives when all residents have the opportunity to live in safe, stable and quality housing they can afford.



Find affordable housing and get assistance.

Connect with community resources for renters, homeowners and homebuyers.

Help expand affordable housing in Virginia Beach.

Landlords, developers and nonprofits are invited to partner with us to create more housing opportunities.

Grow your knowledge and join the conversation.

Learn more about affordable housing and get updates on related initiatives.

Visit VirginiaBeach.gov/HousingMatters
or call 757-385-5836.



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