FAIRFAX COUNTY FIRST-TIME HOMEBUYERS (FTHB) PROGRAM STEPS TO BUYING

Documents listed are those you must provide with your application as proof of completing each step.

<table>
<thead>
<tr>
<th>STEP 1</th>
<th>FTHB ORIENTATION SESSION</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>DOCUMENT: SIGNED ORIENTATION CERTIFICATION</td>
</tr>
<tr>
<td></td>
<td><strong>YOU ARE HERE!</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>STEP 2</th>
<th>HOMEBUYER EDUCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>DOCUMENT: VIRGINIA HOUSING HOMEBUYER EDUCATION CERTIFICATE</td>
</tr>
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</table>

<table>
<thead>
<tr>
<th>STEP 3</th>
<th>MEET WITH A LENDER</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>DOCUMENT: COMPLETE &amp; SIGNED PRE-APPROVAL LETTER</td>
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<tr>
<th>STEP 4</th>
<th>SUBMIT INITIAL APPLICATION</th>
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<tbody>
<tr>
<td></td>
<td>DOCUMENT: COMPLETED APPLICATION PACKAGE AND ALL REQUIRED SUPPORTING DOCUMENTS</td>
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</table>

<table>
<thead>
<tr>
<th>STEP 5</th>
<th>FTHB INFORMATION SESSION</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>DOCUMENT: SIGNED CERTIFICATION</td>
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</tbody>
</table>
STEP 1

Fairfax County First-Time Homebuyers (FTHB)
Online Orientation Session Acknowledgment

In order to prepare applicants to the FTHB Program for homeownership, we make program information available throughout the process. The first opportunity is through our FTHB orientation sessions. Due to the coronavirus pandemic, these sessions cannot be conducted in large in-person groups. Currently, we are providing this information virtually through live Microsoft TEAMS presentations or via our website.

In order to ensure you understand some of the primary FTHB Program homeowner obligations and responsibilities, we are asking you to complete this certification after you attend a FTHB orientation session. Please initial each box below attesting to each statement.

1) I have attended a FTHB Program orientation session in its entirety, whether in person, online or through a virtual presentation.

2) I am aware there are restrictive covenants on the Unit which, among other things, require the owners to occupy the Unit as their primary residence for 30 years and which limit their ability to refinance and sell the Unit.

3) I certify that I have been given the opportunity to ask questions about the information conveyed in the FTHB orientation session and that in signing this acknowledgement, each of these statements is true and correct.

Print name

Signature

Date Orientation Session Code

Department of Housing and Community Development
3700 Pender Drive, Suite 100
Fairfax, Virginia 22030-6039
Office: 703-246-5087, Fax: 703-653-1372, TTY: 771
http://www.fairfaxcounty.gov/housing/homeownership
HOMEBUYER EDUCATION
VHDA CLASSES

FIND VHDA CLASSES SCHEDULED ONLINE:
WWW.VHDA.COM

STEP 2

1. CLICK Free Homebuyer Education
2. CLICK Take the Class Online
3. Sign up! Create an account to take the class online.

During the COVID pandemic VHDA certificates are acceptable.
The Fairfax County First-Time Homebuyer Program (FTHB) offers homes to financially eligible low-to moderate-income households at below market prices. In addition, the Workforce Dwelling Unit (WDU) program offers homes to households with income up to 120% of the Area Median Income. The Conditional Pre-Approval Letter is one of the key components used to determine the eligibility of program applicants*. It must be completed with the financial requirements of the FTHB program in mind and on this form. Lender pre-qualification letters will not be accepted.

Following are general guidelines and program requirements intended to assist you in completing the form. If there are any questions about the form, you may call the FTHB Program Manager at (703) 246-5099.

**General Requirements**

- All sections of the letter must be completed, and all questions must be answered.
- All borrowers and spouses must be on the deed. Co-signers are not allowed.
- The Loan Amount and the Maximum Purchase Price should reflect the maximum for which the borrowers are qualified given their Income, Debt, Assets and Ratios as outlined in the letter.
- The letter must be signed & dated by the Lender, and the Borrower(s) and spouse(s).

**Financial Requirements for all Borrowers / Purchasers:**

- Gift Money must be documented and cannot exceed 50% of the purchase price.

- For FTHB Units:
  - FTHB loans must be fixed rate for 30 years.
  - Borrowers/Purchasers are required to have a minimum Credit Score of 620.
  - The maximum Debt-to-Income Ratios allowed by the program are 35% / 45%

- For WDU Units:
  - WDU loans must be fixed rate.
  - Back-end ratios that exceed 45% require approval by the FCRHA as an exception to underwriting guidelines and the lender must provide compensating factors.
  - Additional information regarding the borrowers’ financial eligibility for a loan should be included in the Comments or Compensating Factors
## LENDER CONDITIONAL PRE-APPROVAL LETTER

**FIRST-TIME HOMEBUYERS & WORKFORCE DWELLING UNIT PROGRAMS**

-------- THIS FORM IS TO BE COMPLETED BY LENDER AND SIGNED BY APPLICANTS --------

### HOUSEHOLD MEMBERS ON DEED/LOAN & SPOUSES

Credit Score MUST be provided for all Members on Deed and/or Loan and Spouses of those Members:

<table>
<thead>
<tr>
<th>NAME</th>
<th>ON LOAN</th>
<th>ON DEED</th>
<th>MIDDLE CREDIT SCORE</th>
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</table>

### CREDIT HISTORY

Check if any of the following reported on ANY Household Member listed above’s Credit Report:

<table>
<thead>
<tr>
<th>CHECK IF YES</th>
<th>ISSUE</th>
<th>MEMBER NAME</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐</td>
<td>Homeownership within 3 years</td>
<td></td>
</tr>
<tr>
<td>☐</td>
<td>Foreclosure within 5 years</td>
<td></td>
</tr>
<tr>
<td>☐</td>
<td>Bankruptcy Discharge within 2 Years</td>
<td></td>
</tr>
<tr>
<td>☐</td>
<td>Late Payments within 6 months</td>
<td></td>
</tr>
<tr>
<td>☐</td>
<td>Outstanding Collections &amp;/OR Judgements</td>
<td></td>
</tr>
</tbody>
</table>

### INCOME ON WHICH QUALIFICATION AND RATIOS ARE BASED:

<table>
<thead>
<tr>
<th>NAME</th>
<th>INCOME SOURCE</th>
<th>GROSS ANNUAL</th>
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</tbody>
</table>

TOTAL GROSS ANNUAL HOUSEHOLD INCOME (ALL SOURCES): $

### ASSETS

Including but not limited to: Savings, Checking, CDs, IRA, Stocks, Bonds

(Reserves equal to one month’s expenses required after accounting for down payment and closing costs.)

| Total Financial Accounts: | $ |
| Total Cash on Hand:       | $ |
| Total Monetary Gifts:     | $ |
| Total Grants:             | $ |
| Other (Describe):         | $ |
| TOTAL VERIFIED ASSETS:    | $ |
| Down Payment:             | $ |
| Closing Costs:            | $ |
| Reserves:                 | $ |
| ASSETS REQUIRED TO PURCHASE: | $ |
**FIRST-TIME HOMEBUYERS PROGRAM**

- **LOAN**: Must be a 30-year fixed rate loan
  - [ ] Conventional
  - [ ] FHA
  - [ ] VA

- **INTEREST RATE**: _____
- **TERM**: 30-year

- **POINTS**: Limited to 1 Origination & 2 Discount points.
  - Origination: _____
  - Discount: _____

- **LOAN AMOUNT**: $__________

- **FTHB ESTIMATED MONTHLY HOUSING COST**
  - Principal & Interest: $__________
  - Taxes: $__________
  - Hazard Insurance: $__________
  - MIP/PMI: $__________
  - HOA/Condo: $__________
  - Estimated Monthly Housing Cost: $__________

- **DEBT-to-INCOME RATIOS**
  - First-Time Homebuyers Program ratios cannot exceed 35% / 45%
  - Front Ratio: _____%
  - Estimated Monthly Housing Cost ÷ Monthly Household Gross Income
  - Back Ratio: _____%
  - (Estimated Monthly Housing Cost + other Monthly Debt) ÷ Monthly Household Gross Income

- **MAXIMUM PURCHASE PRICE**
  - (Loan Amount + Down payment)
  - Borrower currently has sufficient income and assets to purchase a home for $__________

- **COMMENTS**: __________

---

**WORKFORCE DWELLING UNIT PROGRAM**

- **LOAN**: Must be a fixed rate loan
  - [ ] Conventional
  - [ ] FHA
  - [ ] VA

- **INTEREST RATE**: _____
- **TERM**: _____

- **POINTS**: Limited to 1 Origination & 2 Discount points.
  - Origination: _____
  - Discount: _____

- **LOAN AMOUNT**: $__________

- **WDU ESTIMATED MONTHLY HOUSING COST**
  - Principal & Interest: $__________
  - Taxes: $__________
  - Hazard Insurance: $__________
  - MIP/PMI: $__________
  - HOA/Condo: $__________
  - Estimated Monthly Housing Cost: $__________

- **DEBT-to-INCOME RATIOS**
  - Back-end ratio exceeding 45% requires FCRHA approval as an exception to underwriting guidelines and lender must provide compensating factors
  - Front Ratio: _____%
  - Estimated Monthly Housing Cost ÷ Monthly Household Gross Income
  - Back Ratio: _____%
  - (Estimated Monthly Housing Cost + other Monthly Debt) ÷ Monthly Household Gross Income

- **MAXIMUM PURCHASE PRICE**
  - (Loan Amount + Down payment)
  - Borrower currently has sufficient income and assets to purchase a home for $__________

- **IF REQUESTING EXCEPTION TO BACK-END RATIO PROVIDE COMPENSATING FACTORS**: __________

---

**LENDER**

- **THIS CONDITIONAL APPROVAL LETTER IS CONSIDERED TRUE, COMPLETE & CORRECT UNTIL**
  - **DATE**

- **LENDER'S SIGNATURE**: __________
  - **DATE COMPLETED**: __________
  - **LENDING INSTITUTION**: __________
  - **PHONE NUMBER**: __________
  - **EMAIL**: __________

I/we hereby certify under penalty of law that all of the information provided on this application form is true, complete, and correct. I understand that I am required to report any changes in household composition, income, or assets annually and at the time of home purchase. I also understand that any person who attempts to obtain housing assistance by making false statements, by impersonation, by failure to disclose or intentionally concealing information, or any act of assistance to such attempt is a crime punishable under federal and state law and may result in determination of ineligibility for any DHCD/FCRHA housing program. I acknowledge that a false declaration is grounds for disqualification from the Homeownership Program and from the opportunity to purchase a First-Time Homebuyer or Workforce Dwelling Unit property. By signing this form, I agree to the release of my/our financial information as may be necessary to verify eligibility to participate in a homeownership opportunity and agree to the exchange of this information between the Fairfax County Department of Housing and Community Development/Fairfax County Redevelopment and Housing Authority, U.S. Department of Housing and Urban Development, Lender and Loan Servicer, and other providers of federal, state, or local assistance.

**ALL APPLICANTS WHO WILL BE ON DEED/LOAN AND APPLICANT SPOUSES MUST SIGN**

- **BORROWER PRINT NAME**: __________
  - **SIGNATURE**: __________
  - **DATE**: __________

- **CO-APPLICANT PRINT NAME**: __________
  - **SIGNATURE**: __________
  - **DATE**: __________

- **CO-APPLICANT PRINT NAME**: __________
  - **SIGNATURE**: __________
  - **DATE**: __________

- **CO-APPLICANT PRINT NAME**: __________
  - **SIGNATURE**: __________
  - **DATE**: __________
This list is for your convenience and is not meant to be an endorsement of any particular Lender.

The specific lenders listed below are willing to pre-approve homebuyers. You may contact one of the lenders below, the lender suggested by a builder, or a lender of your choice to pre-approve you for a loan. If you contact a different lender, they may not be aware of the First-Time Homebuyers or Workforce Dwelling Unit Program and may not be able to finance an FTHB or WDU property.

*YOU MUST CALL THE LENDER TO SCHEDULE AN APPOINTMENT*

<table>
<thead>
<tr>
<th>Lender Name</th>
<th>Contact Details</th>
<th>Note: You do not need to be a member of NWFCU to contact them for rate or cost information. However, if you decide to use them for your loan, you must join the NWFCU at a cost of $5.00.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apple Federal Credit Union</td>
<td>4097 Monument Drive, Fairfax, VA 22030, 703-788-4800 (Main), 703-766-8865 (Direct)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Email: <a href="mailto:mortgages@applefcu.org">mortgages@applefcu.org</a>; <a href="mailto:rdrake@applefcu.org">rdrake@applefcu.org</a></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Website: <a href="http://www.applefcu.org">www.applefcu.org</a></td>
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</tr>
<tr>
<td>Northwest Federal Credit Union</td>
<td>200 Spring Street, Herndon, VA 20170, 703-709-8921 (Main), 703-709-5784 (Fax)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Email: <a href="mailto:mortgages@nwfcu.org">mortgages@nwfcu.org</a></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Website: <a href="http://www.nwfcu.org">www.nwfcu.org</a></td>
<td></td>
</tr>
<tr>
<td>Dilal Ahmed</td>
<td>43777 Central Station Drive, Suite 330, Ashburn, VA 20147, 703-520-1357 (Direct), 703-623-6943 (Cell)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Email: <a href="mailto:dilala@fairwaymc.com">dilala@fairwaymc.com</a></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Website: <a href="http://www.dilalahmed.com">www.dilalahmed.com</a></td>
<td></td>
</tr>
<tr>
<td>Donald Gay</td>
<td>1952 Gallows Road, Suite 212, Vienna, VA 22182, 703-749-2428 (Direct), 703-283-0784 (Cell), 703-749-2421 Fax</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Email: <a href="mailto:dgay@fairwaymc.com">dgay@fairwaymc.com</a></td>
<td></td>
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<tr>
<td></td>
<td>Website: <a href="http://www.dongay.com">www.dongay.com</a></td>
<td></td>
</tr>
<tr>
<td>Erica Palacios</td>
<td>3975 Fair Ridge Drive, #350N, Fairfax, VA 22033, 540-270-6668 (Cell)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Email: <a href="mailto:epalacios@gohomeside.com">epalacios@gohomeside.com</a></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Website: <a href="http://www.epalacios.gohomeside.com">www.epalacios.gohomeside.com</a></td>
<td></td>
</tr>
<tr>
<td>Noel Shepherd</td>
<td>625 Elden Street, Herndon, VA 20170, 301-623-3313 Ext. 18163 (Office), 703-855-6965 (Cell)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Email: <a href="mailto:nshepherd@fultonbank.com">nshepherd@fultonbank.com</a></td>
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<tr>
<td></td>
<td>Website: fultonmortgagecompany.com</td>
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</tbody>
</table>

Website: www.fultonmortgagecompany.com

Note:

FHA, VHDA, VA, USDA

FHA, VHDA, HCV & Conventional

Language: Tagalog

Available in Spanish Language

FHA, VHDA, VA, USDA, Conventional

Language: Tagalog

Available in Spanish Language

FHA, VHDA, HCV

Language: Tagalog

Available in Spanish Language

FHA, VHDA, FHLBA, HCV, Conventional & Workforce Program

FHA, VHDA, FHLBA, HCV, Conventional & Workforce Program

Fluent in Greek

HCV Income, Conventional, FHA, VA, USDA Loans, Local/Federal Grants for First-Time Homebuyers, ADU/WDU

Fluent in Spanish, Conversational Portuguese and Italian

Noel Shepherd

Fulton Mortgage Company, Vice President/Sales Manager

Fluent in Greek
**FAIRFAX COUNTY AFFORDABLE HOMEOWNERSHIP PROGRAM**

**CONTACT:** 703-246-5087  ■  www.fairfaxcounty.gov/housing/homeownership

**MAIL APPLICATION TO OR LEAVE IN DROP BOX OUTSIDE: 3700 Pender Drive, Fairfax, VA 22030**

**SUBMISSIONS MUST INCLUDE DOCUMENTS LISTED ON PAGE 5 OF THIS APPLICATION**

FAX TO SECURE FAX #: 703-653-1372

---

**CHECK ONE:**
- [ ] INITIAL APPLICATION
- [ ] ANNUAL RECERTIFICATION
- [ ] CHANGE/UPDATE
- [ ] DRAWING WINNER

**HEAD OF HOUSEHOLD NAME:**

**HOUSEHOLD SIZE:**

**ADDRESS:**

**CITY/STATE/ZIP:**

---

**LIST ALL HOUSEHOLD MEMBERS WHO WILL RESIDE IN THE AFFORDABLE UNIT**

<table>
<thead>
<tr>
<th>FIRST NAME</th>
<th>LAST NAME</th>
<th>SOCIAL SECURITY NUMBER</th>
<th>DATE OF BIRTH</th>
<th>AGE</th>
<th>SEX</th>
<th>RELATION TO HEAD</th>
<th>MARITAL STATUS</th>
<th>CITIZENSHIP STATUS</th>
<th>FULLTIME STUDENT AGE 18+</th>
<th>DOES MEMBER RECEIVE INCOME FROM ANY SOURCE?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>S=Spouse</td>
<td>C=Single</td>
<td>C=Citizen</td>
<td>[ ] Yes</td>
<td>[ ] Yes</td>
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<tr>
<td></td>
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<td></td>
<td></td>
<td></td>
<td>C=Child</td>
<td>M=Married</td>
<td>P=Permanent Resident</td>
<td>[ ] No</td>
<td>[ ] No</td>
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<td></td>
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<td></td>
<td></td>
<td></td>
<td>P=Parent</td>
<td>SP=Separated</td>
<td>O=Other (Describe)</td>
<td>[ ] Yes</td>
<td>[ ] Yes</td>
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<td>D=Divorced</td>
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<td>W=Widow</td>
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</tbody>
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**Print FTHB Drawing Property Address**

---

**For Office Use Only:**

- Reviewed By: _____________
- Date: _____________

**For Office Use Only:**

- Priorities Points:
  - Live/Work: _____________
  - Time in Program: _____________
  - Dependent: _____________
  - TOTAL POINTS: _____________
Check **YES** or **NO** for EVERY line (Do not leave blank). Do you or any household members (**INCLUDING CHILDREN**) receive any of the following INCOME?

- **Wages, Salary (Employment)**
- **Bonuses, Tips, Commissions or Overtime**
- **General Relief or AFDC/TANF**
- **Self-Employed or Own a Business**
- **Net Income from Business Owned**
- **Workers Compensation**
- **Unemployment Compensation**
- **Military Pay or Allowances**
- **Veterans Administration Benefits**
- **Regular Gifts or Contributions from others**
- **Social Security/SSI/SSDI**
- **SNAP Benefits (Food Stamps)**
- **Child Support/Alimony (Affidavits Required)**
- **Medicaid**
- **Welfare to Work or other Job Training**
- **Pensions or Retirement Payments**
- **Annuities or Stipends Received**
- **Dividends from Stocks or Bond Certificates**
- **Income from Real Estate Investments**
- **Other income _______________________**

**EMPLOYMENT INCOME:** Include ALL jobs for ALL Household Members even if income is not included on Lender Letter. List each job on a new line. Include Full and Part-Time Wages or Salary, Bonuses, Commissions, Tips, Overtime, Self-Employment or other employment income.

<table>
<thead>
<tr>
<th>MEMBER NAME</th>
<th>EMPLOYER/BUSINESS NAME</th>
<th>EMPLOYER/BUSINESS ADDRESS</th>
<th>GROSS ANNUAL INCOME</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>
OTHER INCOME  List ALL other income from ALL Household Members. List each source of income on a new line including, but not limited to, Social Security and Disability (SSI/SSDI), Child Support, Alimony, Dividends, Capital Gains, Pensions, Annuities, TANF, Regular Gifts or Aid, Income from Real Estate, Unemployment Income, Veterans Administration Benefits, Workers Compensation.

<table>
<thead>
<tr>
<th>MEMBER NAME</th>
<th>INCOME TYPE</th>
<th>ACCOUNT NUMBER</th>
<th>GROSS ANNUAL INCOME</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>

TOTAL GROSS ANNUAL HOUSEHOLD INCOME FROM ALL SOURCES: $ 

ASSETS Note: Income from assets will be used to determine gross household income for purposes of program eligibility. List the total of ALL assets from ALL Household Members including, but not limited to, Bonds, Certificate of Deposit, Savings/Checking, Retirement, and/or Stock accounts, Real property, Cash on Hand, Family Self Sufficiency or VIDA Savings, IRAs or other assets.

<table>
<thead>
<tr>
<th>MEMBER NAME</th>
<th>ASSET TYPE</th>
<th>ASSET SOURCE Name of Financial Institution</th>
<th>ACCOUNT NUMBER</th>
<th>ASSET BALANCE (OR VALUE)</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>

TOTAL HOUSEHOLD ASSETS FROM ALL SOURCES: $
CONTACT INFORMATION

CELL PHONE

ALTERNATE PHONE

EMAIL ADDRESS

ALTERNATE EMAIL

CURRENT HOUSING ASSISTANCE
Check “YES” if you CURRENTLY receive the following assistance

<table>
<thead>
<tr>
<th>Assistance</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing Choice Voucher (Section 8)</td>
<td></td>
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<tr>
<td>Federally Funded Public Housing (RAD)</td>
<td></td>
<td></td>
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<tr>
<td>Fairfax County Rental Program (FCRP)</td>
<td></td>
<td></td>
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<tr>
<td>Bridging Affordability</td>
<td></td>
<td></td>
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<tr>
<td>Family Self Sufficiency Program</td>
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<td></td>
</tr>
</tbody>
</table>

DEMOGRAPHICS
Check “YES” if applicable

<table>
<thead>
<tr>
<th>Household Status</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Head of Household</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fairfax County Public School Teacher</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fairfax County Public Safety Worker</td>
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</tr>
</tbody>
</table>

What is your primary language? ________________

RACE/ETHNICITY
Check all that apply to Household Head

<table>
<thead>
<tr>
<th>Race/ethnicity</th>
<th>Non-Hispanic</th>
<th>Hispanic</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Black</td>
<td></td>
<td></td>
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<tr>
<td>Asian</td>
<td></td>
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<tr>
<td>Native American</td>
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<tr>
<td>Hawaiian</td>
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<tr>
<td>Pacific Islander</td>
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</tbody>
</table>

LIVE in Fairfax County: Yes ☐ No ☐

WORK in Fairfax County: Yes ☐ No ☐

Fairfax County Government Employee (Cities of Fairfax & Falls Church, and Towns of Vienna, Clifton & Herndon): Yes ☐ No ☐

Have a disabled dependent (NOT Head or Spouse): Yes ☐ No ☐

Have a disability requiring a mobility accessible unit: Yes ☐ No ☐

Currently own a Fairfax Co. Affordable Dwelling Unit (ADU): Yes ☐ No ☐

Have ownership interest in a residence (US or abroad): Yes ☐ No ☐

Had ownership interest in a residence (US or abroad) in past 3 years: Yes ☐ No ☐

Owned a home that went into foreclosure: Yes ☐ No ☐

Have a Bankruptcy Discharged within past 2 years: Yes ☐ No ☐

Have a late payment within past 6 months: Yes ☐ No ☐

Have an outstanding Collection or Judgement: Yes ☐ No ☐

ALL ADULTS 18 AND OVER MUST SIGN – PLEASE READ BEFORE SIGNING

I hereby certify under penalty of law that all of the information provided on this application form is true, complete, and correct. I understand that I am required to report any changes in household composition, income, or assets within 10 business days of the change. I also understand that any person who attempts to obtain housing assistance by making false statements, by impersonation, by failure to disclose or intentionally concealing information, or any act of assistance to such attempt is a crime punishable under federal and state law and may result in determination of ineligibility for or termination from any DHCD/FCRHA assisted housing program. I acknowledge that a false declaration is grounds for disqualification from the Homeownership Program and from the opportunity to purchase a First-Time Homebuyer or Workforce Dwelling Unit property. By signing this form, I agree to the release of my/our financial information as may be necessary to verify eligibility to participate in a homeownership opportunity and agree to the exchange of this information between the Fairfax County Department of Housing and Community Development/Fairfax County Redevelopment and Housing Authority, U.S. Department of Housing and Urban Development, Lender and Loan Servicer, and other providers of federal, state, or local assistance.

APPLICANT/HEAD PRINT NAME

SIGNATURE

DATE

CO-APPLICANT PRINT NAME

SIGNATURE

DATE

ADULT APPLICANT PRINT NAME

SIGNATURE

DATE

ADULT APPLICANT PRINT NAME

SIGNATURE

DATE

ADULT APPLICANT PRINT NAME

SIGNATURE

DATE

- 4 -
### REQUIRED DOCUMENTATION

<table>
<thead>
<tr>
<th>INITIAL APPLICATION</th>
<th>ANNUAL RECERTIFICATION, CHANGE OR UPDATE</th>
<th>SELECTED TO PURCHASE / DRAWING WINNER</th>
</tr>
</thead>
</table>
| ❑ APPLICATION FOR FTHB PROGRAM  
  • Signed by ALL MEMBERS 18 and OLDER | ❑ APPLICATION FOR FTHB PROGRAM  
  • Signed by ALL MEMBERS 18 and OLDER | ❑ APPLICATION FOR FTHB PROGRAM  
  • Signed by ALL MEMBERS 18 and OLDER |
| ❑ LENDER PRE-APPROVAL LETTER  
  • Must be on Fairfax County-provided Form  
  • Completed within past 120 days  
  • Signed by Lender AND All Adults on Deed or Loan AND their Spouses | ❑ COPY OF LEGAL STATUS  
  • ONLY for NEW members  
  *When Selected to Purchase a Specific Unit, Additional Documentation for ALL Household Members will be Required* | ❑ DRIVERS LICENSE  
  • For Head of Household and Spouse  
  ❑ CREDIT REPORTS with CREDIT SCORES  
  • For ALL MEMBERS 18 AND OVER  
  • Must be Triple Merge and pulled in past 120 days  
  ❑ THREE months most recent PAYSTUBS  
  ❑ COMPLETED VHDA SPENDING PLAN  
  ❑ BANK STATEMENTS  
  • TWO months most recent statements  
  • ALL OTHER ASSETS  
  • Most recent statement for all assets including, but not limited to, pensions, retirement accounts, stocks, IRAs, 401k, 457, 403B  
  ❑ FEDERAL TAX RETURN  
  • Most recent tax return for ALL ADULTS 18 AND OVER OR VERIFICATION OF NON-FILING (IRS 4506-T)  
  ❑ FEDERAL TAX TRANSCRIPT  
  • For all members on the deed and/or loan  
  • If Applicable:  
    ❑ DIVORCE DEGREE  
    ❑ HUD COUNSELING CERTIFICATION (for down payment assistance program eligibility)  
    ❑ DEATH CERTIFICATE (For widowed)  
    ❑ STUDENT STATUS  
      • For students 18 and over with earned income, copy of current enrollment / class schedule  
    ❑ ZERO INCOME AFFIDAVIT  
      • For adults 18 and over with no income  
    ❑ Verification of work address in Fairfax County  
      • For applicants that do not live in Fairfax County  
    ❑ Proof of Custody for DEPENDENT not on Tax Return (Custody/School Records, or Verification of Disabled Adult)  
    ❑ Verification of need for unit with accessible features |
| ❑ COPY OF LEGAL STATUS  
  • Members on the deed must provide documentation of citizenship or permanent legal status  
  • Other members not on the deed must provide USCIS documentation that they are in the US legally  
  ❑ VHDA HOMEOWNERSHIP EDUCATION  
  • VHDA Certificate dated within 2 years  
  • In-person required for FTHB  
  • Online Permitted for WDU Only | ❑ CONSENT FORM  
  • Signed by ALL MEMBERS 18 and OLDER  
  ❑ RENTAL LEASE AGREEMENT  
  • Copy of current rental lease agreement | ❑ CONSENT FORM  
  • Signed by ALL MEMBERS 18 and OLDER  
  ❑ RENTAL LEASE AGREEMENT  
  • Copy of current rental lease agreement |
| ❑ LENDER PRE-APPROVAL LETTER  
  • Must be on Fairfax County-provided Form  
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  ❑ VHDA HOMEOWNERSHIP EDUCATION  
  • VHDA Certificate dated within 2 years  
  • In-person required for FTHB  
  • Online Permitted for WDU Only |
FAIRFAX COUNTY CONSENT FOR AUTHORIZATION FOR RELEASE OF INFORMATION

I authorize and direct any Federal, State, or local agency, organization, business, or individual to release to Fairfax County Department of Housing and Community Development (HCD) any information or materials needed to complete and verify my application for participation, and/or to maintain my continued participation under the Housing Choice Voucher, Fairfax County Rental, Public Housing, First-Time Homebuyers Program and/or other housing assistance programs ("housing program(s)"). I understand and agree that this authorization or the information obtained with its use may be given to and used by the Department of Housing and Urban Development (HUD) and/HCD staff as agents for the Fairfax County Redevelopment and Housing Authority in administering and enforcing program rules and policies.

INFORMATION COVERED

I understand that, depending on program policies and requirements, previous or current information regarding me or my household may be needed. Verifications and inquiries that may be requested, include but are not limited to: Identity and Marital Status, Employment, Income and Assets, Residences and Rental Activity, Credit and Criminal Activity and Medical or Child Care Allowances. Any information provided to and obtained by any employee of HCD may be reviewed for relevance to eligibility status. I understand that this authorization cannot be used to obtain any information about me that is not pertinent to my eligibility for and continued participation in a housing program.

GROUPS OR INDIVIDUALS THAT MAY BE ASKED

The groups or individuals that may be asked to release the above information (depending on program requirements) includes, but is not limited to:

- Past and Present Employers
- Courts, Probation and Parole
- Law Enforcement Agencies
- Educational Institutions
- Veterans Administration
- Social Security Administration
- Retirement Systems
- State Unemployment Agencies
- Utility Companies
- Family Services
- Post Offices
- Schools
- Banks and other Financial Institutions
- Other service providers (cell phone, cable, etc)
- Previous Landlords (including Public Housing Agencies)
- Credit Providers and Credit Bureaus
- Medical and Child Care Providers
- Coordinated Services Planning
- Support and Alimony Providers
- Welfare Agencies

COMPUTER MATCHING NOTICE AND CONSENT

I understand and agree that HCD may conduct computer matching programs to verify the information supplied for my application or recertification. If a computer match is done, I understand that I have a right to notification of any adverse information found and a chance to disprove incorrect information. HUD or HCD may in the course of its duties exchange such automated information with other Federal, State, or local agencies, including but not limited to: State Employment Security Agencies, Department of Defense, Office of Personnel Management, the U.S. Postal Service, the Social Security Agency, and State and local welfare and food stamp agencies.

CONDITIONS

I agree that a photocopy of this authorization may be used for the purposes stated above. The original of this authorization is on file with HCD and will stay in effect during my participation in the housing program. I understand I have a right to review my file and correct any information that I can prove is incorrect. NOTE: This release information form may not be used to request a copy of a tax return. If a copy of a tax return is needed, IRS form 4506, “Request for copy of tax form” must be prepared and signed separately.

ALL ADULTS 18 AND OVER MUST SIGN

<table>
<thead>
<tr>
<th>APPLICANT/HEAD PRINT NAME</th>
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<tbody>
<tr>
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<td>ADULT APPLICANT PRINT NAME</td>
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Fairfax County is committed to nondiscrimination on the basis of disability in all County programs, services and activities. Special accommodations will be provided upon request. Please allow seven working days for preparation of materials. For information call 703-246-5101 or 703-385-3578 (TTY).
HUD-Approved Housing Counseling Agencies

Effective August 1, 2020, those who participate in any United States Department of Housing and Urban Development (HUD) housing program must receive homebuyer education from a HUD-approved housing counseling agency. As a condition of receiving HUD down payment assistance for the Fairfax County First-Time Homebuyers (FTHB) Program, you must receive your homeownership education from one of these agencies. Courses are free and available year-round. Below is a list of HUD-approved agencies in the northern Virginia area. This list is in alphabetical order for your convenience and is not meant to be an endorsement of any particular HUD-approved housing counseling agency. You may also conduct your own search by visiting HUD’s website.

**Centro de Apoyo Familiar (CAF)**, 6231 Leesburg Pike, # 410, Falls Church, VA 22044
Agency ID 90395
Website: [https://mycaf.org](https://mycaf.org)
Phone: 703-372-5440
Email: wpool@mycaf.org

**Cornerstones**, 11150 Sunset Hills Road, # 210, Reston, VA 20190
Agency ID 84562
Website: [https://www.cornerstonesva.org](https://www.cornerstonesva.org)
Phone: 571-323-1439
Email: martin.rios@cornerstonesva.org

**First Home Alliance**, 3138 Golansky Blvd # 202, Woodbridge, VA 22192
Agency ID 84016
Website: [https://www.FirstHomeAlliance.org](https://www.FirstHomeAlliance.org)
Phone: 703-580-8838
Email: HELP@firsthomealliance.org

**Latino Economic Development Ctr. (LEDC)**, 2300 9th Street South, # 300B, Arlington, VA 22204
Agency ID 90469
Website: [https://www.ledcmetro.org/locations](https://www.ledcmetro.org/locations)
Phone: 703-527-3854
Email: KSerfis@ledcmetro.org

**Prince William County Virginia Cooperative Extension**

1) 8033 Ashton Ave, #105, Manassas, VA 20109
Agency ID 80351
Website: [www.pwgov.org/money](http://www.pwgov.org/money)
Phone: 703-792-6287
Email: smartmoney@pwgov.org

2) Woodbridge Agency ID 90316
toll free 833-501-8763
Website: [www.pwgov.org/money](http://www.pwgov.org/money)
Email: MLEON@pwgov.org

Department of Housing and Community Development
3700 Pender Drive, Suite 100
Fairfax, Virginia 22030-6039
Office: 703-246-5101, Fax: 703-653-1372, TTY: 711
[http://www.fairfaxcounty.gov/housing](http://www.fairfaxcounty.gov/housing)