

# 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.

**STEP 1**



YOU ARE HERE!

## FTHB ORIENTATION SESSION

DOCUMENT: SIGNED ORIENTATION CERTIFICATION

**STEP 2**



## HOMEBUYER EDUCATION

DOCUMENT: VIRGINIA HOUSING HOMEBUYER EDUCATION CERTIFICATE

**STEP 3**



## MEET WITH A LENDER

DOCUMENT: COMPLETE & SIGNED PRE-APPROVAL LETTER

**STEP 4**



## SUBMIT INITIAL APPLICATION

DOCUMENT: COMPLETED APPLICATION PACKAGE AND ALL REQUIRED SUPPORTING DOCUMENTS

**STEP 5**



## FTHB INFORMATION SESSION

DOCUMENT: SIGNED CERTIFICATION



# County of Fairfax, Virginia

To protect and enrich the quality of life for the people, neighborhoods and diverse communities of Fairfax County

## 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

# HOMEBUYER EDUCATION VHDA CLASSES

FIND VHDA CLASSES SCHEDULED ONLINE:

[WWW.VHDA.COM](http://www.vhda.com)



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.



## FAIRFAX COUNTY AFFORDABLE HOMEOWNERSHIP

# LENDER PRE-APPROVAL LETTER & INSTRUCTIONS FOR COMPLETION

Dear Lender;

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 families 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 a lender in completing the form. Lenders may call the FTHB Program Manager at (703) 246-5099 if there are questions about completing the form.

### 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%**
  - Applicants who meet virtually all underwriting criteria, require review by the Fairfax County Redevelopment and Housing Authority's (FCRHA) Loan Underwriting Committee (LUC), which may waive or modify the criteria, such as one missed payment or lack of FCRHA required reserves, subject to strong compensating factors.
- For WDU Units:
  - WDU loans must be fixed rate.
  - Underwriting criteria outside those approved by the FCRHA, such as debt to income ratios above 45% or lower credit scores, require review by the LUC, and may be approved, subject to strong compensating factors.
- Additional information regarding the borrowers' financial eligibility for a loan should be included in the *Comments* or *Compensating Factors* sections.



# County of Fairfax, Virginia

## LENDER CONDITIONAL PRE-APPROVAL LETTER FIRST-TIME HOMEBUYERS & WORKFORCE DWELLING UNIT PROGRAMS

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

### FAMILY MEMBERS ON DEED/LOAN & SPOUSES

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

| MEMBER NAME | MEMBER PHYSICAL ADDRESS<br>(NO P.O. BOX NUMBERS) | ON<br>LOAN               | ON<br>DEED               | MIDDLE<br>CREDIT<br>SCORE |
|-------------|--|--------------------------|--------------------------|---------------------------|
|             |  | <input type="checkbox"/> | <input type="checkbox"/> |                           |
|             |  | <input type="checkbox"/> | <input type="checkbox"/> |                           |
|             |  | <input type="checkbox"/> | <input type="checkbox"/> |                           |
|             |  | <input type="checkbox"/> | <input type="checkbox"/> |                           |
|             |  | <input type="checkbox"/> | <input type="checkbox"/> |                           |

### CREDIT HISTORY

*Check if any of the following reported on Credit Report for Member listed above:*

| CHECK<br>IF YES          | ISSUE                                   | MEMBER NAME |
|--------------------------|---|-------------|
| <input type="checkbox"/> | Homeownership within 3 years            |             |
| <input type="checkbox"/> | Foreclosure within 5 years              |             |
| <input type="checkbox"/> | Bankruptcy Discharge within 2 Years     |             |
| <input type="checkbox"/> | Late Payments within 6 months           |             |
| <input type="checkbox"/> | Outstanding Collections &/OR Judgements |             |

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

| NAME | INCOME SOURCE | GROSS ANNUAL |
|------|---------------|--------------|
|      |               | \$           |
|      |               | \$           |
|      |               | \$           |
|      |               | \$           |

|  |           |
|--|-----------|
| <b>TOTAL GROSS ANNUAL FAMILY INCOME (ALL SOURCES):</b> | <b>\$</b> |
|--|-----------|

### 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.)*

|                                  |           |
|----------------------------------|-----------|
| <b>Total Financial Accounts:</b> | <b>\$</b> |
| <b>Total Cash on Hand:</b>       | \$        |
| <b>Total Monetary Gifts:</b>     | \$        |
| <b>Total Grants:</b>             | \$        |
| <b>Other (Describe):</b>         | \$        |
| <b>TOTAL VERIFIED ASSETS:</b>    | <b>\$</b> |

|                                     |           |
|-------------------------------------|-----------|
| <b>Down Payment:</b>                | <b>\$</b> |
| <b>Closing Costs:</b>               | \$        |
| <b>Reserves:</b>                    | \$        |
| <b>ASSETS REQUIRED TO PURCHASE:</b> | <b>\$</b> |

| <b>FIRST-TIME HOMEBUYERS PROGRAM</b>   | <b>WORKFORCE DWELLING UNIT PROGRAM</b>   |
|--|--|
| <b>LOAN</b> Must be a 30-year fixed rate loan<br><input type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA<br><b>INTEREST RATE:</b> _____ <b>TERM:</b> <u>30-year</u><br><b>POINTS</b> Limited to 1 Origination & 2 Discount points.<br>Origination: _____ Discount: _____<br><b>LOAN AMOUNT:</b> \$ _____<br><br><p style="text-align: center;"><b>FTHB ESTIMATED MONTHLY HOUSING COST</b></p> Principal & Interest:            \$ _____<br>Taxes:                                    \$ _____<br>Hazard Insurance:                \$ _____<br>MIP/PMI:                                \$ _____<br>HOA/Condo:                            \$ _____<br><b>Estimated Monthly Housing Cost</b> \$ _____<br><br><b>DEBT-to-INCOME RATIOS</b><br>First-Time Homebuyers Program ratios cannot exceed 35% / 45%<br><br><b>Front Ratio:</b> _____%<br>Estimated Monthly Housing Cost ÷ Family Monthly Gross Income<br><br><b>Back Ratio:</b> _____%<br>(Estimated Monthly Housing Cost + other Monthly Debt) ÷ Family Monthly Gross Income<br><br><b>MAXIMUM PURCHASE PRICE</b> \$ _____<br>*Please qualify applicants at the maximum ratios of <b>35% / 45%</b> .<br><br><b>COMMENTS/COMPENSATING FACTORS:</b><br><br><br><br><br><br><br><br><br><br> | <b>LOAN</b> Must be a fixed rate loan<br><input type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA<br><b>INTEREST RATE:</b> _____ <b>TERM:</b> _____<br><b>POINTS</b> Limited to 1 Origination & 2 Discount points.<br>Origination: _____ Discount: _____<br><b>LOAN AMOUNT:</b> \$ _____<br><br><p style="text-align: center;"><b>WDU ESTIMATED MONTHLY HOUSING COST</b></p> Principal & Interest:            \$ _____<br>Taxes:                                    \$ _____<br>Hazard Insurance:                \$ _____<br>MIP/PMI:                                \$ _____<br>HOA/Condo:                            \$ _____<br><b>Estimated Monthly Housing Cost</b> \$ _____<br><br><b>DEBT-to-INCOME RATIOS</b><br>WDU back-end ratio cannot exceed 45%.<br><br><b>Front Ratio:</b> _____%<br>Estimated Monthly Housing Cost ÷ Family Monthly Gross Income<br><br><b>Back Ratio:</b> _____%<br>(Estimated Monthly Housing Cost + other Monthly Debt) ÷ Family Monthly Gross Income<br><br><b>MAXIMUM PURCHASE PRICE</b> \$ _____<br>*Please qualify applicants at the maximum back-end ratio of <b>45%</b> .<br><br><b>COMMENTS/ COMPENSATING FACTORS:</b><br><br><br><br><br><br><br><br><br><br> |

|  |   |
|--|---|
| LENDER   | <b>THIS CONDITIONAL APPROVAL LETTER IS CONSIDERED TRUE, COMPLETE &amp; CORRECT UNTIL</b> _____  |
|  | I understand that this form is being used primarily by the purchaser(s)/borrower(s) as documentation for application to a Fairfax County Homeownership Program. <b>DATE</b> _____ |
|  | <b>COMPLETED BY (NAME):</b> _____ <b>DATE COMPLETED:</b> _____  |
|  | <b>LENDER'S SIGNATURE:</b> _____ <b>LENDING INSTITUTION:</b> _____  |
| <b>PHONE NUMBER:</b> _____ <b>EMAIL:</b> _____ |   |

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 |

# LENDER LIST-FOR LOANS AND LETTERS

*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\***

|   |   |
|---|---|
| <b>Apple Federal Credit Union</b>   | <b>Northwest Federal Credit Union</b>   |
| Mortgage Loan Originator  | 200 Spring Street, Herndon, VA 20170  |
| 4097 Monument Drive, Fairfax, VA 22030  | 703-709-8921 (Main), 703-709-5784 (Fax)   |
| 703-788-4800 (Main), 703-766-8865 (Direct)  | Email: <a href="mailto:mortgages@nwfcu.org">mortgages@nwfcu.org</a>   |
| Email: <a href="mailto:mortgages@applefcu.org">mortgages@applefcu.org</a> Website: <a href="http://www.applefcu.org">www.applefcu.org</a>   | Website: <a href="http://www.nwfcu.org">www.nwfcu.org</a>   |
| <b>Note:</b> You <u>do not</u> need to be a member of AFCU to contact them for rate or cost information. However, if you decide to use them for your loan, you <b>must join</b> the AFCU at a cost of <b>\$5.00</b> . | <b>Note:</b> You <u>do not</u> 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 <b>must join</b> the NWFCU at a cost of <b>\$5.00</b> . |
| <b>Dilal Ahmed</b>  | <b>Donald Gay</b>   |
| Fairway Independent Mortgage Corporation  | Fairway Independent Mortgage Corporation  |
| 43777 Central Station Drive, Suite 330, Ashburn, VA 20147   | 1952 Gallows Road, Suite 212, Vienna, VA 22182  |
| 703-520-1357(Direct),703-623-6943(Cell), 703-651-5543 (Fax)   | 703-749-2428 (Direct), 703-283-0784 (Cell), 703-749-2421 (Fax)  |
| Email: <a href="mailto:dilala@fairwaymc.com">dilala@fairwaymc.com</a> Website: <a href="http://www.dilalahmed.com">www.dilalahmed.com</a>   | Email: <a href="mailto:dgay@fairwaymc.com">dgay@fairwaymc.com</a> Website: <a href="http://www.dongay.com">www.dongay.com</a>   |
| FHA, VHDA, VA, USDA, Conventional   | FHA, VHDA, HCV & Conventional   |
| Fluent in Bengali   | English, Available in Arabic and Korean Languages   |
| <b>Noel Shepherd</b>  | <b>Maria Vasilakos</b>  |
| Fulton Mortgage Company, Vice President/Sales Manager   | Monarch Mortgage, A Division of Blue Ridge Bank   |
| 625 Elden Street, Herndon, VA 20170   | 10432 Balls Ford Road, Suite 300, Manassas, VA 20109  |
| 301-623-3313 Ext. 18163 (Office)  | 571-334-3299 (Cell), 703-272-4591 (Fax)   |
| 703-855-6965 (Cell)   | Email: <a href="mailto:mvasilakos@monarch1893.com">mvasilakos@monarch1893.com</a>   |
| Email: <a href="mailto:nshepherd@fultonbank.com">nshepherd@fultonbank.com</a>   | Website: <a href="http://www.mariaplusloans.com">www.mariaplusloans.com</a>   |
| Website: <a href="http://fultonmortgagecompany.com">fultonmortgagecompany.com</a>   | FHA, VHDA, FHLBA, HCV, Conventional & Workforce Program   |
| Fulton Mortgage Company, Vice President/Sales Manager   | Fluent in Greek   |

**STEP 4**



**FAIRFAX COUNTY AFFORDABLE HOMEOWNERSHIP PROGRAM APPLICATION**



CONTACT: 703-246-5087 ■ DHCDFTHBHOMEOWNERSHIP@FAIRFAXCOUNTY.GOV

■ 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         FTHB PROPERTY DRAWING ADDRESS \_\_\_\_\_

|   |  |
|---|--|
| <b>HEAD OF HOUSEHOLD NAME:</b>                |  |
| <b>STREET ADDRESS:</b><br>DO NOT USE P.O. BOX |  |
| <b>CITY/STATE/ZIP:</b>                        |  |

| LIST ALL HOUSEHOLD MEMBERS WHO WILL RESIDE IN THE AFFORDABLE UNIT |           | SOCIAL SECURITY NUMBER | DATE OF BIRTH | AGE | SEX | RELATION TO HEAD<br><i>S=Spouse<br/>C=Child<br/>P=Parent<br/>O=Other (Describe)</i> | MARITAL STATUS<br><i>S=Single<br/>M=Married<br/>SP=Separated<br/>D=Divorced<br/>W=Widow</i> | CITIZENSHIP STATUS<br><i>C=Citizen Resident<br/>P=Permanent Resident<br/>O=Other (Describe)</i> | FULLTIME STUDENT AGE 18+                                    | DOES MEMBER RECEIVE INCOME FROM ANY SOURCE?<br><i>See Page 2</i> |
|---|-----------|------------------------|---------------|-----|-----|---|---|---|---|--|
| FIRST NAME  | LAST NAME |                        |               |     |     |   |   |   |   |  |
|   |           |                        |               |     |     | <b>HEAD</b>   |   |   |   | <input type="checkbox"/> Yes<br><input type="checkbox"/> No      |
|   |           |                        |               |     |     |   |   |   | <input type="checkbox"/> Yes<br><input type="checkbox"/> No | <input type="checkbox"/> Yes<br><input type="checkbox"/> No      |
|   |           |                        |               |     |     |   |   |   | <input type="checkbox"/> Yes<br><input type="checkbox"/> No | <input type="checkbox"/> Yes<br><input type="checkbox"/> No      |
|   |           |                        |               |     |     |   |   |   | <input type="checkbox"/> Yes<br><input type="checkbox"/> No | <input type="checkbox"/> Yes<br><input type="checkbox"/> No      |
|   |           |                        |               |     |     |   |   |   | <input type="checkbox"/> Yes<br><input type="checkbox"/> No | <input type="checkbox"/> Yes<br><input type="checkbox"/> No      |
|   |           |                        |               |     |     |   |   |   | <input type="checkbox"/> Yes<br><input type="checkbox"/> No | <input type="checkbox"/> Yes<br><input type="checkbox"/> No      |
|   |           |                        |               |     |     |   |   |   | <input type="checkbox"/> Yes<br><input type="checkbox"/> No | <input type="checkbox"/> Yes<br><input type="checkbox"/> No      |
|   |           |                        |               |     |     |   |   |   | <input type="checkbox"/> Yes<br><input type="checkbox"/> No | <input type="checkbox"/> Yes<br><input type="checkbox"/> No      |
|   |           |                        |               |     |     |   |   |   | <input type="checkbox"/> Yes<br><input type="checkbox"/> No | <input type="checkbox"/> Yes<br><input type="checkbox"/> No      |



Check **YES** or **NO** for **EVERY** line (Do not leave blank). Do you or any member (**INCLUDING CHILDREN**) receive any of the following INCOME?

|  |  |   |  |
|--|--|---|--|
| Wages, Salary (Employment)                 | Yes <input type="checkbox"/> No <input type="checkbox"/> | Social Security/SSI/SSDI                    | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Bonuses, Tips, Commissions or Overtime     | Yes <input type="checkbox"/> No <input type="checkbox"/> | SNAP Benefits (Food Stamps)                 | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| General Relief or AFDC/TANF                | Yes <input type="checkbox"/> No <input type="checkbox"/> | Child Support/Alimony (Affidavits Required) | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Self-Employed or Own a Business            | Yes <input type="checkbox"/> No <input type="checkbox"/> | Medicaid                                    | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Net Income from Business Owned             | Yes <input type="checkbox"/> No <input type="checkbox"/> | Welfare to Work or other Job Training       | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Workers Compensation                       | Yes <input type="checkbox"/> No <input type="checkbox"/> | Pensions or Retirement Payments             | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Unemployment Compensation                  | Yes <input type="checkbox"/> No <input type="checkbox"/> | Annuities or Stipends Received              | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Military Pay or Allowances                 | Yes <input type="checkbox"/> No <input type="checkbox"/> | Dividends from Stocks or Bond Certificates  | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Veterans Administration Benefits           | Yes <input type="checkbox"/> No <input type="checkbox"/> | Income from Real Estate Investments         | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Regular Gifts or Contributions from others | Yes <input type="checkbox"/> No <input type="checkbox"/> | Other income _____                          | Yes <input type="checkbox"/> No <input type="checkbox"/> |

**EMPLOYMENT INCOME:** Include ALL jobs for ALL 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.

| MEMBER NAME | EMPLOYER/BUSINESS NAME | EMPLOYER/BUSINESS ADDRESS | GROSS ANNUAL INCOME |
|-------------|------------------------|---------------------------|---------------------|
|             |                        |                           | \$                  |
|             |                        |                           | \$                  |
|             |                        |                           | \$                  |
|             |                        |                           | \$                  |
|             |                        |                           | \$                  |
|             |                        |                           | \$                  |
|             |                        |                           | \$                  |
|             |                        |                           | \$                  |
|             |                        |                           | \$                  |

**OTHER INCOME** List ALL other income from ALL 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.

| MEMBER NAME   | INCOME TYPE | ACCOUNT NUMBER | GROSS ANNUAL INCOME |
|---|-------------|----------------|---------------------|
|   |             |                | \$                  |
|   |             |                | \$                  |
|   |             |                | \$                  |
|   |             |                | \$                  |
|   |             |                | \$                  |
|   |             |                | \$                  |
| <b>TOTAL GROSS ANNUAL INCOME FROM <u>ALL</u> SOURCES:</b> |             |                | \$                  |

**ASSETS** Note: Income from assets will be used to determine gross income for purposes of program eligibility. List ALL assets from ALL 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.

| MEMBER NAME                                  | ASSET TYPE | ASSET SOURCE<br>Name of Financial Institution | ACCOUNT NUMBER | ASSET BALANCE<br>(OR VALUE) |
|--|------------|---|----------------|-----------------------------|
|  |            |   |                | \$                          |
|  |            |   |                | \$                          |
|  |            |   |                | \$                          |
|  |            |   |                | \$                          |
|  |            |   |                | \$                          |
|  |            |   |                | \$                          |
|  |            |   |                | \$                          |
| <b>TOTAL ASSETS FROM <u>ALL</u> SOURCES:</b> |            |   |                | \$                          |

### ADDITIONAL QUALIFYING FACTORS

*Check "YES" if applicable to one or more members*

|   |  |  |  |
|---|--|--|--|
| LIVE in Fairfax County  | Yes <input type="checkbox"/> No <input type="checkbox"/> | Have ownership interest in a residence (US or abroad)                | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| WORK in Fairfax County  | Yes <input type="checkbox"/> No <input type="checkbox"/> | Had ownership interest in a residence (US or abroad) in past 3 years | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Fairfax County Government Employee<br><small>(Cities of Fairfax &amp; Falls Church, and Towns of Vienna, Clifton &amp; Herndon)</small> | Yes <input type="checkbox"/> No <input type="checkbox"/> | Owned a home that went into foreclosure                              | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Have a disabled dependent (NOT Head or Spouse)  | Yes <input type="checkbox"/> No <input type="checkbox"/> | Owe money to a Housing Authority? (Where: _____)                     | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Have a disability requiring a mobility accessible unit  | Yes <input type="checkbox"/> No <input type="checkbox"/> | Have a Bankruptcy Discharged within past 2 years                     | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Currently own a Fairfax Co. Affordable Dwelling Unit (ADU)  | Yes <input type="checkbox"/> No <input type="checkbox"/> | Have a late payment within past 6 months                             | Yes <input type="checkbox"/> No <input type="checkbox"/> |
|   |  | Have an outstanding Collection or Judgement                          | Yes <input type="checkbox"/> No <input type="checkbox"/> |

| <b>CURRENT HOUSING ASSISTANCE</b>                                    |  |
|--|--|
| <i>Check "YES" if you CURRENTLY receive the following assistance</i> |  |
| Housing Choice Voucher (Section 8)                                   | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Federally Funded Public Housing (RAD)                                | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Fairfax County Rental Program (FCRP)                                 | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Bridging Affordability   | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Family Self Sufficiency Program                                      | Yes <input type="checkbox"/> No <input type="checkbox"/> |

| <b>DEMOGRAPHICS</b>   |  |
|---|--|
| <i>Check "YES" if applicable</i>  |  |
| Single Head of Household  | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Fairfax County Public School Teacher  | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Fairfax County Public Safety Worker<br><small>*Police, Fire/Rescue, Health Care serving Fairfax Co.</small> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Primary language spoken at home: _____  |  |

| <b>RACE/ETHNICITY</b>                         |                          |                          |
|---|--------------------------|--------------------------|
| <i>Check all that apply to Household Head</i> |                          |                          |
|   | <i>Non-Hispanic</i>      | <i>Hispanic</i>          |
| White   | <input type="checkbox"/> | <input type="checkbox"/> |
| Black   | <input type="checkbox"/> | <input type="checkbox"/> |
| Asian   | <input type="checkbox"/> | <input type="checkbox"/> |
| Native American                               | <input type="checkbox"/> | <input type="checkbox"/> |
| Hawaiian                                      | <input type="checkbox"/> | <input type="checkbox"/> |
| Pacific Islander                              | <input type="checkbox"/> | <input type="checkbox"/> |

## ALL FAMILY MEMBERS 18 AND OLDER 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.*

|                                   |                  |             |
|-----------------------------------|------------------|-------------|
| <b>APPLICANT/HEAD PRINT NAME</b>  | <b>SIGNATURE</b> | <b>DATE</b> |
| <b>CO-APPLICANT PRINT NAME</b>    | <b>SIGNATURE</b> | <b>DATE</b> |
| <b>ADULT APPLICANT PRINT NAME</b> | <b>SIGNATURE</b> | <b>DATE</b> |
| <b>ADULT APPLICANT PRINT NAME</b> | <b>SIGNATURE</b> | <b>DATE</b> |
| <b>ADULT APPLICANT PRINT NAME</b> | <b>SIGNATURE</b> | <b>DATE</b> |

| <b>CONTACT INFORMATION</b> |
|----------------------------|
| <b>CELL PHONE</b>          |
| <b>ALTERNATE PHONE</b>     |
| <b>EMAIL ADDRESS</b>       |
| <b>ALTERNATE EMAIL</b>     |

# REQUIRED DOCUMENTATION

| INITIAL APPLICATION   | ANNUAL RECERTIFICATION OR CHANGES   | SELECTED TO PURCHASE / DRAWING  |
|---|---|---|
| <p><input type="checkbox"/> APPLICATION FOR FTHB PROGRAM<br/>Signed by ALL FAMILY MEMBERS 18 and OLDER</p> <p><input type="checkbox"/> LENDER PRE-APPROVAL LETTER</p> <ul style="list-style-type: none"> <li>• Must be on Fairfax County-provided Form</li> <li>• Completed within past 90 days</li> <li>• Signed by Lender AND All Adults on Deed or Loan AND their Spouses</li> </ul> <p><input type="checkbox"/> COPY OF LEGAL STATUS</p> <ul style="list-style-type: none"> <li>• Members on the deed must provide documentation of citizenship or permanent legal status</li> <li>• Other members not on the deed must provide USCIS documentation that they are in the US legally</li> </ul> <p><input type="checkbox"/> VHDA HOMEOWNERSHIP EDUCATION</p> <ul style="list-style-type: none"> <li>• VHDA Certificate dated within 2 years</li> <li>• In-person required for FTHB</li> <li>• Online Permitted for WDU Only</li> </ul> <p><input type="checkbox"/> DRIVERS LICENSE</p> <ul style="list-style-type: none"> <li>• For Head of Household or Spouse</li> </ul> <p><input type="checkbox"/> CONSENT FORM</p> <ul style="list-style-type: none"> <li>• Signed by all members 18 and older</li> </ul> <p><input type="checkbox"/> RENTAL LEASE AGREEMENT</p> <ul style="list-style-type: none"> <li>• Copy of current rental lease agreement</li> </ul> <p style="text-align: center;"><i>*When Selected to Purchase a Specific Unit, Additional Documentation for <u>ALL</u> Members will be Required*</i></p> | <p><input type="checkbox"/> APPLICATION FOR FTHB PROGRAM<br/>Signed by ALL FAMILY MEMBERS 18 and OLDER</p> <div style="text-align: center; border: 2px solid black; padding: 10px; margin: 10px 0;"> <p><u>ALL</u> documents listed under<br/><b>INITIAL APPLICATION plus:</b></p> </div> <p><input type="checkbox"/> COPY OF LEGAL STATUS</p> <ul style="list-style-type: none"> <li>• <b>ONLY for NEW members</b></li> </ul> <p style="text-align: center;"><i>*When Selected to Purchase a Specific Unit Additional Documentation for <u>ALL</u> Members will be Required*</i></p> | <p><input type="checkbox"/> APPLICATION FOR FTHB PROGRAM<br/>Signed by ALL FAMILY MEMBERS 18 and OLDER</p> <div style="text-align: center; border: 2px solid black; padding: 10px; margin: 10px 0;"> <p><u>ALL</u> documents listed under<br/><b>INITIAL APPLICATION plus:</b></p> </div> <p><input type="checkbox"/> DRIVERS LICENSE</p> <ul style="list-style-type: none"> <li>• For all members 18 and older</li> </ul> <p><input type="checkbox"/> CREDIT REPORTS with CREDIT SCORES</p> <ul style="list-style-type: none"> <li>• For all members 18 and older</li> <li>• Must be Triple Merge and pulled in past 90 days</li> </ul> <p><input type="checkbox"/> THREE months most recent PAYSTUBS</p> <p><input type="checkbox"/> BANK STATEMENTS</p> <ul style="list-style-type: none"> <li>• Two months most recent statements</li> </ul> <p><input type="checkbox"/> ALL OTHER ASSETS</p> <ul style="list-style-type: none"> <li>• Most recent statement for all assets including, but not limited to, pensions, retirement accounts, stocks, IRAs, 401k, 457, 403B</li> </ul> <p><input type="checkbox"/> FEDERAL TAX RETURN</p> <ul style="list-style-type: none"> <li>• Most recent tax return for all members 18 and older</li> </ul> <p><input type="checkbox"/> FEDERAL TAX TRANSCRIPT (<a href="http://www.irs.gov">www.irs.gov</a>)</p> <ul style="list-style-type: none"> <li>• For all members 18 and older, including non-filers</li> </ul> <p style="text-align: center;"><u>If Applicable:</u></p> <p><input type="checkbox"/> DIVORCE DECREE</p> <p><input type="checkbox"/> DEATH CERTIFICATE (For widowed)</p> <p><input type="checkbox"/> STUDENT STATUS</p> <ul style="list-style-type: none"> <li>• For students 18 and over with earned income, copy of current enrollment / class schedule</li> </ul> <p><input type="checkbox"/> NO-INCOME AFFIDAVIT</p> <ul style="list-style-type: none"> <li>• For members 18 and over with no income</li> </ul> <p><input type="checkbox"/> Verification of work address in Fairfax County</p> <ul style="list-style-type: none"> <li>• For applicants that do not live in Fairfax County</li> </ul> <p><input type="checkbox"/> Proof of Custody for DEPENDENT not on Tax Return (Custody/School Records, or Verification of Disabled Adult)</p> <p><input type="checkbox"/> Verification of need for unit with accessible features</p> <p style="text-align: center;"><u>For Down Payment Assistance Programs</u></p> <p><input type="checkbox"/> HUD COUNSELING CERTIFICATION</p> <p><input type="checkbox"/> COMPLETED VHDA SPENDING PLAN</p> |

# 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   | Veterans Administration        | Utility Companies | Banks and other Financial Institutions                 | Medical and Child Care Providers |
| Courts, Probation and Parole | Social Security Administration | Family Services   | Other service providers (cell phone, cable, etc.)      | Coordinated Services Planning    |
| Law Enforcement Agencies     | Retirement Systems             | Post Offices      | Previous Landlords (including Public Housing Agencies) | Support and Alimony Providers    |
| Educational Institutions     | State Unemployment Agencies    | Schools           | Credit Providers and Credit Bureaus                    | 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 FAMILY MEMBERS 18 AND OLDER MUST SIGN

|                                   |                  |             |
|-----------------------------------|------------------|-------------|
| <b>APPLICANT/HEAD PRINT NAME</b>  | <b>SIGNATURE</b> | <b>DATE</b> |
| <b>CO-APPLICANT PRINT NAME</b>    | <b>SIGNATURE</b> | <b>DATE</b> |
| <b>ADULT APPLICANT PRINT NAME</b> | <b>SIGNATURE</b> | <b>DATE</b> |
| <b>ADULT APPLICANT PRINT NAME</b> | <b>SIGNATURE</b> | <b>DATE</b> |
| <b>ADULT APPLICANT PRINT NAME</b> | <b>SIGNATURE</b> | <b>DATE</b> |



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 711 (TTY).



# County of Fairfax, Virginia

To protect and enrich the quality of life for the people, neighborhoods and diverse communities of Fairfax County

## 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 phone 703-372-5440  
Website: <https://mycaf.org> Email: [wpool@mycaf.org](mailto:wpool@mycaf.org)

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

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

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

### Prince William County Virginia Cooperative Extension

- 1) 8033 Ashton Ave, #105, Manassas, VA 20109  
Agency ID 80351 phone: 703-792-6287  
Website: [www.pwcgov.org/money](http://www.pwcgov.org/money) Email: [smartmoney@pwcgov.org](mailto:smartmoney@pwcgov.org)
- 2) Woodbridge Agency ID 90316 toll free 833-501-8763  
Website: [www.pwcgov.org/money](http://www.pwcgov.org/money) Email: [MLEON@pwcgov.org](mailto:MLEON@pwcgov.org)

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### 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>