



Dear Applicant:

The Prince William County Office of Housing and Community Development is pleased to provide this First-Time Homebuyer (FTHB) Application Packet. The FTHB Program provides financial assistance for down-payment and closing costs for income eligible First-Time Homebuyers living or working in the Prince William Area (Prince William County, the City of Manassas or Manassas Park). The FTHB Program funds are secured for thirty years through a 2nd Deed of Trust against the property that has been purchased.

Enclosed are items necessary should you wish to apply to the FTHB Program.

1. FTHB Readiness Self Check
2. FTHB Application Checklist
3. Pre-Qualification Lender Information Form
4. Virginia Employment Commission Form
5. Consent to Exchange Information Form
4. Steps to FTHB Program
5. FTHB Application

Based on the information provided, your application will be screened for preliminary eligibility requirements. If all requirements are met, you and all adults in your household along with your Lender and Realtor [Team] will be scheduled to attend a mandatory FTHB Program Informational Session.

You must not write a contract to purchase until after the Informational Session where specific program requirements will be explained.

Only completed FTHB Program Application Packets will be processed. No FAX or electronic submissions will be accepted.


Sincerely,








Angie Bassette
Community Development Analyst



FIRST-TIME HOMEBUYER (FTHB) PROGRAM


Readiness Self Check


Please take this simple “Readiness Self Check” Before you register for the required Homebuyer Education or submit a FTHB Program Application. This will help you determine if you and your household meet some of the basic eligibility criteria. If you encounter  as you proceed through the checklist, you are not ready to submit a FTHB Program Application.

1. Are all household members or persons anticipated to occupy the proposed FTHB Property a U.S. Citizens or qualified alien legally admitted to the U.S. with valid USCIS documents and currently working or living in Prince William County, City of Manassas or Manassas Park? If yes, proceed to question 2. If no,  **STOP** here because you do not meet this basic eligibility criterion.
2. Has anyone in the household or persons anticipated to occupy the proposed FTHB Property had ownership (within the past 3 years) or currently has interest in residential property anywhere in the United States, foreign land or country? If no, proceed to question 3. If yes,  **STOP** here because you do not meet this basic eligibility criterion.
3. Has any adult household member had a Foreclosure/Deed in Lieu/Short Sale; of real property and if so has it been at least Five (5) years from the date of title transfer to application date, and there have been no late payments or collections of any kind in the last three (3) years? If yes, proceed to question 4. If no,  **STOP** here because you do not meet this basic eligibility criterion.
4. Has any adult household member filed bankruptcy in the past and if so has it been at least Two (2) years since the discharge of that bankruptcy? If yes, proceed to question 5. If no, it has not been at least Two (2) years since the bankruptcy was discharged,  **STOP** here because you do not meet this basic eligibility criterion.
5. Do all adult household members have a minimum middle credit score at or above 640 (adult dependents 18 years or older that are full time students are exempt from this requirement)? If yes, proceed to question 6. If no,  **STOP** here because you do not meet this basic eligibility criterion.
6. Has any adult household member received Payday Loans, Cash advances, Title loans or have negative checking and/or savings account balances within the last 6 months prior to applying for the FTHB program? If yes,  **STOP** here because you do not meet this basic eligibility criterion. If no, proceed to question 7.
7. Do any adult household members, (that has not had a Foreclosure/Deed in Lieu/Short Sale see above) have any outstanding judgments and/or collections other than medical or have a pay history with late payments within the last 12 months? If yes,  **STOP** here because you do not meet this basic eligibility criterion. If no, proceed to question 8.
8. Is the total gross household income, based upon household size, at or below the HUD established Prince William Area Median Income standards at 80% (see Attachment)

For purposes of determining eligibility the income, assets and circumstances of all individuals, persons, families or households currently residing together (whether related by blood, marriage, adoption, or unrelated), and others anticipated to occupy the FTHB Property must be considered. Gross income is defined as all sources of income (before taxes and other deductions) of all household members. Income includes but is not limited to the following: annual income from employment, plus bonuses, overtime, pay differential, self-employment, dividends, interest, pensions, sick pay, disability payments, Social Security benefits, Veterans Benefits, Alimony, Child Support, Public Assistance, Unemployment Benefits, income from Trusts. Interest from assets is added to income in determining


Readiness Self-Check Continued

eligibility. Interest on assets over \$5,000 is imputed @ the HUD determined passbook rate currently .09%. For assets over \$5,000, the greater of the actual interest earned, or interest imputed at the passbook rate is included as income. Gross household annual income is projected forward for one year from date of settlement. Actual or anticipated increases in income such as cost of living, merit increases that can be verified must be included. If your answer to question 8 is yes, proceed to question 9. If no,  **STOP** here because you do not meet this basic eligibility criterion.

9. Can you provide verification of a minimum 1% borrower contribution towards your maximum sales price as determined by your Lender and verify cash reserves of at least one-month's housing expense per the Lender Pre-Qualification Form (PITI, HOA, Condo Fees etc.)? If your answer to question 9 is yes, proceed to question 10. If no,  **STOP** here because you do not meet this basic eligibility criterion.
10. The FTHB Program provides between 23% to 33% of approved Sales Price, as determined by OHCD and your Mortgage Lender for down-payment and closing cost assistance, based upon combined gross household income, debt and credit history. **You must be able to qualify for a first trust loan from a VHDA approved Lender in order to apply for the FTHB Program.** Contact a Virginia Housing Development Authority (VHDA) approved Lender to determine if you have sufficient income and credit to qualify for a First Trust loan at interest rate within 1% of VHDA's current market rate. VHDA approved lenders can be located at www.vhda.com, click on "Find a Lender". Ask the VHDA lender to complete the attached **Pre-Qualification Lender Information Form** and submit along with a Loan Summary of Fees with your **FTHB Program Application Packet**. If the VHDA approved Lender determines you have sufficient income and credit to qualify for First Trust financing within the FTHB Program Guidelines proceed to question 11.

If you are not able to qualify for a First Trust Loan with a VHDA approved Lender,  **STOP** here because you do not meet this basic eligibility criterion.

11. Do all adult household members have a "Certificate of Completion" for the required Financial Education and Housing Counseling issued by the Prince William Virginia Cooperative Extension?

If you do not have a "Certificate of Completion" for the Financial Education and Housing Counseling issued by the Prince William Virginia Cooperative Extension,  **STOP** here because you do not meet this basic eligibility criterion.

For appointments and to schedule required Financial Education and Housing Counseling contact Prince William Virginia Cooperative Extension at www.pwcgov.org/money or call 703-792-6287.

If you were able to proceed through all the questions successfully, you are ready to submit your completed FTHB Program Application Packet available at www.pwcgov.org/housing, along with all applicable supporting documentation.



FIRST-TIME HOMEBUYER (FTHB) PROGRAM

Application Checklist

Read Application Instructions carefully. Incomplete Applications will not be processed. Your Application Packet contains the following:

- ✓ FTHB Readiness Self Check to Include Income Limits
- ✓ Program Guidelines
- ✓ Application Checklist
- ✓ FTHB Application
- ✓ Pre-Qualification Lender Information Form – this form must be completed by your Loan Officer

Complete the FTHB Application for each person currently residing together to include those persons anticipated occupying the proposed First-Time Homebuyer Property. The **FTHB Program Application Packet** must be signed and dated and submit copies of all required documents for each household member to OHCD.

- ☐ Copy of Birth Certificates or USCIS Documents to verify legal residency for each person currently residing in the household or others anticipated to occupy the housing unit that may be purchased through the program
- ☐ Copy of Social Security Cards for all household members
- ☐ Copy of Valid Driver's license, or other legally acceptable picture ID for all adult household members
- ☐ Copy of current Rental Lease Agreement
- ☐ Copy of Deed of Trust for each property owned and real estate tax statement
- ☐ Copies of 3 months' recent consecutive pay stubs for each job, and each person employed, or Employment Contract for the current year
- ☐ Signed Virginia Employment Commission Form for all adult household members (OHCD to obtain employment data)
- ☐ Verification of enrollment status as full-time student for dependents 18 years or older
- ☐ Self-employed Applicants must have a minimum of two (2) years of self-employment with the same company and in the same line of work. In addition, the following information is required:
 - Federal income tax returns (personal, partnership or corporate if applicable) for the most two recent years including all schedules and
 - Balance sheets and current profit and loss statements covering the period since the most recent tax return
- ☐ Current Verification of other household income (child support, alimony, benefits, Social Security, disability, Workman's Comp, Veterans, Military, Retirement, Pension, Unemployment, etc.) which cannot be older than 6 months
- ☐ Recent Bank Statements for checking, savings, mutual funds, retirement accounts, stocks, bonds, etc. (3 months' consecutive statements or last quarterly which must include verification of minimum 1% borrower contribution of funds) (photo screen shots are not acceptable and on-line bank statements must have bank name, account holder and account number information to be accepted)
- ☐ Copy of Federal Tax returns and W-2s for the previous three (3) tax years for each adult
- ☐ Copies of current tri merge Credit Report(s) which must include all 3 scores for all applicants, spouse and other adult household member(s) (exception dependents 18 years and older who is enrolled as a current full-time student). Credit Reports may be no older than 30 days
- ☐ Copy of Bankruptcy Discharge Documents
- ☐ Copy of Satisfied Collections/Judgments and satisfactory letters of explanation
- ☐ **Pre-Qualification Lender Information Form** from First Trust Lender completed by Loan Officer
- ☐ Loan Estimate completed by Loan Officer
- ☐ Certificate of Completion of Financial Education and Housing Counseling Program issued by Prince William Virginia Cooperative Extension for Applicant, for all adult household members with exception dependents 18 years or older that are a verified full-time student
- ☐ Consent to Exchange Information Form(s) Signed by all adult household members
- ☐ Completed First-Time Homebuyer (FTHB) Program Application Form

The **FTHB Program Application Packet must be mailed or hand delivered (Fax not accepted) to:**

Prince William County Office of Housing and Community Development ATTN: Angie Bassette
15941 Donald Curtis Drive, Suite 112, Woodbridge, VA 22191



FIRST-TIME HOMEBUYER (FTHB) PROGRAM

Pre-Qualification Lender Information Form

This form must be completed along with a Loan Estimate or Loan Summary of Fees and return to the Office of Housing and Community Development as part of the **FTHB Program Application Packet**.

Purchaser(s) Name: _____

Loan Type: Check Loan Type - First trust financing must be VHDA fixed rate conventional or buydown. NO ARM's, balloons or interest only loans will be approved in conjunction with FTHB Program Loans. Loan Officers should estimate sales price based on the Loan amount the Purchaser pre-qualifies for using FTHB Program Maximum Pre-Qualifying Ratios of 32/37. At Final Loan approval the Qualification Ratios are 32/40.

☐ VHDA | Conventional ☐ FHA ☐ VA
☐ Fixed | Buydown

Sales Price \$ _____ **Loan Amount \$** _____ **Base Loan \$** _____

Rate _____ **Origination Fee \$** _____ **Discount Points** _____

FTHB Program Funds Requested:

Gross Annual Household Income Limits at or below 60% of Area Median Income (AMI see attached chart) FTHB Program Assistance cannot exceed 33% of the Approved Sales Price

Gross Annual Household Income Limits above 60% of Area Median Income (AMI see attached chart) FTHB Program Assistance cannot exceed 23% of the Approved Sales Price

FTHB recipients are required to obtain the Maximum First Trust Loan subject to the FTHB Maximum Qualifying Ratios

Downpayment \$ _____ (Can not exceed 20% to 30% of Approved Sales Price)

Closing Costs \$ _____ (Can not exceed 3% of the Approved Sales Price)

Total FTHB Assistance \$ _____

Purchaser's Gross Total Household Income Used for Qualification:

(please state if other household members have qualifying income)

\$ _____ gross monthly Name _____ Source of Income _____

\$ _____ gross monthly Name _____ Source of Income _____

Ratios used for Qualification

Desktop Underwriting Ratios: _____ / _____

FTHB Ratios: _____ / _____

Desktop underwriting ratios do not apply to FTHB Program underwriting guidelines.

Credit Score: _____

PI	_____
Taxes	_____
Insurance	_____
MIP/PMI	_____
HOA/Condo	_____
Total Housing	\$ _____
+Debt.	_____
Total Debt	\$ _____
(Includes PITI + monthly debt)	

\$ _____ Total Gross Household Income

***Maximum FTHB Ratios 32/40, expanded ratios 32/45 may be considered for approval with strong compensating factors on a case by case basis, only if purchaser demonstrates ability to pay or save at the higher level. Explain in comments section below.

Other Comments: _____

Completed by _____ **Name of Lending Institution** _____

Date _____ **Phone Number** _____ **FAX** _____ **Email** _____

VIRGINIA EMPLOYMENT COMMISSION RECORDS VERIFICATION

This will authorize Virginia Employment Commission (VEC) to release the information contained in my employment payment history and wage record.

Full Name (Please Print or Type)

Social Security Number

Street Address

City

State

Zip

Signature

Date**Dear VEC Representative:**

The family/individual named above is applying for funding to assist in the acquisition of a residential unit for dwelling that would received Federal dollars through the Home Investment Partnerships Program (HOME). Federal regulations require that in order for a family to be eligible for this form of assistance, the income of the family, as well as its assets, must not exceed certain established limits. The information requested below will be held in strict confidence as is required under the provisions of the Virginia Privacy Protection Act, and will be used only to determine the eligibility of the family for the housing subsidy.

Thank you for your cooperation by providing the most recent employment/unemployment information concerning the aforementioned applicant, and returning it to:

Prince William County
Office of Housing and Community Development
15941 Donald Curtis Drive Suite 112
Woodbridge, Virginia 22191-4217
Main: 703-492-2302 Fax: 703-492-0499

ATTN: Angie Bassette
Community Development Analyst

Sincerely,

Community Development Analyst
First-Time Homebuyer Program

Phone: 703-492-2302

**FIRST-TIME HOMEBUYER PROGRAM
CONSENT TO EXCHANGE INFORMATION**

By signing this form, I authorize employees of the Office of Housing and Community Development, or its agents, to discuss and provide all documentation of Applicant's information with agents of all agencies and entities listed below as a participant in the FTHB Program for purposes of obtaining and maintaining assistance through the FTHB Program and a mortgage loan

I, _____
(Full printed name of Applicant)

(Applicant's Address) (Applicant's Birth Date) (Applicant's SSN)

My relationship to the client is: ☐ Self ☐ Parent ☐ Power of Attorney ☐ Guardian
☐ Other Legally Authorized Representative

I authorize the following confidential information about the client to be exchanged:

- ☐ Yes ☐ No **Financial Assessment and Financial Counseling Information**
☐ Yes ☐ No **Employment Records/Verification**
☐ Yes ☐ No **Benefits/Services Needed/Planned and/or Received**
☐ Yes ☐ No **Mortgage Financial Information**
☐ Yes ☐ No **Mortgage and/or Rental Verification Information**
☐ Yes ☐ No **Homeowners Insurance**
☐ Yes ☐ No **Other** _____

**Prince William County Office of Housing and Community Development (OHCD)
15941 Donald Curtis Drive #112, Woodbridge, VA 22191 – Angie Bassette 703-492-2302**

And the following other agencies to be able to exchange this information:

- Prince William County member agencies and employees of and to include:*
- a. Office of Housing and Community Development (OHCD)*
 - b. Social Security Administration*
 - c. Department of Social Services and/or Division of Child Support Enforcement*
 - d. Virginia Cooperative Extension – Prince William County*
 - e. Virginia Housing Development Authority (VHDA) or another Mortgage Lien Provider(s)*
 - f. Insurance Agency providing Homeowners Insurance*

Information may be exchanged by written, computerized and verbal methods.

This consent is good until Release of Lien with Prince William County Board of County Supervisors. I have the right to know what information has been shared, why, when, and with whom it was shared. If I ask, each agency will show me this information. I want all the agencies and/or organizations listed to accept a copy of this form as a valid consent to share information.

Signature(s): _____
(Consenting Person or Persons) (Date)

A man in a dark suit and patterned tie holds a small white model of a house with a chimney and windows. The house is held in his open palm, and the tie is positioned as if it were the roof of the house.

For purposes of determining eligibility for the FTHB Program the income, assets and circumstances of all individuals, persons, families or households currently residing together (whether related by blood, marriage, adoption, or unrelated), and others anticipated to occupy the housing unit will be considered, and must meet all program requirements. Therefore, you must list all persons currently residing together and others anticipated to occupy the housing unit which may be purchased through the FTHB Program. All information requested on this form must be reported for each person listed if applicable to their circumstances.

[illegible]

Current Information

Page 1 of 6

Income/Employment Information

Provide information for each person currently residing together and those persons anticipated occupying the proposed First-Time Homebuyer Property. Attach copies of 3 months recent consecutive pay stubs for each job and each person employed. Copies of Federal Tax returns and W-2's for previous 3 years for each adult.

Name of Household Member _____

Position Title _____ ☐ Full Time ☐ Part Time

Employer's Name _____ Phone _____ Employer's FAX _____

Employer's Address _____
Street City Zip

Work Site Address if different from Employer's _____
Street City Zip

\$ _____ ☐ Monthly ☐ Semi-Monthly ☐ Bi-Weekly ☐ Weekly

Income/Employment Information

Name of Household Member _____

Position Title _____ ☐ Full Time ☐ Part Time

Employer's Name _____ Phone _____ Employer's FAX _____

Employer's Address _____
Street City Zip

Work Site Address if different from Employer's _____
Street City Zip

\$ _____ ☐ Monthly ☐ Semi-Monthly ☐ Bi-Weekly ☐ Weekly

Income/Employment Information

Name of Household Member _____

Position Title _____ ☐ Full Time ☐ Part Time

Employer's Name _____ Phone _____ Employer's FAX _____

Employer's Address _____
Street City Zip

Work Site Address if different from Employer's _____
Street City Zip

\$ _____ ☐ Monthly ☐ Semi-Monthly ☐ Bi-Weekly ☐ Weekly

Other Income

Attach copies of income verification. Provide information for each person currently residing together and those persons anticipated occupying the proposed First-Time Homebuyer Property. Attach additional sheet if additional space is needed.

Specify Source Child support received Unemployment Benefits, Alimony, Regular Gifts or Payments, Social Security, SSI, Veteran's Benefits, Disability, Pension/Retirement, or Other.

Source _____	Person Receiving_____	Annual Gross Amount \$_____ (before tax)
Source _____	Person Receiving_____	Annual Gross Amount \$_____ (before tax)
Source _____	Person Receiving_____	Annual Gross Amount \$_____ (before tax)
Source _____	Person Receiving_____	Annual Gross Amount \$_____ (before tax)

Assets

Assets are cash or non cash items which can be converted to cash. Provide information for each person currently residing together and those persons anticipated occupying the proposed First-Time Homebuyer Property. Attach copy of recent statements (Attach additional sheet if needed)

Specify Type Cash on hand, Checking, Savings, Employer Retirement Account, 457, 401, IRA, Stocks, Mutual Funds, Bonds, or Other.

_____ Name on Account	_____ Bank/Account Name & #	_____ Type (Checking/savings)	\$_____ Current Balance
_____ Name on Account	_____ Bank/Account Name & #	_____ Type (Checking/savings)	\$_____ Current Balance
_____ Name on Account	_____ Bank/Account Name & #	_____ Type (Checking/savings)	\$_____ Current Balance
_____ Name on Account	_____ Bank/Account Name & #	_____ Type (Checking/savings)	\$_____ Current Balance
_____ Name on Account	_____ Bank/Account Name & #	_____ Type (Checking/savings)	\$_____ Current Balance

Life Insurance Policies

_____ Name on Policy	_____ Company	\$_____ Face Value
_____ Name on Policy	_____ Company	\$_____ Face Value
_____ Name on Policy	_____ Company	\$_____ Face Value

Property Owned This includes Time Shares and all real estate of all types. Attach copies of Property Tax Statements, Deed of Trust and Legal Documents for time shares.

_____ Name of Owners	_____ Type of Property	_____ Address Street	_____ City	_____ Zip	\$_____ Current Value
_____ Name of Owners	_____ Type of Property	_____ Address Street	_____ City	_____ Zip	\$_____ Current Value
_____ Name of Owners	_____ Type of Property	_____ Address Street	_____ City	_____ Zip	\$_____ Current Value

Liabilities

Provide information for each person currently residing together and those persons anticipated occupying the proposed First-Time Homebuyer Property.

Installment Accounts (credit cards, auto loans, etc) Type of Account	Account Number	Balance Owed	Monthly Payment
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
DO YOU PAY ALIMONY OR CHILD SUPPORT? If yes, list monthly amounts			\$
Other –Explain		\$	\$
Rent Payment		\$	

Declarations

The following questions refer to each person currently residing together and those persons anticipated occupying the proposed First-Time Homebuyer Property. Check appropriate answer.

Are persons listed on this form U.S. citizen, U.S. non-citizen nationals, or qualified legally admitted aliens with valid USCIS documents? <input type="checkbox"/> Yes <input type="checkbox"/> No Attach copies of birth certificates and USCIS documents.	<u>IF NO, explain:</u>
Has anyone filed bankruptcy in the past seven years? IF YES, attach copy of discharge documents, and letter of explanation. <input type="checkbox"/> Yes <input type="checkbox"/> No	Is anyone currently delinquent on any Federal debt or any other loan? <input type="checkbox"/> Yes <input type="checkbox"/> No
Are there any outstanding judgments or collections against anyone? IF YES, attach copy of judgments, and letter of explanation. <input type="checkbox"/> Yes <input type="checkbox"/> No	Is anyone obligated to pay alimony, child support? Who? <input type="checkbox"/> Yes <input type="checkbox"/> No
Has anyone had property foreclosed upon? If yes, who? When <input type="checkbox"/> Yes <input type="checkbox"/> No	Has anyone disposed of any property at less than fair market value in the past two years? <input type="checkbox"/> Yes <input type="checkbox"/> No
Is anyone a co-maker or endorser on a note? <input type="checkbox"/> Yes <input type="checkbox"/> No	Are you currently on the Section 8 Rental Assistance Program? <input type="checkbox"/> Yes <input type="checkbox"/> No
Is anyone a party to a lawsuit? <input type="checkbox"/> Yes <input type="checkbox"/> No	Have you already written a contract on a house to purchase? <input type="checkbox"/> Yes <input type="checkbox"/> No
Have you listed all occupants currently residing with you, and others anticipated to occupy the housing unit, and their income? <input type="checkbox"/> Yes <input type="checkbox"/> No (If no please explain why?)	
If only one of the listed adults will be responsible for the first trust financing, please explain why.	

Certifications for the First-Time Homebuyer (FTHB) Program

Each adult listed on the Application must read the statements below and initial certifying the following:

- _____ The signatures below certify our understanding that for purposes of determining eligibility for the First-Time Homebuyer (FTHB) Program the income, assets and circumstances for all individuals, persons, families, household currently residing together (whether related by blood, marriage, adoption, or unrelated), and others anticipated to occupy the housing unit will be considered, and must meet all program requirements. We certify that we have listed all persons currently residing together, and others anticipated to occupy the housing unit which may be purchased through the FTHB Program. We certify that we have provided all information requested on this application form for each person listed as applicable to their circumstances.
- _____ The signatures below certify that all information provided on this application form, and all information furnished in support of this application, is given for the purpose of obtaining assistance through the FTHB Program, and is true and complete to the best of our knowledge and belief.
- _____ The signatures below further certify our understanding that any intentional misrepresentation of information provided on this application form, or in support of this application is a Federal crime punishable by fine or imprisonment, or both under the provisions of Title 18, U. S. Code and will result in denial of assistance through the FTHB Program, or repayment of assistance received through the program.
- _____ The signatures below acknowledge that this application is a request for assistance through the FTHB Program and does **not** constitute approval or acceptance by the Prince William County Office of Housing and Community Development.
- _____ The signatures below hereby authorize employees of the Office of Housing and Community Development, or its agents to contact any person, business, employers or organizations listed in this application for purposes of determining eligibility for the FTHB Program.
- _____ The signatures below hereby authorize employees of the Office of Housing and Community Development, or its agents, to discuss and provide all documentation of Applicant's information with agents of lending institutions participating in the FTHB Program for purposes of obtaining a mortgage loan.
- _____ The signatures below certify our understanding that if awarded, The FTHB Program will not be subordinated at any time during the deferral period to a Home Equity Loan, other loan, or refinances of the first loan that result in removal of equity from the property for any reason (i.e. cash, loan consolidation, debt repayment, home improvements, education expenses, etc.)
- _____ The signatures below certify our understanding that the household must be income eligible up to and including the day of settlement. We agree to report all changes in our incomes within five days of our notification of any change. When determining eligibility, OHCD projects income forward which means pay raises, bonuses, overtime, and pay differential, may result in ineligibility as this is updated until date of settlement of the property. Interest from assets is added to income in determining eligibility. Interest on assets over \$5,000 is imputed @ the HUD determined passbook rate. For assets over \$5,000, the greater of the actual interest earned, or interest imputed at the passbook rate is included as income.
- _____ The signature below certifies our understanding that if approved for purchase through the FTHB Program the property will be maintained as the households' primary and exclusive place of residence and that the property may not be rented to a third party. Therefore, the property must be owner occupied at all times.

_____ The signature below certifies our understanding that if the property purchased through the FTHB Program is no longer used as the primary residence; transfer or change of ownership, sale of property, property rented to third party, refinanced for cash out or other violations of the Deed of Trust then the full amount of the FTHB Program Lien will become due and payable plus a Shared Market Appreciation.

ONLY COMPLETED APPLICATIONS WITH ALL VERIFICATIONS REQUESTED & CREDIT REPORTS WILL BE REVIEWED - INCOMPLETE APPLICATIONS WILL BE RETURNED.

Confirm that you have included copies (do not send originals) of all documents required in connection with this application by completing the List Application Checklist.

All Adults are required to review the contents of this application for accuracy and completeness and sign and date:

_____	_____
Head of Household	Date
_____	_____
Other Adult Household Members	Date
_____	_____
Other Adult Household Members	Date
_____	_____
Other Adult Household Members	Date
_____	_____
Other Adult Household Members	Date

(Applicant contact email address optional)



PRINCE WILLIAM AREA 2021 MEDIAN INCOME TABLES

Effective June 1, 2021

Extremely Low Income - Gross household income **30%** area median income (AMI), adjusted for household size per the following table:

1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
\$27,100	\$31,000	\$34,850	\$38,700	\$41,800	\$44,900	\$48,000	\$51,100

Low Income - Gross household income **50%** area median income (AMI), adjusted for household size per the following table:

1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
\$45,150	\$51,600	\$58,050	\$64,500	\$69,700	\$74,850	\$80,000	\$85,150

60% Income - Gross household income **60%** area median income (AMI), adjusted for household size per the following table (**effective 6.1.2021**):

1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
\$54,180	\$61,920	\$69,660	\$77,400	\$83,640	\$89,820	\$96,000	\$102,180

Moderate Income - Gross household income **80%** area median income (AMI), adjusted for household size per the following table:

1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
\$57,650	\$65,850	\$74,100	\$82,300	\$88,900	\$95,500	\$102,100	\$108,650

NOTE: Prince William County is part of the Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area, so all information presented here applies to all of the Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area. HUD generally uses the Office of Management and Budget (OMB) area definitions in the calculation of income limit program parameters. However, to ensure that program parameters do not vary significantly due to area definition changes, HUD has used custom geographic definitions for the Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area.

The Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area contains the following areas: District of Columbia, DC; Calvert County, MD; Charles County, MD; Frederick County, MD; Montgomery County, MD; Prince George's County, MD; Arlington County, VA; Clarke County, VA; Fairfax County, VA; Fauquier County, VA; Loudoun County, VA; Prince William County, VA; Spotsylvania County, VA; Stafford County, VA; Alexandria city, VA; Fairfax city, VA; Falls Church city, VA; Fredericksburg city, VA; Manassas city, VA; and Manassas Park city, VA.

* The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as established by the Department of Health and Human Services (HHS), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low-income limits may equal the very low (50%) income limits.

Income Limit areas are based on FY 2021 Fair Market Rent (FMR) areas. For information on FMRs, please see our associated FY2021 [Fair Market Rent documentation system](#).

Median Family Income for Washington Metropolitan Area is \$129,000



Equal Opportunity for All



U.S. Department of Housing and Urban Development
Office of Fair Housing and Equal Opportunity



Please visit our website: www.hud.gov/fairhousing





The Fair Housing Act.....	1
What Housing Is Covered?	1
What Is Prohibited?	1
Additional Protection If You Have A Disability	3
Housing Protection For Families With Children	5
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**U.S. Department of Housing and Urban Development (HUD)
451 7th Street, S.W., Washington, D.C. 20410-2000**



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The Fair Housing Act

The Fair Housing Act prohibits discrimination in housing because of:

- Race or color
- National Origin
- Religion
- Sex
- Familial status (including children under the age of 18 living with parents or legal custodians; pregnant women and people securing custody of children under 18)
- Disability

What Housing is Covered?

The Fair Housing Act covers most housing. In some circumstances, the Act exempts owner-occupied buildings with no more than four units, single-family housing sold or rented without the use of a broker and housing operated by organizations and private clubs that limit occupancy to members.

What is Prohibited?

In the Sale and Rental of Housing: No one may take any of the following actions based on race, color, religion, sex, disability, familial status, or national origin:

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Make housing unavailable
- Otherwise deny a dwelling
- Set different terms, conditions or privileges for sale or rental of a dwelling
- Provide different housing services or facilities
- Falsely deny that housing is available for inspection, sale or rental



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- For profit, persuade, or try to persuade homeowners to sell or rent dwellings by suggesting that people of a particular race, etc. have moved, or are about to move into the neighborhood (blockbusting) or
- Deny any person access to, membership or participation in, any organization, facility or service (such as a multiple listing service) related to the sale or rental of dwellings, or discriminate against any person in the terms or conditions of such access, membership or participation.

In Mortgage Lending: No one may take any of the following actions based on race, color, religion, sex, disability, familial status, or national origin:

- Refuse to make a mortgage loan
- Refuse to provide information regarding loans
- Impose different terms or conditions on a loan, such as different interest rates, points, or fees
- Discriminate in appraising property
- Refuse to purchase a loan or
- Set different terms or conditions for purchasing a loan.
- In addition, it is a violation of the Fair Housing Act to:
- Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise the right
- Make, print, or publish any statement, in connection with the sale or rental of a dwelling, which indicates a preference, limitation, or discrimination based on race, color, religion, sex, disability, familial status, or national origin. This prohibition against discriminatory advertising applies to single-family and owner-occupied housing that is otherwise exempt from the Fair Housing Act
- Refuse to provide homeowners insurance coverage for a dwelling because of the race, color, religion, sex, disability, familial status, or national origin of the owner and/or occupants of a dwelling
- Discriminate in the terms or conditions of homeowners insurance coverage because of the race, color, religion, sex, disability, familial status, or national origin of the owner and/or occupants of a dwelling



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- Refuse to provide available information on the full range of homeowners insurance coverage options available because of the race, etc. of the owner and/or occupants of a dwelling
- Make print or publish any statement, in connection with the provision of homeowners insurance coverage, that indicates a preference, limitation or discrimination based on race, color, religion, sex, disability, familial status or national origin.

Additional Protection If You Have a Disability

If you or someone associated with you:

- Have a physical or mental disability (including hearing, mobility and visual impairments, cancer, chronic mental illness, HIV/AIDS, or mental retardation) that substantially limits one or more major life activities
- Have a record of such a disability or
- Are regarded as having such a disability, a housing provider may not:
 - Refuse to let you make reasonable modifications to your dwelling or common use areas, at your expense, if it may be necessary for you to fully use the housing. (Where reasonable, a landlord may permit changes only if you agree to restore the property to its original condition when you move.)
 - Refuse to make reasonable accommodations in rules, policies, practices or services if it may be necessary for you to use the housing on an equal basis with nondisabled persons.

Example: A building with a “no pets” policy must allow a visually impaired tenant to keep a guide dog.

Example: An apartment complex that offers tenants ample, unassigned parking must honor a request from a mobility-impaired tenant for a reserved space near her apartment if it may be necessary to assure that she can have access to her apartment.



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However, the Fair Housing Act does not protect a person who is a direct threat to the health or safety of others or who currently uses illegal drugs.

Accessibility Requirements for New Multifamily Buildings: In buildings with four or more units that were first occupied after March 13, 1991, and that have an elevator:

- Public and common use areas must be accessible to persons with disabilities
- All doors and hallways must be wide enough for wheelchairs
- All units must have:
 - An accessible route into and through the unit
 - Accessible light switches, electrical outlets, thermostats and other environmental controls
 - Reinforced bathroom walls to allow later installation of grab bars and
 - Kitchens and bathrooms that can be used by people in wheelchairs.

If a building with four or more units has no elevator and was first occupied after March 13, 1991, these standards apply to ground floor units only.

These accessibility requirements for new multifamily buildings do not replace more stringent accessibility standards required under State or local law.

Housing Protection for Families with Children



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The Fair Housing Act makes it unlawful to discriminate against a person whose household includes one or more children who are under 18 years of age (familial status). Familial status protection covers households in which one or more minor children live with:

- A parent;
- A person who has legal custody (including guardianship) of a minor child or children; or
- The designee of a parent or legal custodian, with the written permission of the parent or legal custodian.

Familial status protection also extends to pregnant women and any person in the process of securing legal custody of a minor child (including adoptive or foster parents).

The “Housing for Older Persons” Exemption: The Fair Housing Act specifically exempts some senior housing facilities and communities from liability for familial status discrimination. Exempt senior housing facilities or communities can lawfully refuse to sell or rent dwellings to families with minor children. In order to qualify for the “housing for older persons” exemption, a facility or community must prove that its housing is:

- Provided under any State or Federal program that HUD has determined to be specifically designed and operated to assist elderly persons (as defined in the State or Federal program); or
- Intended for, and solely occupied by persons 62 years of age or older; or
- Intended and operated for occupancy by persons 55 years of age or older.

In order to qualify for the “55 or older” housing exemption, a facility or community must satisfy each of the following requirements:

- at least 80 percent of the units must have at least one occupant who is 55 years of age or older; and



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- the facility or community must publish and adhere to policies and procedures that demonstrate the intent to operate as “55 or older” housing; and
- the facility or community must comply with HUD’s regulatory requirements for age verification of residents.

The “housing for older persons” exemption does not protect senior housing facilities or communities from liability for housing discrimination based on race, color, religion, sex, disability, or national origin.

HUD is ready to help with any problem of housing discrimination. If you think your rights have been violated, you may file a complaint online, write a letter or telephone the HUD office nearest you. You have one year after the alleged discrimination occurred or ended to file a complaint with HUD, but you should file it as soon as possible.

If You Think your Rights Have Been Violated

What to Tell HUD:

- Your name and address
- The name and address of the person your complaint is against (the respondent)
- The address or other identification of the housing involved
- A short description of the alleged violation (the event that caused you to believe your rights were violated)
- The date(s) of the alleged violation.

Where to Write or Call: File a complaint online, send a letter to the HUD office nearest you, or if you wish, you may call that office directly. Persons who are deaf or hard of hearing and use a TTY, may call those offices through the toll-free Federal Information Relay Service at 1-800-877-8339.

For Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island and Vermont:



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BOSTON REGIONAL OFFICE

(Complaints_office_01@hud.gov)

U.S. Department of Housing and Urban Development

Thomas P. O'Neill Jr. Federal Building

10 Causeway Street, Room 321

Boston, MA 02222-1092

Telephone (617) 994-8300 or 1-800-827-5005

Fax (617) 565-7313 * TTY (617) 565-5453

For New Jersey, New York, Puerto Rico and the U.S. Virgin Islands:

NEW YORK REGIONAL OFFICE

(Complaints_office_02@hud.gov)

U.S. Department of Housing and Urban Development

26 Federal Plaza, Room 3532

New York, NY 10278-0068

Telephone (212) 542-7519 or 1-800-496-4294

Fax (212) 264-9829 * TTY (212) 264-0927

For Delaware, District of Columbia, Maryland, Pennsylvania, Virginia and West Virginia:

PHILADELPHIA REGIONAL OFFICE

(Complaints_office_03@hud.gov)

U.S. Department of Housing and Urban Development

The Wanamaker Building

100 Penn Square East

Philadelphia, PA 19107-9344

Telephone (215) 861-7646 or 1-888-799-2085

Fax (215) 656-3449 * TTY (215) 656-3450

For Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, and Tennessee:



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ATLANTA REGIONAL OFFICE

(Complaints_office_04@hud.gov)

U.S. Department of Housing and Urban Development

Five Points Plaza

40 Marietta Street, 16th Floor

Atlanta, GA 30303-2808

Telephone (404) 331-5140 or 1-800-440-8091 x2493

Fax (404) 331-1021 * TTY (404) 730-2654

For Illinois, Indiana, Michigan, Minnesota, Ohio and Wisconsin:

CHICAGO REGIONAL OFFICE

(Complaints_office_05@hud.gov)

U.S. Department of Housing and Urban Development

Ralph H. Metcalfe Federal Building

77 West Jackson Boulevard, Room 2101

Chicago, IL 60604-3507

Telephone 1-800-765-9372

Fax (312) 886-2837 * TTY (312) 353-7143

For Arkansas, Louisiana, New Mexico, Oklahoma and Texas:

FORT WORTH REGIONAL OFFICE

(Complaints_office_06@hud.gov)

U.S. Department of Housing and Urban Development

801 Cherry Street

Suite 2500, Unit #45

Fort Worth, TX 76102-6803

Telephone (817) 978-5900 or 1-888-560-8913

Fax (817) 978-5876/5851 * TTY (817) 978-5595

For Iowa, Kansas, Missouri and Nebraska:

KANSAS CITY REGIONAL OFFICE



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(Complaints_office_07@hud.gov)
U.S. Department of Housing and Urban Development
Gateway Tower II
400 State Avenue, Room 200, 4th Floor
Kansas City, KS 66101-2406
Telephone (913) 551-6958 or 1-800-743-5323
Fax (913) 551-6856 * TTY (913) 551-6972

For Colorado, Montana, North Dakota, South Dakota, Utah and Wyoming:

DENVER REGIONAL OFFICE

(Complaints_office_08@hud.gov)
U.S. Department of Housing and Urban Development
1670 Broadway
Denver, CO 80202-4801
Telephone (303) 672-5437 or 1-800-877-7353
Fax (303) 672-5026 * TTY (303) 672-5248

For Arizona, California, Hawaii and Nevada:

SAN FRANCISCO REGIONAL OFFICE

(Complaints_office_09@hud.gov)
U.S. Department of Housing and Urban Development
600 Harrison Street, Third Floor
San Francisco, CA 94107-1387
Telephone 1-800-347-3739
Fax (415) 489-6558 * TTY (415) 489-6564

For Alaska, Idaho, Oregon and Washington:

SEATTLE REGIONAL OFFICE

(Complaints_office_10@hud.gov)
U.S. Department of Housing and Urban Development
Seattle Federal Office Building
909 First Avenue, Room 205
Seattle, WA 98104-1000
Telephone (206) 220-5170 or 1-800-877-0246
Fax (206) 220-5447 * TTY (206) 220-5185



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If after contacting the local office nearest you, you still have questions – you may contact HUD further at:

U.S. Department of Housing and Urban Development
Office of Fair Housing and Equal Opportunity
451 7th Street, S.W., Room 5204
Washington, DC 20410-2000
Telephone 1-800-669-9777
Fax (202) 708-1425 * TTY 1-800-927-9275
www.hud.gov/fairhousing

If You Are Disabled: HUD also provides:

- A TTY phone for the deaf/hard of hearing users (see above list for the nearest HUD office)
- Interpreters, Tapes and Braille materials
- Assistance in reading and completing forms

What Happens When You File A Complaint?

HUD will notify you in writing when your complaint is accepted for filing under the Fair Housing Act. HUD also will:

- Notify the alleged violator (respondent) of the filing of your complaint, and allow the respondent time to submit a written answer to the complaint.
- Investigate your complaint, and determine whether or not there is reasonable cause to believe that the respondent violated the Fair Housing Act.
- Notify you and the respondent if HUD cannot complete its investigation within 100 days of filing your complaint, and provide reason for the delay.

Fair Housing Act Conciliation: During the complaint investigation, HUD is required to offer you and the respondent the opportunity to voluntarily resolve your complaint with a Conciliation Agreement.



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A Conciliation Agreement provides individual relief to you, and protects the public interest by deterring future discrimination by the respondent. Once you and the respondent sign a Conciliation Agreement, and HUD approves the Agreement, HUD will cease investigating your complaint. If you believe that the respondent has violated breached your Conciliation Agreement, you should promptly notify the HUD Office that investigated your complaint. If HUD determines that there is reasonable cause to believe that the respondent violated the Agreement, HUD will ask the U.S. Department of Justice to file suit against the respondent in Federal District Court to enforce the terms of the Agreement.

Complaint Referrals to State or Local Public Fair Housing Agencies:

If HUD has certified that your State or local public fair housing agency enforces a civil rights law or ordinance that provides rights, remedies and protections that are “substantially equivalent” to the Fair Housing Act, HUD must promptly refer your complaint to that agency for investigation, and must promptly notify you of the referral. The State or local agency will investigate your complaint under the “substantially equivalent” State or local civil rights law or ordinance. The State or local public fair housing agency must start investigating your complaint within 30 days of HUD’s referral, or HUD may retrieve (“reactivate”) the complaint for investigation under the Fair Housing Act.

What Happens If I’m Going to Lose My Housing Through Eviction or Sale?

If you need immediate help to stop or prevent a severe problem caused by a Fair Housing Act violation, HUD may be able to assist you as soon as you file a complaint. HUD may authorize the U.S. Department of Justice to file a Motion in Federal District Court for a Temporary Restraining Order (TRO) against the respondent, followed by a Preliminary Injunction pending the outcome of HUD’s investigation. A Federal Judge may grant a TRO or a Preliminary Injunction against a respondent in cases where:



- Irreparable (irreversible) harm or injury to housing rights is likely to occur without HUD's intervention; and
- There is substantial evidence that the respondent has violated the Fair Housing Act.

Example: An owner agrees to sell a house, but, after discovering that the buyers are black, pulls the house off the market, then promptly lists it for sale again. The buyers file a discrimination complaint with HUD. HUD may authorize the U.S. Department of Justice to seek an injunction in Federal District Court to prevent the owner from selling the house to anyone else until HUD investigates the complaint.

What Happens After A Complaint Investigation?

Determination of Reasonable Cause, Charge of Discrimination, and Election: When your complaint investigation is complete, HUD will prepare a Final Investigative Report summarizing the evidence gathered during the investigation. If HUD determines that there is reasonable cause to believe that the respondent(s) discriminated against you, HUD will issue a Determination of Reasonable Cause and a Charge of Discrimination against the respondent(s). You and the respondent(s) have twenty (20) days after receiving notice of the Charge to decide whether to have your case heard by a HUD Administrative Law Judge (ALJ) or to have a civil trial in Federal District Court.

HUD Administrative Law Judge Hearing: If neither you nor the respondent elects to have a Federal civil trial before the 20-day Election Period expires, HUD will promptly schedule a Hearing for your case before a HUD ALJ. The ALJ Hearing will be conducted in the locality where the discrimination allegedly occurred. During the ALJ Hearing, you and the respondent(s) have the right to appear in person, to be represented by legal counsel, to present evidence, to cross-examine witnesses and to request subpoenas in aid of discovery of evidence. HUD attorneys will represent you during the ALJ Hearing at no cost to you; however, you may also



choose to intervene in the case and retain your own attorney. At the conclusion of the Hearing, the HUD ALJ will issue a Decision based on findings of fact and conclusions of law. If the HUD ALJ concludes that the respondent(s) violated the Fair Housing Act, the respondent(s) can be ordered to:

- Compensate you for actual damages, including out-of-pocket expenses and emotional distress damages
- Provide permanent injunctive relief.
- Provide appropriate equitable relief (for example, make the housing available to you).
- Pay your reasonable attorney's fees.
- Pay a civil penalty to HUD to vindicate the public interest. The maximum civil penalties are: \$16,000, for a first violation of the Act; \$37,500 if a previous violation has occurred within the preceding five-year period; and \$65,000 if two or more previous violations have occurred within the preceding seven-year period.

Civil Trial in Federal District Court: If either you or the respondent elects to have a Federal civil trial for your complaint, HUD must refer your case to the U.S. Department of Justice for enforcement. The U.S. Department of Justice will file a civil lawsuit on your behalf in the U.S. District Court in the district in which the discrimination allegedly occurred. You also may choose to intervene in the case and retain your own attorney. Either you or the respondent may request a jury trial, and you each have the right to appear in person, to be represented by legal counsel, to present evidence, to cross-examine witnesses, and to request subpoenas in aid of discovery of evidence. If the Federal Court decides in your favor, a Judge or jury may order the respondent(s) to:

- Compensate you for actual damages, including out-of-pocket expenses and emotional distress damages
- Provide permanent injunctive relief.
- Provide appropriate equitable relief (for example, make the housing available to you).
- Pay your reasonable attorney's fees.
- Pay punitive damages to you.



Determination of No Reasonable Cause and Dismissal: If HUD finds that there is no reasonable cause to believe that the respondent(s) violated the Act, HUD will dismiss your complaint with a Determination of No Reasonable Cause. HUD will notify you and the respondent(s) of the dismissal by mail, and you may request a copy of the Final Investigative Report.

Reconsiderations of No Reasonable Cause Determinations: The Fair Housing Act provides no formal appeal process for complaints dismissed by HUD. However, if your complaint is dismissed with a Determination of No Reasonable Cause, you may submit a written request for a reconsideration review to: Director, FHEO Office of Enforcement, U.S. Department of Housing and Urban Development, 451 7th Street, SW, Room 5206, Washington, DC 20410-2000.

In Addition

You May File a Private Lawsuit: You may file a private civil lawsuit without first filing a complaint with HUD. You must file your lawsuit within two (2) years of the most recent date of alleged discriminatory action.

If you do file a complaint with HUD and even if HUD dismisses your complaint, the Fair Housing Act gives you the right to file a private civil lawsuit against the respondent(s) in Federal District Court. The time during which HUD was processing your complaint is not counted in the 2-year filing period. You must file your lawsuit at your own expense; however, if you cannot afford an attorney, the Court may appoint one for you.

Even if HUD is still processing your complaint, you may file a private civil lawsuit against the respondent, unless (1) you have already signed a HUD Conciliation Agreement to resolve your HUD complaint; or (2) a HUD Administrative Law Judge has commenced an Administrative Hearing for your complaint.



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Other Tools to Combat Housing Discrimination:

- If there is noncompliance with the order of an Administrative Law Judge, HUD may seek temporary relief, enforcement of the order or a restraining order in a United States Court of Appeals.
- The Attorney General may file a suit in Federal District Court if there is reasonable cause to believe a pattern or practice of housing discrimination is occurring.

For Further Information

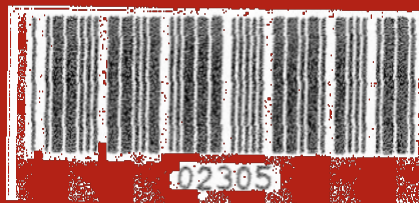
The purpose of this brochure is to summarize your right to fair housing. The Fair Housing Act and HUD's regulations contain more detail and technical information. If you need a copy of the law or regulations, contact the HUD Fair Housing Office nearest you. See the list of HUD Fair Housing Offices on pages 7-10.



CONNECT WITH HUD



Department of Housing and Urban Development
Room 5204
Washington, DC 20410-2000



Please visit our website: www.hud.gov/fairhousing

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