



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 Documentation Checklist
3. Pre-Qualification Lender Information Form
4. Virginia Employment Commission Form
5. Consent to Exchange Information Form
6. FTHB Application

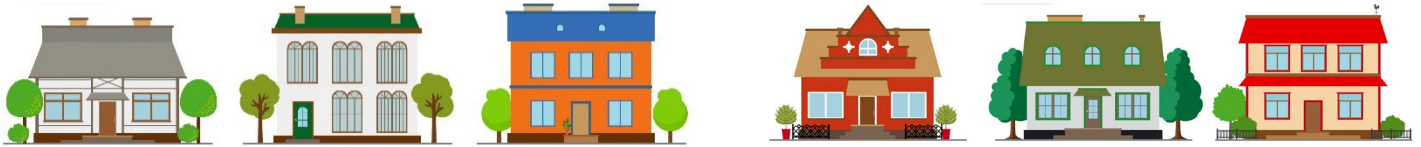
Based on the information provided, your application will be screened for preliminary eligibility requirements. If all requirements are met, you and all adults in your household along with your Lender and Realtor [Team] will be scheduled to attend a mandatory FTHB Program Informational Session.

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,

Elizabeth Funes  
Community Development Analyst



## FIRST-TIME HOMEBUYER (FTHB) PROGRAM: Readiness Self-Check

**Introduction:** Before registering for the required Homebuyer Education or submitting an FTHB Program Application, use this checklist to determine if you and your household meet basic eligibility criteria. If you encounter "**STOP**" during the checklist, you are not yet ready to apply.

### Eligibility Checklist

#### 1. Citizenship/Residency:

- Are all household members U.S. citizens or qualified non-citizen with lawful resident status with valid USCIS documents and currently living and/or working in Prince William County, City of Manassas, or Manassas Park?
  - Yes:** Proceed to Question 2.
  - No: STOP.** You do not meet this criterion.

#### 2. Property Ownership History:

- Has anyone in the household had ownership or interest in residential property within the past three years (domestic or foreign)?
  - No:** Proceed to Question 3.
  - Yes: STOP.** You do not meet this criterion.

#### 3. Foreclosure/Deed in Lieu/Short Sale:

- If any household member experienced a foreclosure, short sale, or deed-in-lieu, has it been at least seven years since the title transfer with no late payments or collections in the last three years?
  - Yes:** Proceed to Question 4.
  - No: STOP.** You do not meet this criterion.

#### 4. Bankruptcy History:

- If a household member has filed for bankruptcy, has it been at least four years since the discharge?
  - Yes:** Proceed to Question 5.
  - No: STOP.** You do not meet this criterion.

#### 5. Credit Score:

- Do all adult household members included on the loan have a minimum middle credit score of 640? (Full-time student dependents who are age 18 or older are not required to meet this credit score requirement unless they are included on the loan)
  - Yes:** Proceed to Question 6.
  - No: STOP.** You do not meet this criterion.

#### 6. Financial Stability:

- Has any household member received payday loans, cash advances, title loans, or had negative account balances in the last six months?
  - No:** Proceed to Question 7.
  - Yes: STOP.** You do not meet this criterion.

#### 7. Judgments/Collections:

- Are there outstanding judgments, non-medical collections, or late payments within the last 12 months for any adult household member?
  - No:** Proceed to Question 8.
  - Yes: STOP.** You do not meet this criterion.

**8. Household Income:**

- Is the total gross household income (based on household size) at or below HUD's 80% Area Median Income standards for Prince William County? (see attached AMI chart)
  - Yes:** Proceed to Question 9.
  - No: STOP.** You do not meet this criterion.

**9. Borrower Contribution:**

- Can you verify that the borrower has a minimum of 1% of the sales price available for their required contribution, plus one month of housing expenses (PITI, HOA, and/or condo fees) as estimated by the lender?
  - Yes:** Proceed to Question 10.
  - No: STOP.** You do not meet this criterion.

**10. Loan Qualification:**

- Have you been pre-qualified for a first trust loan through a Virginia Housing approved lender?
  - Yes:** Proceed to Question 11.
  - No: STOP.** You must be pre-qualified before an application can be submitted.

**11. Financial Education & Counseling:**

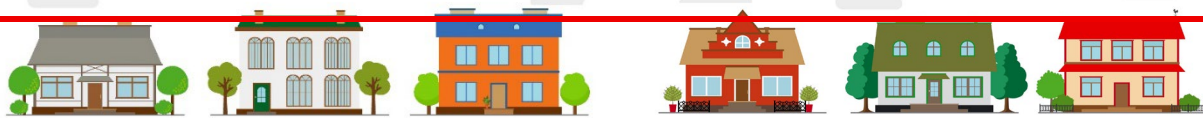
- Do all adult household members have the 3 required Certificates of Completion from the Prince William Virginia Cooperative Extension's Financial Education and Housing Counseling (Smart Money Management, Financial Assessment, and Homebuyer Seminar)?
  - Yes:** You are ready to apply.
  - No: STOP.** All required courses must be completed before an application can be submitted.

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**Next Steps:** If you successfully completed all questions:

**Submit your FTHB Program Application along with required documentation.**

- **Option 1**(Preferred): Online Application: To apply for the First-Time Home Buyer Program (FTHB) electronically, you must click on the link below. Link: **Online Application**
- **Option 2** Download and Deliver: If you choose to download the application, please submit to Elizabeth Funes upon completion by delivering the complete application and required document packet by mailing to the address listed below:
  - Dr. A.J. Ferlazzo Building  
15941 Donald Curtis Drive, Suite 112  
Woodbridge, VA 22191
- **Option 3** Traditional Mail: If you are unable to submit an application electronically or wish to be provided with a paper application, you may call Elizabeth Funes 703-492-2303 and leave your contact information to receive an application by mail.



# FIRST-TIME HOMEBUYER (FTHB) PROGRAM

## Documentation Checklist

**Introduction:** Please download and sign the Certification and Verification Form(s) below for all adult household members, as applicable. Your application cannot proceed if all required documents are not submitted. Documents marked with *\*Required* must be provided without exception, while all other documents should be submitted if applicable. For instance, all employed applicants must include their pay stubs.

Please note: Photo screen shots are not acceptable for financial statements nor asset verification.

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### Downloadable Application Forms

1. [Consent to Exchange Information](#)
2. [Virginia Employment Commission Records Verification](#)
3. [Verification of Employment and Income Form](#)
4. [Lender Pre-qualification Form](#)
5. [Child Support Self Certification](#)

### Application Documentation Checklist

Please ensure you upload all required documents. Incomplete applications may result in delays.

#### Identification Documents

- Driver's License or State-Issued ID** (All adults) *Required*
- Social Security Cards** (All household members) *Required*
- Proof of US Citizenship or Lawful Resident Status** (All household members) *Required*  
(U.S. Birth Certificate, U.S. Passport, USCIS issued Certificate of Naturalization, USCIS Issued Permanent Resident Card etc.)

#### Financial & Housing Documentation

- Consent to Exchange Information Form**  
(Download form from the link provided, complete a separate form for each adult) *Required*
- Certificates of Completion of Financial Education & Housing Counseling**  
(Smart Money Management, Financial Assessment, and Homebuyer Seminar issued by the Prince William County Virginia Cooperative Extension (VCE)) *Required*
- Copy of Current Rental Lease Agreement**
- Verification of Full-Time Student Status**  
(For dependents 18+; current school transcript on institute letterhead)
- Child Support Self-Certification**  
(Download form from the link provided, must be notarized)
- Lender Pre-Qualification Form**  
(Download form from the link provided, must be completed by Loan Officer) *Required*
- Loan Estimate / Estimate of Fees - Initial**  
(Completed by Loan Officer) *Required*
- Credit Report** (Tri-merge report showing all 3 scores must be dated within 30 days. Obtain from Loan Officer) *Required*

- Three Most Recent Consecutive Months' Statements for all Asset Accounts**  
(Checking, Savings, Investments, Stocks, and 401K retirement, etc. All pages, no screenshots. Statements must verify minimum available funds of 1% of sales price plus 1 month of estimated housing payment as determined by Loan Officer) *Required*
- Federal Tax Returns and W-2s for the Most Recent 3 Years**  
(All adults, must include all pages, Schedules and Attachments) *Required*
- Satisfactory Explanation for Adverse Accounts** (Required for all derogatory information contained in credit report)
- Satisfactory Proof Judgments & Collections Paid in Full** (Receipts)
- Bankruptcy Discharge Documents**
- Online or Mobile Finance Apps Year-to-Date Activity Statement**  
(Cash App, Venmo, PayPal, Apple Pay, etc.)

### Employment & Income Verification

- Virginia Employment Commission Form**  
(Download form from the link provided, complete a separate form for each adult) *Required*
- Earned Income Supporting Documents**  
(Three most recent consecutive months' pay stubs for each job, all adults) *Required*
- Verification of Employment and Income Form**  
(Employed household members only; download form from the link provided, complete top section only)
- Self-Employment Income Supporting Documents**  
(Year-to-date profit and loss statement, signed and dated)
- Other Income Supporting Documents**  
(Social Security, disability, pension, child support, TANF, divorce decree, etc. No older than 6 months)

Ensure all documents are legible, complete, and up to date. If additional documentation is required, you will be notified. Thank you for your cooperation!

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**Next Steps:** If you can successfully provide all requested documentation:

### Submit your FTHB Program Application along with required documentation.

- **Option 1** (Preferred): Online Application: To apply for the First-Time Home Buyer Program (FTHB) electronically, you must click on the link below.  
Link: <https://portal.neighborlysoftware.com/PRINCEWILLIAMCOUNTYVA/Participant>
- **Option 2** Download and Deliver: If you choose to download the application, please submit to Elizabeth Funes by delivering/ mailing the completed application and all required documentation to the address listed below:
  - Dr. A. J. Ferlazzo Building  
15941 Donald Curtis Drive, Suite 112  
Woodbridge, VA 22191
- **Option 3** Traditional Mail: If you are unable to apply electronically or wish to be provided with a paper application, you may contact Elizabeth Funes by email at [efunes@pwcgov.org](mailto:efunes@pwcgov.org) or by phone (703) 492-2303 for assistance.

# 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 returned to the Office of Housing and Community Development as part of the **First -Time Homebuyer Program Application**.

**Purchaser(s) Name:** \_\_\_\_\_

**Loan Type:** Check Loan Type - First trust financing must be VH 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. With Final Loan approval the Qualification Ratios are 32/40.

**VH**    **Conventional**    **Fixed**    **Buydown**

Sales Price \$ \_\_\_\_\_      Loan Amount \$ \_\_\_\_\_      Base Loan \$ \_\_\_\_\_  
 Rate \_\_\_\_\_      Origination Fee \$ \_\_\_\_\_      Discount Points \_\_\_\_\_

**FTHB Program Funds Requested:**

- Households at or below 60% of Area Median Income (AMI) (see attached AMI chart):
  - FTHB assistance is limited to no more than 33% of the approved sales price.
- Households above 60% up to 80% of Area Median Income (AMI) (see attached AMI chart):
  - FTHB assistance is limited to no more than 23% of the approved sales price.
- All FTHB recipients must:
  - Obtain the maximum allowable first mortgage loan, based on the program's maximum qualifying debt-to-income 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)

Name \_\_\_\_\_ Source of Income \_\_\_\_\_ Gross Monthly \$ \_\_\_\_\_  
 Name \_\_\_\_\_ Source of Income \_\_\_\_\_ Gross Monthly \$ \_\_\_\_\_  
**Total Gross Household Income \$** \_\_\_\_\_

**Ratios used for Qualification:**

Desktop Underwriting Ratios: _____	PI _____
FTHB Ratios: _____	Taxes _____
<i>Desktop underwriting ratios do not apply to FTHB Program underwriting guidelines.</i>	Insurance _____
	MIP/PMI _____
	HOA/Condo _____
	<b>Total Housing</b> \$ _____
	+Debt _____
Credit Score: _____	<b>Total Debt</b> \$ _____
	<i>(Includes PITI + monthly debt)</i>

\*\*\*Maximum FTHB Ratios 32/40, expanded ratios 32/45 may be considered for approval if applicants credit score is 750+ AND will have 6 months reserves. Explain below.

Comments: \_\_\_\_\_  
 Completed by: \_\_\_\_\_ Name of Lending Institution: \_\_\_\_\_  
 Date: \_\_\_\_\_ Phone Number: \_\_\_\_\_ 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 receive 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: 703-492-2303 Fax: 703-492-0499  
ATTN: Elizabeth Funes  
Community Development Analyst

Sincerely,

Community Development Analyst  
First-Time Homebuyer Program  
Phone: 703-492-2303

**\*\*\*NOTE: Section 1001 of Title 18 of the United States Code makes it a criminal offense to make a willfully false statement or misrepresentation to any Department or Agency of the United States as to any matter within its jurisdiction.**





**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, Alim ony, 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, Che cking, 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 s ares.

_____	_____	_____	_____	_____	\$_____
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
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
<b>DO YOU PAY ALIMONY OR CHILD SUPPORT?</b> If yes, list monthly amounts			\$
<b>Other –Explain</b>		\$	\$
<b>Rent Payment</b>		\$	

### 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 <b>Attach copies of birth certificates and USCIS documents.</b>	IF NO, explain:
Has anyone filed bankruptcy in the past seven years? <b>IF YES, attach copy of discharge documents, and letter of explanation.</b> <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? <b>IF YES, attach copy of judgments, and letter of explanation.</b> <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
<p><b>Have you listed all occupants currently residing with you, and others anticipated to occupy the housing unit, and their income?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No (If no please explain why?)</p> <p><b>If only one of the listed adults will be responsible for the first trust financing, please explain why.</b></p>	

**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

\_\_\_\_\_  
(Applicants contact email address optional)



## PRINCE WILLIAM AREA 2026 MEDIAN INCOME TABLES

Effective June 1, 2026

**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
\$34,900	\$39,900	\$44,900	\$49,850	\$53,850	\$57,850	\$61,850	\$65,850

**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
\$58,150	\$66,450	\$74,750	\$83,050	\$89,700	\$96,350	\$103,000	\$109,650

**60% Income** - Gross household income **60%** area median income (AMI), adjusted for household size per the following table (**effective 6.1.2026**):

1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
\$69,780	\$79,740	\$89,700	\$99,660	\$107,640	\$115,620	\$123,600	\$131,580

**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
\$74,800	\$85,450	\$96,150	\$106,800	\$115,350	\$123,900	\$132,450	\$141,000

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.

**Median Family Income for Washington Metropolitan Area is \$166,100**



# 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](http://www.hud.gov/fairhousing)







Equal Opportunity for All

In

Addition

14

**U.S. Department of Housing and Urban Development (HUD)  
451 7<sup>th</sup> Street, S.W., Washington, D.C. 20410-2000**



Equal Opportunity for All

## 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**



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](http://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

