



Coalition for Housing Opportunities In the Community for Everyone, Inc.

**Alexandria Homeownership Assistance Program (HAP):** This no-interest, 99-year deferred payment loan of up to \$50,000 can be used for down payment and/or closing cost assistance or to reduce the principal amount of the first mortgage. Applicants must not currently own a home, must have lived or worked within the City of Alexandria for at least six months prior to application, be U.S. citizens or have a valid work permit and Social Security card, and have a total annual gross household income that does not exceed 80% of the area median income. Borrowers must complete a Housing Counseling Workshop and contribute a minimum of \$2,000 toward the purchase of the home. The price of the property cannot exceed \$362,790.

Contact: Tom David or Vicente Espinoza

Office of Housing  
421 King Street, Suite 200  
Alexandria, VA 22314  
(703) 838-4622  
(703) 838-5056 TTY

**Alexandria Moderate Income Homeownership Assistance Program (MIHP):** This no-interest, 99-year deferred payment loan of up to \$30,000 can be used for down payment and/or closing cost assistance or to reduce the principal amount of the first mortgage. Residents of apartments that are being converted to condominiums may be eligible for up to \$40,000 through this program if they are purchasing their current residence within their 60-day exclusive right to purchase period.

Applicants must not currently own a home, must have lived or worked within the City of Alexandria for at least six months prior to application, be U.S. citizens or have a valid work permit and Social Security card, and have a total annual gross household income that does not exceed 100% of the area median income adjusted for family size. Borrowers must complete a Housing Counseling Workshop and contribute a minimum of \$3,000 toward the purchase of the home. The price of the property cannot exceed \$399,600.

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**Arlington HomeStride Loan Program:** Households with a member that works for an employer that participates in Arlington's Employee Assistance Housing Initiative Program can combine a Virginia Housing Development Authority first trust mortgage with this second trust loan of up to \$20,000 which can be used to fund closing costs or enhance the affordability of the home purchase. There are no payments and no interest on the second trust for the first 3 years. The loan is amortized from Years 4 – 30 at a fixed interest rate of 5%. The income limits are \$104,400 for one person and \$130,500 for two

or more persons, and the maximum combined loan limit is \$417,000. Applicants must complete Arlington County's Homebuyer Assessment Form and a VHDA Homeownership Education course.

Contact: Housing Information Center  
2100 Clarendon Boulevard, Suite 700  
Arlington, VA 22201  
(703) 228-3765

**Arlington Live Near Your Work Program:** Permanent, full-time employees of Arlington County or the Arlington School Board can receive up to \$4,500 before, at or after settlement on the property to help with down payment and closing costs. The loan is forgiven at a rate of 1/36 per month. If the individual remains employed with the County and remains the owner-occupant for three years, the loan becomes a grant and does not need to be repaid. Applicants must complete Arlington's First Time Homebuyer assessment form, attend a Virginia Housing Development Authority Homeownership Education course and submit relevant documentation to their organization's Human Resources office.

Contact: Housing Information Center  
2100 Clarendon Boulevard, Suite 700  
Arlington, VA 22201  
(703) 228-3765

Arlington County Human Resources  
Phyllis Hawkins: (703) 228-3448

Arlington Schools Human Resources  
Patrick Tien: (703) 228-2006

**Arlington Moderate Income Purchase Assistance Program (MIPAP):** This \$25,000 deferred payment, low interest rate, second trust loan for first-time homebuyers can cover closing costs not paid by the seller, up to a maximum of three discount points to reduce the interest rate on the primary mortgage, and a portion of the required down payment. Eligible households must have gross annual incomes that do not exceed 80% of the area median income, must attend a Virginia Housing Development Authority (VHDA) Homeownership Education course, must contribute a minimum of \$2,000 of their own funds toward the purchase of the home, and must use a compatible first trust mortgage product (conventional, VA, VHDA, or FHA).

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2100 Clarendon Boulevard, Suite 700  
Arlington, VA 22201  
(703) 228-3765

**Fairfax County American Dream Downpayment Initiative (ADDI) Program:** First-time homebuyers with low incomes can get downpayment assistance of up to 6% of the purchase price or \$10,000, whichever amount is greater, to purchase a home in the County. See <http://www.fairfaxcounty.gov/rha/homeownership/addi.htm> for income guidelines. This deferred payment, second trust mortgage loan is forgiven after 15 years as long as the purchaser complies with

the restrictions against resale and owner occupancy requirements. Otherwise, the outstanding principal and interest (at a rate of 5%) must be repaid. This program has maximum sales prices for the home being purchased – be sure to contact program staff for this information.

Contact: Homeownership Program  
Fairfax County Department of Housing & Community Development  
3700 Pender Drive, Suite 100  
Fairfax, VA 22030  
(703) 246-5087  
(703) 385-3578 TTY  
[FTHBhomeownership@fairfaxcounty.gov](mailto:FTHBhomeownership@fairfaxcounty.gov)  
[www.fairfaxcounty.gov/homebuyer](http://www.fairfaxcounty.gov/homebuyer)

**Fairfax County HomeStride Program:** First-time homebuyers living and/or working in Fairfax County who are using certain Virginia Housing Development Authority (VHDA) first mortgage loan products to purchase and occupy a home in the County can borrow up to \$25,000 to pay down payment and closing costs. Payments and interest are deferred for the first three years of the loan. After that, monthly payments of principal and interest at a fixed rate of 5% occur for the remaining 27 years of the loan. There are no pre-payment penalties and the loan can be paid in full at any time. Eligible applicants must complete a VHDA Homeownership Education class.

Contact: Homeownership Program  
Fairfax County Department of Housing & Community Development  
3700 Pender Drive, Suite 100  
Fairfax, VA 22030  
(703) 246-5087  
(703) 385-3578 TTY  
[FTHBhomeownership@fairfaxcounty.gov](mailto:FTHBhomeownership@fairfaxcounty.gov)  
[www.fairfaxcounty.gov/homebuyer](http://www.fairfaxcounty.gov/homebuyer)

**Falls Church Down Payment and Closing Cost Assistance:** First-time homebuyers whose household incomes are between \$51,250 and \$86,000, depending on household size, can obtain up to \$9,600 of down payment/closing cost assistance if they obtain a conventional, government-issued or special program first loan. This second trust loan has a deferred payment that is repaid upon the sale of the home. Borrowers must contribute a minimum of \$2,000 toward the down payment and closing costs.

Contact: Housing & Human Services Division  
300 Park Avenue, Suite 100W  
Falls Church, VA 22046  
(703) 248-5005

**Falls Church Homestride:** First-time homebuyers who are using certain Virginia Housing Development Authority (VHDA) first mortgage loan products to purchase and occupy a home in the City of Falls Church can borrow up to \$20,000 to pay down payment and closing costs. Households

with incomes up to \$135,000 may be eligible. The maximum total loan amount for the primary and secondary loans is \$322,700. Payments and interest are deferred for the first three years of the loan. After that, monthly payments of principal and interest at a fixed rate of 5% occur for the remaining 27 years of the loan.

Contact: Housing & Human Services Division  
300 Park Avenue, Suite 100W  
Falls Church, VA 22046  
(703) 248-5005

**Loudoun Down Payment/Closing Cost Assistance Program:** First-time homebuyers (including those who have not owned a home for 3 years) can borrow up to \$5,000 at 3% interest to use toward down payment and closing costs for the purchase of a new home through the Homebuyers Opportunity Program or a re-sale/existing home. The loan takes the form of a second trust that is paid back over a five year period.

Contact: Department of Social Services  
(703) 777-0353 V/TTY

**Manassas Housing Trust Fund:** Provides down payment and closing cost assistance for first-time homebuyers in the City of Manassas. The financing is a second trust loan that is deferred for ten years, during which time the property must be owner-occupied.

Contact: c/o City of Manassas Department of Social Services  
8955 Center Street  
Manassas, VA 20110  
(703) 361-8277 x2326

**Prince William County Homeownership Assistance Program (HAP) Loan:** The HAP program provides interest-free, 30 year deferred loans of up to \$75,000 for a down payment, plus up to the lesser of 6% of the sales price or actual closing costs for first-time homebuyers living or working in Prince William County. An eligible household's gross annual income must be greater than \$35,000 but not exceed 80% of the area median income adjusted for family size. Applicants must qualify for and obtain the largest first trust loan for which they can qualify within the program's income/debt ratio guidelines, plus have a satisfactory credit and debt payment history. Participation in homeownership education classes and financial counseling is also required. Borrowers must invest at least \$1,000 of their own personal funds in the purchase transaction.

The HAP Loan is secured by a 30 year deed of trust against the property. The principal loan amount plus an equity share equal to the percent of HAP funds in the original acquisition cost will be due upon sale, refinance, change in occupancy or other breach of the terms of the deed of trust. Otherwise, if all conditions of the deed of trust are met, the HAP loan is entirely forgiven after 30 years.

Contact: Teresa Giesting or Kathi Tyrrell  
Office of Housing and Community Development  
15941 Donald Curtis Drive, Suite 112

Woodbridge, VA 22191-4217  
(703) 792-7530  
(703) 792-4364 TTY  
[www.pwcgov.org/housing](http://www.pwcgov.org/housing)

**Prince William Homestride Program:** This program provides a second mortgage for down payment and closing costs to enable borrowers who work in Prince William County to purchase a home in the County. The maximum loan amount is the lesser of 10% of the sales price or \$25,000. No interest and no payments are due the first 3 years. From Year 4 through 27, payments are amortized at an interest rate of 5%. Borrowers must qualify for a Virginia Housing Development Authority first loan product through their First Time Homebuyer Loan, Flexible/Alternative Loan, and must meet the income and sales price limits for the first loan program selected. First-time homebuyers must complete the VHDA Homeownership Education course. Borrowers cannot own any other property and must use the property purchased as a principal residence. HomeStride has several loan fees and the borrower must contribute personal funds to the transaction that equal at least 1% of the sales price.

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**Prince William American Dream Down payment Initiative (ADDI) Loan:** Section 8 Voucher holders and residents of manufactured housing units with incomes below 80% of the area median income OR other low income households with incomes below 60% of the area median income can get down payment assistance beyond the HAP Loan of up to an additional 6% of the sales price with a maximum of \$10,000, whichever is less.

The ADDI Loan is also secured by a 30 year deed of trust against the property. The principal loan amount plus an equity share equal to the percent of HAP funds in the original acquisition cost will be due upon sale, refinance, change in occupancy or other breach of the terms of the deed of trust. Otherwise, if all conditions of the deed of trust are met, the HAP loan is entirely forgiven after 30 years.

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**Prince William Rehabilitation-Acquisition Program (RAP) Loan:** This loan provides up to \$25,000 for down payment assistance plus up to \$50,000 for rehabilitation assistance to perform renovations that will improve the safety, energy efficiency or accessibility of a property. The property must need a minimum of \$2,000 in improvements. The eligibility requirements and loan terms are similar to the HAP Loan above, except the rehabilitation assistance will be secured by a deferred deed of trust in third position behind the down payment/closing cost loan.

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(703) 792-4364 TTY  
[www.pwcgov.org/housing](http://www.pwcgov.org/housing)

**Virginia Individual Development Account (VIDA) Program:** This program helps adults who live with a dependent child under age 18 build the savings necessary to purchase a home. For every dollar the participant saves in a designated account, VIDA will match it with two dollars. Participants must save at least \$25.00 per month and matching funds are limited to \$4,000 per year. VIDA also provides financial skills training.

Applicants must be U.S. citizens or legal aliens residing in Virginia, have a dependent child under the age of 18 living in the household, and have household incomes that are below 200% of the federal poverty level adjusted for family size.

Contact: Virginia Individual Development Account Program  
Virginia Department of Housing and Community Development  
The Jackson Center  
501 North Second Street  
Richmond, VA 23219  
(804) 371-7030  
[vida@dhcd.virginia.gov](mailto:vida@dhcd.virginia.gov)

**Virginia HOMEownership Down Payment Assistance Program:** the Virginia Department of Housing and Community Development (DHCD) uses a portion of its federal HOME funds to assist low income, first-time homebuyers with down payment and closing costs. Homebuyers in the Northern Virginia localities of Arlington, Alexandria, Fairfax, Falls Church, Loudoun and Prince William may qualify for a second mortgage deferred loan of up to 20% of the purchase price of the home to assist with these costs. The loan is only repaid if the owner sells the home, transfers ownership, refinances the first mortgage, or ceases to occupy the home.

Households must have gross annual incomes that do not exceed 60% of the area median income adjusted for family size, a net worth that is 50% or less of the home's sales price, a satisfactory credit history, and sufficient income to pay the mortgage and other debts. Applicants must also complete a Virginia Housing Development Authority Homebuyer Education course and develop a housing budget.

Contact: Coralie Miller  
Single Family Regional Loan Fund Regional Administrator  
(DHCD's designated regional contact for this program)  
Northern Virginia Regional Commission  
3060 Williams Drive, Suite 510  
Fairfax, VA 22031  
(703) 642-0700

**Nehemiah Downpayment Gift Program:** This program provides gift funds up to 6% of the final contract sales price towards downpayment and/or closing costs for both first-time and repeat homebuyers who use an eligible loan program such as an FHA loan. Gift funds must be used with existing or newly constructed homes that are being sold through the Nehemiah Program. No repayment is required and there are no income limits or geographical restrictions. A nominal processing fee is included that may be paid by the seller, homebuyer, or lender.

Contact: The Nehemiah Program  
1-877-634-3642  
[dap@getdownpayment.com](mailto:dap@getdownpayment.com)  
[www.getdownpayment.com](http://www.getdownpayment.com)