ARLINGTON
VIRGINIA

Arlington County
Moderate Income Purchase Assistance Program (MIPAP)

Dear MIPAP Applicant:

Thank you for your interest in the Moderate-Income Purchase Assistance Program (MIPAP) administered by the Housing Division of the Community Planning, Housing and Development (CPHD) Department of Arlington County, Virginia.

MIPAP provides down payment and closing cost assistance in the form of a deferred payment loan to first-time homebuyers. Depending on availability of funds, MIPAP loans may be funded for up to the lesser of 25% of the final home purchase price or $112,500. The maximum total home purchase price for this program is $500,000. MIPAP is a 2nd trust loan and is subordinate to a 1st trust loan that you obtain from a private lender. ALL LOANS ARE SUBJECT TO AVAILABLE FUNDING AND A RIGOROUS REVIEW PROCESS.
LOAN APPROVAL AMOUNTS ARE NOT GUARANTEED TO BE 25% OF THE PURCHASE PRICE.

The MIPAP program is open to the public; however, applicants who currently reside or work in Arlington, VA are given a preference when applying for the program.

Important:

- Applicants must not be under a contract to purchase a home at the time of MIPAP application submission.
- The United States Department of Housing and Urban Development (HUD) places a high priority on preventing fraud. Regarding your current and/or future request(s) for MIPAP assistance, if it is determined that information received from any member of your household contains false, misleading, or incomplete information, you may be denied the opportunity to reconcile or change the information provided. Further, you may be prohibited from receiving future consideration for MIPAP and other Arlington County homeownership programs.

ABOUT THIS APPLICATION

This is an application for MIPAP Pre-Approval. The information provided will be used to make a preliminary determination of a MIPAP loan amount if the applicant(s) meet the eligibility requirements of the Program. The applicant(s) in this application will receive an emailed decision within 60 days of receipt of full pre-approval packet.

MIPAP pre-approval is valid for 6 months. A 30 to 60-day extension may be granted by Housing staff only if notified by real estate agent or lender of pending transaction.

MIPAP loans are subject to final loan approval by a loan evaluation committee.

APPLICATION PROCESS

1) Applications must be submitted through the County's secure document portal. To request access to the portal for application upload, contact Odalis Barrios at obarrios@arlingtonva.us.

2) Once this application is received (including all required supplemental documents), Housing staff will review and may request additional documentation or clarification concerning your application. Once the application is complete, the MIPAP Loan Evaluation Committee will review and render a decision to pre-approve or not pre-approve the applicant. *The written decision to pre-approve an applicant will include the maximum MIPAP loan amount for which the applicant is eligible. The written decision to deny an applicant will include the reason(s) for denial.*

3) If notified of pre-approval, borrower(s) must attend a County-sponsored MIPAP briefing to:
   a. Receive Pre-Approval Certificate (which includes the pre-approval dollar amount)
   b. Review MIPAP loan guidelines
   c. Discuss next steps in the homebuying process

      i. Pre-approved borrowers are added to the email notification list for available Affordable Dwelling Units (ADUs). ADUs are resale-restricted units priced at levels affordable to low and moderate-income first-time homebuyers. These units have long-term affordability requirements and are limited in quantity. For more on the ADU purchasing process, go to https://housing.arlingtonva.us/get-help/homeownership/

4) Following the MIPAP briefing, borrower(s) will work with their real estate agent and VHDA approved lender to obtain a ratified sales contract reflecting a conventional 1st trust loan for a property in Arlington.

5) The applicant’s lender must submit the ratified contract to the Housing Division via email to obarrios@arlingtonva.us. Additional documentation will be requested to complete a ratified contract packet (documents shall include updated financial records, updated pay statements, appraisal, inspection, and additional documents).

6) When the completed ratified contract packet is received, the information provided in this pre-approval will be verified, updated, and assessed for final MIPAP loan determination.

7) If the applicant’s updated documentation meets program eligibility criteria, the final MIPAP loan request is granted. The Arlington County Housing Division will work with borrower(s), lender, title company and other entities to complete the transaction.

8) **Closing date must be at least 30 days from submission of completed ratified contract packet.**

Note: Utilizing MIPAP funds may include an Arlington County Housing Quality Standards (HQS) home inspection at no cost to the borrower(s). The HQS inspection is not to be confused with the Home Inspection the borrower(s) will purchase on their own behalf.

MIPAP ELIGIBILITY QUESTIONS

Before you begin this packet, you must be able to answer "yes" to ALL the eligibility questions. If your answer to any of the following questions is "no", you are ineligible for MIPAP.

If you are ineligible but would like to better understand the homebuying process, please contact a HUD-Certified Housing Counselor by clicking this link.

1. Have you completed the VHDA Home Buyer Education Class online or in-person?	Yes ☐	No ☐
2. Are applicant(s) and co-applicant(s) over the age of 18 years?	Yes ☐	No ☐
3. Have applicant(s) and co-applicant(s) completed a Spending Plan?	Yes ☐	No ☐
4. Do you have a mortgage Pre-Approval letter from a VHDA-approved lender?	Yes ☐	No ☐
5. Have applicant(s) and co-applicant(s) obtained a current credit report reflecting credit scores at or above 660?	Yes ☐	No ☐
6. Are applicant(s) and co-applicant(s) first-time homebuyers (which includes not having held an ownership interest in any real estate property within the last 3 years?	Yes ☐	No ☐
7. Do you meet Household Income Guidelines (next page), factoring in ALL household member incomes?	Yes ☐	No ☐
8. Do you have at least 1% of the expected purchase price available for down payment?	Yes ☐	No ☐
9. Do you certify that throughout the processing of your MIPAP loan pre-application, neither you nor anyone in your household is subject to a residential sales contract for which you expect to receive a MIPAP loan?	Yes ☐	No ☐
10. Does your household have reserve funds of at least 2 month's gross household income?	Yes ☐	No ☐
11. Do applicant(s) and co-applicant(s) have legal presence in the United States?	Yes ☐	No ☐
12. Do applicant(s) and co-applicant(s) have full-time employment earnings (Exception: applicant(s) and co-applicant(s) receiving retirement or government-issued fixed wages)?	Yes ☐	No ☐

Note: Applications which include mortgage co-signers will not be considered.

MIPAP Income Guidelines (2026)

Household Size	Maximum Gross Household Income (Before taxes and deductions)
1	$93,040
2	$106,320
3	$119,600
4	$132,880
5	$144,520
6	$154,160

If you answered "yes" to ALL the MIPAP ELIGIBILITY QUESTIONS, you may submit this application along with ALL required documents.

DOCUMENTATION REQUIREMENTS

MIPAP funds are available on a first-come, first-served basis to eligible pre-approved households. Applying for a MIPAP loan requires submission of this Pre-Approval Application Packet in its entirety, along with copies of all required documentation listed below. **Copies will not be returned by staff and original documents are not accepted.** Applicants who submit complete packets will receive an email confirming receipt. Housing Division staff will review documents and may request additional documentation that must be received within 10 business days of the request. Please note that any delay in submitting additional documents may result in longer processing times. **The MIPAP pre-approval process may take up to 60 days. Applications are reviewed on a first-come, first-served basis.**

REQUIRED SUPPORTING DOCUMENTS

MUST BE PROVIDED BY ALL APPLICANT(S) AND CO-APPLICANT(S)

(supporting documents may be requested of non-applicant household members)

- ☐ VHDA-approved lender Pre-Approval letter for 1st trust mortgage
- ☐ VHDA-approved lender Loan Estimate Worksheet for 1st trust mortgage
- ☐ VHDA Homebuyer Education Certificate
- ☐ Spending Plan (must be signed by VHDA Housing Counselor following counseling session)
- ☐ Proof of citizenship or immigration status. The following are acceptable forms of documentation: **U.S. birth certificate, U.S. passport, U.S. naturalization certificate, or Resident Alien Card 1-551**.
- ☐ Valid Driver's License
- ☐ Current lease agreement
- ☐ Three most recent months paystubs
- ☐ Signed, dated, and filed Federal Tax Returns for the three years leading up to MIPAP application submission year period (including all W-2s)
- ☐ Three most recent months bank statements for all accounts (checking, savings, money market, etc.)
- ☐ Third-party proof of any other sources of income (such as alimony, dividends, and distributions, etc.)
- ☐ Third party proof of all asset sources (mutual funds, trust funds, CDs, real property, cryptocurrency, etc.)
- ☐ Statement of retirement accounts (IRA, 401(k), 457, etc.) (*if applicable)*
- ☐ Merged credit reports (**and scores**) obtained through a VHDA-approved homeownership counselor or first trust mortgage lender. Reports must be no more than 2 months old.
- ☐ Notarized gift letter and evidence of donor availability of funds (*if applicable*)
- ☐ Employment Verification (provided separately by Housing Division staff)
- ☐ *Full-time college student:* Financial aid application **and** current course schedule issued by registrar
- ☐ *Self-employed applicant(s)/co-applicant(s)*: a) copies of borrower's Federal Income Tax Returns (both individual return and business returns) that were filed with the IRS for the past three years with all schedules; b) profit & loss statement(s) to date from last tax filing; and c) copies of all invoices and payments made to the borrower as a part of self-employment in the current calendar year.
- ☐ Other documents related to household's financial situation (divorce/separation agreements, bankruptcy, etc.)

How to Submit Complete Application and Supplemental Documentation Packet:

Clearly indicate your email address and phone number in **Section II: Borrower Information** of the attached Application. MIPAP correspondence will be sent to the email address provided.
Applications must be submitted through the County's secure document portal. To request access to the portal for application upload, contact Odalis Barrios at obarrios@arlingtonva.us.

HOMEOWNERSHIP COUNSELING CONSENT FORM

Every adult household member applying for a MIPAP loan is required to:

1. Complete the Virginia Housing Homebuyer Education course.
    - Receive a Certificate of Completion for this course
2. Attend Virginia Housing Homebuyer Financial Counseling session
    - Complete a Spending Plan and obtain signature of Financial Counselor

I (We) understand the homebuyer education requirement is in place to ensure first-time homebuyers are educated about:

- Assessing readiness to buy a home
- Financing a home
- Maintaining a home and finances
- Budgeting and credit
- Selecting a home
- Home-buying process

I (We) understand and authorize the Arlington County CPHD Housing Division and its partnering/participating nonprofit housing counseling agencies to exchange information about my application, including information about my/our final settlement statement, which shall be used for statistical information or funder reports only.

I (We) agree to be contacted by Arlington County CPHD Housing Division and/or its partnering non-profit housing counseling agencies for additional services including post purchase counseling which includes budgeting, home maintenance and foreclosure prevention topics.

Applicant's Signature	*Applicant's Printed Name*	*Date*
Co-Applicant's Signature	*Co-Applicant's Printed Name*	*Date*
Co-Applicant's Signature	*Co-Applicant's Printed Name*	*Date*

APPLICATION

This form must be completed in its entirety.

I. Household	
Applicant	**Co-Applicant**
Name (Last, First):	Name (Last, First):
Date of Birth:	Date of Birth:
Marital Status: ☐ Married ☐ Registered Domestic Partner ☐ Unmarried	Marital Status: ☐ Married ☐ Registered Domestic Partner ☐ Unmarried
Total Household Size (all persons currently and expected reside unit at the time of purchase):	
Phone #:	Phone #:
Email:	Email:

Dependents Information (*All persons other than named applicants who will occupy the residence*)			
Name	**Age**	Relationship to Applicant(s)	Occupation
Jones			

II. Residency	
Applicant	**Co-Applicant**
Current Address	Current Address
# Years at current address:	# Years at current address:
Do you have a roommate?	Do you have a roommate?
Current full rent: Your portion of rent:	Current full rent (if different from Applicant 1): Your portion of rent:
Rental Assistance (if applicable) Type: Amount/month:	Rental Assistance (if different from borrower) Type: Amount/month:
Previous address (if at current address less than 3 years)	Previous address (if at current address less than 3 years)

III. Employment	
Applicant	**Co-Applicant**
Current Employer Name:	Current Employer Name:
Title/Position:	Title/Position:
Current Employer Contact and Phone:	Current Employer Contact and Phone:
Years at Current Employer:	Years at Current Employer:
Previous Employer: Title/Position: Years at Previous Employer: Employer Contact and Phone: Freelance Work/Side Job: Years performing freelance work/side job:	Previous Employer Title/Position: Years at Previous Employer: Employer Contact and Phone: Freelance Work/Side Job: Years performing freelance work/side job:

IV. Household Income (List **gross*** annual income and add additional pages if necessary)				
Income Sources	Applicant	Co-Applicant	All other HH members age 18+	Total
Base Employment Income				$
Overtime				$
Commissions/Bonuses				$
Interest/Dividends				$
Social Security/Pension				$
Child Support/Alimony				$
Freelance/Side Job				$
Other (list)				$
Other (list)				$
			Total Gross Household Income	$

*Gross income= income before any deductions

V. Household Assets for ALL household members age 18+		
Name of Financial Institution	Type of Assets (Savings, Checking, Investment and Cryptocurrency, CD, Mutual fund, Trust fund, Gift, etc.)	Current Cash Value of Asset
		$
		$
		$
		$
		$
	Total Household Liquid Assets	$

VI. Declarations	Applicant	Co-Applicant
A) Have you had any ownership interest in a residential unit (e.g., single/multi- family home, condo, townhouse, etc.) in the past 3 years? If yes, date of ownership: ___________	☐ Yes ☐ No	☐ Yes ☐ No
B) Do you intend to occupy the property as your primary residence?	☐ Yes ☐ No	☐ Yes ☐ No
D) Will you be receiving gift funds for the purchase of the property? If yes, gift funds amount: $ Source of funds: **Applicant must show proof of funds when ratified contract is submitted.**	☐ Yes ☐ No	☐ Yes ☐ No
E) Do you own a commercial business? If yes, enter name(s)____________	☐ Yes ☐ No	☐ Yes ☐ No
If you answer "Yes" to any of the following questions, please provide explanation.		
G) Are there any outstanding judgments against you? If so, list below:	☐ Yes ☐ No	☐ Yes ☐ No
H) Have you declared bankruptcy within the past 4 years, and/or had a property foreclosed upon with the past 7 years?	☐ Yes ☐ No	☐ Yes ☐ No

VII. Information for Statistical Purposes Only – Head of Household	
Gender: ☐ Male ☐ Female ☐ Not listed	
Ethnicity: ☐ Hispanic or Latino ☐ Not Hispanic or Latino	
Race:	☐ American Indian/Alaskan Native and Black/African American
☐ American Indian/Alaskan Native	☐ American Indian/Alaskan Native and White
☐ Asian	☐ Asian and White
☐ Black/African American	☐ Black/African American and White
☐ Native Hawaiian/Other Pacific Islander	☐ Other/Not listed
☐ White	

Program

How did you hear about our program?

Have you searched for homes in other areas? If so, where?

What are the priorities or must-haves for your home purchase (washer dryer, metro access, etc.)?

VIII. Acknowledgment and Certification

By signing below, I acknowledge, accept, and certify the following:

- [ ] All requests will be accepted on a first-come, first-served basis and are always subject to availability of funds and application assessment. I also understand that availability of funds does not constitute final loan approval.

- [ ] Once my application is submitted, I will not be permitted to make any changes that will affect my ratios, household size, income, and assets for qualifying purposes. It is my responsibility to verify the completeness and accuracy of my application before its submittal to Arlington County CPHD- Housing Division.

- [ ] The information contained in this application is true and complete as of the date of submission.

- [ ] **FOR THE PURPOSE OF OBTAINING A MIPAP LOAN, IN THE EVENT THAT I WITHHOLD, FALSIFY OR WILLFULLY MISREPRESENT INFORMATION AT ANY TIME, ARLINGTON COUNTY RESERVES THE RIGHT TO WITHDRAW MY APPLICATION AND/OR REQUEST FROM FURTHER CONSIDERATION. ADDITIONALLY, IF I AM FOUND TO HAVE WITHHELD, FALSIFIED, OR WILLFULLY MISREPRESENTED INFORMATION ON THIS OR ANY OTHER ARLINGTON COUNTY GOVERNMENT HOMEOWNERSHIP PROGRAM DOCUMENT, I MAY BE PROHIBITED FROM CONSIDERATION FOR ALL ARLINGTON COUNTY HOMEOWNERSHIP PROGRAMS IN THE FUTURE. ACCEPTANCE OF THIS APPLICATION BY ARLINGTON COUNTY'S HOUSING DIVISION DOES NOT MEAN I HAVE BEEN PRE-APPROVED FOR A LOAN. ARLINGTON COUNTY'S HOUSING DIVISION WILL NOTIFY ME IN WRITING IF I HAVE BEEN PRE-APPROVED OR DENIED FOR A MIPAP LOAN.**

Applicant's Name   Applicant's Signature

Date

Co-Applicant Name   Co-Applicant Signature

Date