



Loudoun County, Virginia

www.loudoun.gov

Department of Family Services

102 Heritage Way, N.E., Suite 103, Leesburg, VA 20176-4544

(703) 777-0353 • Fax: (703) 737-8895

To Report Child Abuse and Neglect (703) 771-KIDS

There are a few things you should do now, in preparation for receiving your voucher:

Just because you are selected from the waiting list, this does not mean you automatically qualify for housing assistance. You must first successfully complete the screening process to determine if you meet the basic requirements of the program.

Before you can receive your voucher, you will be screened by HCV and your prospective landlord.

- ✓ Both the Housing Choice Voucher program, and the Landlord will screen all household members 18 years and older, in the following areas:
 - Criminal Background
 - Rental History
 - Employment History
 - Sex Offender Registry Search
 - Credit History (landlord): Your credit history will be considered as part of your eligibility. Landlords can deny your application, based on unfavorable information on your credit report.
- ✓ When you apply for a rental unit, usually you will be required to pay an application fee, of approximately \$15 - \$25 per adult. HCV does **not** pay app fees
- ✓ Security Deposit: Security deposits usually range from around \$400, up to an amount equal to two month's rent, depending on your credit score. This means your security deposit could be approximately \$400 to \$2500. HCV does **not** pay security deposits. You will want to begin saving for your security deposit now.
- ✓ Holding fee: Some landlords require a \$100 holding fee while the application is being processed. HCV does **not** pay holding fees.
- ✓ Utilities: most utility companies, (electricity, gas, water and sewer) require a security deposit. HCV does **not** pay utility deposits.

About your **Credit History**

Once every 12 months, you are entitled to a FREE Credit Report from each of the three credit reporting agencies (Equifax, Experian and TransUnion). Request your free credit report at: annualcreditreport.com, or call 1-877-322-8228. Deaf or hard of hearing consumers may access TTY services at 711 and refer the Relay Operator to 1-800-821-7232.



Negative details on your credit report are unfortunate, glaring reminders of your past financial mistakes, or, in some cases, an error, that does not belong to you. Either way, if it's on your credit report, you must take the initiative to remove it.

Usually, credit bureaus will not remove accurately reported, negative information. You will need to contact the creditor you owe. Creditors will sometimes agree to a monthly payment plan, if you are unable to pay in full all at once.



Preparation time is always time well spent.

Know your credit score before you apply for a rental

Know what information (if any) will be revealed in your background check

Know what kind of reference your previous landlord will give

Stretch your moving budget by planning ahead.

