



Loudoun County, Virginia

www.loudoun.gov



Department of Family Services
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To Report Child Abuse and Neglect (703) 771-KIDS

ADU PURCHASE PROGRAM PRE-SCREENING

The answers to the screening questions below will determine if you are eligible for the ADU Purchase Program. Spouses must apply as Applicant and Co-Applicant. Both must have permanent residency in the United States (2-Year Green Cards are not accepted). Both must have a FICO credit score.

1. Income and Family Size (Fill out A & B)

- A. Family Size: _____ (Includes adults and children who will be living in the home to be purchased.)
- B. Total Gross Income From All Sources: _____

(Income includes full-time, part-time jobs, overtime, shift differentials, child support, alimony etc.) Please be advised that you will be required to document all sources of income at application with a Verification of Employment Form, paystubs, proof of receipt of child support and stipend/allowance, if received, for the most recent three months and documentation of any other income received. Household members (except applicant and co-applicant) 18 years and older who are full-time students (12 credits or more) will not include their income since income for full-time students is not counted for the ADU Purchase Program. If you are self-employed, please see the supplemental "Required Documentation for Persons who are Self-Employed" form for how to calculate annual income.

The Chart below indicates Family Size across the top of the chart and the minimum (30%) and the maximum (70%) income guidelines along the side of the chart. For example, if you are a three person household, you must make at least \$32,800 (30%) but not more than \$76,500 (70%).

(HUD Effective April 24, 2019)

% of Median Income	1 Person Household	2 Person Household	3 Person Household	4 Person Household	5 Person Household	6 Person Household	7 Person Household	8 Person Household
30%	\$25,500	\$29,150	\$32,800	\$36,400	\$39,350	\$42,250	\$45,150	\$48,050
70%	\$59,500	\$68,000	\$76,500	\$84,950	\$91,750	\$98,550	\$105,350	\$112,150

Attention: If you are not income-eligible based upon family size according to the chart above, do not proceed further. You are not eligible for the ADU Purchase Program.

2. Do all members of the household have Legal Presence? (Circle One) Yes or No

The following is a list of accepted documents (see supplemental Legal Presence Document List for details):

One of the following:

- U.S. Passport or U.S. Passport Card;

- Original or certified copy of a birth certificate issued by a State, County, Municipal authority or territory of the U.S. bearing an official seal;
- Permanent Resident Card or “Green Card” (10-Year Green Card only is acceptable; 2-Year Green Cards are not accepted as part of the ADU Purchase Program);
- Form N-550, Certificate of Naturalization from the Department of Homeland Security

AND

One of the following:

- Driver’s license or ID card issued with a photograph issued by a State;
- School ID card with a photograph;
- Voter Registration Card;
- U.S. Military Card or Draft Record.

You will be required to document your proof of legal presence at application.

Attention: If you answered “NO” to the question above, do not proceed further. You are not eligible for the ADU Purchase Program.

3. Homeownership: Do you currently own a home anywhere? (Circle One) Yes or No

Attention: If you answered “Yes” to the question above, do not proceed further. You are not eligible for the ADU Purchase Program.

4. Have you owned a home anywhere in the last 3 years? (Circle One) Yes or No

If yes, then you must be divorced or widowed and no longer have legal rights (property must be sold or deeded to former spouse) or monetary (mortgage) interest in the property.

If you are not divorced or widowed and/or you have interest in a property, you are not eligible for the ADU Purchase Program. Do not proceed further.

5. Marital Status (Circle One) - Never Married, Married, Separated, Divorced, Widow. For separated or divorced applicants, you will be required to document your marital status.

6. Obtain a Fico Credit Score and a Credit Report from www.myfico.com.

Either the Applicant or the Co- Applicant (if applicable) must have a minimum Fico credit score of 620 to meet the eligibility requirements. The Program does not accept a Score Watch credit score from this website. All ADU Purchase Program Applicants and Co-Applicants must have a credit report and score.

Attention: If the Applicant or the Co-Applicant does not have a 620 Fico Credit score or higher, do not proceed further. You are not eligible for the ADU Purchase Program.

7. Obtain a mortgage loan pre-approval letter from a lender. Indicate the lender’s name and the dollar amount of the pre-approval.

*** Print Pre-Screen Form and submit with Application Paperwork.**

**** Attention: If you believe you are program eligible based upon your answers to the questions above, print the ADU Program Checklist and gather all of the paperwork on this checklist prior to completing the on-line application. You will need all of the paperwork on the ADU Program Checklist to complete the on-line application.**