



# Mount Pleasant Community Development Corporation Housing Seminar May 18, 2024



# Agenda

Description of Show	Script Summary /Notes
<b>Doors Open &amp; Speakers</b> <ul style="list-style-type: none"><li>Facilitator Welcome- Deneen Davis- explains the occasion.</li><li>Darla Sligh format Event and guidance</li></ul>	<b>Welcome</b>  Explain and summarize the games and inter active events
<b>Prayer</b>	<b>Dea. Ross Simms</b>
<b>Preparing for Housing During</b> this discussion professionals will provide their perspectives about important factors for securing financing for housing	<b>Lenders:</b> <ul style="list-style-type: none"><li>Ronald Tinschert – Guaranteed Rate Infinity – (6 Min)</li><li>Rob Hoy – First Savings (6 Min)</li><li>Brittany N. Robinson – Navy Federal (6 Min)</li><li>Wendy Lee &amp; Matthew Garrett- Mutual Mortgage (6 min)</li><li>Propriety Management: Linda Emiroglu– Rentals (6 Min)</li><li>Insurance -Steve Sandoval –State Farm ( Min 4)</li></ul>
<b>Summary of County Programs</b> During this discussion Fairfax, Loudoun, & Prince William County housing programs will be discussed	<b>Lenders:</b> <ul style="list-style-type: none"><li>Darla Sligh (Fairfax)</li><li>Charisse Simms (Loudoun)</li><li>Deneen Davis (Prince William)</li></ul>

# Agenda

Transition Time	<b>Transition to different topics areas.</b> <b>Realtor</b> <ul style="list-style-type: none"><li>• Deneen Davis – Real Estate (Front of the sanctuary)</li><li>• Linda Emiroglu – Rentals/Propriety Management – Choir Room</li><li>• Wendy Lee &amp; Matthew Garrett- Reverse Mortgages- Pros &amp; Cons (Welcome center)</li><li>• Ronald Tinschert – (Far Left Back church). Or Near Deneen</li><li>• Rob Hoy – First Savings (6 Min) (Far right back)</li><li>• Brittany N. Robinson – Navy Federal (6 Min) Crying room)</li></ul>
During this discussion all aspects of real estate will be explored from Buyers and Sellers	Deneen Davis – Real Estate – Coldwell Banker
	Linda Emiroglu – Rentals/Propriety Management – and insurance Steve Sandoval, State Farms
	Wendy Lee & Matthew Garrett- Reverse Mortgages- Pros & Cons
	Ronald Tinschert – Mortgage Lending
	Rob Hoy – Mortgage Lending
	Brittany N. Robinson - Lending
The Event Summary will be provided & Thank You	Deneen Davis and panel
Benediction & bless the Food	Samuel Massenberg
Food distribution	Church Vestibule -

# Deneen Davis –Realtor & MPCDC Director

[Home](#)[Properties ▾](#)[Buying & Selling ▾](#)

Deneen Davis  
MRP,SRES,SRS

Direct: (703) 582-1219

Office: (703) 471-7220

License: 0225066521 VA, 587503 MD

deneen.davis@cbmove.com  
11911 Freedom Dr Ste 520

Reston VA, 20190

[Contact Me](#)

I have been in real estate for over 24 years and have a significant bit of knowledge to share. I was married for over 33 years to a wonderful man. I belong to many nonprofit organizations including my Home Owners Association for over 24 years as a Board of Directors.

I have a Master's Degree in Information Technology Management and am very active in my church.

I work with :

- First-time homebuyers
- Seniors Citizens
- Land
- Investors
- Listings (For sale) (For Rent)
- Buyers
- From estates to condo all are welcome

Trustworthy, dependable and reliable

Please call me!

Licensed in Virginia and Maryland and soon again DC



# Facilitator Welcome & Occasion Explanation



Welcome to the first Mount Pleasant Community Development Corp Housing Seminar



We are a 5013c non profit group.



Today we would like to educate you on the different types of housing



We welcome Sellers, investors, 1<sup>st</sup>-time homeowners, Renters and everyone



We will educate you and let you know what is out there from our lenders, and the counties. And government



Listen , learn and receive lunch afterwards

# Format Event and Guidance

- Dr. Darla Sligh

# RON TINSCHERT

VP OF MORTGAGE LENDING



Ron was born and raised on Long Island, NY, before graduating from Radford University and settling in Northern Virginia. Ron has been in the mortgage industry for over 30 years and has helped thousands of buyers with their financing needs. He has won numerous sales and customer service awards which all pale in comparison to the feeling achieved when his buyers get the keys to their new homes. Helping people with perhaps the biggest financial undertaking of their lives is something he does not take lightly, so he treats every customer as if they were his family. Ron enjoys working with both First-Time homebuyers as well as seasoned ones. His vast knowledge of the overall mortgage market helps all who are seeking solid, professional advice as they enter the mortgage process. While he is regularly involved with a variety of loan programs, his area is heavily populated by Military personnel and as such, he does help originate many VA loans for our Veteran families. For the last 20 years, Ron's family has lived in Loudoun County, VA. When he is not working, he enjoys spending time golfing with his three sons and watching them play competitive ice hockey. Ron is currently licensed in Virginia, West Virginia and Maryland.

25 S King St  
Leesburg, VA 20175

C: (703) 862-6978 | O: (703) 579-3378  
ron.tinschert@grarate.com | GRARate.com/RonTinschert



**95%**  
CUSTOMER  
SATISFACTION<sup>1</sup>



**90%**  
OF CUSTOMERS AGREE  
WE MAKE IT EASY<sup>2</sup>



**95%**  
CUSTOMER  
LOYALTY SCORE<sup>2</sup>



"Ron and his entire team were so easy to work with. Ron was attentive and responsive, plus he was able to get us a better deal than we ever imagined possible."

- CATHERINE F.

guaranteedRate<sup>®</sup>  
AFFINITY



# QUALIFIED BORROWER

## "THE 4 C'S"



**Ron Tinschert**

VP OF MORTGAGE LENDING - NMLS #184478

Email: [Ron.Tinschert@grarate.com](mailto:Ron.Tinschert@grarate.com)

Mobile: (703) 579-3378

[GRARate.com/RonTinschert](http://GRARate.com/RonTinschert)



# QUALIFIED BORROWER

## Capacity:

- Does the Borrower have the current income and stability of work history to support the debt.
  - \*See qualifying ratios below.

## Cash to Close:

- Down payment, closing costs, and reserves. Where is money coming from?

## Credit History:

- Have past debt obligations been paid on time?

## Collateral:

- Appraised value: Does it support sales price? Loan based on the LOWER of Appraisal or sales price

# QUALIFIED BORROWER

Mortgage Myths as it pertains to the “4 C’ s”

- Capacity/Employment: Need to be on job 2 years.....especially if self employed....NOT TRUE!
- Cash To Close: Need to have large downpayment close to 20% of price plus closing costs....NOT TRUE!
- Credit History: You need good-great credit to buy a home in todays mkt....NOT TRUE!
- Collateral/subject property: Must be in great shape and not a “fixer upper”....NOT TRUE!

***Thank you and Let's Talk***

# Rob Hoy- First Savings Bio and slides

- **About Robert**

- 15+ years of experience in the mortgage industry has allowed Rob to help thousands of people realize their dream of home ownership. He believes the best way to serve his customers is by delivering excellent service. Serving and educating means listening, taking the time to explain the process, understanding product options, and being the most educated mortgage banker in the industry.
- As a mortgage professional, Rob has earned the designation of Certified Military and Veteran Lending Professional. He is particularly focused on educating clients and other professionals about the VA benefits and opportunities provided for those who have served. Prior professional experience allows him to bring additional perspectives having worked in financial positions and as a financial analyst corporate controller. Past work experience combined with an MBA in Finance allows him to feel comfortable working with complex financial situations.
- Rob's career started at the Big 6 accounting firm KPMG, working as a Consultant for the Federal Services Group in Washington DC. After 12 years in the corporate world and with many travel commitments a career change was in order. The mortgage banking industry offers the perfect combination of professional and personal challenge. Helping people manage one of their biggest investments realize one of their most important life goals is rewarding daily.
- Rob is a lifelong resident of Northern Virginia he has many connections to the local community. He is a graduate of Old Dominion University (BSBA) and The George Washington University School of Business (MBA). With his wife and four kids, they are active with many professional and personal organizations.
- Other interests include hiking, tournament bass fishing, reading about history, and the recent pursuit to learn golf.
- Currently licensed in Virginia, Maryland, Washington DC, North Carolina, and Delaware. Please contact him today to discuss your mortgage loan needs

# Getting to Know Navy Federal

Presented by **Brittany Robinson**



April 2023

- I am **Brittany Robinson**, serving as the Business Development Officer for Mortgage in Northern Virginia.
- I have dedicated 7 years of my career to Navy Federal Credit Union, initially joining as a loan officer.
- Outside of work, I am a proud wife and mother to a 2-year-old son with a new baby boy due in September.

Brittany N Robinson

Mortgage Business Development Officer | NMLS # 1524405

Direct number: 757-751-6637 Cell :540.270.6638

[BRITTANY N ROBINSON@NAVYFEDERAL.ORG](mailto:BRITTANY_N_ROBINSON@NAVYFEDERAL.ORG)



# Field of Membership



## Minor Membership

If you're an existing member and a parent, grandparent or guardian of a minor, sign in and share the gift of membership using our online minor membership application. Minor membership is open to:

- ✓ Children (including adopted and stepchildren)
- ✓ Grandchildren

## Department of Defense Civilians

Our field of membership also covers DoD civilian personnel, who support our armed forces. This category includes:

- ✓ DoD civilian employees
- ✓ U.S. Government employees assigned to DoD installations
- ✓ DoD contractors assigned to U.S. Government installations
- ✓ DoD civilian retirees and annuitants

## Family Members

We know military families also serve in their own way. Immediate family members include:

- ✓ Parents
- ✓ Grandparents
- ✓ Spouses
- ✓ Siblings
- ✓ Children (including adopted and stepchildren)
- ✓ Grandchildren
- ✓ Household members

## Active Duty, Retired & Veterans

Servicemembers in all branches of the armed forces are eligible for membership. This category includes:

- ✓ Active Duty members of the Army, Marine Corps, Navy, Air Force, Coast Guard, National Guard and Space Force
- ✓ Delayed Entry Program (DEP)
- ✓ DoD Officer Candidate/ROTC
- ✓ DoD Reservists
- ✓ Veterans, retirees and annuitants



# What Sets Us Apart

- ✓ Top VA Lender up to \$2M
- ✓ \$0 down conventional options up to \$1M with NO PMI
- ✓ Servicing for life of loan
- ✓ Rate Match Guarantee
- ✓ Extended rate lock options up to 1 year
- ✓ No junk fees!
- ✓ Personalized partnership with local LO



ARMY  
MARINE CORPS  
NAVY  
AIR FORCE  
SPACE FORCE  
COAST GUARD  
VETERANS

**Our Members Are the Mission**

Scan to learn  
more about  
Navy Federal  
home loans.



# We do 100% Financing DIFFERENT

Program	VA Loan	15/30-Yr. Fixed	Military Choice <sup>2</sup>	HomeBuyers Choice <sup>2</sup>	Adjustable Rate
	Available exclusively to eligible servicemembers, Veterans and their spouses, VA Loans are backed by the Department of Veterans Affairs.	A fixed interest rate for the full 15- or 30-year loan term.	Available to qualified servicemembers, reservists and Veterans with no down payment required. <sup>1</sup>	Available to qualified buyers with no down payment required. <sup>1</sup>	3/5 ARM 5/5 ARM Buyers can enjoy an initial fixed interest rate for 3 or 5 years.
Term/Cap	15/30-Yr. Fixed <sup>3</sup>	15/30-Yr. Fixed <sup>3</sup>	30-Yr. Fixed <sup>3</sup>	30-Yr. Fixed <sup>3</sup>	Adjustable Rate Mortgage, 2% Per Adjustment Cap, 5% Lifetime Cap
Minimum Down Payment	No money down up to \$2M - Conforming <sup>1</sup>	5% down up to \$766,550 - Conforming 5% up to \$1M - Jumbo 10% down up to \$2M - Jumbo <b>Alaska &amp; Hawaii:</b> 5% down up to \$1M - Jumbo 5% down up to \$1.149M - Conforming 10% down up to \$2M - Jumbo	No money down up to \$766,550 - Conforming <sup>1</sup> No money down up to \$1M - Jumbo <sup>1</sup> <b>Alaska &amp; Hawaii:</b> No money down up to \$1M <sup>1</sup>	No money down up to \$766,550 - Conforming <sup>1</sup> No money down up to \$1M - Jumbo <sup>1</sup> <b>Alaska &amp; Hawaii:</b> No money down up to \$1M <sup>1</sup>	No money down up to \$766,550 - Conforming <sup>1</sup> No money down up to \$1M - Jumbo <sup>1</sup> 10% down up to \$2M - Jumbo <b>Alaska &amp; Hawaii:</b> No money down up to \$1M - Jumbo <sup>1</sup> 5% down up to \$1.149M - Conforming 10% down up to \$2M - Jumbo
Seller Concessions	Up to 4% of sales price	3% to 9% of sales price depending on LTV	Up to 6% of sales price	Up to 6% of sales price	Up to 6% of sales price
No-Reff Rate Drop You can buy a home now, and if our rates drop later, you could lower your rate. <sup>4</sup>		Jumbo Only	✓	✓	

Navy Federal Credit Union is federally insured by NCUA.

<sup>1</sup>Product features subject to approval. 100% financing loans may include an additional funding fee, which may be financed up to the maximum loan amount. Available for purchase loans only.

<sup>2</sup>All Choice loans require a 1.00% loan origination fee. The origination fee may be waived for a 0.25% increase in the interest rate. All Choice loans are subject to a funding fee of 1.75% of the loan amount. This funding fee can be financed into the loan up to a maximum of 101.75% LTV, or the fee can be waived for a 0.375% increase in the interest rate. Purchase loans require no down payment. LTV restrictions apply to refinance loans. Note: To be eligible for Military Choice, at least one borrower must be Active Duty, Reservist, or a Veteran.

<sup>3</sup>A fixed-rate loan of \$300,000 for 30 years at 5.500% interest and 5.637% APR will have a monthly payment of \$1,703. Taxes and insurance not included; therefore, the actual payment obligation will be greater. All loans subject to credit approval. This rate offer is subject to change. Rates based on creditworthiness, so your rates may differ. Rates quoted require a loan origination fee of 1.00%, which may be waived for a 0.25% increase in the interest rate. Many of these programs carry discount points, which may impact your rate. For primary residences and second homes only.

<sup>4</sup>Terms and conditions apply. Loans subject to approval and eligibility requirements. Learn more at [navyfederal.org/ratedrop](https://navyfederal.org/ratedrop).





# REVERSE MORTGAGE





## **Joyce Glandon**

**Reverse Mortgage Advisor NMLS #181803**

**c (410) 365-6969**

**e [jglandon@mutualmortgage.com](mailto:jglandon@mutualmortgage.com)**

---

8820 Columbia 100 Parkway, Suite 201,  
Columbia, MD 21045

Early in my career, I had to ask a mortgage loan applicant a second time about a gap in employment before I grasped what, “I was away” meant. And I watched that young man’s face go from hopeful to withdrawn as he shared the details. At that moment I resolved to be his champion. And yes, we sat together again at the settlement table while he signed and was handed the keys to his first home – his happiness was inspirational.

And that’s what I’ve been ever since – a champion for first-time homebuyer’s, for homeowner’s who want or need to refinance, for the self-employed, and for my current love and focus, our senior citizens who want to stay in their homes and have decided to utilize some of their equity while they can still enjoy the perks that money can provide – a cruise, the joy of a grandchild heading off to college without the burden of a student loan, or just keeping it growing in a “just in case” line of credit.

A quote from a Reverse Mortgage client who settled a few weeks ago, “With Joyce and Mutual of Omaha, you can be assured, that you can place your confidence in the fact you will be accorded the highest level of integrity. Joyce understands you need to help us older folks through the process.”

# Matthew Garrett



## **Matthew Garrett**

Reverse Mortgage Specialist NMLS #2012129

c (443) 799-4920

e [mgarrett@mutualmortgage.com](mailto:mgarrett@mutualmortgage.com)



---

8820 Columbia 100 Parkway Suite 201, Columbia, MD 21045

These materials are designed to provide the reader with a general overview and understanding of the topic(s) presented and are not intended as a substitute for consultation with qualified legal counsel regarding the manner, in which the laws, regulations, and guidelines covered may apply to a particular fact pattern or business model. No part of this presentation may be reproduced, forwarded, copied, or redistributed in any form or by any means without the prior written consent of Mutual of Omaha Mortgage, Inc., dba Mutual of Omaha Reverse Mortgage. This presentation could include technical inaccuracies or typographical errors. Mutual of Omaha Mortgage does not guarantee the accuracy of the information provided and disclaims any and all express or implied warranties, including, but not limited to, any warranties of merchantability or fitness for a particular purpose or use. This presentation should not be construed as legal advice or relied on as a sole resource for any part of the Home Equity Conversion Mortgage program. Unauthorized reproduction, forwarding, distribution or display of this copyrighted work is subject to criminal and civil penalties under federal law. These materials are not from and were not approved by HUD or FHA.





# CONSIDERING RETIREMENT? THE 3 L'S

- **Longevity**

Will I have enough money to meet my basic living needs?

- **Lifestyle**

Will I have enough money to maintain my standard of living?

- **Liquidity**

Will I have access to tax advantaged money when I need it?



# REVERSE MORTGAGES

- How they work
- Uses and benefits

## REVERSE MORTGAGE BENEFITS

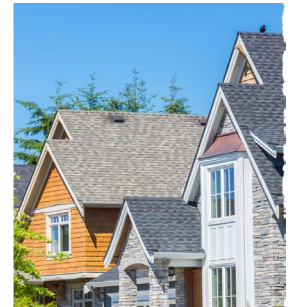
- Low risk (government insured, non-recourse, etc.)
- Funds are non-taxed (Consult a tax specialist)
- You can use the funds however you choose
- No prepayment penalties
- Line of credit is guaranteed and grows over time
- When the loan becomes due, the homeowner does not owe more than the home's value. Any remaining equity beyond the loan balance belongs to the estate. Heirs may retain the home by paying the lesser of the loan balance or 95% of the appraised value of the home.



## MOST COMMON USES

- Eliminate a monthly mortgage payment
- Provide a line of credit for future financial needs
- Purchase a home without spending all of your cash

*Borrower must occupy home as primary residence and remain current on property taxes, homeowner's insurance, the costs of home maintenance, and any HOA fees.*

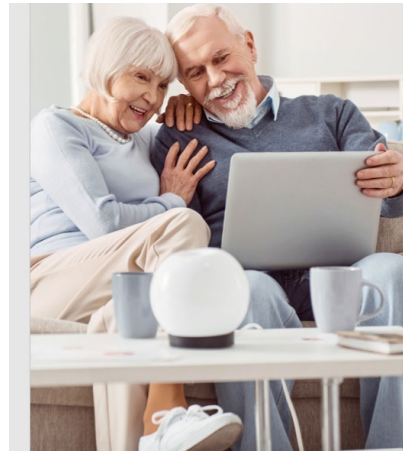




## OTHER COMMON USES

- Consolidate debt or pay off other debt
- Supplement monthly income
- Retirement planning tool
- Remodeling, home repair or maintenance
- Healthcare costs and prescriptions
- Long-term and in-home care
- Create a cash reserve for emergencies
- Funds for travel and recreation
- Purchase a home (downsize, move closer to family)

# REVERSE MORTGAGES



## WHAT'S A REVERSE MORTGAGE?

A **Home Equity Conversion Mortgage (HECM)**, or “**Reverse Mortgage**,” is a unique loan that enables senior homeowners (62+) to access the equity in their homes without having to sell the home give up title or make monthly mortgage payments.\*

*\*Borrower must occupy home as primary residence and remain current on property taxes, homeowner's insurance, the costs of home maintenance, and any HOA fees.*

# REVERSE MORTGAGES

## CONSUMER SAFEGUARDS

Borrowers are protected by a wide range of safeguards, making the HECM the safest, most regulated HUD mortgage available. These include:

- HECMs are non-recourse
- The homeowner retains title to the home as long as the loan terms are satisfied
- The homeowner/estate is entitled to remaining equity
- Third-party counseling is mandatory prior to application
- Equity line cannot be cancelled, frozen or reduced
- Line of credit grows regardless of home value



# REVERSE MORTGAGES

## Myth #1:

“The lender is on title or owns the home.”

### Fact:

The lender is not on title. The borrower(s) remain on title and continue to own their home. They have the power to sell or refinance at any time. The borrower(s) must continue to satisfy loan terms.

## Myth #2:

“The funds received from a reverse mortgage are taxed.”

### Fact:

A reverse mortgage is a 100% non-taxable event.\*

*\*Consult a tax specialist.*



## Myth #3:

“Reverse mortgages are risky and the funds are not guaranteed if something happens to the lender.”

### Fact:

Reverse mortgages have changed a great deal since 1960. The HECM – in place since 1988 – is now the safest, most regulated HUD mortgage available. They are FHA insured. A HECM is not a proprietary lender product.

## Myth #4:

“The borrower can end up owing more than the home is worth.”

### Fact:

This is a non-recourse loan, i.e., the loan is not secured by any assets other than the home. If the borrower was to owe more than the home is worth when the loan becomes due, an FHA-managed insurance fund will cover the shortfall to the lender.



# REVERSE MORTGAGES

## **Myth #5:**

“When the reverse mortgage becomes due, either the lender takes/sells the home or the heirs lose their inheritance.”

### **Fact:**

Heirs may still receive an inheritance if, after home is sold and the balance of the mortgage is paid off, all remaining equity will belong to the heirs. No assets other than the home are used to secure the loan (it is a non-recourse loan).

## **Myth #6:**

“If a borrower outlives their life expectancy, the lender will kick them out of their home.”

### **Fact:**

A borrower cannot outlive the reverse mortgage. The borrower can not be forced out of their home as long as they pay their property taxes, homeowners insurance, maintain the property, and it is their primary residence.

## **Myth #7:**

“You can never get out of a reverse mortgage.”

### **Fact:**

A reverse mortgage has no minimum term and no pre-payment penalties are allowed on reverse mortgages.

## **Myth #8:**

“A reverse mortgage can impact my social security and Medicare benefits.”

### **Fact:**

A reverse mortgage has no effect on your social security or Medicare benefits.

*Consult a program specialist. A reverse mortgage may affect benefits or eligibility for some government programs such as Supplemental Security Income and Medicaid.*



# REVERSE MORTGAGE FOR HOME PURCHASE

Since 2009, Reverse Mortgages can be utilized to purchase a primary home. Assisting borrowers in downsizing, moving closer to family, or moving to a more desirable community, etc.

**Compared to cash/traditional financing, borrowers can:**

- Significantly increase their purchasing power
- Significantly reduce out-of-pocket expenses
- Increasing cash flow
- Keeping liquid assets available for other uses
- Eliminating monthly mortgage payments\*

*\*Borrower must occupy home as primary residence and is responsible for property taxes, homeowners' insurance, home maintenance and any HOA fees.*



## LEARN MORE

- Am I eligible for a reverse mortgage?
- How much \$ is available to me?
- How can I get a quote?
- What terms/rates are available?
- Can I use a reverse to purchase a home?



# THANK YOU!

For additional questions, please contact:



**Joyce Glandon**

Reverse Mortgage Advisor NMLS #181803

c (410) 365-6969 f (443) 961-2334

e [jglandon@mutualmortgage.com](mailto:jglandon@mutualmortgage.com)



**Matthew Garrett**

Reverse Mortgage Specialist NMLS #2012129

c (443) 799-4920

e [mgarrett@mutualmortgage.com](mailto:mgarrett@mutualmortgage.com)



8820 Columbia 100 Parkway Suite 201, Columbia, MD 21045

**Borrower must occupy home as primary residence and remain current on property taxes, homeowner's insurance, the costs of home maintenance, and any HOA fees.**

Mutual of Omaha Mortgage, Inc. dba Mutual of Omaha Reverse Mortgage, NMLS ID 1025894, 3131 Camino Del Rio N 1100, San Diego, CA 92108, Alabama Consumer Credit License 22123; Alaska Broker/Lender License AK1025894, Arizona Mortgage Banker License 0926603, Arkansas Combination Mortgage Banker/Broker/Service License 109250; Licensed by the Department of Financial Protection & Innovation under the California Residential Mortgage Lending Act, License 4131356, Colorado Mortgage Registration 1025894; Connecticut Mortgage Lender License ML-1025894; Delaware Lender License 028515; District of Columbia Mortgage Dual Authority License MLB1025894; Florida Mortgage Lender Service License MLD1827; Georgia Mortgage Lender License/Registration 46648; Hawaii Mortgage Loan Originator Company License HI-1025894; Idaho Mortgage Broker/Lender License MBL-2081025894; Illinois Residential Mortgage Licensee MB 6761115; Indiana DFI Mortgage Lending License 43321; Iowa Mortgage Banker License 2019-0119; Kansas Mortgage Company License MC 0025612; Kentucky Mortgage Company License MC707287; Louisiana Residential Mortgage Lending License 1025894; Maine Supervised Lender License 1025894; Maryland Mortgage Lender License 21678; Massachusetts Mortgage Broker and Lender License MC1025894; Michigan 1st Mortgage Broker/Lender/Service Registrant FR0022702; Minnesota Residential Mortgage Originator Exemption MN-OX-1025894; Mississippi Mortgage Lender 1025894; Missouri Mortgage Company License 21-2472; Montana Mortgage Broker and Lender License 1025894; Nebraska Mortgage Banker License 1025894; Nevada Exempt Company Registration 4830, Licensed by the New Hampshire Banking Department, Mortgage Banker License 19926-MB; Licensed by the New Jersey Banking and Insurance Department, New Jersey Residential Mortgage Lender License 1025894; New Mexico Mortgage Loan Company License 1025894; North Carolina Mortgage Lender License L-186305; North Dakota Money Broker License MB103387; Ohio Residential Mortgage Lending Act Certificate of Registration RM 804535 000; Oklahoma Mortgage Lender License ML012498; Oregon Mortgage Lending License ML- 5208; Pennsylvania Mortgage Lender License 72932; Rhode Island Lender License 20163229LL, Rhode Island Loan Broker License 20163230LB; South Carolina BFI Mortgage Lender/Service License ML-S-1025894; South Dakota Mortgage Lender License ML 05253; Tennessee Mortgage License 190182; Texas Mortgage Banker Registration 1025894; Utah Mortgage Entity License 8928021; Vermont Lender License 6891; Virginia Mortgage Broker and Lender License, NMLS ID #1025894 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)); Washington Consumer Loan Company License CL-1025894; Wisconsin Mortgage Banker License 1025894BA; Wyoming Mortgage Lender/Broker License 3488. (866) 200-3210. Subject to Credit Approval. PYK.0322.105.RB

Charges such as an origination fee, mortgage insurance premiums, closing costs and/or servicing fees may be assessed and will be added to the loan balance. As long as you comply with the terms of the loan, you retain title until you sell or transfer the property, and, therefore, you are responsible for paying property taxes, insurance and maintenance. Failing to pay these amounts may cause the loan to become immediately due and/or subject the property to a tax lien, other encumbrance or foreclosure. The loan balance grows over time, and interest is added to that balance. Interest on a reverse mortgage is not deductible from your income tax until you repay all or part of the interest on the loan. Although the loan is non-recourse, at the maturity of the loan, the lender will have a claim against your property and you or your heirs may need to sell the property in order to repay the loan, or use other assets to repay the loan in order to retain the property.

These materials are not from HUD or FHA and the document was not approved by HUD, FHA or any Government Agency. For licensing information, go to: [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org).

Equal Housing Lender





---

## Linda Emiroglu– Chief Executive Officer (CEO)

- A two-time graduate of George Mason University with a master's degree in international business and management.
- Linda has served on many Board of Directors for companies and associations.
- She knows your concerns as a Board member and will help you solve them as a community manager.
- Since 2006 Linda Emiroglu was the founder and President of Emiroglu Management, LLC.
- A professional management firm that works closely with the Board of Trustees to provide community management services and assists with the day-to-day management of the association.



2465 Centerville Road, Suite J17-209 Herndon, VA 20171

Phone: (703) 737-0072

Email: [info@propertylifemanagement.com](mailto:info@propertylifemanagement.com) [www.propertylifemanagement.com](http://www.propertylifemanagement.com)

**Hours of Operation**

Monday - Thursday  
9:00 AM - 5:00 PM

Friday  
9:00 AM - 3:00 PM

24 Hour Emergency Service

Linda S. Emiroglu, President and CEO



# Common Interest Management Property Manager

Linda S. Emiroglu, CMCA, AMS, MA



## **❑ Property Management Responsibilities**

- Determine the Rent Price
- Prepare Vacant Unit
- Advertise Rental Vacancies
- Screen and Approve Tenants
- Prepare and Enforce a Lease Agreement
- Handle Tenant Complaints and Issues
- Collect and Adjust The Rent



## ❑ **Property Management Responsibilities**

- Facilitate Property Maintenance and Repairs
- Supervise On-site Employees
- Vacant Properties
- Handle Eviction and Process Move-Out
- Ensure The Property Is Legally Compliant
- Taxes
- Record Keeping





## **Full Service Real Estate Management**

PLM works with both homeowners associations, condominium communities and investor owners providing full services throughout the DC Metropolitan area.



# Questions?

# Steve Sandoval, Insurance

---

- My name is Steve Sandoval and I have been a State Farm Agent/Owner since 1988. My State Farm Insurance office is located in Fairfax on Rt. 50.
- I am currently licensed in VA, DC, MD & NC. We are able to help customers with all of their auto insurance, home insurance, renters insurance, condo insurance, recreational vehicle insurance, life insurance and business insurance needs.
- Also, I have a highly experienced and licensed staff who is extremely knowledgeable, friendly, helpful and customer-oriented. Combined, they have over 50 Years of experience in my office.
- I grew up in a small town in Colorado, so we try to go the extra step in helping people with whatever they need. We are a service-minded office for all of our clients!
- We look forward to helping you with all of your insurance needs. Please let us know if we can help your family, friends and co-workers. I certainly appreciate your time in reading my bio. Thank you very much! Steve-Agent/Owner



# Fairfax County



## HOUSING MATTERS

### When is a Home Considered “Affordable?”



A home is “affordable” when you can pay the rent and have money left over to pay for your other needs as well. Housing costs should generally be about one-third of your household income.





# Fairfax cont.

## Real Estate Reality

**44%** of renters in Fairfax County are paying **more than 30%** of their income each month on housing.

Average fair market rents range from \$1,576 for studio apartments to \$2,974 for a four bedroom unit.



## Who Needs Affordable Housing?

Fairfax County's efforts to develop and preserve affordable housing targets homes with rents that would be affordable for households earning a range of incomes up to 60% of the Area Median Income.

# Fairfax County

**Area Median Income (AMI)** is the midpoint of all household incomes in Fairfax County. This value is calculated annually by the U.S. Department of Housing and Urban Development.

FY 2022 AMI is  
**\$142,300**  
for a family of 4

**60% AMI** (FY 2022) = **\$85,350**

- Sales Representative (\$81,600)
- Computer/Network Support (\$80,100)
- Teacher (\$78,000)
- Healthcare Worker (\$64,200)
- Automotive Mechanic (\$54,300)
- EMT/Paramedic (\$51,300)
- Construction Laborer (\$36,000)
- Childcare Worker (\$29,100)

**We need people who need affordable housing!**  
Having housing options to support a variety of incomes creates the foundation for a thriving community.





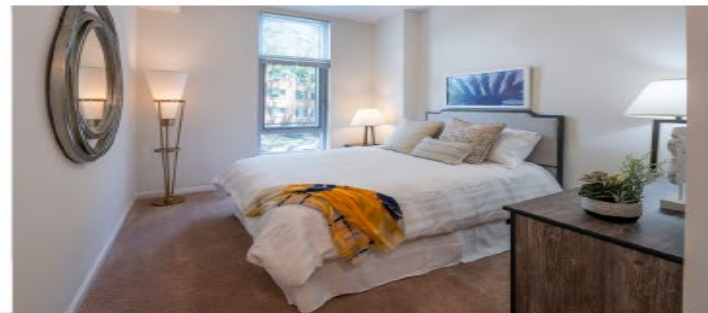
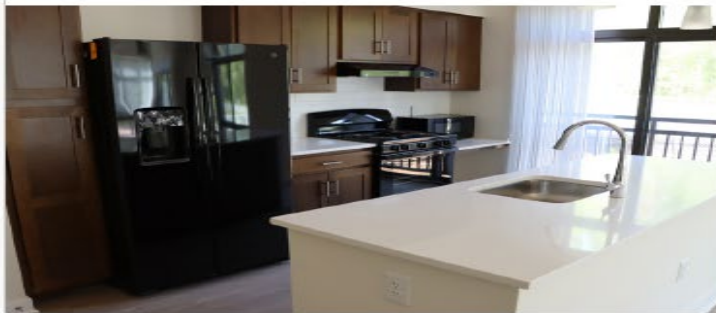
# Fairfax County



## **Affordable Housing Adds Value...for Residents!**

Affordable homes can be garden apartments, townhouses, condos, or even high-rise buildings. With exceptional development standards, they blend with the surrounding community and provide high-quality living conditions and amenities in areas of high opportunity.

Inside, residents are treated to quality finishes, flooring, cabinetry, appliances, and amenities. The quality of design, style, and materials that go into these affordable communities provides comfortable, connected, and accessible homes for residents.



## **...and for Neighbors!**

# Fairfax County

Increasing research indicates that affordable housing developments add to the quality of life and property values of communities and neighborhoods where they are located. Studies find affordable housing:

- Increases workforce housing options and attracts businesses, jobs, and economic growth
- Increases community stability
- Fuels investment in community services and infrastructure such as parks, transit stops, community centers, libraries, road improvements, and more
- Increases tax revenue that can be reinvested into the community for public facilities, programs, and services
- Reduces traffic



## **Let's make room for EVERYONE!**

**No matter who you are, where you are from, or how much money you make, EVERYONE deserves the opportunity to live in a SAFE, QUALITY HOME they can afford.**



[WWW.FAIRFAXCOUNTY.GOV/HOUSING](http://WWW.FAIRFAXCOUNTY.GOV/HOUSING)

A Fairfax County, Va., publication. October 2022

To obtain this information in an alternative format, please contact 703-246-5000, TTY 711.





# Fairfax 1<sup>st</sup> time homebuyers

[HTTPS://WWW.FAIRFAXCOUNTY.GOV/HOUSING/HOMEOWNERSHIP/FIRSTTIMEHOMEBUYERS](https://www.fairfaxcounty.gov/housing/homeownership/firsttimehomebuyers)



## First-Time Homebuyer Program

Affordably priced new and resale homes are available to First-Time Homebuyers earning up to 70 percent of the Area Median Income.

Minimum household income of \$25,000 is required.

Homes in this program are priced from the low \$100,000s to \$300,000.

Click below for how to apply to the program.

The First-Time Homebuyers (FTHB) Program has been providing affordable homes primarily through the Affordable Dwelling Unit (ADU) Program to low- and moderate-income families since 1978. Homes are offered at sale prices well below the sale price of other homes in the same development community.

Owners are responsible for all home maintenance, home improvements, and compliance with homeowner or condominium fees, rules, and regulations.

## Eligibility

The following requirements apply to applicant homebuyers who wish to participate in the First-Time Homebuyer Program:

- Must not have owned a home within the last three years.
- Households must have at least \$25,000 in annual income and not more than the income limits outlined below based on the size of the household.

Family Size	70% AMI
1	\$74,500
2	\$85,150
3	\$95,800
4	\$106,450
5	\$114,950
6	\$123,500
7	\$132,000
8	\$140,500

# Fairfax First time cont.

## **COVENANTS**

*Homebuyer agreements which control the occupancy, refinance and resale price of participating properties during the initial 30-years of ownership.*

Each homeowner must:

- Live in the home as your primary residence
- Contact Fairfax County Homeownership staff before refinancing the home
- Offer the participating home back to Fairfax County first when selling; and
- Sell your home at a price determined by the FTHB program during the 30-year control period.

After a homeowner has resided in the home for 30-years, the unit must still be offered to Fairfax County, but the resale price may be set by the owner. Certain other covenant provisions still apply. The covenants may be found [here](#).

**STEP 1: Attend the FTHB Program Orientation Session**

**STEP 2: Obtain A Virginia Housing Homebuyer Education Certificate**

**STEP 3: Meet with a Lender**

**STEP 4: Submit the Completed Orientation Packet Application**

**STEP 5: Attend a First-Time Homebuyer Information Session**

**ABOUT THE SELECTION PROCESS**



# Loudoun County Department of Housing and Community Development



**Loudoun County**  
VIRGINIA  
WHERE TRADITION MEETS INNOVATION

## Rental Programs

- Affordable Dwelling Unit (ADU)  
[Loudoun.gov/adu](http://Loudoun.gov/adu)
- Housing choice Voucher (HCV)|  
[Loudoun.gov/hcv](http://Loudoun.gov/hcv)
- Loudoun county Apartment guide |  
[Loudoun.gov/apartment guide](http://Loudoun.gov/apartment%20guide)
- State rental Assistance
- Homeownership Programs Program  
(SRAP)| [dbhds.virginia.gov/developmental-services/housing](http://dbhds.virginia.gov/developmental-services/housing)
- Unmet Housing Needs Units (UHNU)

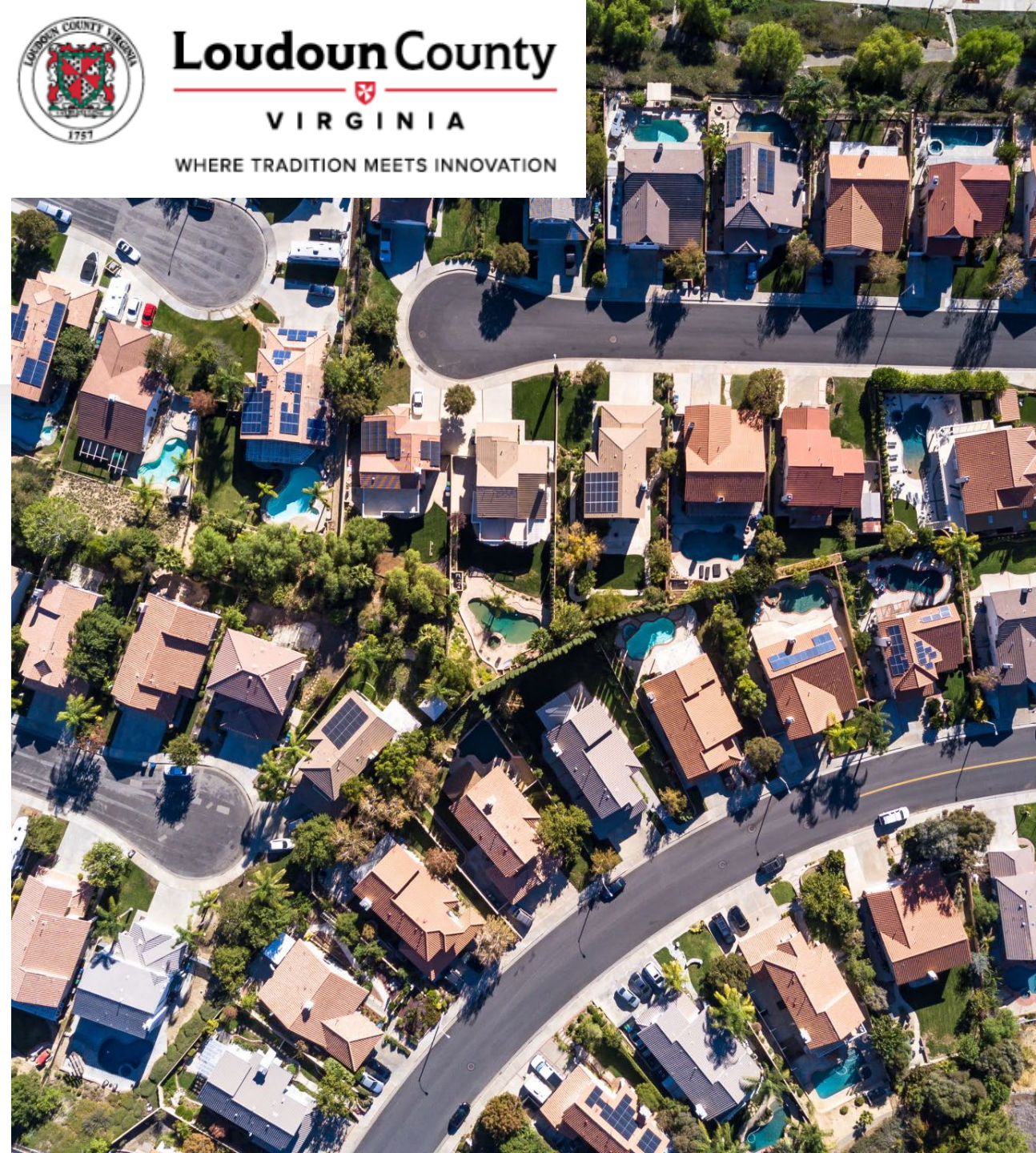




# Loudoun County Department of Housing and Community Development

## HOMEOWNERSHIP PROGRAMS\*

- Affordable Dwelling Unit (ADU) Purchase program | [Loudoun.gov/adult](https://loudoun.gov/adult)
- Affordable Market Purchas Program (AMPP) | [Loudoun.gov/adu](https://loudoun.gov/adu)
- Affordable Market Purchase Program (AMPP) [Loudoun.gov/ampp](https://loudoun.gov/ampp)
- Down Payment and closing cost ( DPCC)
- Assistance Program | [loudoun.gov/dpcc](https://loudoun.gov/dpcc)
- Public employee Grants (Peg) for homeownership Program | [loudoun.gov/peg](https://loudoun.gov/peg)
- Sponsoring Partnerships and Revitalization communities (SPARC) | [Loudoun.gov/sparc](https://loudoun.gov/sparc)







**Loudoun County**  
VIRGINIA  
WHERE TRADITION MEETS INNOVATION

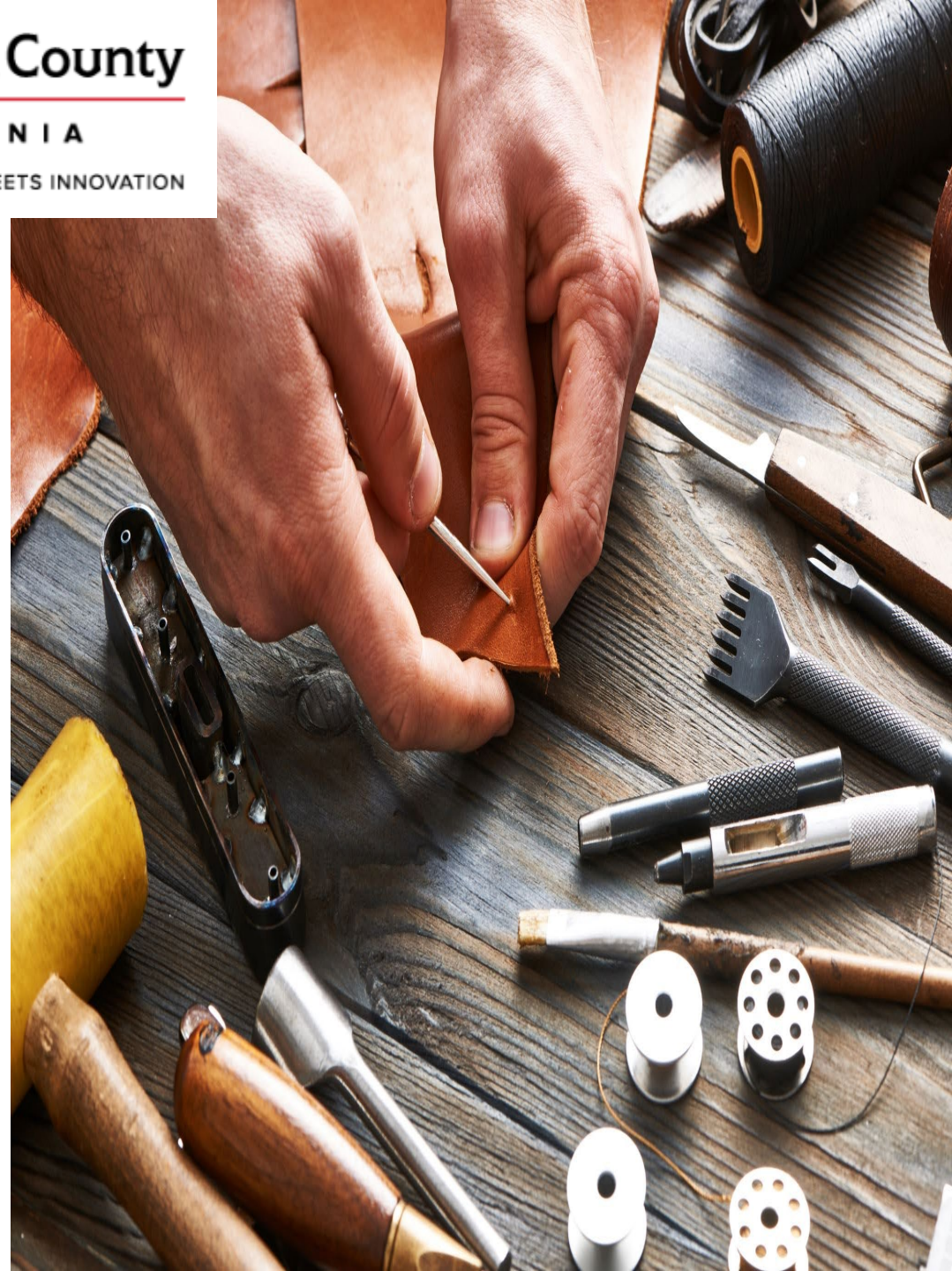
## HOME REPAIR PROGRAMS

- Granting freedom Program | [virginiahousing.com/grantingfreedom](http://virginiahousing.com/grantingfreedom)
- Home Accessibility and repair Program (HARP)\* | [Loudoun.gov/homeimprovement](http://Loudoun.gov/homeimprovement)
- Rental Unit Accessibility Modification (RUAM) Grant\* | [virginiahousing.com/ruam](http://virginiahousing.com/ruam)

## Contact Us

703-737-8323

Fax 703-771-5454





# Loudoun cont.

## Income Guidelines for Loudoun County Housing and Community Development Programs

*Effective April 1, 2024*

Rental	Affordable Dwelling Unit (ADU) Rental Program <a href="http://loudoun.gov/adu">loudoun.gov/adu</a>   703-737-8043	Between 30-50% AMI
	Housing Choice Voucher (HCV) Program <a href="http://loudoun.gov/hcv">loudoun.gov/hcv</a>   703-737-8323	At or below 50% AMI*
	State Rental Assistance Program (SRAP) <a href="http://dbhds.virginia.gov">dbhds.virginia.gov</a>   703-737-8323	At or below 50% AMI
	Unmet Housing Needs Units (UHNU) 703-737-8323	At or below 30% AMI
Purchase	Affordable Dwelling Unit (ADU) Purchase Program <a href="http://loudoun.gov/adu">loudoun.gov/adu</a>   703-737-8043	Between 30-70% AMI
	Affordable Market Purchase Program (AMPP) <a href="http://loudoun.gov/ampp">loudoun.gov/ampp</a>   703-737-8323	Between 70-100% AMI
	Down Payment and Closing Cost (DPCC) Assistance Program <a href="http://loudoun.gov/dpcc">loudoun.gov/dpcc</a>   571-258-3814	\$46,450 - \$108,300: regardless of family size
	Public Employee Grants (PEG) for Homeownership Program <a href="http://loudoun.gov/peg">loudoun.gov/peg</a>   571-258-3814	\$46,450 - \$108,300: regardless of family size
	Sponsoring Partnerships and Revitalizing Communities (SPARC) <a href="http://loudoun.gov/sparc">loudoun.gov/sparc</a>   571-258-3814	\$171,000 for a household of 2 or fewer (\$137,000 if using a Virginia Housing Down Payment Assistance or Closing Cost Assistance Grant) \$200,000 for a household of 3 or more (\$160,000 if using a Virginia Housing Down Payment Assistance or Closing Cost Assistance Grant)
Repair	Home Accessibility and Repair Program (HARP) <a href="http://loudoun.gov/homeimprovement">loudoun.gov/homeimprovement</a>   571-367-8417	At or below 80% AMI
	Granting Freedom <a href="http://loudoun.gov/homeimprovement">loudoun.gov/homeimprovement</a>   571-367-8417	N/A
	Rental Unit Accessibility Modification Grant Program (RUAM) <a href="http://loudoun.gov/homeimprovement">loudoun.gov/homeimprovement</a>   571-367-8417	At or below 80% AMI**

\*As calculated by the U.S. Department of Housing and Urban Development – see **HCV Program Income Limits** chart below.

\*\*As calculated by the U.S. Department of Housing and Urban Development – see [www.virginiahousing.com/renters/accessibility-grants](http://www.virginiahousing.com/renters/accessibility-grants)

# Loudoun cont.

**Area Median Income (AMI) Per Household Size**

% of AMI	1	2	3	4	5	6	7	8
30%	\$32,550	\$37,200	\$41,850	\$46,450	\$50,200	\$53,900	\$57,600	\$61,350
50%	\$54,150	\$61,900	\$69,650	\$77,350	\$83,550	\$89,750	\$95,950	\$102,150
70%	\$75,850	\$86,650	\$97,500	\$108,300	\$117,000	\$125,650	\$134,300	\$143,000
80%	\$86,700	\$99,050	\$111,450	\$123,800	\$133,750	\$143,650	\$153,550	\$163,450
100%	\$108,300	\$123,800	\$139,250	\$154,700	\$167,100	\$179,500	\$191,850	\$204,250

**HCV Program Income Limits by Household Size**

Household Size	1	2	3	4	5	6	7	8
Income Limit	\$54,150	\$61,900	\$69,650	\$77,350	\$83,550	\$89,750	\$95,950	\$102,150

## Unmet Housing Needs Strategic Plan

<https://www.loudoun.gov/Blog.aspx?CID=24>



### **Rent Assistance and Eviction Prevention Programs Launch May 15**

Posted on May 13, 2024 at 12:17 PM by Nancy McCormick

Loudoun County residents who are struggling to pay their rent or facing eviction may be eligible for assistance through two new programs launching May 15, 2024. The programs are funded by the Loudoun County government and administered by the nonprofit Loudoun Cares in association with Northern Virginia Family Service, Crossroads Jobs, and Legal Services of Northern Virginia.

#### **Who is Eligible to Apply for Assistance?**

Individuals and families must meet specific criteria to be considered eligible for the two programs. All applicants must:

- Live in Loudoun County;
- Have a current lease for which rent is more than 30% of household income;
- Have a total household income of no greater than 80% of the Area Median Income; and
- Be disproportionately impacted by COVID-19. (This includes historically marginalized populations, adults who have complex needs, households who have lost wages during the pandemic, or those who have experienced challenges in accessing services.)

In addition, the applicant's landlord must agree to participate in the program and provide documentation, including a current ledger, signed lease and an IRS W-9 form. Individuals seeking eviction prevention assistance must have an eviction summons for unlawful detainer.

While homeowners are not eligible for financial assistance with mortgage payments, they may be eligible for other programs offered by Loudoun Cares. Individuals who are delinquent on paying their mortgages may seek assistance from housing counselors that are approved by the U.S. Department of Housing and Urban Development (HUD). More information is posted on the [HUD website here](#).

# Unmet Housing Needs Strategic Plan

## Overview

The [Unmet Housing Needs Strategic Plan \(PDF\)](#), approved in September 2021, defines how the county will address the unmet housing needs of households in a systematic and comprehensive way with integrated programs. The plan recognizes that:

- There is no one-size-fits-all solution to the housing issue.
- It will take multiple approaches applied in combination to address the issue of housing affordability.
- There is no one type of housing need.

The plan was developed through a strategic planning process as a key implementation step of the [Loudoun County 2019 Comprehensive Plan](#).

- [Sign up to receive updates on Housing-Related items in Notify Me, Blogs category](#)
- [View all updates on Housing-Related Topics](#)

## Housing Goal

Loudoun County's overarching housing goal is to ensure that county residents can access housing that they can afford. Affordable housing:

- Sustains families
- Enables economic security
- Can accommodate aging residents
- Provides commuting and traffic advantages
- Promotes an inclusive and equitable community.

## Objectives

The Unmet Housing Needs Strategic Plan has five objectives to help achieve Loudoun County's overarching housing goal to ensure that county residents can access housing that they can afford:

# Loudoun County

[HTTPS://WWW.LOUDOUN.GOV/1773/HOUSING-COMMUNITY-DEVELOPMENT](https://www.loudoun.gov/1773/Housing-Community-Development)

[https://www.loudoun.gov/1773/Housing-Community-Development](#)

[JoinMe Account Request](#) [Home - WGU](#) [Service Portal - WGU Ser...](#) [Phone instructions](#) [Knowledge Search - WG...](#) [Learn a New Skill Online...](#) [My Drive - Google Drive](#) [mentoring | Course catal...](#) [Caseload - Console- M...](#)

## Loudoun County

VIRGINIA

Affordable Dwelling Unit Program

Health & Human Services Information & Referral

Housing Advisory Boards

Housing Programs Income Guidelines

Shelter and Support Services for Homelessness

Government Residents Services Departments & Offices

Home > Departments & Offices > Housing & Community Development

### Housing & Community Development

#### News and Announcements

- Loudoun County residents who are struggling to pay their rent or facing eviction may be eligible for assistance through two new programs launching **May 15, 2024**. The programs are funded by the Loudoun County government and administered by the nonprofit Loudoun Cares in association with Northern Virginia Family Service, Crossroads Jobs, and Legal Services of Northern Virginia. [Find details here](#).
- The U.S. Department of Housing and Urban Development has released the Area Median Income guidelines effective April 1, 2024. [Find the latest figures here](#).

#### Overview

The Loudoun County Department of Housing and Community Development provides rental and homeownership assistance programs to individuals and families. The department also provides loans for affordable rental housing developments and partners with nonprofits and towns on a variety of community development projects.

#### Contact Us

##### Housing & Community Development

[Email Housing & Community Development](#)

##### Mailing Address

P.O. Box 7000  
Leesburg, VA 20177

##### Location

106 Catocin Circle SE  
Leesburg, VA 20175

**Phone:** 703-737-8323  
**Hours:** Monday- Friday, 8:30 a.m.- 5 p.m.

##### About the Department



# Prince William County

[www.pwcva.gov/housing](http://www.pwcva.gov/housing)

## First-Time Homebuyer Program

The First-Time Homebuyer (FTHB) Program provides financial assistance for down payment and closing costs for income eligible first-time homebuyers who are currently living or working in the Prince William Area (Prince William County, the cities of Manassas or Manassas Park). Properties purchased must also be located within Prince William County, or the cities of Manassas or Manassas Park. The Program provides assistance to eligible households for down payment and closing cost assistance, with assistance between 23% -33% of the approved sales price as determined by OHCD and Lender, subject to income limits and program eligibility requirements. All financial assistance is made available to eligible households on a non-discrimination basis subject to the availability of funds.

Combined gross household income must be at or below 80% of the area median income (AMI), adjusted for family size per the following table:  
Effective 4.1.2024

1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
\$68,500	\$78,250	\$88,050	\$97,800	\$105,650	\$113,450	\$121,300	\$129,100

# Prince William County First time cont.

## Basic Eligibility Criteria

- All persons anticipated to occupy the proposed property must be a U.S. Citizen or qualified person legally admitted to the U.S. with valid USCIS documents.
- All persons anticipated to occupy the proposed FTHB property must be a first-time home buyer as defined by HUD.
- All adult household members cannot have any outstanding judgments, collections other than medical (which must be paid prior to closing) or pay history with late payments within the last 12 months.
- All adult household members who will occupy the proposed FTHB property must have a "Certificate of Completion" for each of the three required Financial Education and Housing Counseling sessions issued through the Prince William Virginia Cooperative Extension Office.
- All adult household members must not have participated in or received Payday Loans, Cash advances, Title loans or have negative checking and/or savings account balances within the last 6 months prior to applying for the FTHB program.
- All adult household members must have a minimum middle credit score of 640.
- Verification of a minimum 1% borrower contribution of approved maximum sales price as determined by lender.
- If an adult household member has previously filed for bankruptcy, it must be at least two years from the date the bankruptcy was discharged and there can be no late payments since bankruptcy was discharged.
- Applicant must be able to qualify for a first trust loan from a mortgage lender. Lenders must be approved by Virginia Housing and must have an office located in Virginia.
- If any adult household member has had a foreclosure, Deed-in-Lieu, or short sale of real property, additional restrictions apply.

*The completed FTHB application along with all required documentation will be screened for preliminary eligibility requirements once it is received.*

## Before You Apply

1. Complete the FTHB Application Readiness Self Check.
2. Applicant, spouse or other household member(s) must have a current Certificate of Completion of Financial Education and Housing Counseling issued by Prince William Virginia Cooperative Extension Office. To find class schedule information and make financial assessment appointments go to [www.pwcva.gov/money](http://www.pwcva.gov/money) for information.
3. Make formal loan application with a Virginia Housing Approved Lender to obtain the maximum Virginia Housing first trust Loan for which you can qualify. Lender must complete the Pre-Qualification Lender Information Form and provide along with the Loan Estimate.
4. Submit completed FTHB Application along copies of all required documentation.

## Assistance to the Homeowner

The assistance provided will be secured by a second trust, 30 year deferred Deed of Trust on the property, along with Share Market Appreciation. The second trust will be due and payable if property is no longer used as principal residence, is sold, is transferred/change of ownership, the primary loan is refinanced for the purpose of removing equity from the property or any other terms of the Deed of Trust are violated.

## How to Apply

To apply for the FTHB program via our online application portal please visit:

<https://portal.neighborlysoftware.com/princewilliamcountyva/participant>

OR



**PRINCE WILLIAM**  
Housing



# Dawson Beach Transitional Housing

Prince William County Office of Housing and Community Development's (OHCD) two year Transitional Housing program provides decent, safe and sanitary housing with support services for families with children that are homeless, while facilitating movement to independent living and self-sufficiency through the provision of individualized services. These services are aimed at self-empowerment, improved employment potential, increased opportunities for economic betterment, strengthened skills in the area of financial planning and family budgeting and attempts to increase educational levels, and instill effective home management.

- All applicants must currently reside with an Area Homeless Provider and be in good standing with their program.
- Must be legally admitted to the U.S. with valid documentation
- Household income must be less than 80% of Area Median Income as determined by HUD.
- Have legal custody of a child or children under age 18.
- No active use of drug or alcohol substances as evidenced by one year sobriety.
- Must be currently employed ability to pay the minimum Program Fee.
- Household income, including both earned and unearned must be at least \$1,300 per month.
- Motivation as demonstrated by current actions to alleviate their homeless situation.
- Willingness to participate in the Self-Sufficiency portion of this program and provide a current credit report which includes credit scores.
- Within thirty days of participation have cell phone service.
- Must provide a current Criminal History free of drug and violent criminal activity. In addition supply National Sex Offender Public Registry (NSOPR) report free of crimes against children.

In July 1993, the Prince William Board of County Supervisors authorized acquisition of the Woodbridge Military Housing Site located on Dawson Beach Road. There is a 30-year restriction to use the property solely for serving the homeless. OHCD has operated the transitional housing program and maintained the facilities without the use of County General Funds. The seven acre site contains a Community Center and seven townhouse units comprised of four 2-Bedroom and three 3-Bedroom units.

## Occupancy & Participation

Selected families are required to sign an "Occupancy and Participation Agreement" that entails individual, family and group counseling working towards self-sufficiency for a period of no more than two years. The monthly Program Fees are based on thirty percent (30%) of the household's gross income. The minimum Program Fees are \$270 for a 2-Bedroom and \$245 for a 3-Bedroom.

## Counseling Services

OHCD contracts with a local non-profit to provide Housing Counseling Services to Dawson Beach Transitional Housing participants. Some of the services provided include:

- Counseling services assisting each family in assessing their initial needs and make referrals in obtaining available resources.
- Counseling services assisting each family develop individual self-sufficiency action plans to determine the income/wages necessary for the family in order to become successful, meet their financial responsibilities and obtain permanent housing within two years.
- Counseling services assisting each family with life skills, employment skills and strengthening neighborhood activities.
- Counseling services assisting each family in developing a monthly household budget and savings plan.

# Prince William County- cont.

## Housing Choice Voucher Program (HCVP)

**The Housing Choice Voucher Program waiting list is now closed indefinitely, and is not accepting applications.**

The Prince William County Office of Housing and Community Development Housing choice Voucher Rental Assistance Program is **CLOSED** to all new applicants at this time. For those Checking the status of your application, OHCD does not number those on our waiting list; the application is active or in-active. Applicants are called from the waiting list by Preference and date and time of application. To check if your application is active or to make any updates, please [click here](#).

You are also able to update any changes on the Waiting List Application by completing a [Housing Choice Voucher Waitlist Applicant Update Form](#) and sending it to the office.

**Features of the Housing Choice Voucher Program (HCVP)**





U.S. Department of  
Housing and Urban Development

<https://www.hud.gov/topics>



## HOUSING

---

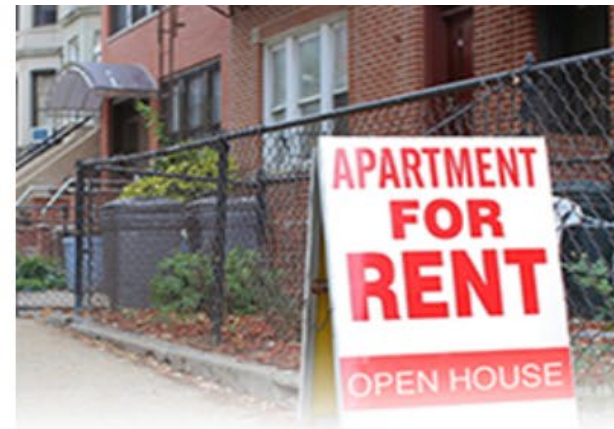
Avoiding Foreclosure  
Buying a Home  
Home Improvements  
Homes for Sale  
HUD Homes  
Senior Citizens  
Homelessness



## FAIRNESS

---

Fair Lending  
Housing Discrimination  
Persons with Disabilities



## RENTAL ASSISTANCE

---

Housing Choice Voucher Program  
(Section 8)  
Search for an Apartment  
Contact a Housing Counseling Agency  
REAC Property and Unit Inspection



# Hud Homes

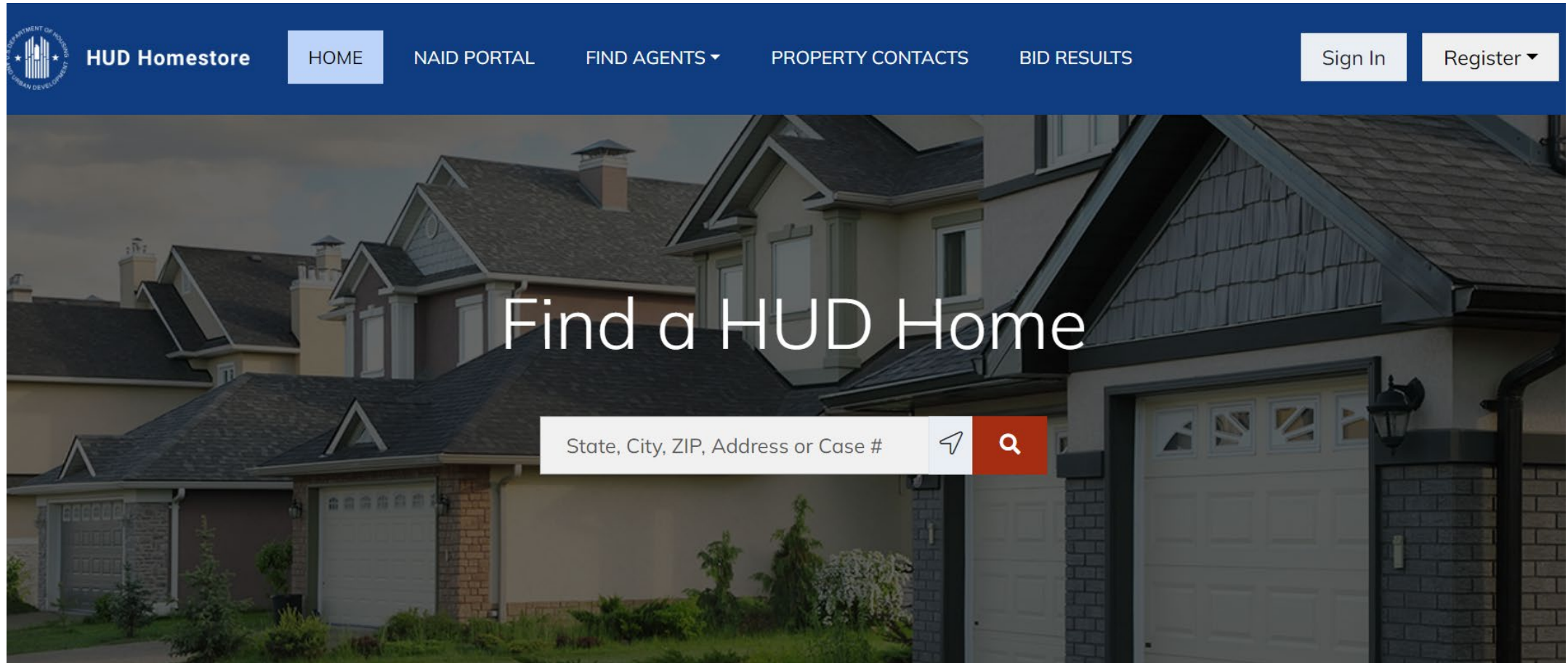
Several federal agencies have properties to sell. In fact, HUD sells both single family homes and multifamily properties. Check them out- one might be just what you're looking for!

## **Single Family Homes for Sale**

- [From HUD](#)
- [From the Department of Veterans Affairs](#)
- [From Federal Deposit Insurance Corporation](#)
- [From Internal Revenue Service](#)
- [From US Army Corps of Engineers](#)
- [From Customs](#)
- [From the U.S. Marshals Service](#)
- [From the Department of Agriculture Rural Development](#)

# Log into Hud and search for homes

<https://www.hudhomestore.gov>





Toll Free: 877-843-2123  
Richmond Local: 804-782-1986

Virginia Relay: 711  
Toll Free: 800-828-1140

Follow Us:



## About

Our Mission  
Economic Impact  
Strategic Direction  
and Annual  
Reports  
Leadership  
Careers  
News  
General  
Announcements  
Contact Us  
Homeownership  
Staff Directory  
Rental Housing  
Staff Directory

## Individuals & Families

Homebuyers  
Homeowners  
Renters  
Learn

## Business Partners

Housing Choice  
Voucher  
Administrators  
Housing Partners  
Investors  
Lenders  
Real Estate Agents  
Rental Housing  
Partners

## Disclaimers

Freedom of  
Information Act  
Requests  
Fraud, Waste or  
Abuse Reporting  
Fair Housing  
Policy  
Web Policy  
Privacy Policy

<https://www.virginiahousing.com/homeowners>



Break out  
40 min