

Affordable Dwelling Unit (ADU) Purchase Program Checklist

Thank you for your interest in the Loudoun County ADU Purchase Program. Before putting together your application packet, please be aware of the following requirements:

- A. Ensure that you supply our office with **ALL** the information requested below and do not skip any section that pertains to you. Staff will not process an incomplete application.
- B. It is highly encouraged that you make a copy of your entire application packet (to include all supporting documentation) should staff have questions about what you have provided. **Do not submit your only copy (the original copy) of any documents.** You can make copies at the library or a copy store and submit these. Please note that all documents that you submit will be shredded after staff review.
- C. Submit documents in the exact order listed below.
- D. **DO NOT USE STAPLES** to secure any of your documents.
- E. Please mail/submit your completed application packet clearly addressed to the “ADU Program Assistant.”

Please be aware that not following any of the requirements above will result in a significant delay in reviewing your ADU application.

- _____ 1. Completed ADU Pre-Screen Sheet. [Click <HERE>](#) for a copy of this form.
- _____ 2. Completed & Signed On-Line Application Form. Failure to submit an accurate and complete application will result in an incomplete application and you will be required to complete an additional application.
- _____ 3. Completed Income Verification forms, from employer(s), for all wage earners. [Click <HERE>](#) for a copy of this form. Clients will be placed on the Wait List according to the following priority preference category:
 - Priority 1: Households where the primary Applicants live and at least one of the primary Applicants works* in Loudoun County.
 - Priority 2: Households where at least one of the primary Applicants works* in Loudoun County, but does not live in the County.
 - Priority 3: Households where the primary Applicants live in Loudoun County, but does not work in the County.
 - Priority 4: Households where the primary Applicants neither live, nor work in Loudoun County.
- _____ 4. Copies of pay stubs covering the most recent 60-day period.

*“Works” designation is based on the location of the primary employer for the Applicant or Co-Applicant(s) only. Location of employment for any household member or a secondary job for Applicant/Co-Applicant(s) will not be considered in the preference category determination. If the Applicant or Co-Applicant has two jobs, the location of the job which includes the most hours per pay period will be used as the primary job.

- _____ 5. For those who are self-employed or work as a contractor or sub-contractor and receive a 1099 form, [click <HERE>](#) for the documentation that is required.
- _____ 6. If applicable, proof of receipt of other sources of income such as child support, alimony, Social Security, SSI, etc. You are required to provide a copy of the award letter, child support order, divorce decree, etc., as well as proof of receipt of the most recent three months of income. Proof of receipt includes copies of canceled checks (a canceled check includes proof that it has been deposited/cashed by the bank), copies of money order receipts or copies of bank statements showing the full deposits of child support, alimony or gift money separate from other deposits of money.
- _____ 7. Copies of documentation that all household members who will be on the loan have a legal presence in the United States. This will require two forms of identification. All other household members will need to provide one form of identification. [Click <HERE>](#) for the approved list of acceptable documents. **DO NOT provide Social Security cards as proof of identification.**
- _____ 8. If applicable, proof of Full-Time Student Status (this is required for household members over the age of 18 who are full-time students), which includes a letter from the school indicating full-time student status or a copy of the class schedule which shows courses and course credits for the current semester. If the Applicant or Co-Applicant is a full-time student, income must be reported.
- _____ 9. If applicable, copy of a finalized separation agreement or divorce decree.
- _____ 10. If applicable, copy of a formal custody agreement (for children under 18). Please provide all copies of the agreement in its finalized form.
- _____ 11. If applicable, completed and signed Live-With Form (required only for parents with either an informal or lack of custody agreement). [Click <HERE>](#) for a copy of this form.
- _____ 12. Copies of the last three years of federal tax returns (provide all pages) for each year. Each person in the household must either file taxes or provide a letter of non-filing. To obtain free copies of tax transcripts, call the IRS at 1-800-829-1040. If **you have not filed taxes for any of the last three years**, provide a letter of non-filing from the IRS for each year taxes were not filed. This request can be made to the IRS by [filling out the form found <HERE>](#).
- For reasons such as not living in the United States, not earning enough income, status as a full-time student, or being a dependent on someone else's tax return, those household members over the age of 18 will need to submit a letter of non-filing from the IRS if taxes were not filed for any particular year.
- _____ 13. Copies of the last three years of W-2 forms for each tax year provided above in #12. To obtain free copies of W-2s (referred to as Wage and Income Transcripts on the IRS website), call the IRS at 1-800-829-1040. The W-2 forms that you provide need to match the total wages shown on that year's tax return.
- _____ 14. Copies of the last three months of bank and/or credit union statements (savings and checking), statements for money market/mutual funds, stocks/bonds, 401(k)'s, IRA's or any other accounts where assets are held. **Please provide each page of every statement** and ensure that each statement includes your name and account number.

- _____ 15. Complete and sign the Authorization to Release Information Form. [Click <HERE>](#) for a copy of this form.
- _____ 16. Copy of an unexpired pre-approval letter (on letterhead obtained within 30 days of on-line application) from a bank or mortgage company. Pre-approvals from internet lenders will **not** be accepted. **Pre-qualifications will not be accepted** unless the following, exact verbiage is included in the letter: “We are in receipt and have reviewed documentation pertaining to income, credit and assets and it appears to meet program guidelines.” An optional list of mortgage lenders that provide financing on ADUs is located on the County’s website at www.loudoun.gov/adu.