

**You're HOME Hampton Roads  
Down Payment and Closing Cost (DPCC) Program**  
**Program Introduction and Application**



The You're HOME Hampton Roads Regional Down Payment and Closing Cost (DPCC) Program provides closing cost and/or down payment assistance to qualified first-time homebuyers. The program was developed to aid first-time homebuyers whose desire is to purchase a home in the counties of Gloucester, James City, Surry and York, and the cities of Williamsburg and Poquoson. The HOME DPCC, funded by the U. S. Department of Housing and Urban Development (HUD), is designed to expand the supply of affordable housing to low and moderate income families. Listed below are the general eligibility requirements and current household income limits. If you are within the program's eligibility guidelines and income, please complete the attached application, provide the required supporting documentation, and submit it to the contact listed below. An application checklist is provided to you on the second (2nd) page as a guide.

**General Eligibility Requirements:**

- Must be a first-time homebuyer
- Property must be purchased in the counties of Gloucester, James City, Surry and York, and the cities of Williamsburg and Poquoson, Virginia
- Provide a certificate from a Virginia Housing-approved First-time Homebuyer Class (in-person instruction only)
- Property must meet inspection standards and local codes
- Buyer must not have previously signed a sales contract prior to entering the DPCC program
- Buyer must contribute 1% of the sales price of their own funds to the transaction.

**Household Income Limits: (Income from All Sources):**

***Please note that your income must not exceed the limits/household members below.***

Median Income Limits (\$)	1-Person (Yearly \$)	2-People (Yearly \$)	3-People (Yearly \$)	4-People (Yearly \$)	5-People (Yearly \$)	6-People (Yearly \$)	7-People (Yearly \$)	8-People (Yearly \$)
Maximum	59,650	68,200	76,700	85,200	92,050	98,850	105,650	112,500

***Here are some helpful tips for submitting your application and documents!***

- Your application cannot be reviewed without all required documentation.
- Please clearly list all household members that will be living in your home.

**Send Completed Application to:**  
**Hampton Roads Planning District Commission**  
**Come HOME Housing Program**  
**723 Woodlake Drive – Chesapeake, VA 23320**  
**Phone: 757.420.8300 Fax: 757.523.4881**  
**Email: [comehome@hrpdcva.gov](mailto:comehome@hrpdcva.gov)**

## Application Checklist and Cover Sheet

Please **return the Checklist along with the application** where it shows the documents provided with your application. The program does not accept original documents and is unable to make copies. Please ensure only copies of your documents are provided with your application. Applications may be submitted via scan, email, fax or mail. Please see all contact and correspondence information at the bottom of Page 1 of this application. No in-person drop-off applications are being accepted at this time.

- Application (original) - completed and signed**
- Copy of lender's mortgage preapproval letter (*must be approved with a Virginia Housing-approved lender*)**
- Picture ID**
- Virginia Housing or Neighborworks Homeownership Education Certificate ([www.virginiahousing.com](http://www.virginiahousing.com))**
- Household Spending Plan (Budget)**
- Most recent check stubs-one (1) month for all household members**

**Please provide copies and documentation for all income for all household members. Verification of other income (Check all that applies and send copies)**

- Verification of other Income for ALL household members. (Check all that applies and send copies)**

<input type="checkbox"/> Social Security Award letter	<input type="checkbox"/> Annuity, Retirement, or Pension Payment Death
<input type="checkbox"/> Disability Award Letter	<input type="checkbox"/> Benefits
<input type="checkbox"/> Child Support or Alimony (Provide copy of order/ DSCE)	<input type="checkbox"/> Royalties
<input type="checkbox"/> Part-Time/Gig/Side-Job (e.g., Door Dash, Uber)	<input type="checkbox"/> Insurance Payments
<input type="checkbox"/> Self-Employment (need P&L Statement)	<input type="checkbox"/> Unemployment
<input type="checkbox"/> Workers Compensation or Severance Pay	<input type="checkbox"/> Trust Income
	<input type="checkbox"/> Other: _____

- Verification of Assets for ALL household members (Check all that applies and send copies)**

<input type="checkbox"/> Retirement Savings (i.e. IRA, 401K, 403B, Keogh)	<input type="checkbox"/> Mutual Funds or Bonds
<input type="checkbox"/> Pension	<input type="checkbox"/> Lottery Winnings
<input type="checkbox"/> Life Insurance- Whole Life or Universal	<input type="checkbox"/> Capital Gains
<input type="checkbox"/> Victim's Restitution Insurance Settlements	<input type="checkbox"/> Inheritances
<input type="checkbox"/> Real Estate (other than primary residence)	<input type="checkbox"/> Annuity
<input type="checkbox"/> Certificates of Deposits (CD)	<input type="checkbox"/> Other: _____
<input type="checkbox"/> Money Market Account	

- Three (3) months of bank statements- (for all accounts, for all household members)**

- Last two (2) years of Federal Tax Returns (signed) with all schedules. (Even if you filed electronically, please sign.)**
- Last two (2) years W-2s**
- Copies of Divorce or Separation Decree, if applicable**

### Section 1- Applicant Information:

Name: \_\_\_\_\_  
Last \_\_\_\_\_ First \_\_\_\_\_ MI \_\_\_\_\_

Current Address: \_\_\_\_\_ City & State: \_\_\_\_\_ Zip: \_\_\_\_\_

Work Phone: \_\_\_\_\_ Home Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

Email: \_\_\_\_\_ Gender:  M  F  Non-Binary

Marital Status: Single  Married  Divorced  Separated  (copies of agreement required)

Ethnicity :	Race:	<input type="checkbox"/> White	<input type="checkbox"/> Black or African American
<input type="checkbox"/> Hispanic	<input type="checkbox"/> Asian	<input type="checkbox"/> American Indian/Alaskan Native	
<input type="checkbox"/> Non-Hispanic	<input type="checkbox"/> Asian & White	<input type="checkbox"/> American Indian/Alaskan Native & White	
	<input type="checkbox"/> Native Hawaiian/ Other Pacific Islander	<input type="checkbox"/> Black/African American & White	
	<input type="checkbox"/> Other _____	<input type="checkbox"/> American Indian/Alaskan Native & Black	

### Section 2- Co-Applicant Information:

N/A

Name: \_\_\_\_\_  
Last \_\_\_\_\_ First \_\_\_\_\_ MI \_\_\_\_\_

Current Address: \_\_\_\_\_ City & State: \_\_\_\_\_ Zip: \_\_\_\_\_

Work Phone: \_\_\_\_\_ Home Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

Email: \_\_\_\_\_ Gender:  M  F  Non-Binary

Marital Status: Single  Married  Divorced  Separated  (copies of agreement required)

Ethnicity :	Race:	<input type="checkbox"/> White	<input type="checkbox"/> Black or African American
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	<input type="checkbox"/> Native Hawaiian/ Other Pacific Islander	<input type="checkbox"/> Black/African American & White	
	<input type="checkbox"/> Other _____	<input type="checkbox"/> American Indian/Alaskan Native & Black	

### Section 3- Household Composition & Income:

Please indicate **ALL** of the members (adults and children) you anticipate living in your home. This includes all adults and/or minors that are also not associated with the loan. List all income associated with each member to include, but not limited to SSI, Disability, retirements, child support (active and arrears), as well as part-time employment income, such as DoorDash, Uber, etc. Attach additional pages, if needed.

Applicant's Employer: \_\_\_\_\_

Occupation: \_\_\_\_\_

Estimated Gross Monthly Income: \$\_\_\_\_\_

Years Employed: \_\_\_\_\_

Co-Applicant's Employer: \_\_\_\_\_

Occupation: \_\_\_\_\_

Estimated Gross Monthly Income: \$\_\_\_\_\_

Years Employed: \_\_\_\_\_

### Other Income/Household Members/Dependents

Name	Relationship	Date of Birth	Age	Gross Income/ Pay Period	Source of Income
<i>Example: Sarah Doe</i>	<i>Daughter</i>	<i>10-1-2000</i>	<i>20</i>	<i>\$337/month</i>	<i>Child Support</i>

### Section 4- Housing Status

My current housing status is:

Renting/Leasing     Boarder (Renting)     Homeless     Public Housing     Section 8

Living with Family (renting/not renting)     Other \_\_\_\_\_

If you are currently renting, how long have you been renting? \_\_\_\_\_ Years \_\_\_\_\_ Months

Date Current Lease Expires \_\_\_\_\_

## Section 5- Lender and Real Estate Agent Information:

The following people will be assisting with the lending/closing process:



Mortgage Company: \_\_\_\_\_

Loan Officer: \_\_\_\_\_ Email: \_\_\_\_\_ Phone: \_\_\_\_\_

Real Estate Agent's Company: \_\_\_\_\_

Agent's Name: \_\_\_\_\_ Email: \_\_\_\_\_ Phone: \_\_\_\_\_



## Before Moving to the Signatory Page!

**Please confirm that you have provided copies and documentation for ALL income for all household members. Verification of other income (Check all that applies and send copies) The program does not accept original documents and is unable to make copies. Please ensure only copies of your documents are provided with your application.**

**Verification of other Income for ALL household members (Check all that applies and send copies)**

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**Verification of Assets for ALL household members (Check all that applies and send copies)**

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<input type="checkbox"/> Certificates of Deposits (CD)	<input type="checkbox"/> Other: _____
<input type="checkbox"/> Money Market Account	

## APPLICANT CERTIFICATION STATEMENT



I/We certify that the information provided in this application and documents submitted is true and correct as of the date set forth opposite my/our signature(s) below. I/We acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information provided may result in civil liability and/or criminal penalties including, but not limited to fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. And liability for monetary damages to the HR PDC, its agents, successors, and assigns, and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made.

I/We hereby certify I/we have read the Program Information document in its entirety. I/We understand that the program guidelines are mandatory and in order to ensure consistency and fairness among all borrowers, no exceptions can be made. I/We also understand that final approval is based on availability of funds and that changes in financial standing, false statements or omission of information may result in disqualification for the program. I/We are aware that the DPA program reserves the right at any time to limit the number of application submissions, deny; and/or rescind the program's initial approval.

Borrower (print name)

Co-Borrower (print name)

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Signature

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Date

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Signature

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Date

***The Hampton Roads Planning District Commission does business in accordance with the Federal Fair Housing Act, which prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions based on race, color, national origin, religion, sex, familial status and disability. The Hampton Roads Planning District Commission fully supports the principals of Equal Opportunity and makes every possible effort to comply with all applicable law.***



## AUTHORIZATION TO RELEASE INFORMATION

*This Authorization is good for one (1) year from the date of the client's signature.*



**Hampton Roads Planning District Commission  
Come HOME Housing Program  
723 Woodlake Drive – Chesapeake, VA 23320  
Phone: 757.420.8300 Fax: 757.523.4881  
Email: [comehome@hrpdcva.gov](mailto:comehome@hrpdcva.gov)**

I/We have applied for Down Payment/Closing Cost Assistance from the Hampton Roads Planning District Commission (HRPDC). As part of the application process, I/WE AUTHORIZE you to provide and release any and all information and documentation requested for the purpose of verifying information contained in my/our grant application and in other documents required in connection with the grant, either before the grant is closed or as part of its quality control program. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.

I/We authorize you to provide the lender, real estate professional, and/or the HRPDC any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income, bank, money market, and similar account balances and statements, credit history, and copies of income tax returns during processing and after the loan closes.

I/We further agree and authorize the HRPDC and the lender to share and furnish each other and to any non-profit or housing affiliates assisting with housing education, savings programs, etc., or agents of those entities.

I/WE authorize the HRPDC to share with any applicable HRPDC employee/department, any and all information contained in my/our grant application. This information shall be shared solely for the purpose of facilitating the processing of my/our grant application.

A copy of this authorization may be accepted as an original.

Borrower (print name)

Co-Borrower (print name)

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Signature

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Date

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Signature

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Date