



Richmond Redevelopment and Housing Authority  
 Administrative Offices  
 600 East Broad Street, 4<sup>th</sup> Floor  
 Richmond, VA 23219  
 TTD/TTY Virginia Relay Service

ComeHome information Line: (804) 780-4090  
 Email: [ComeHome@rrha.com](mailto:ComeHome@rrha.com)

## APPLICATION FOR HOMEOWNERSHIP INTEREST FORM

DATE:		HOW DID YOU HEAR ABOUT US?	
<b>HOMEBUYER'S INFORMATION</b>			
FIRST NAME:		MIDDLE INITIAL:	LAST NAME:
CURRENT STREET ADDRESS:		CITY:	STATE: ZIP: COUNTY:
HOME PHONE:	WORK PHONE:	CELL PHONE:	TEXT:
EMAIL 1:	E-MAIL 2:	DATE OF BIRTH:	CITIZENSHIP:
MARITAL STATUS:		HEAD OF HOUSEHOLD?	FAMILY SIZE:
HOW LONG AT CURRENT ADDRESS?	HOMEOWNERSHIP STATUS:	MONTHLY RENT	
GENDER:	RACE:		
ARE YOU A: <input type="checkbox"/> 1 <sup>st</sup> Time Homebuyer		<input type="checkbox"/> 1 <sup>st</sup> Generation Homebuyer?	ARE YOU DISABLED? MILITARY STATUS:
PREVIOUS ADDRESS, IF LIVING AT CURRENT ADDRESS FOR LESS THAN TWO (2) YEARS:			
CURRENT EMPLOYERS' NAME AND ADDRESS:			
HOW LONG AT JOB?	JOB TITLE:	ANNUAL INCOME: \$ _____	
PREVIOUS EMPLOYER'S NAME AND PHONE NUMBER, IF AT CURRENT EMPLOYER FOR LESS THAN TWO (2) YEARS:		INCOME RANGE: <input type="checkbox"/> Under \$40,000 <input type="checkbox"/> 40,000 to \$67,500 <input type="checkbox"/> \$67,501 to \$84,200 <input type="checkbox"/> Over \$84,200	
<b>APPROXIMATE ASSETS</b>			
CHECKING AMOUNT (\$):	SAVINGS AMOUNT (\$):	STOCKS, BONDS, 401K, ETC. (\$):	
<b>PURCHASER INFORMATION</b>			
WILL THERE BE A CO-BORROWER?	CO-BORROWER'S FULL NAME?	CO-BORROWER IS:	
WHEN WOULD YOU LIKE TO BUY?	WHERE ARE YOU SEEKING TO PURCHASE? <input type="checkbox"/> HENRICO <input type="checkbox"/> CITY OF RICHMOND <input type="checkbox"/> CHESTERFIELD <input type="checkbox"/> HOPEWELL <input type="checkbox"/> PETERSBURG		
ARE YOU CURRENTLY WORKING WITH A REALTOR? If yes, who? _____	ARE YOU CURRENTLY WORKING WITH A LENDER If yes, who? _____		
<b>OFFICIAL USE (TO BE FILLED OUT BY RRHA HOMEOWNERSHIP TEAM ONLY)</b>			
<b>ANNUAL CREDIT REPORT</b>		<b>CREDIT</b>	
<b>CREDIT REPORT- ENHANCEMENTS</b>		CREDIT SCORE:	
AMOUNT PAID: _____ DATE: _____		CREDIT RATING: <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> Mortgage Ready	
PAYMENT: <input type="checkbox"/> Cash <input type="checkbox"/> Money Order <input type="checkbox"/> Check (inc. #) _____ <input type="checkbox"/> MasterCard <input type="checkbox"/> Visa <input type="checkbox"/> Card # _____		IS THE BORROWER A CURRENT RESIDENT OF PUBLIC HOUSING OR HCVP?	
<b>PRELIMINARY VERIFICATION:</b>		ASSIGNED HOUSING SPECIALIST:	
_____ 3 MONTHS OF INCOME		PRE-PURCHASE COUNSELING MEETING:	
_____ 3 MONTHS BANK STATEMENTS OF ALL ACCOUNTS		Date: _____ Time: _____	
_____ 2 YEARS TAX RETURNS WITH W2 FORMS		WERE THE CONTENTS AND PURPOSE OF THE DISCLOSURE FORM FULLY EXPLAINED TO BORROWER? <input type="checkbox"/> Yes <input type="checkbox"/> No	
_____ HOMEBUYERS WORKSHOP COMPLETE			
_____ VIDA PROGRAM ORIENTATION COMPLETE			
_____ VIDA MATCH SAVINGS VERIFIED			
HOMEBUYER EDUCATION LEVEL: ___ HS ___ COLL ___ TRADE	CO-BUYER EDUCATION LEVEL: ___ HS ___ COLL ___ Trade	IS HOMEBUYER SPOUSE OR OTHER?	

## CO-HOMEBUYER'S INFORMATION

FIRST NAME:		MIDDLE INITIAL:		LAST NAME:	
CURRENT STREET ADDRESS:			CITY:	STATE:	ZIP:      WARD (if applicable):
HOME PHONE:		WORK PHONE:		CELL PHONE:	
EMAIL:		E-MAIL:		DATE OF BIRTH:	
CITIZENSHIP:		MARITAL STATUS: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced		HEAD OF HOUSEHOLD IS: <input type="checkbox"/> Male <input type="checkbox"/> Female	
FAMILY SIZE:		HOW LONG AT CURRENT ADDRESS?		HOMEOWNERSHIP STATUS: <input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Both <input type="checkbox"/> Neither	
MONTHLY RENT/MORTGAGE:		GENDER: <input type="checkbox"/> Male <input type="checkbox"/> Female		RACE: <input type="checkbox"/> African American <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Caucasian <input type="checkbox"/> Hispanic American <input type="checkbox"/> Multiracial <input type="checkbox"/> Native Hawaiian/Other Pacific Islander	
YOU ARE: <input type="checkbox"/> First-Time Homebuyer <input type="checkbox"/> MILITARY VETERAN		ARE YOU DISABLED? <input type="checkbox"/> Yes <input type="checkbox"/> No			
PREVIOUS ADDRESS, IF LIVING AT CURRENT ADDRESS FOR LESS THAN TWO (2) YEARS:					
CURRENT EMPLOYERS' NAME AND ADDRESS:					
HOW LONG AT THE JOB?		TITLE:		ANNUAL INCOME: \$ _____	
PREVIOUS EMPLOYER'S NAME AND PHONE NUMBER, IF AT CURRENT EMPLOYER FOR LESS THAN TWO (2) YEARS:		INCOME RANGE: <input type="checkbox"/> Under \$40,000 <input type="checkbox"/> 40,000 to \$67,500 <input type="checkbox"/> \$67,501 to \$84,200 <input type="checkbox"/> Over \$84,200			

## APPROXIMATE ASSETS

CHECKING AMOUNT (\$):	SAVINGS AMOUNT (\$):	STOCKS, BONDS, 401K, ETC. (\$):
-----------------------	----------------------	---------------------------------

## ADDITIONAL FAMILY INFORMATION

NAME:	DATE OF BIRTH:	RELATIONSHIP:
NAME:	DATE OF BIRTH:	RELATIONSHIP:
NAME:	DATE OF BIRTH:	RELATIONSHIP:
NAME:	DATE OF BIRTH:	RELATIONSHIP:
NAME:	DATE OF BIRTH:	RELATIONSHIP:
NAME:	DATE OF BIRTH:	RELATIONSHIP:

**We will be using the Annual Credit Report provided by the federal government, which is available for free once a year. If you have already used your free report, please log back into the website and save or print a copy for your reference. This REPORT is use for INFORMATIONAL ONLY PURPOSES BY RRHA HOMEOWNERSHIP TEAM.**

\_\_\_\_\_  
Homebuyer Signature

\_\_\_\_\_  
Co-Homebuyer Signature

# RRHA COMEHOME INITIATIVE EXPECTATIONS

The responsibility for becoming a homeowner is yours, just as the rewards of being a homeowner will be yours. RRHA is here to make the process a little easier and a lot less confusing. We believe the responsibilities of becoming a homeowner are well worth the hard work needed to get there, and we will always be here when you need us.

## Homebuyer promises to:

- Attend educational seminars and understand the home-buying process.
- Provide all the documentation needed to process the application for down payment assistance as requested.
- Create the time necessary for meeting with the Housing Specialist and for following through with the steps of homeownership.
- Uphold his or her end of the two-way communication process needed to complete the steps of homeownership.
- Diligently work to fulfill the steps outlined in the Action Plan.
- Contact your Housing Specialist every two (2) weeks via voicemail or e-mail to state any employment or changes that could impact mortgage loan approval.
- Attend home maintenance and or post-purchase counseling with a Specialist.
- Do not make any major purchases or open any credit accounts.
- Pay all bills on time.
- Save money.

By signing below, you are agreeing to fulfill your responsibilities above and as outlined in the Homeownership Action Plan.

---

Homebuyer's Signature

Date

---

Co-Homebuyer's Signature

Date

---

RRHA Homeowner Staff

Date

# **HOMEBUYER TO-DO LIST**

- 1. Complete Application and Disclosure Form**
- 2. Provide copies of pay stubs for each person in the household (most recent 3 months)**
- 3. Provide copies of income from all other sources which may include: Social Security, SSI, Disability income,**
- 4. Unemployment, alimony, child support, retirement pension, etc.**
- 5. Provide copies of signed Tax Returns with W2 Forms (most recent 2 years)**
- 6. Provide copies of Bank Statements for the last 3 months (online account activity is not accepted)**
- 7. Provide a copy of your Bankruptcy Discharge Papers, if applicable, with a letter of explanation**
- 8. Provide Documents listed below if you are currently under a contract to Purchase a Home:**
  - **Copy of Lender Loan Application**
  - **Copy of Loan Pre-Approval Letter**
  - **Copy of signed Purchase Contract with Realtor Cover sheet**
  - **Copy of Loan Estimate Form**
  - **Copy of Flood Determination form signed by homebuyer(s)**
  - **Copy of Appraisal**
  - **Copy of commitment letters for other grant assistance or gifts**

**Mail Forms to: RRHA Homeownership Team, 600 E Broad Street, Richmond, VA 23219**