

Moderate Income Purchase Assistance Program **(MIPAP)**

Age Requirements

18 and over

Available 24/7

No

Documents Required

Call for details

Other Eligibility Criteria

Visit the website for more eligibility information.

Intake Contact Email

housingdivision@arlingtonva.us

Intake Process

Call, visit the website or email for more information.

Intake Contact Telephone

(703) 228-3765

Provider Refer

Yes

Report Problems

Call the Agency

Residency Requirements

Serves residents of Arlington County.

Self Refer

Yes

Arlington County Department of Community Planning, Housing and Development

<https://housing.arlingtonva.us/get-help/home-ownership/>

<http://housing.arlingtonva.us/get-help/home-ownership/>

Main

(703) 228-3765

TTY/TTD

(703) 228-4611

2100 Clarendon Boulevard

Suite 700

22201 VA

United States

Monday: 8:00 am-5:00 pm

Tuesday: 8:00 am-5:00 pm

Wednesday: 8:00 am-5:00 pm

Thursday: 8:00 am-5:00 pm

Friday: 8:00 am-5:00 pm

Saturday: Closed

Sunday: Closed

Fee Structure

No Fee

Languages Spoken

English

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Spanish

For first-time buyers purchasing a home in Arlington, the [Arlington County Moderate Income Purchase Assistance Program \(MIPAP\)](#) provides a deferred payment, no-interest loan of up to 25 percent of the home purchase price. The loan may be used to cover a portion of the down payment and all closing costs. The MIPAP loan acts as a second mortgage. The first mortgage must be a conventional loan from a lender approved by VHDA (Virginia Housing Development Authority).

MIPAP uses a shared appreciation model, which means there are no interest or monthly loan payments over the course of the loan. Instead, when a homebuyer chooses to sell or refinance the property, an appraisal of the property will be done to determine if the property has increased in value. If the property value has increased, the homebuyer would owe the County the original loan amount plus a proportionate share of the net appreciation (up to 25 percent).

The Low-Interest Mortgage Program assists homebuyers with low to moderate incomes to purchase in Arlington, by providing below-market-rate mortgages with as little as one percent down.

Service Area(s)

Arlington County

Email

housingdivision@arlingtonva.us