



Pre-Qualification Application Package **San Diego Housing Commission's Affordable For-Sale Program**

How to Apply?

To apply for the San Diego Housing Commission's Affordable For-Sale Program, applicants must follow these four steps:

Step 1: Complete and sign the Pre-Qualification Worksheet

Step 2: Provide income documentation

Step 3: Submit steps 1 and 2 to: affordableforsale@sdhc.org

Step 4: Await email confirmation of your placement on the Interest List.

What Income Documents are needed?

Use the checklist below to submit all income documentation that applies to **you and all adult** household members 18 years of age and older. Applications with missing income documents cannot be processed.

The following documents are required for each income category:

Wage Earner:

Paystubs with year-to-date totals for the most recent 2 consecutive months (*required*)

Self-Employed:

Year-to-date Profit and Loss statement for the current year, signed and dated (*required*)

Business **and** personal Federal Income Tax Returns with **all** schedules for the most recent 3 consecutive years (*required*)

1099 for most recent 3 years (*if applicable*)

Pension/Social Security/Retirement:

Most recent award letter(s) from Social Security, VA Pension, Disability, etc. (*required*)

Child Support/Alimony:

Child support agreement and/or divorce decree with six months proof of payment (*required*)



**Affordable For-Sale Program
PRE-QUALIFICATION WORKSHEET**

Which development are you interested in?

Check all that apply

Carmel Valley	
Airoso _____	Bella Rosa _____
Cristamar _____	Sycamore Walk _____
North Park	
La Boheme _____	Renaissance _____

How many bedrooms are you interested in?

Program Occupancy Standards

_____ 1 Bedroom: 1-2 People
 _____ 2 Bedroom: 2-4 People
 _____ 3 Bedroom: 4 or more people

NUMBER OF PEOPLE IN HOUSEHOLD? _____

Please provide income documentation for all household members over age 18

Applicant: Primary person to be on title **ALL FIELDS REQUIRED**

First Name / Middle / Last _____

Phone Number _____

Social Security No. _____

Current Address _____

E-mail Address _____

Marital Status	Citizenship
Single _____	U.S. Citizen _____
Divorced _____	Permanent Resident _____
Married _____	

Do you currently rent or own?
Rent _____
Own _____

If you currently rent, have you owned a home in last 3 years?

Employment:

Name of Employer _____
 Start Date _____
 Self Employed? _____
 If yes, how long? _____

Monthly Gross Income (before taxes)	2nd Job
Salary / Base _____	_____
Overtime _____	_____
Bonus _____	_____
Commission _____	_____
Other _____	_____
Child Support / Alimony _____	_____
Social Security/Disability _____	_____
Pensions/Retirement _____	_____
Unemployment _____	_____
TOTAL _____	_____

Applicant - 2nd Job, if applicable

Name of Employer _____
 Start Date _____
 Self Employed? _____
 If yes, how long: _____

Co- Applicant: Provide spouse's information even if they will not be on the loan **ALL FIELDS REQUIRED**

First Name / Middle / Last _____

Phone Number _____

Social Security No. _____

Current Address (if different from Applicant): _____

E-mail Address _____

Marital Status	Citizenship
Single _____	U.S. Citizen _____
Divorced _____	Permanent Resident _____
Married _____	

Do you currently rent or own?
Rent _____
Own _____

If you currently rent, have you owned a home in last 3 years?

Employment:

Name of Employer _____
 Start Date _____
 Self Employed? _____
 If yes, how long? _____

Monthly Gross Income (before taxes)	2nd Job
Salary / Base _____	_____
Overtime _____	_____
Bonus _____	_____
Commission _____	_____
Other _____	_____
Child Support / Alimony _____	_____
Social Security/Disability _____	_____
Pensions/Retirement _____	_____
Unemployment _____	_____
TOTAL _____	_____

Co-Applicant - 2nd Job, if applicable

Name of Employer _____
 Start Date _____
 Self Employed? _____
 If yes, how long? _____



Household Information: List all household members (exclude applicant and co-applicant listed above) **REQUIRED**

	Name	Age	Relationship	Monthly Income
1	_____	_____	_____	_____
2	_____	_____	_____	_____
3	_____	_____	_____	_____
4	_____	_____	_____	_____

Asset Information: List all asset accounts **REQUIRED**

Name of Bank/Broker/investment Co/Etc.	Type of Account	Amount
_____	_____	_____
_____	_____	_____
_____	_____	_____
TOTAL		

Down Payment: **ALL FIELDS REQUIRED**

Amount Available for down payment: _____

What is the source of the required 3% down payment?

Personal Savings _____ 401(K) _____

Gift _____ Sale of Current Property _____

If the down payment will be from gift funds:

Gift Amount: _____

Donor Name: _____

Relationship: _____

Liabilities Information: list all debts including, balances/amount owed and monthly payment **REQUIRED**

	Name of Vendor/Creditor	Type of Loan	Balance	Monthly Payment
1	_____	_____	_____	_____
2	_____	_____	_____	_____
3	_____	_____	_____	_____
4	_____	_____	_____	_____
Total			_____	_____

List all student loans. Student loan payments will be counted in debt to income ratio even if they are deferred.

Disclosures: **ALL FIELDS REQUIRED**

Applicant <i>check one</i>	Co- Applicant <i>check one</i>
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1) Have you filed for bankruptcy in the past 7 years?

Y N

Y N

If yes, what date was it discharged?

2) Are there any outstanding judgments against you?

Y N

Y N

3) Have you had a property foreclosed upon, given title, deed in lieu or sold a property in short sale within the last 7 years?

Y N

Y N

If yes, what date was the property transferred?

4) Do you intend to occupy the property as your primary home?

Y N

Y N



ACKNOWLEDGMENT AND AGREEMENT:

Each of the undersigned hereby acknowledges that the San Diego Housing Commission (SDHC) may verify any information contained in this pre-qualification worksheet or obtain any information or data relating to the loan, for any legitimate business purpose through any source, named in this worksheet.

SDHC is authorized to request a credit report from the consumer reporting agencies.

CERTIFICATION:

I certify under PENALTY OF PERJURY under the laws of the State of California that the above application and attached documentation are true and correct. I understand that submitting false or misleading information may disqualify me from participating in the program.

SIGNATURE(S):

Applicant: _____

Date: _____

Co-Applicant: _____

Date: _____

RETURN THE COMPLETED PRE-QUALIFICATION WORKSHEET AND ALL APPLICABLE INCOME DOCUMENTATION INCLUDING: PAYSTUBS, TAX RETURNS, PROFIT AND LOSS STATEMENT, AWARD LETTERS, PROOF OF CHILD SUPPORT, ETC. TO:

Email: affordableforsale@sdhc.org **(preferred)**

Or mail to: San Diego Housing Commission
Attention: Single Family Finance / Affordable For-Sale Program
1122 Broadway, Suite 300
San Diego, CA 92101