



## ***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](mailto: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	
Airosa _____	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 _____	_____
<b>TOTAL</b> _____	_____

**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 _____	_____
<b>TOTAL</b> _____	_____

**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**

<b>Applicant</b> check one	<b>Co- Applicant</b> check one
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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



SAN DIEGO  
HOUSING  
COMMISSION

**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](mailto: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