

PRE-QUALIFICATION CHECKLIST

Affordable For-Sale Program

The following is the list of documentation required to process your pre-qualification request. **All applicants and all adult household members (even if not on the loan) are required to provide the documentation listed below.** Submission of a pre-qualification request without all applicable documentation may cause a delay in processing.

- 1 San Diego Housing Commission Application - completed and signed
- 2 Pay stubs with Year-To-Date totals for all jobs - **2 most recent consecutive months required**
- 3 Last pay stub from 2024 and 2025, with pay date in December
- 4 W2's and/or 1099's for all jobs within the last 2 years. (2024 & 2025)
- 5 Award letter(s) from Social Security, VA pension, Educational grants, Disability, etc., if applicable
- 6 If self-employed: Profit and Loss Statement for the current year, signed and dated & 12 months bank statements
- 7 Federal Income Tax Returns (1040) together with all schedules for the **most recent 2 consecutive years** (2024 & 2025)
- 8 Declaration of No Income for any household member over the age of 18 who does not have any income.
- 9 Bank Statements for ALL checking, savings, CD & money market accounts.- **3 most recent months required**
- 10 Statements for ALL brokerage, stocks, bonds, mutual funds, etc., if applicable - **3 most recent months required**
- 11 Gift letter, if applicable
- 12 Divorce Decree and/or Child Support Agreement & Custody Agreement with 12 months proof of payment, if applicable
- 13 If any household member 18 years or older has income, need proof in forms as stated above.

Please note, the San Diego Housing Commission will run your credit as part of the pre-qualification process.

Please also note that this is not an exhaustive list of documents. Upon review, SDHC has the right to request additional documents as needed.



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? _____

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

Single _____
Divorced _____
Married _____

Citizenship

U.S. Citizen _____
Permanent Resident _____
Non-Permanent Resident _____

**Do you currently
rent or own?**

Rent _____
Own _____

**Have you owned a home in
last 3 years?**

Yes _____
No _____

Amount of Rent? _____

Date Sold? _____

Employment:

Name of Employer _____

Position _____

Start Date _____

Self Employed? _____

How Long? _____

Applicant - 2nd Job, if applicable

Name of Employer _____

Position _____

Start Date _____

Self Employed? _____

How Long? _____

Monthly Gross Income (before taxes)

Salary / Base _____

Overtime _____

Bonus _____

Commission _____

Other _____

Child Support / Alimony _____

Social Security/Disability _____

Pensions/Retirement _____

Unemployment _____

TOTAL _____

2nd Job

If with current employer less than 2 years or if employed with more than employer, provide:

Employer Name _____

Dates of Employment _____

From

To

Employer Name _____

Dates of Employment _____

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

First Name / Middle / Last _____

Phone Number _____

Social Security No. _____

Current Address _____

E-mail Address _____

Marital Status

Single _____
Divorced _____
Married _____

Citizenship

U.S. Citizen _____
Permanent Resident _____
Non-Permanent Resident _____

**Do you currently
rent or own?**

Rent _____
Own _____

**Have you owned a home in
last 3 years?**

Yes _____
No _____

Amount of Rent? _____

Date Sold? _____

Employment:

Name of Employer _____

Position _____

Start Date _____

Self Employed? _____

How Long? _____

Applicant - 2nd Job, if applicable

Name of Employer _____

Position _____

Start Date _____

Self Employed? _____

How Long? _____

Monthly Gross Income (before taxes)

Salary / Base _____

Overtime _____

Bonus _____

Commission _____

Other _____

Child Support / Alimony _____

Social Security/Disability _____

Pensions/Retirement _____

Unemployment _____

TOTAL _____

2nd Job

If with current employer less than 2 years or if employed with more than employer, provide:

Employer Name _____

Dates of Employment _____

From

To

Employer Name _____

Dates of Employment _____



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

	Name	Age	Relationship	Monthly Income
1				
2				
3				
4				
5				
6				

Asset Information: List ALL asset accounts (ALL assets are required to be disclosed) **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) _____

If the down payment will be from gift funds:

Gift _____ Sale of Current Property _____

Gift Amount: _____

Donor Name: _____

Relationship: _____

Liabilities Information: list all debts including, balances/amount owed and monthly payment. Mark N/A if you have no outstanding debts **REQUIRED**

	Name of Vendor/Creditor	Type of Loan	Balance	Monthly Payment
1				
2				
3				
4				
5				
		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 check one	Co- Applicant check one	Co- Applicant check one
1) Have you filed for bankruptcy in the past 7 years? <i>If yes, what date was it discharged?</i>	Y ___ N ___ _____	Y ___ N ___ _____	Y ___ N ___ _____
2) Are there any outstanding judgments against you?	Y ___ N ___ _____	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? <i>If yes, what date was the property transferred?</i>	Y ___ N ___ _____	Y ___ N ___ _____	Y ___ N ___ _____
4) Do you intend to occupy the property as your primary home?	Y ___ N ___ _____	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:

Co-Applicant:

Date:



SAN DIEGO
HOUSING
COMMISSION

DECLARATION OF NO INCOME

The San Diego Housing Commission is required to verify all income of anyone receiving assistance. To comply with this requirement, we ask your cooperation in supplying the information requested in the certification below. This information will be held in strict confidence and used only for the purpose of establishing eligibility for the First-Time-Home Buyer Program.

CERTIFICATION OF NO INCOME

I, _____, do hereby certify that I **DO NOT**
Type the full name of adult HH member not receiving any income

receive income from ANY source. I understand that the sources of income include, but are not limited, to the following:

AFDC	Income from Assets
Alimony	Pensions
Annuities	Rental Income
Child Support	Retirement
Disability	Self-Employment
Educational Grants/Work Study	Social Security/SSI
Family Support	Union Benefits
General Assistance	Unemployment Compensation

I certify that the foregoing is true, complete and correct. Inquiries may be made to verify statements herein. I also understand that false statements or omissions are grounds for disqualification and/or prosecution under the full extent of California law.

This signature signifies that I receive **NO INCOME** from **ANY SOURCE**.

Please sign in blue ink

Signature

Date

Print Name

SSN

"ONLY" FOR ADULT HOUSEHOLD MEMBER RECEIVING NO INCOME FROM ANY SOURCE.



SAN DIEGO
HOUSING
COMMISSION

GIFT LETTER

(Required if receiving gift funds towards down payment or closing cost from a close relative)

The San Diego Housing Commission is required to verify the financial eligibility of anyone receiving assistance under the Program. To comply with this requirement, we ask your cooperation in supplying the information requested in the Certification below. This information will be held in strict confidence and will be used only for purpose of establishing your eligibility.

Each section of the Gift Letter must be fully completed including dates and signatures of donor and recipient (borrower). Read this form carefully and be prepared to follow these instructions exactly.

I. General Information

I, _____, will give (or have given) a gift of \$ _____
Donor (s) Amount

To _____ My _____
Name of Recipient/Borrower Relationship with Recipient/Borrower

In time to close the mortgage transaction on the purchase of the property located at:

_____ Street _____ City/State _____ Zip Code

II. Location of Funds

The location of funds must be indicated. If funds are verified on deposit as the date of application, the funds are in the borrower's account at: _____ OR ;if the funds are given after

(Borrower's Account Information: Bank's name/Address/Account No.

application, the funds are in donor's account at:: _____

Donor's Account Information: Bank's name/Address/Account No.

III. Documentation

Documentation verifying availability, transfer, and receipt will be required. Review the Lender's Commitment Letter for specific required documentation. (Bank statements, deposit receipt, copy of check, etc.).

IV. Donor/Recipient Certification

This is a bonafide gift, and there is no obligation, expressed or implied either in the form of cash or future services, to repay this sum at this time. The funds given to the homebuyer were not made available to the donor from any person or entity with an interest in the sale of the property including the seller, real estate agent or broker, builder, loan officer, or any entity associated with them.

WARNING: Section 1010 of Title 18, U.S.C. Department of Housing and Urban Development Transactions provides, "Whoever, for the purpose ofinfluencing in any way the action of such Department ... makes, passes, utters, or publishes any statement, knowing the same to be false.. shall be fined not more than \$5,000 or imprisoned not more than two years, or both."

Date: _____

Date: _____

Donor's Signature

Recipient's Signature

Donor's Signature

Recipient's Signature