

Thank you for partnering with the San Diego Housing Commission (SDHC) to help make your client's dream a reality. To ensure the integrity of SDHC programs, it is important that you use the utmost care in qualifying and packaging a loan for submission.

To streamline our program, we have made major changes, including changes to the Program Guidelines and submission process.

All of SDHC's documents required for submission are now available online at www.sdhc.org. Please check our website regularly for updates to Program Guidelines and Forms.

SDHC does NOT accept pre-approval packages for the Citywide First Time Homebuyer programs (ONLY for the Neighborhood Stabilization Homeownership Program applicants). The buyer(s) must be in contract with an open escrow prior to submission. The loan approval for the first trust deed must be included in the submission package. The dollar amount and interest rate of the first trust deed must match on all documents included in the SDHC package. SDHC's underwriting weighs heavily on this information, therefore, if any information changes after submission, it is pertinent that a new 1003, 1008 and first trust deed approval be provided to SDHC immediately.

All SDHC forms are protected in Excel format. The forms have been formatted to allow you to complete the forms electronically by tabbing thru the document. All forms must be typed and signed in blue ink. The originals are to be included in the submission package.

The checklists provided contain a list of all required items needed for loan submission. The checklist is also the stacking order in which you should submit the loan package. There are four checklists available; please use the one that is most appropriate to the program(s) you are submitting for. To avoid delays in processing, all items on the checklist should be included in the submission package. Incomplete packages and packages that are not in stacking order will not be processed. The Loan Officer will be contacted to pick up the file. SDHC will accept the package without the HQS Inspection. The HQS can be ordered after SDHC approves the loan and must be provided prior to SDHC issuing the loan documents.

If you have a unique or difficult-to-understand situation, a cover letter should be utilized. To help increase the SDHC underwriter's awareness of the file, please explain in detail the scenario.

Submit packages to:

San Diego Housing Commission
Attn: Loan Management / Diane Lias
1122 Broadway, Suite 300
San Diego, CA 92101
619.578.7490

Email the completed SDHC application to Diane Lias at dianel@sdhc.org

SDHC's turn time for file review is 3 - 5 business days. Upon review, a status report will be emailed, including a list of items needed for the file. Once all prior to approval and prior to document conditions have been satisfied, please allow 24-48 hours for loan documents to be issued.