

**MAYOR'S OFFICE OF HOUSING  
AND COMMUNITY DEVELOPMENT  
CITY AND COUNTY OF SAN FRANCISCO**



**MARK FARRELL**  
MAYOR

**KATE HARTLEY**  
DIRECTOR

**DOWNPAYMENT ASSISTANCE LOAN PROGRAM (DALP)**  
**Pre-Approval Application Packet**

**Dear DALP Applicant:**

Thank you for your interest in the Downpayment Assistance Loan Program (DALP) administered by the Mayor's Office of Housing and Community Development (MOHCD) of the City and County of San Francisco. The DALP Program provides down payment assistance, in the form of a deferred payment loan up to \$375,000, to qualified first time homebuyers for the purchase of a market-rate principal residence in San Francisco.

This application packet applies to the DALP that is available to the general public; and to the First Responders DALP (FRDALP) that is available to active uniformed, sworn members of the San Francisco Police Department (SFPD), San Francisco Fire Department (SFFD), and San Francisco Sheriff's Department (SFSD); and also to the Educators-DALP that is available to active educators employed by the San Francisco Unified School District (SFUSD). ***The application packet does not apply to Below Market Rate Downpayment Assistance Loan Program (BMR DALP), City Second Loan Program (CSLP) and Teacher Next Door (TND).***

Please review the program overview, frequently asked questions (FAQs), funding balances, and the completed DALP program manual (available at [www.sfmohcd.org](http://www.sfmohcd.org)) for a detailed description of applicant qualifications, loan terms and requirements, and program procedures.

Applying for your DALP loan will require you to complete this Pre-Approval Application Packet in its entirety, and submit it along with all required documentation listed below. Applicants that submit complete packets will be placed in a lottery and will have an opportunity to reserve DALP funds towards down payment if they are selected and meet the eligibility requirements.

**Required Supporting Documents:**

**(No application fee is required for the Pre-Approval submission)**

- DALP Pre-Approval Application (attached)
- Signed and dated HomeownershipSF Consent Form (attached)
- Verification of Homebuyer Education Completion
- First Mortgage Loan Pre-approval Letter
- Borrower(s) three most current and consecutive paystubs
- Verification of Employment provided by the employer (only applicable to FRDALP and Educators-DALP)
- Borrower(s) signed & dated Federal Tax Returns for the past three years with all schedules and W-2s
- Borrower(s) three most current and consecutive months of bank statements
- Gift letter and evidence of donor availability of funds (if applicable)
- For self-employed borrower: a) copies of borrower's Federal Income Tax Returns (both individual return and business returns) that were filed with the IRS for the past three years with all schedules; b) profit & loss statement(s) to date from last tax filing; and c) copies of all invoices and payments made to the borrower as a part of self-employment in the current calendar year (if applicable).

MOHCD may request additional documents to verify information provided in support of your income and assets eligibility for the DALP Program. We may contact other government agencies, education institutions, employers, or other entities in order to verify information.

Please note that, if your application is not selected by a lottery, you will be placed on a waitlist until there are sufficient monies to fund the loan. The waitlist will be maintained in the lottery ranking order of applications, and applicants will be drawn in such order for processing as funds become available. When the funds become available, the Lender and the Borrower will be notified via email.

**How to Submit Your Complete Application Packet:**

Once you have completed and gathered all of the required documents you can submit your complete packet in one of three ways:

1. Upload the packet via a secure link provided by MOHCD at <http://sfmohcd.org/apply-for-dalp>, or
2. Deliver the packet to our office in person at One South Van Ness 5th Floor, San Francisco, CA 94103 , or
3. Mail the packet to our office: Mayor’s Office of Housing and Community Development, One South Van Ness 5<sup>th</sup> Floor, San Francisco, CA 94103 **Attn: DALP Pre-Approval**

Please indicate your email address in the **Section III: Borrower Information** of the attached Pre-Approval Application if you would like receive your lottery ticket number via email. If no email address is provided, your lottery ticket number will be mailed to your mailing address provided in your application.

**MOHCD will assign a lottery ticket number to a complete Pre-Approval Application packet within five (5) business day of the date the packet is received. If you did not receive your lottery ticket number by the end of the five (5) business days, please contact Sheree Anderson at (415) 701-5572. Incomplete packets will not be assigned with lottery ticket numbers and will not be entered into lottery.**



## DOWNPAYMENT MORTGAGE ASSISTANCE LOAN PROGRAM (DALP) PRE-APPROVAL APPLICATION

This is **not** an application for a final Downpayment Assistance Loan Program (DALP). The information provided is to be used to make a preliminary determination if the applicant(s) meet the income and assets eligibility requirements of the Program. DALP funding is subject to final loan approval. This form must be completed accurately in its entirety.

I. Loan Information	
Property Address: <input type="checkbox"/> To Be Determined <input type="checkbox"/> Specific Address (indicate):	
Contract Ratification Date (indicate N/A if not applicable):	
Purchase Price or Estimated Purchase Price \$	Down payment and closing cost source: <input type="checkbox"/> Savings \$ _____ <input type="checkbox"/> Gifts \$ _____ <input type="checkbox"/> Other \$ _____ Explain: _____
DALP Loan Amount \$	
Pre-Approved First Mortgage \$	
Intended Down Payment \$	

II. Lender Information			
Lender Name:		Lender Address:	
Loan Agent:		Email:	Phone:

III. Borrower Information ("HH #" = Household Member Number)			
Borrower (HH#1)		Co-Borrower (HH#2)	
Name (Last, First):		Name (Last, First):	
Date of Birth:		Date of Birth:	
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Registered Domestic Partner <input type="checkbox"/> Unmarried		Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Registered Domestic Partner <input type="checkbox"/> Unmarried	
Present Address:		Present Address:	
Mailing Address (if different from Present Address):			
Contact Phone #:		Contact Phone #:	
Email:		Email:	
Employer Name:		Employer Name:	
Title/Position:		Title/Position:	
Years at Employer:		Years at Employer:	
Household Size #:		Relationship to Borrower:	
Check the box if you are a First Responder: <input type="checkbox"/> (an uniformed, sworn member of SFPD, SFFD or SFSD) Check the box if you are an Educator: <input type="checkbox"/> (an educator employed with SFUSD) Note: Verification of Employment must be included to verify eligibility for FRDALP or Educators-DALP. <i>If you did not check the box(s) and provide verification of employment, your application will NOT be included in the FRDALP and/or Educators-DALP lottery.</i>			

IV. Dependents Information (list all persons or dependents other than named borrowers who will occupy the residence)			
Name	Age	Relationship to Borrower	Occupation

<b>V. Household Income</b> (list gross annual income and add additional pages if necessary)				
<b>Income Sources</b>	<b>HH#1</b>	<b>HH#2</b>	<b>Other HH members</b>	<b>Total</b>
Base Employment Income				\$
Overtime				\$
Commissions/Bonuses				\$
Interest/Dividends				\$
Social Security/Pension				\$
Child Support/Alimony				\$
Other Income				\$
<b>Total Household Income</b>				<b>\$</b>

<b>VI. Household Assets</b>			
<b>HH #</b>	<b>Name of Financial Institution</b>	<b>Type of Assets</b> (Savings, Checking, CD, Mutual fund, Trust fund, Gift, etc.)	<b>Current Cash Value of Asset</b>
			\$
			\$
			\$
			\$
			\$
<b>Total Household Liquid Assets (do not include retirement)</b>			<b>\$</b>

<b>VII. Declarations</b> (the following questions apply to the entire household)	<b>Borrower</b>	<b>Co-Borrower</b>
A) Have you had any ownership interest in a residential unit in the past 3 years? If yes, date of ownership: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
B) Do you intend to occupy the property as your primary residence within 60 days of close of escrow?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
C) Will you be receiving gift funds for the purchase of the property? If yes, gift funds amount: \$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
D) Do you own a commercial business? If yes, enter name(s) _____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>If you answer "Yes" to any of the following questions, please provide explanation.</b>		
E) Are there any outstanding judgments against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
F) Have you declared bankrupt within the past 4 years, and/or had a property foreclosed (deed in lieu) with the past 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No



