

ARIZONA

Down Payment Assistance

Buying a home may be more affordable than you think. Arizona offers multiple programs to help with down payment and closing costs.

General Programs:

- Home Plus Program: Assistance toward FHA, VA, USDA & Conventional loans.
- Pathway to Purchase: Down payment support in select areas.
- VA Loan Benefits: \$0 down, no mortgage insurance.
- USDA Loan: \$0 down in eligible rural areas.

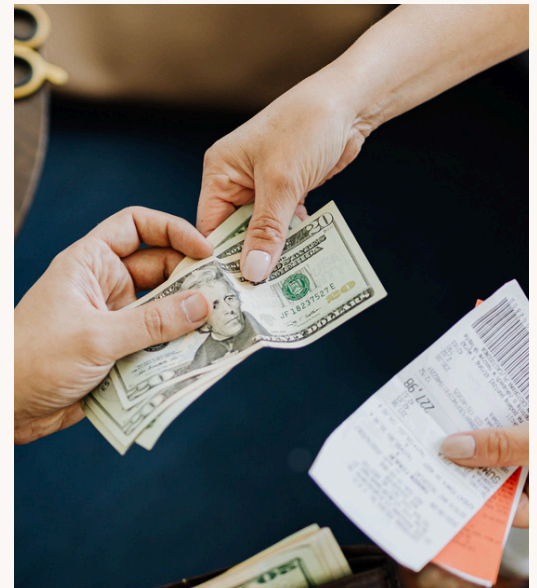
Special Assistance for Community Heroes: Teachers, first responders, medical workers, and qualified veterans may receive additional benefits.

Home in Five Advantage: Bonus grant for educators, first responders, and veterans in Maricopa County.

- Community Heroes Homebuyer Programs: Some lenders offer 0% down & no PMI for medical workers, educators, and civil service employees.

Home in Five Programs: Qualified homebuyers receive assistance for down payment and closing costs, plus a loan with a competitive interest rate.

How To Qualify: Minimum FICO credit score of 640, Debt to Income ratio up to 50%, Occupy the home as principal



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