

Down Payment Assistance Program

Assistance is available for first time homebuyers purchasing throughout the City of Tucson and Pima County, excluding Tribal lands.

Down Payment Assistance (DPA) Loan Criteria

- Assistance may be up to 10% of the contract sale price and is determined based on affordability
- If layered with other approved DPA resources HOME may cover up to the remaining balance to equal 20% total subsidy to remove PMI on a Conventional Loan
- No monthly payments required
- If home purchased is sold or transferred during the Period of Affordability, DPA principal amount loaned is due

Homebuyer Eligibility Criteria

The following established HUD Area Median Income (AMI) limits of 80% must be met for the family sizes below.

Family Size	Income Limit	Family Size	Income Limit
1	\$38,450	5	\$59,300
2	\$43,950	6	\$63,700
3	\$49,450	7	\$68,100
4	\$54,900	8	\$72,500

Homebuyer must:

- Agree to occupy the property as principal residence during affordability period, depending on the amount of assistance
- Complete HUD certified Homebuyer Counseling at a participating agency prior to home purchase contract
- Qualify for a mortgage loan that meets established program standards; No adjustable rate mortgages (ARM) are permitted; mortgage terms must be reviewed and approved by the housing counselor at one of the participating agencies listed
- No cash assets exceeding \$10,000
- Contribute a minimum of \$1,000 (5% assistance) or \$2,000 (if above 5% assistance) of their own funds (documented and verified) towards the home
- Must have the equivalent of one month's mortgage payments in reserves on deposit at the bank
- Debt to income ratios apply. Household income must show ability to support mortgage payment including all additional debt
- Maximum housing debt/income ratio shall not exceed 45%. Any ratio above 31% (max 35%) must have compensating factors documented and supported, and must be approved by the City/County

Property Eligibility Criteria

- Prior to approval of home purchase contract, properties must be approved by the City/ County for compliance with federal environment standards
- Homes purchased must be inspected by a program, approved home inspector, and must meet HUD's minimum housing quality standards
- Participating Home Inspection Companies are subject to change:
 - 1st AZ Home Inspections, LLC,
1stazhomeinspection@gmail.com or (520) 780-0340
- Home inspection and the purchase of a home warranty may be used towards the buyer's contribution requirement
- Purchase of home warranty is required
- Homes constructed prior to 1978, must get inspected for paint and lead conditions
- Maximum purchase price for existing homes, which are subject to change, is \$299,250; new constructed homes \$334,680.25

Partner Agencies

Family Housing Resources

Cris Yonsetto | cris@fhrinc.net
(520) 318-0993
3505 N. Campbell Ave. #501
Tucson, AZ 85719

Chicanos Por La Causa

Diana Fierro | diana.fierro@cplc.org
(520) 882-0018
1525 N. Oracle Road
Tucson, AZ 85705

Pio Decimo Center

Sonia Lopez | slopez@ccs-pio.org
Marcos Crespo | m Crespo@ccs-pio.org
(520) 622-2801
848 S. 7th Ave.
Tucson, AZ 85701

Primavera Foundation

Lupita Rodriguez | lrodriguez@primavera.org
Celia Mendivil | cmendivil@primavera.org
(520) 882-5383
151 W. 40th Street
Tucson, AZ 85713

Pima County Community Land Trust

Elias Garcia | elias@pcclt.org
Olga Flores | olga@pcclt.org
(520) 603-0587
17 N. Linda Ave.
Tucson, AZ 85745

Administration of Resource and Choices

Ines Galarza | igalarza@arc-az.org
Erika Aguilar | eaguilar@arc-az.org
Araceli Jimenez | ajimenez@arc-az.org
1625 N. Alvernon Way Suite 101
(602) 374-2226
(520) 623-9383

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