



## City of Tucson-Pima County HOME Consortium Down Payment Assistance (DPA) Program

Assistance is available for homebuyers purchasing throughout the City of Tucson and Pima County, excluding Tribal lands. For more information visit: [www.tucsonaz.gov/hcd/downpaymentassistance](http://www.tucsonaz.gov/hcd/downpaymentassistance)

### Down Payment Assistance Loan Criteria

- Assistance is determined by contract price and need
- Maximum assistance is \$50,000 or 20% of the contract sales price, whichever amount is less
- Loans will be deferred with no monthly payments and a 2% interest rate during the affordability period
- After the affordability period ends the accrued interest will be forgiven but the principal must be paid back upon sale of the home

DPA Provided	Affordability Period
\$15,000	5 years
\$15,000 - \$40,000	10 years
Over \$40,000	15 years

### Homebuyer Criteria

- **Meet 2025 HUD Area Median Income (AMI) limits of 80% for the family size**
- Agree to occupy the property as principal residence during affordability period, depending on the amount of assistance
- **Contribute a minimum of \$1,000 of their own funds** (documented and verified) towards the home with cost of inspection included
- Have the equivalent of **two month's mortgage payments in reserves** on deposit at a bank after closing
- Complete HUD certified Homebuyer Counseling at a participating agency prior to home purchase contract
- Approval for a mortgage loan that meets established FHA, VA or Conventional Qualified Mortgage (QM) 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

Family Size	Income Limit
1	\$53,850
2	\$61,550
3	\$69,250
4	\$76,900
5	\$83,100
6	\$89,250
7	\$95,400
8	\$101,550

## Property Criteria

- **The HUD maximum purchase price (subject to change) for existing homes is \$304,000 and new constructed homes is \$345,000**
- 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
- Home inspection companies that are state certified
- 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



## Contact Our Partner Housing Counseling Agencies to Apply

The HOME Consortium does not accept applications directly, please contact our partner Housing Counseling Agencies to apply and verify your eligibility.

Administration of Resources and Choices	Chicanos Por La Causa	Pima County Community Land Trust	Primavera Foundation
www.arc-az.org	www.cplc.org/housing	www.pcclt.org	www.primavera.org
(520) 623-9383	(520) 882-0018	(520) 603-0587	(520) 882-5383
1625 N. Alvernon Way Suite 101, Tucson, AZ 85712	1525 N. Oracle Road, Tucson, AZ 85705	17 N. Linda Ave, Tucson, AZ 85745	151 W. 40th Street, Tucson, AZ 85713
M-F: 9 AM - 4:30 PM	M-F: 8 AM - 5 PM	M-Th: 9 AM - 4 PM Fri: 9 AM - 2 PM	M-F: 7 AM - 12 PM 1 PM - 4 PM

## Stay Connected With Us!



City of Tucson  
Housing & Community Development  
[www.tucsonaz.gov/hcd](http://www.tucsonaz.gov/hcd)  
520-837-5325



Pima County  
Community & Workforce Development  
[www.pima.gov](http://www.pima.gov)  
520-724-6754