



Arizona is Home Down Payment Assistance Program

Housing Solutions of Northern Arizona has partnered with Trellis to administer Arizona is Home down payment assistance program funds in Coconino, Mohave, and Yavapai counties.



Arizona
Department
of Housing

AM I ELIGIBLE?

Participants must:

- Be a first-time homebuyer as defined by HUD.
- Own and occupy the property as their primary residence.
- All borrowers must complete a HUD-approved homebuyer education course and participate in pre-purchase homebuyer education and counseling.
- Have a total annual household income below 80% of the Area Median Income (AMI) to be eligible for up to \$30,000. Or, have a total annual household income between 81% to 120% AMI, to be eligible for up to \$20,000. Ask your HUD-approved homebuyer advisor for your county's AMI limits.
- Qualify for a fixed rate, fully-amortizing mortgage not to exceed 30 years with debt ratios that meet underwriting requirements.
- Income limits vary by county (*please see next page for Coconino, Mohave, and Yavapai County limits*)

ELIGIBLE PROPERTIES & OTHER GUIDELINES

In order to be eligible for the Arizona is Home Program, properties must:

- Be for purchases of an existing or new construction home in Arizona.
- Be located in Any County in Arizona.
- Be a: single-family dwelling; two-unit property (duplex); GSE/HUD-approved condominium; PUDs; manufactured Housing (double-width only per GSE/HUD guidelines).
- Use the following mortgage products: Conventional, FHA, VA, USDA Rural housing loan, bank CRA Portfolio Loan.
- Have homeowner's insurance coverage sufficient enough to cover all liens on the property, including the Arizona is Home loan.
- Other restrictions or eligibility may be required.

Visit housingnaz.org/prepurchase
Contact us at 928-214-7456
or email angelak@housingnaz.org

1500 E Cedar Ave Ste 86
Flagstaff, AZ 86004
928-214-7456
housingnaz.org



Area Median Income Limits

Effective April 2024, U.S. Department of Housing and Urban Development

Coconino County AMI limits 2024

Family Size	80% AMI
1	\$55,950
2	\$63,950
3	\$71,950
4	\$79,900
5	\$86,300

Family Size	120% AMI
1	\$84,000
2	\$96,000
3	\$108,000
4	\$119,880
5	\$129,480

Mohave County AMI limits 2024

Family Size	80% AMI
1	\$39,550
2	\$45,200
3	\$50,850
4	\$56,500
5	\$61,050

Family Size	120% AMI
1	\$59,400
2	\$67,800
3	\$76,320
4	\$84,720
5	\$91,560

Yavapai County AMI limits 2024

Family Size	80% AMI
1	\$46,500
2	\$53,150
3	\$59,800
4	\$66,400
5	\$71,750

Family Size	120% AMI
1	\$69,720
2	\$79,680
3	\$89,640
4	\$99,600
5	\$107,640

AIH Approved Lender Partner List

Name	Contact	Information
Trellis	Helga Galan	602-424-4028 hgalan@trellisaz.org
Chase	Anthony Delgado	602-282-4100 anthony.delgado@chase.com
Bank of America	Grace Aponte	480-568-5386 grace.aponte@bofa.com
BMO Harris	Juan De La Cruz	480-353-7387 juan.delacruz@bmo.com
Chicano's Por La Causa (CPLC) Lending	Ramona Martinez	602-567-3997 ramona.martinez@cplc.org
Midfirst Bank	Esteban Ulloa	602-801-5363 esteban.ulloa@midfirst.com
First Bank	Antonio Irastorza	623-536-4389 antonio.irastorza@efirstbank.com
TruWest Credit Union	Katherine Sciascia	602-629-1807 klsciascia@truwest.org

Please note: Lender partners can also provide telephone meetings and work via electronic files to assist you as a potential borrower.

Disclaimer: Please note that lenders are not endorsed or supported by Trellis, a nonprofit lender. This is a lending resource list; it is your responsibility to research and understand the person and organization you chose to work with. Trellis, a nonprofit lender, holds harmless its counselors, trainers, speakers, employees, attorneys of record, and insurance carriers against any and all claims resulting from participation in a lender partner loan program or services.

Persons requiring language, hearing, visual, mobility, or other accommodations may contact Housing Solutions of Northern Arizona at (928) 214-7456 or TDD 711 to make special arrangements for services.

Housing Solutions does not discriminate on the basis of race, color, religion, sex, national origin, sexual orientation, gender identity, handicap or familial status in employment or program services. Special accommodations will be made for the physically challenged, upon notification.