AXEN REALTY

FREE GUIDE · ARIZONA

The Arizona Down *Payment Assistance Guide.*

Real programs, real numbers — for first-time buyers and repeat buyers alike. Not everyone realizes they qualify.



Lanett Wilmshurst
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WHO THIS IS FOR

You may qualify even if you've owned a home before

Most buyers assume down payment assistance is only for first-time buyers scraping together their first home. In Arizona, that's not entirely true — several major programs have no first-time buyer requirement at all, and income limits are higher than most people expect.

This guide walks through the programs most available to Tucson and Pima County buyers, what they actually offer, and how they work in practice — not just marketing language from a lender's website.

> **The single most important rule:** in almost every case, you can only use one down payment assistance program per purchase — they generally don't stack with each other (though most can be paired with the Mortgage Credit Certificate). Choosing the right one matters.

THE BASICS

How down payment assistance actually works

Arizona DPA programs generally come in one of these forms:

- **Silent second mortgage** — a second loan behind your main mortgage, with no monthly payment, repaid only when you sell, refinance, or pay off the home
- **Forgivable second mortgage** — similar, but the balance is gradually forgiven the longer you stay, often over 3–5 years
- **Non-repayable grant** — funds you never repay at all, sometimes offered to specific buyer categories (veterans, teachers, first responders)

Nearly every program requires a HUD-approved homebuyer education course before closing — typically a few hours online, a one-time requirement, and genuinely useful even beyond qualifying for assistance.

> **Good news:** using down payment assistance does not meaningfully slow down your closing timeline when your lender is experienced with these programs — one more reason to ask upfront which lenders on your list actually specialize in them.

THE PROGRAMS

Programs available to Tucson & Pima County buyers

PROGRAM	ASSISTANCE	FIRST-TIME REQUIRED?	GOOD TO KNOW
HOME Plus (statewide, AzHFA)	Up to 4% of loan, +1% for military/veterans (up to 5%)	No	Silent second, no monthly payment, repaid at sale/refi. Income limit roughly $146K–$155K depending on loan type (2026 figures — verify current cap).
Pima Tucson Homebuyer's Solution	Up to 5% of loan	No	Pima County / City of Tucson specific. Forgivable second mortgage, or a true grant when paired with a VA loan.
Arizona Is Home	Assistance for down payment, varies by household size	Yes	Available in Pima & Maricopa Counties (and rural AZ); income limit tied to Area Median Income (AMI).
Mortgage Credit Certificate (MCC)	Federal tax credit on mortgage interest, up to $2,000/year	Usually yes*	*Waived for veterans or buyers in designated target areas. Can typically be combined with one of the DPA programs above.

Numbers change: income limits and assistance percentages are updated periodically by the administering authorities. The figures above are accurate as of my most recent research, but always confirm current numbers directly with a participating lender before counting on a specific amount.

QUICK ELIGIBILITY CHECK

Are you likely to qualify?

You're a strong candidate for at least one Arizona DPA program if most of these are true:

- Your household income falls under roughly $145,000–$155,000 (varies by program and loan type)
- You have a credit score of 620 or higher
- You plan to occupy the home as your primary residence
- You can complete a short homebuyer education course before closing
- You're using an FHA, VA, USDA, or conventional (Fannie Mae/Freddie Mac) loan

Not just first-time buyers

Teachers & first responders often get a bonus

Veterans & active military often get extra assistance

EXTRA ASSISTANCE

Bonus assistance for specific buyers

Several programs layer additional assistance on top of the base amount for buyers in certain categories. Depending on the specific program and lender, you may see extra assistance for:

- **Active duty military, veterans & reservists** — commonly an extra 1% of the loan amount
- **Teachers, first responders & healthcare workers** — bonus assistance under some program configurations
- **Buyers in designated target areas** — expanded eligibility and, in some cases, waived first-time buyer requirements

> **Ask specifically:** not every lender offering a program automatically applies every available bonus — it's worth asking directly, "Do I qualify for any occupation or veteran bonus on top of the base assistance?"

PUTTING IT INTO PRACTICE

How this fits into your home search

1. **Get pre-approved with a DPA-experienced lender**
   Not every lender offers every program — ask directly which down payment assistance options they administer before you commit to one.

2. **Compare programs against your specific situation**
   Since you typically choose one, the “best” program depends on your loan type, income, and whether you qualify for a bonus category.

3. **Complete homebuyer education early**
   Most courses take just a few hours online — do this well before you're under contract so it doesn't create last-minute pressure.

4. **Shop with your real budget, DPA included**
   I build your home search around your actual out-of-pocket number once assistance is factored in — not just the sale price.

5. **Write your offer with your lender's DPA timeline in mind**
   DPA-backed offers close on the same normal timelines when the lender is experienced — I'll help make sure sellers see it that way too.

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Let's find out which program fits you.

I'll help you figure out which Arizona down payment assistance option makes sense for your situation — and connect you with lenders who know these programs well.

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