

Down Payment Assistance Available in Yuma AZ

For the Down Payment Assistance (DPA) Program below, the assistance is a grant or a gift and is never paid back.

Program Highlights:



? The Arizona Housing Finance Authority offers low and moderate income families attractive interest rates and assistance with down payments and closing costs.

? 3-5% grant available for down payment and/or closing costs.

? This is a true grant program: No repayment is ever required!

? 30 year fixed term at an attractive interest rate.

? FHA, VA and Conventional loan options available

Application Eligibility:

? Not limited to First Time Buyers!

? Maximum annual household income limit: \$89,088

? Maximum allowable Debt-to-Income Ratio: 45%

? No minimum cash contribution is required from the applicant

? Credit score must be at 640 or above (660 for government loans).

? Required to complete a home buyer education class.

Property Eligibility

? Single family or townhome.

? Must be owner occupied-no investment property allowed.

? Maximum purchase price: \$356,352

Find Out More!

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