

Loan Programs for Military Veterans



Yuma is home to many active duty and retired military personnel. Thank you for your service! We are proud to call you our neighbors. When it comes to buying or refinancing a home, there are benefits you should know about that will help you get the best deal on your financing!

[VA Home Loan](#) If you have VA eligibility, a VA loan is an excellent option for purchasing a home. VA loans feature low fixed rates, \$0 down payment required, and no monthly mortgage insurance. This equates to a VA loan being one of the best ways to purchase a home. You will get in with less money down and the lowest monthly payment available. For more details about the process of getting a VA loan, read our article: [Buying a House in Yuma AZ With a VA Loan](#).

[Down Payment Assistance](#) Offered through the Arizona Housing Finance Authority, the [Home Plus Down Payment Assistance Program](#) offers Yuma homebuyers a grant of 2% - 5% to help with down payment and closing costs. As an added bonus, the program offers an additional 1% on any mortgage type for Qualified U.S. Military Personnel. While a VA loan is a better deal in most cases, the Home Plus Program is important to consider since there is free money available to help you with your home purchase.