



PIMA TUCSON HOUSING INNOVATION HUB

POWERED BY TUCSON IDA & PIMA IDA

MY LENDER CONTACT INFO:



PTHS

Ongoing downpayment assistance option offering up to 4% DPA at a 3-yr forgivable option. Market competitive interest rates announced daily.

PTHS ADVANTAGE

Revolving downpayment assistance option when funds are available offering up to 4% DPA at a 30-yr forgivable option. Market competitive interest rates announced daily.



LIGHTHOUSE

Limited downpayment assistance option when funds are available offering 4% DPA at a 5-yr forgivable option. Low and fixed interest rate while funds are available.

MORTGAGE CREDIT CERTIFICATE

For additional savings: Federal program offering up to \$2,000 in tax rebates every year for up to \$50,000 in savings over the life of a 30-yr mortgage. Cannot be combined with LIGHTHOUSE. Not available in Maricopa County.

- Applicant income max: \$136,709
- Min FICO: 640*
- DTI: 45% (in some cases, 50%*)
- New or existing residential, one-four units, detached or attached, condominiums or townhomes.
- Can be used to refinance
- Open for all homebuyers
- Homebuyer Education course required

- Applicant income range by household size and purchase area: \$94,200-\$131,880
- Purchase price limits based upon purchase area: \$501,939-\$624,481
- Min FICO: 640*
- New or existing residential
- First-time homebuyer*

PROGRAMS

*Exceptions may apply for purchase location, veteran status, and higher credit scores.

Contact Us:

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