Buying Your First Arizona Home May Be More Possible Than You Think

This quick guide highlights five high-impact starting points. The complete report covers 25 financing, assistance, grant, and buyer-benefit opportunities that may help qualified Arizona buyers reduce upfront cash or access specialized financing.

DISCOVER MORE OPTIONS
These five examples are a preview. The complete report includes 25 possible financing, assistance, grant, and buyer benefits.

SEE HOMES THAT FIT
Choose to receive new listings and price changes in your preferred ZIP code or area and approximate price range.

TAKE THE NEXT STEP WHEN READY
When you are ready, Nancy can connect you with a licensed mortgage professional who can discuss financing and program eligibility.

Five High-Impact Options Worth Exploring

5 SHOWN | 20 MORE IN THE FULL REPORT

Option	May be worth exploring if...	Potential advantage	Important to verify
HOME Plus DPA	You are buying in Arizona and want to reduce upfront cash.	May provide up to 4% toward down payment and/or eligible closing costs with a qualifying 30-year fixed-rate mortgage.	Current loan, income, credit, education, lender, rate, and assistance terms.
Phoenix Open Doors	You are purchasing within Phoenix city limits and may meet income requirements.	Need-based help with down payment and eligible closing costs for qualifying first-time buyers.	80% AMI limit, home price, property, homebuyer education and individual housing counseling, funding, and affordability requirements.
VA Purchase Loan	You are an eligible veteran, service member, or certain surviving spouse.	Often no down payment and no monthly private mortgage insurance.	Eligibility, entitlement, income, credit, appraisal, occupancy, funding fee, and total closing costs.
USDA Guaranteed Loan	You are a qualified moderate-income buyer considering a USDA-eligible area.	May provide 100% financing with no down payment for eligible homes and borrowers.	Household-income limit, exact property address, guarantee fee, and annual fee.
Progressive UpPayment - National Limited-Availability Program	You are a first-time buyer with a recent mortgage preapproval who is willing to work with a participating HUD-certified housing counselor.	The 2026 program offers selected eligible buyers up to $13,500 toward a down payment.	Current application period, available funding, mortgage preapproval, income, counseling, property, residency, and application requirements.

How the Path Works

Nancy can help coordinate your property search with the budget, locations, and financing parameters confirmed by an appropriate mortgage professional.

1 LEARN	2 EXPLORE	3 PLAN
Get the complete report with 25 potential financing, assistance, grant, and buyer-benefit opportunities.	Choose optional home alerts for your preferred ZIP code or area and approximate price range.	When ready, coordinate the home search around the financing parameters confirmed by an appropriate mortgage professional.

GET THE COMPLETE 25-PROGRAM ARIZONA HOMEBUYER GUIDE

The complete guide reviews 25 Arizona and federal homebuyer programs, financing options, assistance opportunities, and potential benefits, with source and verification notes.

Visit the **First-Time Homebuyer Programs page** and enter your first name and email address. The complete guide will be emailed to you immediately.

GET THE COMPLETE 25-PROGRAM GUIDE

PHXRealtySpecialist.com/arizona-first-time-homebuyer-programs

No obligation to schedule a meeting or begin buying immediately.

Your Arizona Real Estate Resource

Nancy Lad

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My Home Group

PHX Realty Specialist | Equal Housing Opportunity

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