



# MIDDLE INCOME DOWN PAYMENT ASSISTANCE

Buy your first home with the Middle Income Down Payment Assistance (MDPA) program<sup>1</sup>. The MDPA program offers grant assistance to eligible first-time homebuyers<sup>2</sup>.

| County     | Annual Income Limit Cap <sup>3</sup> |           |           |           |           |           |           |           |
|------------|--------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
|            | 1 Person                             | 2 Person  | 3 Person  | 4 Person  | 5 Person  | 6 Person  | 7 Person  | 8 Person  |
| Maricopa   | \$91,700                             | \$104,720 | \$117,880 | \$130,900 | \$141,400 | \$151,900 | \$162,400 | \$172,900 |
| Pinal      | \$91,700                             | \$104,720 | \$117,880 | \$130,900 | \$141,400 | \$151,900 | \$162,400 | \$172,900 |
| Pima       | \$79,660                             | \$91,000  | \$102,340 | \$113,680 | \$122,780 | \$131,880 | \$140,980 | \$150,080 |
| Yavapai    | \$74,060                             | \$84,560  | \$95,200  | \$105,700 | \$114,240 | \$122,640 | \$131,180 | \$139,580 |
| Mohave     | \$64,400                             | \$73,640  | \$82,880  | \$91,980  | \$99,400  | \$106,820 | \$114,100 | \$121,520 |
| Coconino   | \$89,180                             | \$101,920 | \$114,660 | \$127,260 | \$137,480 | \$147,700 | \$157,920 | \$168,000 |
| Navajo     | \$57,540                             | \$65,660  | \$73,920  | \$82,040  | \$88,620  | \$95,200  | \$101,780 | \$108,360 |
| Santa Cruz | \$57,540                             | \$65,660  | \$73,920  | \$82,040  | \$88,620  | \$95,200  | \$101,780 | \$108,360 |

## Program Information:

MDPA offers up to \$25,000 in down payment assistance, subject to availability<sup>1</sup>.

## To be eligible:

- Must be a first-time homebuyer<sup>2</sup>
- Minimum homebuyer down payment contribution \$10,000<sup>1</sup>
- Properties located in AZ only
- Escrow on home must close by December 31, 2023

Visit [truwest.org/mdpa](https://www.truwest.org/mdpa)  
or call us at 1 (855) 841-9023  
for more general MDPA program  
info.

<sup>1</sup>Must qualify. Subject to credit, program, and collateral approval, program availability, and terms and conditions. Restrictions apply. Limited time and while supplies last. Must qualify as a TruWest member. Down payment percentage is calculated as the difference between the lesser of the purchase price or appraised value of the home and loan amount. Borrower minimum downpayment contribution is \$10,000. Maximum program assistance amount of \$25,000 subject to availability of funds. First lien conforming loans only. Enrollment in the MDPA Program is not a guarantee to the borrower of receipt of funds. The borrower(s) must sign a Certification and Disbursement Request form certifying they have complied with the program requirements. If borrower(s) fails to comply with the program requirements the grant will be paid back to the grantor or lender. TruWest's MDPA program limited to Arizona borrowers and Arizona properties. Programs, rates, restrictions, terms and conditions are subject to change without notice. For information on other financing programs or solutions, please visit [www.truwest.org/mdpa](http://www.truwest.org/mdpa).

<sup>2</sup>Must be 18 years of age or older and earning a wage. Property must be located in Arizona. Restrictions and further qualifications apply. Contact TruWest Credit Union for full first-time homebuyer qualifications.

<sup>3</sup>Annual income limit is the combined annual income of all approved borrowers listed on the application. Annual income is determined at the time of enrollment in the MDPA Program, and based on income eligibility guidelines published by Federal Home Loan Bank of San Francisco and is between 80.01% – 140% of the HUD area median income. The Annual Income Limit Cap shows the maximum income allowed by the program and is 140% of the HUD area median income.

