

# HOME BUYER DOWN PAYMENT ASSISTANCE

Owning your first home is now within reach with the Workforce Initiative Subsidy for Homeownership (WISH) program<sup>1</sup>.

Annual Income Limit - Arizona <sup>2</sup>								
County	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Maricopa	\$57,600	\$65,760	\$74,080	\$82,240	\$88,880	\$95,440	\$102,000	\$108,560
Pinal	\$57,600	\$65,760	\$74,080	\$82,240	\$88,880	\$95,440	\$102,000	\$108,560
Pima	\$50,000	\$57,200	\$64,320	\$71,440	\$77,120	\$82,880	\$88,560	\$94,320
Yavapai	\$46,480	\$53,120	\$59,760	\$66,400	\$71,760	\$77,040	\$82,400	\$87,680
Mohave	\$39,600	\$45,200	\$50,880	\$56,480	\$61,040	\$65,520	\$70,080	\$74,560
Coconino	\$56,000	\$64,000	\$72,000	\$79,920	\$86,320	\$92,720	\$99,120	\$105,520
Navajo	\$36,080	\$41,200	\$46,400	\$51,520	\$55,680	\$59,840	\$63,920	\$68,080
Santa Cruz	\$36,080	\$41,200	\$46,400	\$51,520	\$55,680	\$59,840	\$63,920	\$68,080
Cochise	\$39,600	\$45,280	\$50,960	\$56,560	\$61,120	\$65,680	\$70,160	\$74,720

## How it works:

We will match \$4 for each dollar<sup>1</sup> you put toward a down payment and closing costs, up to a total WISH Program contribution max of \$30,800<sup>3</sup>.

## To be eligible:

- Must be a first-time homebuyer<sup>4</sup>
- Properties located in AZ and TX only
- Must meet annual income eligibility guidelines<sup>2</sup>
- Must meet required credit qualifications for a TruWest<sup>®</sup> Credit Union loan<sup>5</sup>
- Complete a homeownership counseling course
- Open escrow on home purchase prior to March 31, 2025

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

<sup>1</sup>Must qualify. Subject to credit approval, program availability, terms and conditions. Restrictions apply. Limited time and while supplies last. Down payment percentage is calculated as the difference between the lesser of the purchase price or appraised value of the home and loan amount. Grant amount dependent on borrower contribution. Maximum match amount of \$30,800. Enrollment in the WISH Program is not a guarantee to the homebuyer of receipt of funds. The grant recipients must sign a Promissory Note, Deed of Trust and Rider to the Deed of Trust and there will be a lien placed against the subject property for the amount of the grant that will remain on the property for five years.

<sup>2</sup>Annual income limit is combined household annual income. Annual income is determined at the time of enrollment in the WISH Program, and based on income eligibility guidelines published by Federal Home Loan Bank of San Francisco and is at or below 80% of the HUD area median income. The HUD area median income is provided in the Annual Income Limit table.

<sup>3</sup>The amount owed will decrease by 20% for each year the borrower retains homeownership of the property as their primary residence. No payments toward the grant are due as long as the homebuyer resides in the property and abides by the terms of the grant and the loan. After five (5) years, the grant is forgiven and the lien is released from the property. The grant must be paid back if the property is sold or refinanced.

<sup>4</sup>Must be 18 years of age or older and earning a wage. Property must be located in Arizona or Texas. Restrictions and further qualifications apply. Contact TruWest Credit Union for full first-time homebuyer qualifications.

<sup>5</sup>Loans subject to program, credit and collateral approval. Must qualify as a TruWest member. Financing solutions not available in AK, HI, LA, SC, VT, and WI. Condominium financing not available in NY and with restrictions in certain areas in FL. Restrictions may apply. Programs, rates, restrictions, terms and conditions are subject to change without notice.



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Annual Income Limit - Texas <sup>2</sup>								
County	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Travis	\$70,560	\$80,640	\$90,720	\$100,800	\$108,880	\$116,960	\$125,040	\$133,120
Williamson	\$70,560	\$80,640	\$90,720	\$100,800	\$108,880	\$116,960	\$125,040	\$133,120
Dallas	\$61,840	\$70,640	\$79,440	\$88,240	\$95,360	\$102,400	\$109,440	\$116,480
Lee	\$42,800	\$48,960	\$55,040	\$61,120	\$66,080	\$70,960	\$75,840	\$80,720
Atascosa	\$44,800	\$51,200	\$57,600	\$64,000	\$69,120	\$74,240	\$79,360	\$84,480
Bandera	\$49,600	\$56,640	\$63,760	\$70,800	\$76,480	\$82,160	\$87,840	\$93,520
Bexar	\$49,600	\$56,640	\$63,760	\$70,800	\$76,480	\$82,160	\$87,840	\$93,520
Comal	\$49,600	\$56,640	\$63,760	\$70,800	\$76,480	\$82,160	\$87,840	\$93,520
Guadalupe	\$49,600	\$56,640	\$63,760	\$70,800	\$76,480	\$82,160	\$87,840	\$93,520
Kendall	\$73,840	\$84,400	\$94,960	\$105,440	\$113,920	\$122,320	\$130,800	\$139,200
Medina	\$52,880	\$60,480	\$68,000	\$75,520	\$81,600	\$87,680	\$93,680	\$99,760
Wilson	\$49,600	\$56,640	\$63,760	\$70,800	\$76,480	\$82,160	\$87,840	\$93,520
Harris	\$53,040	\$60,560	\$68,160	\$75,680	\$81,760	\$87,840	\$87,840	\$99,920
Collin	\$61,840	\$70,640	\$79,440	\$88,240	\$95,360	\$102,400	\$109,440	\$116,480
Hays	\$70,560	\$80,640	\$90,720	\$100,800	\$108,880	\$116,960	\$125,040	\$133,120
Caldwell	\$70,560	\$80,640	\$90,720	\$100,800	\$108,880	\$116,960	\$125,040	\$133,120

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