

# HOMEBUYER 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	\$60,522	\$69,069	\$77,770	\$86,394	\$93,324	\$100,254	\$107,184	\$114,114
Pinal	\$60,522	\$69,069	\$77,770	\$86,394	\$93,324	\$100,254	\$107,184	\$114,114
Pima	\$51,821	\$59,213	\$66,605	\$73,997	\$79,926	\$85,855	\$91,784	\$97,713
Yavapai	\$48,818	\$55,825	\$62,755	\$69,762	\$75,383	\$80,927	\$86,548	\$92,092
Mohave	\$41,580	\$47,509	\$53,438	\$59,367	\$64,141	\$68,838	\$73,612	\$78,386
Coconino	\$58,828	\$67,221	\$75,614	\$84,007	\$90,706	\$97,405	\$104,181	\$110,880

## 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 \$32,000<sup>1</sup>.

## To be eligible:

- Must be a first-time homebuyer<sup>3</sup>
- Properties located in AZ and TX only<sup>3</sup>
- Must meet annual income eligibility guidelines<sup>2</sup>
- Must meet required credit qualifications for a TruWest<sup>®</sup> Credit Union loan<sup>4</sup>
- Complete a homeownership counseling course
- Open escrow on home purchase prior to March 31, 2026

<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 \$32,099, the amount shown above has been rounded. 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. 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. The grant must be paid back if the property is sold or refinanced. After five (5) years, the grant is forgiven and the lien is released from the property.

<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 77% of the HUD area median income. The WISH maximum income is provided in the Annual Income Limit table. Annual Income Limit table is specific to Arizona, please contact TruWest for Annual Income Limits in Texas.

<sup>3</sup>Must be 18 years of age or older and earning a wage. Property must be located in Arizona or Texas. Primary Residence only. Restrictions and further qualifications apply. Contact TruWest Credit Union for full first-time homebuyer qualifications.

<sup>4</sup>Must qualify as a TruWest member with a minimum \$5 membership deposit and continuing balance. All loans are subject to application, approval, credit and product/program terms and conditions. Programs, rates, restrictions, terms and conditions are subject to change without notice. Other restrictions may apply. This is not an offer for extension of credit or a commitment to lend. Not all applicants will qualify. This is an advertisement.



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Navajo	\$37,884	\$43,274	\$48,741	\$54,131	\$58,520	\$62,832	\$67,144	\$71,456
Santa Cruz	\$37,730	\$43,120	\$48,510	\$53,900	\$58,212	\$62,524	\$66,836	\$71,148
Cochise	\$38,423	\$43,890	\$49,357	\$54,824	\$59,213	\$63,602	\$67,991	\$72,380
Yuma	\$39,193	\$44,737	\$50,358	\$55,902	\$60,445	\$64,911	\$69,377	\$73,843
Gila	\$41,195	\$47,047	\$52,976	\$58,828	\$63,525	\$68,222	\$72,996	\$77,693

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