



HOMEBUYER PROGRAMS HIGHLIGHTS / COMPARISON GUIDE



Questions?

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V05012025 – 043025A

SAME FOR BOTH PROGRAMS



Emphasys – Lender Online Reservation Platform

Master Servicer: The Money Source

Compliance Review conducted by Hilltop Securities

60-day delivery timeline

Extension Charges

DPA Lien term

Property types

Mortgage Types

Lender Compensation

PROGRAM DIFFERENCES



Geographic Availability



Home Plus is Available statewide:

- All Arizona Counties
- All Arizona Cities
- All Arizona Zip Codes

Arizona Is Home, is available in rural Arizona only:

- Apache County
- Cochise County
- Coconino County
- Gila County
- Graham County
- Greenlee County
- La Paz County
- Mohave County
- Navajo County
- Pinal County
- Santa Cruz County
- Yavapai County
- Yuma County

PROGRAM DIFFERENCES



Borrower Income



HomePlus Borrower Income Limit:

As of May 1st, 2025: **\$146,503.00**

- [All Arizona Counties](#)
- [All Arizona Cities](#)
- [All Arizona Zip Codes](#)

Arizona Is Home Borrower Income Limits:

- Apache County \$55,300
 - Cochise County \$71,200
 - Coconino County \$101,900
 - Gila County \$76,100
 - Graham County \$81,100
 - Greenlee County \$88,400
 - La Paz County \$66,700
 - Maricopa County not available
 - Mohave County \$73,800
 - Navajo County \$67,200
 - Pima County not available
 - Pinal County \$109,600
 - Santa Cruz County \$66,100
 - Yavapai County \$87,300
 - Yuma County \$76,200
-
- **STRICT BORROWER INCOME CALCULATIONS**

PROGRAM DIFFERENCES



Compliance Review conducted by HTS



Home Plus Post-Closing Only:

- **Program Compliance Review:**
- **All material, clerical and program related review is conducted post-closing.**
- **Corrections, cures and potential redraws occur post-closing.**
- **Review for properly executed closing documents.**

Arizona Is Home Pre-Closing Review:

Program Compliance Review:

- **Borrower income, FTHB and other compliance related review is conducted pre-closing.**
- **Corrections, cures and potential redraws occur pre-closing.**

Post-Closing Review:

- **Review for properly executed closing documents.**

PROGRAM DIFFERENCES



Interest Rates



To Be Announced (TBA):

- **Forward settling of loans within an MBS**
- **Product availability subject to investor interest in the TBA space**
- **Interest rates can fluctuate daily**
- **Most effective in lower interest rate environments.**

Mortgage Revenue Bond (MRB):

- **Bond issued by Housing Finance Agencies**
- **MRB's are tax-free for the investor(s).**
- **Interest rates are based on date of issuance i.e. and do not change daily.**
- **Most effective in higher interest rate environments.**



END