



Arizona Is Home – Borrower(s) Income

Arizona IDA
Arizona Is Home Lender Training

Questions?

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Arizona Is Home – Borrower(s) Income

Borrower(s) income must be 100% or less than the Area Median Income (AMI) for the county that the subject property is located in.

Non-occupant co-signors/co-borrowers are NOT allowed on the Arizona Is Home program.

- Applicants must have an annual gross income that is within Program limitations.
- When calculating Program Eligibility Compliance Income, there are **two** types of income to consider – gross **income from an employer** and **income from all other sources**. Include all income unless specifically listed as excluded within the Arizona Is Home Program Guidelines.
- Income is calculated by taking the Applicant's current gross monthly income, as well as that of anyone else who is expected to live in the Residence and become liable on the Deed of Trust or Mortgage.




Arizona Is Home – Borrower(s) Income by County



County Name	FHA	Fannie Mae HFA Preferred	Freddie Mac HFA Advantage	VA	HUD Section 184	USDA
Apache County	\$66,300	\$66,300	\$66,300	\$66,300	\$66,300	\$66,300
Cochise County	\$78,500	\$78,500	\$78,500	\$78,500	\$78,500	\$78,500
Coconino County	\$106,000	\$106,000	\$106,000	\$106,000	\$106,000	\$106,000
Gila County	\$78,900	\$78,900	\$78,900	\$78,900	\$78,900	\$78,900
Graham County	\$84,100	\$84,100	\$84,100	\$84,100	\$84,100	\$84,100
Greenlee County	\$83,500	\$83,500	\$83,500	\$83,500	\$83,500	\$83,500
La Paz County	\$66,300	\$66,300	\$66,300	\$66,300	\$66,300	\$66,300
Maricopa County	<i>Not Available</i>	<i>Not Available</i>	<i>Not Available</i>	<i>Not Available</i>	<i>Not Available</i>	<i>Not Available</i>
Mohave County	\$79,900	\$79,900	\$79,900	\$79,900	\$79,900	\$79,900
Navajo County	\$66,300	\$66,300	\$66,300	\$66,300	\$66,300	\$66,300
Pima County	<i>Not Available</i>	<i>Not Available</i>	<i>Not Available</i>	<i>Not Available</i>	<i>Not Available</i>	<i>Not Available</i>
Pinal County	\$112,400	\$112,400	\$112,400	\$112,400	\$112,400	\$112,400
Santa Cruz County	\$66,300	\$66,300	\$66,300	\$66,300	\$66,300	\$66,300
Yavapai County	\$92,200	\$92,200	\$92,200	\$92,200	\$92,200	\$92,200
Yuma County	\$79,300	\$79,300	\$79,300	\$79,300	\$79,300	\$79,300





The documents in **RED** will be used to validate and determine income compliance. 

PRE-CLOSING FORMS

- Pre-close Checklist
- **Final AUS**
- Credit report OR Fraud Report OR VOR
- About Recapture Tax Document
- **92900-LT or 1008**
- **Initial 1st lien URLA**
- Purchase Contract
- **Arizona IDA Income Worksheet**
- Homebuyer Education Certificate
- Extension Request (if applicable)






The Lender will need to complete the Arizona IDA: Arizona Is Home – Borrower(s) Income Worksheet.

This document is available to be downloaded and saved in two areas:

- (1) In the Emphasys – Lender Online system - under the “Program Documents” tab.
- (2) On the HOME Plus website, under the Arizona Is Home Lender Training page.

The worksheet is not borrower-specific, so it is not embedded within the document set in each borrower reservation.

A	B	C	D	E	F	G
 ARIZONA INDUSTRIAL DEVELOPMENT AUTHORITY						
Borrower Information (Mandatory Completion)						
Property County:						
Mortgage Assistance Program Income Limit:						#N/A
Eligibility Status:						#N/A
Total Income						
Borrower Income:						\$0
CoBorrower/Spouse Income:						\$0
Total Borrower(s) Income:						\$0
Lender Name:						<input type="text"/>
Date:						<input type="text"/>
Total Borrower(s) Income Borrower Coborrower or Spouse Income Calculation Guide						





Arizona Is Home – Borrower(s) Income / Mortgagor Certificate

Borrowers Attestation of Income

The borrower(s) will sign at closing a Mortgagor Certificate attesting to the truth and accuracy of all information used to qualify, including their income and income sources.

An example of Part C of that document is on the right

Income Sources	Buyer	Spouse	
Base			
Overtime			
Commissions			
Bonuses			
Part time Employment			
Self Employment			
Business/Partnerships			
Military/VA compensation			
Interest/Dividend			
Retirement/Pension			
Net Rental Income			
Child Support/Alimony			
Social Security Benefits			
Unemployment Comp			
Other:			
TOTAL ANNUAL INCOME	\$	\$	\$





END OF DOCUMENT

