



Assisting in Affordable Home Ownership

The Home in Five Platinum program, administered by the Phoenix IDA and Maricopa IDA, helps low- and moderate-income individuals and families buy a home in Maricopa county.



PROGRAM BENEFITS

LOW MORTGAGE RATE



Lock in a low rate that no matter what happens in the market, you feel safe and secure with a below market interest rate.

DOWN PAYMENT ASSISTANCE



We provide 4% of the total mortgage amount as cash up-front for your down payment.

FULLY FORGIVABLE



If you stay in your home for 7 years or more, your down payment converts to a grant after 7 years.

GENERAL ELIGIBILITY

- First-time homebuyers (some exceptions for Targeted Areas apply)**
- Government loans only
- Valid in Maricopa county only
- Speak with a lender for more details

****Targeted Areas are determined by census tract.**

HOUSEHOLD INCOME LIMITS

Household Size	Non-Targeted Areas	Targeted Areas**
1-2 person household	\$96,072	\$112,200
3+ person household	\$110,483	\$130,900

PURCHASE PRICE LIMITS

No. of Units	Non-Targeted Areas	Targeted Areas**
1 Unit	\$540,422	\$660,515
2 Unit*	\$691,850	\$845,595
3 Unit*	\$836,244	\$1,022,077
4 Unit*	\$1,039,304	\$1,270,261

** Must be at least 5 years old – no new construction.*



MARICOPA
COUNTY

IDA

LEARN MORE:

[Click here for program highlights, Targeted Areas and more info!](#)

ehousingplus.com/home-in-5-platinum