OPEN DOORS

DOWN PAYMENT ASSISTANCE PROGRAM

City of Phoenix Housing Department
PHX HOUSING
Quality Affordable Housing and a Pathway to Self-Sufficiency

STEP INTO HOMEOWNERSHIP!

The Open Doors Down Payment Assistance (DPA) Program is designed to assist eligible first-time homebuyers with the purchase of an affordable home in the City of Phoenix. The program provides down payment and/or closing cost assistance to households earning at or below 80% of the Area Median Income (AMI). The amount of assistance is based on need. Buyers must complete both an eight hour pre-purchase homebuyer education class and housing counseling from a U.S. Department of Housing and Urban Development (HUD) approved housing counseling agency by a certified housing counselor . Homeownership DPA funds are offered as a deferred payment loan that:

- Has an interest rate of 0% with no monthly principal payments.
- Provides up to 10% of the purchase price of a home.
- Is fully forgiven after the period of affordability.
- Can be layered with other homeownership DPA programs.

ARE YOU READY?

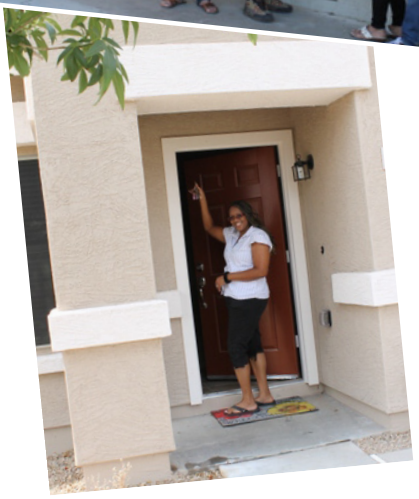
Read on to see if you qualify

PHOENIX.GOV/HOUSING/HOMEOWNERSHIP

**Program subject to change without notice*

OPEN DOORS DOWN PAYMENT ASSISTANCE PROGRAM

City of Phoenix



AM I ELIGIBLE?

Participants must:

- Be a first-time homebuyer as defined by FHA.
- Own and occupy the property as their primary residence for the term of the loan and maintain the property in compliance with the City of Phoenix Neighborhood Preservation and Zoning Ordinances.
- Participate in pre-purchase homebuyer education and counseling.
- Have a total annual household income that does not exceed 80% of the Area Median Income (AMI). *See chart below*
- Qualify for a fixed rate, fully-amortizing mortgage not to exceed 30 years with debt ratios that meet underwriting requirements.
- Minimum investment from buyer of $1,000 or meet primary lender's requirements, if greater.
- Obtain a minimum two year home warranty.
- Receive no cash back at closing.

ELIGIBLE PROPERTIES

In order to be eligible for the Open Doors Homeownership Program, properties must:

- Be an eligible property type per HUD regulations.
- Be located within the City of Phoenix jurisdictional area.
- Pass a property inspection.
- Be at or below 95% of the HUD approved median area purchase price of $470,250.

Your income cannot exceed this amount.

Family Size	80% AMI
1	$62,950
2	$71,950
3	$80,950
4	$89,900
5	$97,100
6	$104,300
7	$111,500
8	$118,700

Effective June 1 2026, U.S. Department of Housing and Urban Development

Reservations for funding are limited. To schedule an appointment to see if you qualify, contact the following loan administration partners:

Trellis
1405 E McDowell Rd
Phoenix, AZ 85006
602-258-1659
www.trellisaz.org

CPLC
1402 S. Central Ave. Bldg A
Phoenix, AZ 85004
602-457-4609
www.cplc.org

EQUAL HOUSING OPPORTUNITY

City of Phoenix Housing Department Open Doors Down Payment Assistance Program | 602-256-3359

**Program subject to change without notice*

FOLLOW US @PHXHousing

August 25, 2026