



Save Our Home AZ was created to assist responsible homeowners avoid foreclosure on their primary Arizona residence.

Some Qualification Requirements

- o Income no greater than 150% of AMI (see Program Fact Sheet for details).
- o Household reduction in income since financing a home, either through underemployment, illness, death, or divorce.*
- o Must be homeowner's primary residence.
- o Eligible properties may not have an outstanding mortgage(s) in excess of 150% of purchase price.

Unemployment/Underemployment/Reinstatement Mortgage Assistance

- o Assistance up to \$100,000 (including all other program assistance) with a maximum of 24 months of assistance minus the number of upfront rescue payments.
- o Reinstatement assistance up to \$48,000 may bring first mortgage current by curing all past due payments including: accrued interest, late fees, NSF fees and any legal fees (maximum number of payments rescued is 12 if not stand alone).
- o Maximum amount of monthly assistance is \$2,000, or the mortgage payment minus 31% of homeowner's monthly gross income excluding unemployment assistance.
- o Reinstatement may include additional principal payoff down to 100% LTV once payment is under 31%.

Short Sale Assistance

- o Assistance up to \$25,000 (including all other program assistance).
- o Maximum of \$4,500 in transition assistance paid to the consumer.
- o Maximum of 3% of the sales price for buyer's closing costs paid on behalf of the seller.

Principal Reduction & Second Mortgage Settlement

- o Assistance up to \$100,000 (including all other program assistance).
- o Requires mortgage(s) greater than 120% of subject property's Fair Market Value. If less than 120%, then negative equity must be \$20,000 or greater.
- o Second Mortgage Settlement Assistance capped at \$60,000 (when combined with Short Sale Assistance, maximum is 40% of loan balance, up to \$8,500).
- o Assistance may be combined with HARP 2.0 or similar eligible refinance to reduce LTV to 100%.

**ACCESS AN ON-LINE SELF ASSESSMENT AND APPLICATION
FOR APPLICATION ASSISTANCE OR GENERAL FORECLOSURE HELP,
CONTACT OUR FREE HUD APPROVED COUNSELING AGENCIES**

www.azhousing.gov
1-877-448-1211

SAVE OUR HOME AZ COUNSELING AGENCIES

Maricopa County

Administration of Resources and Choices (ARC) - Phoenix
10000 N 31 Ave
Phoenix, AZ 85051
Phone: 602-374-2226

Administration of Resources and Choices (ARC) - Tempe
1232 E Broadway Rd Ste 110
Tempe, AZ 85282
Phone: 480-947-4700

Chicanos Por La Causa - Phoenix
1402 S Central Ave Bldg A
Phoenix, AZ 85004
Phone: 602-253-0838

Genesis Housing Services
207 N Gilbert Rd Ste 001
Gilbert, AZ 85234
Phone: 480-306-5161

Greater Phoenix Urban League
1402 S Seventh Ave
Phoenix, AZ 85007
Phone: 602-254-5611

Labor's Community Service Agency
3117 N 16 St Ste 100
Phoenix, AZ 85016
Phone: 602-263-5741

Neighborhood Housing Services of Phoenix (NHS Phoenix)
1405 E McDowell Ste 100
Phoenix, AZ 85006
Phone: 602-258-1659

Neighborhood Housing Services of Phoenix (NHS Phoenix)
10320 W McDowell Ste E5105
Avondale, AZ 85392
Phone: 602-258-1659

Newtown CDC
511 W University Dr Ste 4
Tempe, AZ 85281
Phone: 480-517-1589

Take Charge America
20620 N 19 Ave
Phoenix, AZ 85027
Phone: 623-266-6382

PLEASE NOTE:
WHILE YOU MAY BE ELIGIBLE FOR THIS PROGRAM BASED ON YOUR CIRCUMSTANCE, YOUR QUALIFICATION RELIES HEAVILY ON COOPERATION FROM YOUR LENDER.

Pima County

Administration of Resources and Choices (ARC) - Tucson
3003 S Country Club Rd Ste 219
Tucson, AZ 85713
Phone: 520-623-9383

Catholic Community Services
Pio Decimo Center
848 S 7 Ave
Tucson, AZ 85701
Phone: 520-624-0551 x124

Chicanos Por La Causa - Tucson
2550 E Fort Lowell Rd
Tucson, AZ 85716
Phone: 520-882-0018

Family Housing Resources
1700 E Fort Lowell Rd Ste 101
Tucson, AZ 85710
Phone: 520-318-0993

Old Pueblo Community Services
4007 E Paradise Falls Dr Ste 125
Tucson, AZ 85712
Phone: 520-546-0122

Primavera Foundation
151 W 40 St
Tucson, AZ 85713
Phone: 520-882-5383

Apache & Navajo Counties

Northern Arizona Council of Governments (NACOG)
119 E Aspen Ave
Flagstaff, AZ 86001
Phone: 928-774-1895 x1148

Cochise, Graham, Greenlee & Santa Cruz Counties

Catholic Community Services in Southeastern Arizona
155 Bartow Ste A
Sierra Vista, AZ 85635
Phone: 520-624-0551 x124

Chicanos Por La Causa
575 N Grand Ave
Nogales, AZ 85621
Phone: 520-281-9570

Family Housing Resources
1700 N Fort Lowell Rd Ste 101
Tucson, AZ 85710
Phone: 520-318-0993

Old Pueblo Community Services
4007 E Paradise Falls Dr Ste 125
Tucson, AZ 85712
Phone: 520-546-0122

Southeastern Arizona Governments Organization (SEAGO)
1403 W Highway 92
Bisbee, AZ 85603
Phone: 520-432-4301 x203

Coconino & Yavapai Counties

BOTHANDS
2304 N Third St
Flagstaff, AZ 86004
Phone: 928-214-7456

Northern Arizona Council of Government (NACOG)
119 E Aspen Ave
Flagstaff, AZ 86001
Phone: 928-774-1895 x1148

LaPaz & Mohave Counties

BOTHANDS
2304 N Third St
Flagstaff, AZ 86004
Phone: 928-214-7456

Northern Arizona Council of Governments (NACOG)
119 E Aspen Ave
Flagstaff, AZ 86001
Phone: 928-774-1895 x1148

Pinal & Gila County

Chicanos Por La Causa - Phoenix
1402 S Central Ave Bldg A
Phoenix, AZ 85004
Phone: 602-253-0838

Family Housing Resources
1700 E Fort Lowell Rd Ste 101
Tucson, AZ 85710
Phone: 520-318-0993

Genesis Housing Services
207 N Gilbert Rd Ste 001
Gilbert, AZ 85234
Phone: 480-306-5161

Yuma County

Catholic Community Services in Western Arizona
690 E 32 St
Yuma, AZ 85365
Phone: 520-624-0551 x124

Chicanos Por La Causa - Tucson
2550 E Fort Lowell Rd
Tucson, AZ 85716
Phone: 520-882-0018

Family Housing Resources
1700 E Fort Lowell Rd Ste 101
Tucson, AZ 85710
Phone: 520-318-0993



Arizona Department of Housing does not discriminate with regard to race, color, sex, national origin, familial status, sexual orientation, religion, disability, veteran status, or age in employment or the provision of services. Persons requesting information on this policy, or accommodations under the Americans with Disabilities Act (ADA), should contact [Ray Johnson](mailto:Ray.Johnson@azhousing.gov), by e-mail at ray.johnson@azhousing.gov, by phone at (602) 771-1026, or by TTY (602) 771-1001.



Save Our Home AZ is administered by the Arizona Department of Housing on behalf of the Arizona Home Foreclosure Prevention Funding Corporation.

* These qualifications do not apply to those seeking assistance in conjunction with HARP 2.0 or similar eligible refinance.