



Homeownership Counselling and Mortgage/Foreclosure Assistance

Arizona Department of Housing (Mortgage and Utilities Assistance)

Homeowner Assistance Fund (HAF) is primarily a foreclosure prevention program. HAF funds can be used to pay homeowner mortgage delinquencies, property tax delinquencies, and HOA delinquencies that could result in foreclosure. HAF funds can also be used to pay homeowner utility delinquencies and delinquent insurance with a maximum assistance total of \$40,000 per household.

Monday - Friday 8:00 AM - 5:00 PM

Spanish language support available. Free resource (only for those who qualify). Staff available to help fill out applications via phone. Call to request assistance then receive a call back from a staff member. No walk-ins available. Requires proof of residency.

<https://housing.az.gov/>

833-931-3600

Arizona Homeowner Assistance Fund (A Resource of Arizona Department of Housing (ADOH))

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<https://housing.az.gov/>

833-931-3600

Cottonwood Homeownership Down Payment Assistant Program

Funded by the City of Cottonwood and managed by Housing Solutions of Northern Arizona, the program is available to employees of Cottonwood businesses who are searching for assistance to buy a first home within the Verde Valley area, as defined by an approved zip code. Up to \$40,000 is available to those who qualify.

Angela Koder, Housing Program Manager, angelak@housingnaz.org

928-214-7456

Home Equity Conversion Mortgage (HECM)

The Home Equity Conversion Program (HECM) is the Federal Housing Administration's (FHA) reverse mortgage program which enables borrowers to withdraw some of the equity in their home. This program is targeted at seniors.

Spanish language support available. Appointments are required. No walk-ins available. ADA Compliance varies.

https://www.hud.gov/program_offices/housing/sfh/hecm/hecmhome
800-569-4287

Housing Solutions of Northern Arizona (workforce Initiative Subsidy for Homeownership (WISH) Program)

The WISH Program is an initiative funded by the FHL Bank San Francisco which provides up to \$29,000 in matching funds, through its participating member institutions, to qualified, low-income residents to be used towards down payment or closing costs.

Monday - Thursday 8:00 AM - 5:00 PM.

<https://www.housingnaz.org/pre-purchase-assistance>
2304 N 3rd St., Flagstaff, AZ 86004
928-214-7456

Neighborhood Assistance Corporation of America – NACA (Help Buying an Affordable Home or Modifying Mortgage Interest Rate)

The Neighborhood Assistance Corporation of America (NACA) is a non-profit, community advocacy and homeownership organization. NACA Home-Save Program provides assistance to homeowners with an unaffordable mortgage through legally binding agreements with all the major lenders/servicers and investors. NACA can modify mortgages to achieve affordable solutions for the homeowners.

Membership fee for some services, consultation for home buying is free.

<https://www.naca.com/>
1301 East Washington Street, Suite 200, Phoenix, AZ 85034
602-248-4408 Phoenix Office:

Save Our Home AZ Program

The Save Our Home AZ Program (SOHAZ) is administered by the Arizona Department of Housing on behalf of the Arizona Home Foreclosure Prevention Funding Corporation (AHFPFC). Funds for the Program come from the U.S. Department of Treasury, Housing Finance Agency Innovation Fund for the Hardest-Hit Housing Markets. The Program provides assistance to eligible Arizona homeowners in the form of Principal Reduction Assistance for

modification or eligible refinances, Unemployment/Underemployment Mortgage Assistance, Reinstatement of delinquent payments, Second Lien Elimination, and Short Sale Assistance.

To determine eligibility for the SOHAZ program, log on to the website www.azhousing.gov and complete an on-line application. You will be contacted by a counselor within seven days of completing your application. For more information or to complete an application by phone, contact the Arizona Foreclosure Help Line at (877) 448-1211.

Sedona Homeownership Down Payment Assistant Program

Funded by the City of Sedona and managed by Housing Solutions of Northern Arizona, the program is available to employees of Sedona businesses who are searching for assistance to buy a first home within the Verde Valley area, as defined by an approved zip code. Up to \$40,000 is available to those who qualify.

Angela Koder, Housing Program Manager, angelak@housingnaz.org
928-214-7456

Take Charge America (Free Housing Counselling)

Whether you rent, own or want to buy a home, Take Charge America can help you reach your goals and maintain financial security. They offer a range of HUD-approved housing counseling and educational services to help you make the right move when it comes to your specific housing scenario. Education includes 'Make Your Move' Online Homebuyer Education, Pre-Purchase Housing Counseling, Post-Purchase Housing Counseling, Rental Counseling, and Delinquency Housing Counseling (foreclosure/eviction).

24/7 (online); Monday – Friday 6:00 AM - 5:00 PM MST (phone number)

<https://www.takechargeamerica.org/housing-help/>
866-528-0588

United States Department of Agriculture – Rural Development (Mortgage Help for Rural Homes)

Single Family Housing Repair Loans & Grants in Arizona (also known as the Section 504 Home Repair program) provides loans to very-low-income homeowners to repair, improve or modernize their homes. It also grants to elderly very-low-income homeowners to remove health and safety hazards.

<https://www.rd.usda.gov/>
602-280-8765 (Arizona office)

Verde Valley Habitat for Humanity (Home Ownership Assistance Program)

Builds houses in partnership with people in need. Families on low income purchase the homes with sweat equity (work), a minimum down payment, and a low interest mortgage.
Tuesday - Friday: 9:00 AM - 5:00 PM.

Appointments are required. Free to apply. Clients pay a low interest mortgage and closing costs. Sweat equity is required. Call or email for "Pre-Screen Form" or use online form. Proof of residency required. Welcomes new volunteers.

<https://www.vvhabitat.org/>

737 S Main St, Cottonwood, AZ 86326

928-649-6788