



# ARIZONA MANAGEMENT SYSTEM SUCCESS REPORT

DEPARTMENT OF HOUSING

## Millions of Dollars Reach AZ Home Buyers with Better Down Payment Assistance

In August 2016, the Department of Housing evaluated its process for approving down payment assistance applications submitted by Arizona home buyers. Staff discovered that on average, they touched each application between four and five times, and this wasted effort was resulting in mortgage lender frustration when applications were rejected and had to be resubmitted with multiple reviews. Moreover, the department had to employ temporary workers to compensate for the waste. **The department simplified its submission process and improved education and outreach to lenders** to reduce potential errors in the applications. As a result, the department provided



nearly **\$400M** in first time mortgages and more than **\$37M** in down payment assistance to Arizona home buyers as of January 2017.