

Homeownership.

Make it part of your future.

The Ohio Housing Finance Agency provides discounted mortgage rates, down payment, and closing cost assistance for eligible homebuyers. With generous income and purchase price limits, OHFA also offers 30-year fixed rate FHA, VA, USDA-RD and conventional mortgage loans.

Find out if you qualify at **MyOhioHome.org**.

MORTGAGE LOANS FOR HOMEBUYERS

OHFA Down Payment Assistance

Homebuyers can receive 3% (conventional loans) or 3.5% (government loans) of the purchase price toward their down payment, closing costs, or other pre-closing expenses.

Ohio Heroes

Provides a mortgage interest rate discount to residents who serve the public including, U.S. Veterans, active duty military or member of reserve components (includes a surviving spouse), police officers, firefighters, volunteer firefighters, EMTs, paramedics, physicians, nurse practitioners, nurses– (RN, LPN, STNA), pre-K-12 teacher-administrator or counselor.

Mortgage Tax Credit

Provides a tax credit of up to 40% of the mortgage interest for the life of the mortgage.

Next Home

Provides benefits of the First-Time Homebuyer program to Ohio homebuyers who currently own a home, or have owned a home in the past three years and are ready to purchase a different home.

Basic Eligibility Requirements

- You meet credit score requirements.
  - → Conventional, USDA, and VA Loans: 640 or higher
  - → FHA Loans: 650 or higher
- You meet debt to income ratios for your loan type.
- You meet income and purchase price limits.*

Scan the QR Code for more information.

Ohio Housing Finance Agency
MyOhioHome.org
We Open the Doors to an Affordable Place to Call Home

OHFA is an Equal Opportunity Housing entity. Loans are available on a fair and equal basis regardless of race, color, religion, sex, familial status, national origin, military status, disability or ancestry.

Income and purchase price limits vary by Ohio county and community. For income and purchase price limits in your area, visit our website at myohiohome.org.

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Mike DeWine, *Governor*
Bill Beagle, *Executive Director*

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