Housing Finance Agency

MyOhioHome.org
888.362.6432

Ohio Heroes

The Ohio Housing Finance Agency's (OHFA) **Ohio Heroes** rewards Ohio residents who serve the public with a discounted mortgage interest rate.



AM I ELIGIBLE?

- 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.*
- You work in one of the following careers in public service:
  - → U.S. Veterans, active duty military or member of reserve components (includes a surviving spouse)
  - → Police officers, firefighters, volunteer firefighters, EMTs or paramedics
  - → Physicians, nurse practitioners, nurses (RN and LPN) and STNAs
  - → Teachers in pre-K through grade 12, administrators and counselors

HOMEBUYER EDUCATION

Qualified buyers are required to complete free homebuyer education. Information on OHFA's streamlined education program is available on our website, or you may complete a course offered by any U.S. Department of Housing and Urban Development (HUD)-approved counseling agency in Ohio.

HOW DO I APPLY?

OHFA works with lenders, credit unions and mortgage companies across the state. Visit our website to find an OHFA-approved lender in your area, and click on the **GETTING STARTED** tab to view tips on the application process. You may also call us toll-free at 888.362.6432.

Scan the QR Code for more information.

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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888.362.6432 | **OHIOHOME.ORG**

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

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