

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](https://www.myohiohome.org).

MORTGAGE LOANS FOR HOMEBUYERS

Your Choice! Down Payment Assistance

Homebuyers can choose either 2.5% or 5% of the home's purchase price to use towards down payment, closing costs or other pre-closing expenses.

Grants for Grads

Provides a mortgage interest rate discount to recent college graduates. Grants for Grads also includes down payment assistance.

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

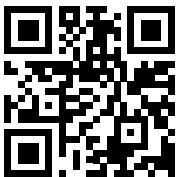
Provides a tax credit of up to 40% of the mortgage interest for the life of the mortgage.

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.



Housing Finance Agency

[MyOhioHome.org](https://www.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](https://www.myohiohome.org).***



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