



MORTGAGE LOANS FOR HOMEBUYERS

The Ohio Housing Finance Agency (OHFA) offers several affordable loan options to help you achieve your dream of homeownership. OHFA offers 30-year fixed rate FHA, VA, USDA-RD and conventional mortgage loans designed especially for homebuyers with low- and moderate-incomes, with generous income and purchase price limits.

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.



INFORMATION

For more information, including eligibility requirements, please visit www.myohiohome.org or call us at 888.362.6432.

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.

