

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

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.

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.*

FOR MORE INFORMATION CONTACT:



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).**



2600 Corporate Exchange Drive
Suite 300 | Columbus, OH 43231
888.362.6432 | [OHIOHOME.ORG](https://www.ohiohome.org)

Mike DeWine, Governor
Bill Beagle, Executive Director



Revised February 26, 2026