



Ohio's heroes are rewarded for their service with a .25% lower mortgage interest rate.

You already qualify for Ohio Heroes if you are in one of the following professions:

- U.S. veterans, active duty military and reserve
- Firefighter, emergency medical technician or paramedic
- Licensed or certified direct patient caregiver
- Police or correctional officer
- K-12 teacher or administrator
- College professor (teaching 12+ hours per semester/quarter)

You can choose to include Down Payment Assistance and Closing Cost Assistance in your Ohio Heroes loan for a slightly higher rate. If you sell or refinance your home within five years, you must repay the assistance provided.

## AM I ELIGIBLE?

Eligible first-time homebuyers must meet OHFA's income and purchase price limits, which vary by county and family size. Visit [MYOHIOHOME.ORG](http://MYOHIOHOME.ORG) to check limits in your county.

Additionally, buyers must meet at least one of the following criteria:

- Have never owned real estate;
- Have not owned or had an ownership interest in your principal residence in the last three years;
- Be a military veteran with an honorable discharge from any branch of the U.S. armed forces;
- Purchase a home in a target area; or
- Have a credit score of at least 640.

## HOW DO I APPLY?

OHFA partners with a variety of Ohio lenders including banks, mortgage companies and credit unions. Visit [MYOHIOHOME.ORG](http://MYOHIOHOME.ORG) to find an OHFA-approved mortgage lender in your area to get started on your path to homeownership.

*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.*



## CONTACT INFO

