

UPCOMING IN YOUR AREA:

Course Description

OHFA First-Time Homebuyer and Next Home Loans (1 Hour of Elective Credit)

This one-hour course reviews the variety of loan options offered by OHFA, including down payment assistance, mortgage tax credits and rehabilitation loans for homebuyers. Eligibility requirements and product combinations will be discussed to reduce out-of-pocket expenses.

Register Online: <https://www.ohiohome.org/Registrations/RealEstate>

Contact Jonathan Duy, Real Estate Manager, at 614.387.5037 or jduy@ohiohome.org

OHFA Homeownership Programs

FIRST-TIME HOMEBUYER

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.

Ohio Heroes

Provides a mortgage interest rate discount to residents who serve the public, including U.S. veterans, active duty military and reserve components, teachers, licensed or certified direct patient caregivers, police officers, firefighters and EMTs.

MORTGAGE TAX CREDIT

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

NEXT HOME

Provides Your Choice! Down Payment Assistance and 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.

Grants for Grads

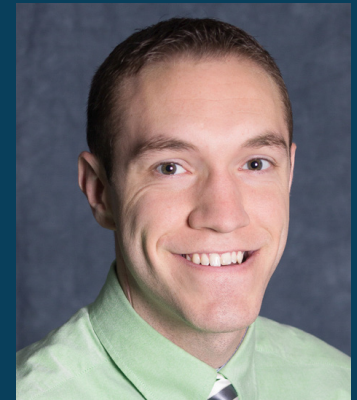
Provides a mortgage interest rate discount to recent post-secondary education graduates. Grants for Grads also includes Your Choice! Down Payment Assistance.

Home Rehabilitation and Repair

Combines the mortgage loan and repairs into one long-term fixed rate mortgage.

Home Weatherization

Provides up to \$2,000 in energy efficient improvements added to the homeowner's mortgage without obtaining a new appraisal.



Jonathan Duy joined OHFA in 2011 and assumed his current position in 2014. Since 2006, Duy has served as a licensed real estate agent in central and northeastern Ohio and passionately believes in homeownership. Prior to joining OHFA's Office of Homeownership, he worked on OHFA's statewide foreclosure prevention effort and for a public housing consulting firm. He is accredited by the Division of Real Estate as a continuing education provider. Duy holds a Bachelor's degree in Urban Studies with a concentration in Urban Planning and Geographical Information Systems from Cleveland State University.

