



# **HOME BUYER**GUIDE



## WHO WE ARE WHAT WE DO

For more than 30 years, the Ohio Housing Finance Agency (OHFA) has served as the state's affordable housing leader, assuring Ohioans with low- to moderate-incomes have access to safe, quality and affordable housing.

OHFA uses federal and state resources to fund competitive, fixed-rate mortgage loans by issuing tax-exempt mortgage revenue bonds and partnering with real estate professionals and mortgage lenders. OHFA also offers Streamlined Homebuyer Education for potential homebuyers.

The Agency relies on its partnerships with private sector, public sector, and nonprofit entities to serve low- to moderate-income first-time homebuyers, renters and populations with special housing needs. Since 1983, OHFA has empowered more than **145,500** households throughout Ohio to achieve the dream of homeownership.

Are you ready to open the door to your new home? OHFA's homeownership loan programs can help. Whether you are a first-time homebuyer, ready to purchase your next home or purchasing in a target area, OHFA and our lending partners have a program that's right for you.

# TABLE OF CONTENTS

<b>GETTING STARTED .....</b>	<b>4</b>
DO YOU QUALIFY? .....	4
ADDITIONAL PROPERTY REQUIREMENTS:.....	4
<b>ARE YOU READY FOR HOMEOWNERSHIP? .....</b>	<b>5</b>
BUDGETING .....	5
PLANNING FOR THE FUTURE.....	6
CREDIT .....	7
DEBT .....	8
CREDIT CARDS.....	8
<b>STEPS TO HOMEOWNERSHIP.....</b>	<b>9</b>
PRE-APPROVAL .....	9
HOW MUCH CAN YOU AFFORD TO BORROW? .....	10
LOAN ESTIMATE .....	11
DOWN PAYMENT .....	11
HIRING A REAL ESTATE AGENT .....	11
HOW WILL YOU BE REPRESENTED?.....	11
FINDING YOUR NEW HOME .....	12
MAKING THE OFFER .....	12
HOME INSPECTION AND WARRANTIES .....	13
FAIR HOUSING .....	13
HOMEOWNERS INSURANCE .....	14
THE CLOSING .....	15
RESPONSIBILITIES OF HOMEOWNERSHIP .....	16
<b>GLOSSARY OF TERMS .....</b>	<b>17</b>

# GETTING STARTED

## DO YOU QUALIFY?

You may qualify for an OHFA First-Time homebuyer program if you meet one of the criteria listed below:

- Someone who has not had an ownership interest in his/her primary residence in the last three years.
- Be an honorably discharged veteran.
- Purchase a home in a target area (Economically distressed area).

You must also meet all of the following criteria:

- Applicants must meet OHFA income limits and properties must meet purchase price limits, which vary by county. Limits can be found at [www.myohiohome.org](http://www.myohiohome.org).
- Applicants must have a credit score of 640 or higher.
- Applicants must have a signed Purchase Agreement.
- Applicants must purchase a qualifying property that is limited to two acres within a municipal corporation and five acres outside a municipal corporation unless additional acreage is required by local health or safety code. Qualifying properties include:
  - Existing homes: single-family dwellings, conforming condominiums, duplexes, and up to four-unit properties.
  - Newly built spec/nearly completed homes: one-unit single-family dwellings.
  - Modular homes; one-unit single family dwellings.
  - Additional requirements may apply to specific homeownership products.

# ARE YOU READY FOR **HOMEOWNERSHIP?**

As you begin your search for a home, you should ask yourself the following:

- Do you have a steady reliable source of income and a steady employment history of at least two years?
- Have you established a credit history and do you pay your bills on time?
- Would you be able to manage a mortgage payment in addition to your current debts and expenses?
- While there are many benefits to owning a home, there are also some things to keep in mind, including:
  - Your monthly housing expenses could be greater than your current rent once taxes, insurance and utility payments are taken into account.
  - If you would need to sell your home due to a change in life circumstances, it may take time. You will incur expenses to sell and you are responsible for the mortgage payments until the property is sold.

Homebuyer education is a requirement for all borrowers using OHFA's products, and for many other loan products. You can complete this requirement by taking the test online, filling out the budget form and scheduling telephone counseling with a housing counselor listed on the OHFA website. The counselor will contact you to discuss the information submitted.

## **BUDGETING**

For many people, the word "budget" has a negative connotation. However, it is simply a way to plan how to spend your income wisely and control your day-to-day finances to enable you to do the things that bring you satisfaction and enjoyment.

If you are not sure where you spend your money, keep track of all your purchases and expenses for one week. You may be surprised at how your "small" expenditures become bigger budget issues over time.

A budget form is included to help you compare your current and proposed expenses. This is important when considering buying a home because there can be a substantial difference between the mortgage amount you qualify for and the amount you can actually afford.



## PLANNING FOR THE FUTURE

Once you know where you spend your money, it is much easier to adjust your spending habits to plan for events in the future. When purchasing a home, it is important to consider some of the additional costs that will likely occur, such as maintenance. Some factors to keep in mind when coming up with a long-term plan are:

- Maintenance on a home can be costly and sometimes requires immediate attention. For example, if the hot water heater needs to be replaced, you would not want to delay the repair, risking additional damage to the home. A new hot water heater costs approximately \$250 to \$500, but if you are unable to install it yourself, you could pay as much as \$500 in labor costs in addition to the cost of the unit. Other maintenance items could include roof or furnace repair or replacement, and gutter cleaning and repair.
- It is critical to build a financial safety net to prevent budgetary disaster caused by catastrophic illnesses or other personal tragedies.
- It is important to choose and follow a long-term savings plan to achieve financial goals such as sending your kids to college or retiring comfortably.

These and other planning strategies are important to achieve and sustain financial success.

## CREDIT

One of the first steps in evaluating your credit is knowing your current financial status. Under the Fair and Accurate Credit Transactions Act of 2003, consumers can request and obtain a free credit report once every 12 months from each of the three nationwide credit reporting companies: Equifax, Experian and TransUnion.

To obtain all three, visit [www.annualcreditreport.com](http://www.annualcreditreport.com). This resource provides consumers with a secure means to order all three reports. There may be additional charges if you request additional services such as obtaining your credit score.

Your credit score, referred to as a FICO score (Fair Isaac & Co. credit scoring system), is determined using five factors:

- Payment History
- Amounts Owed
- Length of Credit History
- New Credit
- Types of Credit Used

For more information on FICO scores visit [www.myfico.com](http://www.myfico.com).

Once you have obtained your credit report, check for discrepancies or incorrect information that may affect your ability to get a loan. You should verify that all of the accounts listed on the credit report are yours and that you have not been a victim of identity theft. The Federal Trade Commission is the main regulator of identity theft in the United States and has information available on what to do if you have become a victim of identity theft.

Remember, the only way to fix damaged credit is to pay your bills on time! There are many credit repair scams that will promise to fix your credit for a fee, but they cannot do anything for you that you cannot do for yourself.

## DEBT

There are three basic types of debt:

- **Installment Debt**

This type of debt is money owed to a creditor who expects repayment over a fixed period of time made in equal monthly amounts. A mortgage or a car loan is an example of installment debt.

- **Revolving Debt**

This is money owed to a creditor who sets your monthly payments based on the current balance. Credit cards are an example of revolving debt. With this type of debt, interest accrues on the outstanding balance and can add up if you don't pay the balance in full each month.

- **Open Debt**

With open debt, you accrue a balance and pay it in full when you get your bill. Your cell phone is a good example of open debt. It is very important to monitor your balance as there is no preset limit which could have potentially damaging effects on your credit if you don't pay the monthly balance.

## CREDIT CARDS

Credit cards offer many conveniences to consumers. However, there are a few things you should be aware of when managing your credit card debt:

- Even if you make your credit card payments on time, the credit card bank can raise your interest rate automatically if you are late on payments elsewhere. This practice is called "universal default" and is increasing as a standard clause in credit card agreements. There is no federal limit on the interest rate a credit card company can charge.
- By making just the minimum payments, it could take years to pay off credit card debt that will cause you to pay far more than the cost of the items or services originally purchased. There are payment calculators available to determine how long it would take to pay off a balance if you paid the minimum payment each month.



# STEPS TO **HOMEOWNERSHIP**

Now that you have made the decision to buy a home, there are several steps to complete before you move in. These steps will guide you through the home purchase process.

## **MEET WITH A LENDER**

### **Pre-Qualification**

Many homebuyers contact a lender early in the process to get pre-qualified. Meeting with a lender early in the process will give you a general idea of the amount of mortgage that may be approved and will save you time because you will know the price range of homes you can afford. To obtain a pre-qualification you will need to provide your financial information such as pay stubs and tax returns to your mortgage lender.

### **Pre-Approval**

With additional information and an application for a mortgage, a lender can pre-approve a borrower up to a certain amount.

Having pre-approval or a full approval from a lender tells the seller you are serious about buying a home and may be an advantage when making an offer on a home. Also, many real estate agents require a pre-approval letter with or shortly following the offer as part of the agreement.

To start the application process, you will typically need to provide your lender with the following items:

- Photo ID
- Social Security number
- Tax returns and W2's for the last three years
- Paycheck stubs for the most recent 30 days
- Checking and savings account statements for the last 30 days
- Bankruptcy paperwork (if applicable)
- Divorce paperwork (if applicable)
- Copy of Purchase Contract

Make sure to keep all of your documents organized, because your lender



may need additional information.

## HOW MUCH CAN YOU AFFORD TO BORROW?

One factor lenders consider when determining the amount of payment you qualify for is your debt-to-income ratio. Your monthly housing payment divided by your monthly gross income is called the front-end ratio, which should be 28 percent or less for most loan types. Your total monthly debt payments divided by your monthly income is called a back-end ratio, which must be under 38 percent for some loan programs, but may go up to 45 percent in some cases.

Here is an example of how these are calculated:

Your monthly mortgage payment proposed is \$750. You make \$36,000 per year before taxes. You have a car payment of \$300 per month and a credit card with a minimum payment of \$75 per month.

### Front-End Ratio

$\$36,000 \text{ yearly income} \div 12 \text{ months} = \$3,000 \text{ monthly gross income}$

$\$750 \text{ monthly mortgage payment} \div \$3,000 \text{ monthly gross income} = 25\% \text{ front-end ratio}$

### Back-End Ratio

$\$36,000 \text{ yearly income} \div 12 \text{ months} = \$3,000 \text{ monthly gross income}$

$\$750 \text{ monthly mortgage payment} + \$300 \text{ monthly car payment} + \$75 \text{ minimum monthly credit card payment} = \$1,125 \text{ monthly debt}$

$\$1,125 \text{ monthly debt} \div \$3,000 \text{ monthly gross income} = 37.5\% \text{ back-end ratio}$

If you would like to determine the payment on a particular home, you can

use a mortgage calculator, such as the one located on Freddie Mac's website at [www.freddiemac.com](http://www.freddiemac.com).

## LOAN ESTIMATE

Your lender will provide you with a Loan Estimate, which is an estimate of closing costs and payments due from the borrower. The estimate must be a reasonable estimate of the costs the borrower is likely to incur.

## DOWN PAYMENT

In addition to obtaining a mortgage, you will need to provide down payment and closing costs to purchase your home. OHFA's First-Time Homebuyer and Next Home product may provide an option to assist qualified buyers with down payment and closing costs.

**Homebuyer education is required for borrowers using this option through OHFA.**

Please visit our website at [www.myohiohome.org](http://www.myohiohome.org) under the Homebuyer section to view our current products.

Down payment assistance may also be available through other local nonprofit and government agencies. On some types of loans, you may have the option of receiving a gift from a family member to cover some or all of the down payment.

## HIRING A REAL ESTATE AGENT

Finding a good real estate agent is important to the home purchasing process. A real estate agent will be able to provide you with information about all aspects of the home buying process based on your specific needs and situation.

## HOW WILL YOU BE REPRESENTED?

There are three main types of real estate representation:

- **Buyer Representation** – The agent and broker only represent the buyer in the transaction.
- **Seller Representation** – The listing agent and broker only represent the seller of the property and are obligated to give to the seller any information the buyer provides to them.
- **Dual Agency** – The agent facilitates the transaction between the buyer and seller. The agent has a duty to keep the confidentiality of both sides of the transaction when negotiating and treat both parties fairly and equally.

Before sharing information, make certain that the agent is representing you.

## FINDING YOUR NEW HOME

Each borrower has different needs. When looking for a home, prioritize what qualities are most important for your situation. Here are some things to consider:

- Location in relation to your workplace, shopping, church or family members.
- Condition of the home (do you want to make repairs or remodel?).
- Expenses such as taxes, insurance and utilities (gas, electricity and water).
- Availability of police, fire protection and other city services.
- Size, number of rooms and amenities of the home.

It is also important to consider other costs involved for certain types of properties. Condominiums may have a monthly condominium fee that must be considered in your overall monthly cost. These are usually paid separately from a mortgage payment. Also, be sure to check if the home you are interested in purchasing is subject to a homeowner's association fee.

## MAKING THE OFFER

Once you have selected the home you want to purchase and have arranged for financing, you are ready to make a formal offer to the owner. The offer must be in writing. If the seller accepts it, it becomes a contract to which you are bound by its terms. It is a good idea to have a real estate attorney prepare or review your offer even if you are using a real estate agent. Real estate agents can prepare the Offer to Purchase but cannot give legal advice. Your offer should include the following:

- The total price you agree to pay for the house.
- Any additional items in the house you wish to have included in the purchase price, such as appliances or window treatments.
- The amount of your down payment (identifying the OHFA assistance product, if used).
- The amount of the earnest money deposit accompanying the offer.
- The amount of time you have to arrange financing after the offer is accepted and the type of loan for which you will be applying.
- A time the title will transfer or when "closing" will occur.
- The date you would like to take possession of the property.
- Provisions for inspections.

- The date and time your offer expires.

When making an offer, you may need to include an earnest money deposit. OHFA's Down Payment Assistance product cannot be used for the earnest money deposit. Your contract will likely contain the terms regarding the return or forfeiture of your deposit, so be sure you are familiar with these provisions.

## HOME INSPECTION AND WARRANTIES

Most contracts provide for the home to be inspected prior to closing. It is important to have the inspections conducted by a qualified home inspector. An inspection contingency (condition) in the contract allows you to withdraw or amend your offer if there are unfavorable inspection results. One place to look for an inspector is the American Society of Home Inspectors, (800)743.2744 or [www.ashi.com](http://www.ashi.com). Structural, mechanical (plumbing, electrical and gas), roof, furnace, wood boring insect and radon inspections should be requested.

Many buyers request that the seller provide a home warranty through a home warranty company. This is a policy that provides for repair of the mechanical systems and possibly the appliances for the first year the buyer is in the home. These policies are fairly inexpensive and usually require a small deductible when they are used.

## FAIR HOUSING

The Fair Housing Act was adopted in 1968. This act and its amendments state that discrimination against any person on the basis of race, color, religion, sex, disability, familial status, or national origin is illegal in the following areas:

- In the sale or rental of housing or residential lots.
- In advertising the sale or rental of housing.
- In the financing of housing.
- In the appraisal of housing.
- In the provision of real estate brokerage services.
- Blockbusting is also illegal.

In addition, in Ohio, it is illegal to discriminate against persons on the basis of ancestry or military status. Finally, discrimination on the basis of sexual orientation is prohibited in certain Ohio municipalities.

If you think your rights have been violated and would like to file a complaint, please visit the Ohio Civil Rights Commission at [crc.ohio.gov](http://crc.ohio.gov) or the Department of Housing and Urban Development at [www.hud.gov](http://www.hud.gov).



## HOMEOWNERS INSURANCE

You will need to purchase homeowners insurance prior to closing on the home. Contact your insurance agent to see if their company provides homeowners insurance.

Homeowners insurance may pay for repairing or rebuilding your damaged home, temporary shelter if your home is uninhabitable, damage to your home's contents and the replacement of your personal belongings that are damaged or stolen. It may also cover medical expenses of injured guests, damage to someone else's property, legal fees and court judgments if you are found to be liable. Also, you could lose your insurance and be forced to shop for another policy as a result of non-payment of premiums, poor home maintenance or excessive claims.

A standard homeowners insurance policy usually does not cover damage caused by flooding. If the property you are buying is designated to be in a flood zone, you may be required to purchase flood insurance as well.

Regardless of your home's location, if it contains a sump pump, you will also want to inquire about sewer backup insurance as most insurance policies require an additional rider for this type of coverage.

## THE CLOSING

Once all of the conditions of the contract have been met, the closing, or transfer of title, is scheduled. All interested parties attend the closing, which is usually held at a title agency selected by the seller. The title agency processes the closing documents and can provide certain services such as a title search to ensure that no other individual can make a claim to the property. It is recommended that title insurance be purchased at closing to protect you from liability (up to the purchase price of the property) in the event the title is found to be invalid.

There are two types of closings in Ohio, which are dependent on the location of the home being purchased:

- **Round-Table Closing**

This is a face-to-face meeting between the buyer and seller. Other participants include the real estate agents, a representative of the lender and sometimes lawyers. At this meeting, all of the required documents are signed and exchanged and the seller is paid.

- **Escrow Closing**

In this type of closing, the buyer and seller may never meet. An escrow agent is given all documents and payments and performs the exchange of money and title. Escrow agents act on behalf of both the buyer and seller and are paid by both parties.

When attending your closing, you will be required to bring a photo ID such as your driver's license and a cashier's check for the down payment and closings costs. It's a good idea to review the closing disclosure to ensure all figures are correct.

Make sure to read and understand all documents at the closing before signing them. The title/escrow company will provide you with a copy of all signed documents at the closing. Once the closing is complete the deed will be sent to the county recorder to record your ownership of the property.



## RESPONSIBILITIES OF HOMEOWNERSHIP

Buying a home is a major achievement, but successful homeownership does not begin and end when the closing documents are signed.

Here are some critical responsibilities of a homeowner:

- **Make your payments on time.** If for any reason you are not able to make your monthly payment, such as loss of a job, illness or other unexpected circumstances, you should call your lender and try to make arrangements immediately. It is also a good idea to contact a HUD-approved counseling agency in your area as they may be able to offer solutions.
- **Get educated.** HUD-approved housing counselors can help you prepare for successful homeownership. All counselors offer pre-purchase classes to help you budget for the future and identify potential obstacles. Also, many offer post-purchase education to help you save money, including teaching simple home repair and weatherization techniques. Many of your local home improvement stores and craft stores may offer free or low-cost workshops on do-it-yourself projects for repair and decorating.
- **Preserve the equity in your home.** Equity is the difference between what your property is worth and what you owe. Regular maintenance and upkeep are important in keeping your home's value. Once you have at least 20 percent equity in your home, you may be able to request that mortgage insurance be cancelled. You will need to contact your lender for information about the process.
- **Budget for maintenance.** Remember, once you move into the home, you may need to purchase equipment and tools for property upkeep. These items could include a lawn mower and landscaping/gardening tools. It is a good idea to set up a maintenance fund to pay for upkeep and unexpected repairs.
- **Budget for emergencies.** Trouble situations can arise at any time and can be very inconvenient. It is important to be prepared. Homeowners are strongly encouraged to set up an emergency fund to cover repairs when something happens. Talk with your real estate agent or local home improvement store for information on average repair costs of major items such as a furnace, water heater, and roof.



# GLOSSARY OF TERMS

**Appraisal** — A statement of value for the property. The lender uses an appraisal to determine if the property value is sufficient to secure the loan if the borrower defaults.

**Assets** — Everything of value an individual owns.

**Blockbusting** — The practice of persuading owners to sell property cheaply because of the fear of people of another race or class moving into the neighborhood, and thus profiting by reselling at a higher price.

**Closing** — The final phase of a home purchase transaction. At this time, final papers are signed and money changes hands.

**Closing Costs** — Amount due upon loan closing such as cost of title search, pro-rated taxes and insurance and other lending fees.

**Contract** — An agreement with specific terms between two or more persons or entities in which there is a promise to do something in return for a valuable benefit known as consideration. The existence of a contract requires finding the following factual elements: a) an offer; b) an acceptance of that offer; c) a promise to perform; d) a valuable consideration (a promise or payment in some form); e) a time or event when performance must be made; f) terms and conditions for performance; g) performance.

**Commitment Letter** — A letter from your lender that states the amount of a mortgage, the number of years to repay the mortgage (the term), the interest rate, the loan origination fee, the annual percentage rate and the monthly charges.

**Contingency** — An item in a contract that provides an opportunity for release of the buyer or seller upon its occurrence, such as an unsatisfactory inspection.

**Co-Signer** — A related person, parent, sibling or significant other used for the purpose of strengthening the transaction. This individual has no intention of occupying the residence and signs a note, but does not sign a deed.

**Credit** — The ability of a person to borrow money or obtain goods with payments over time, as a consequence of the favorable opinion held by a lender as to the person's financial situation and reliability.

**Credit History** — A record of credit use. It is comprised of a list of individual consumer debts and an indication as to whether or not these debts were paid back in a timely fashion or "as agreed". Credit institutions have developed a complex recording system of documenting your credit history.

**Credit Report** — A document used by the credit industry to examine an individual's use of credit. It provides information on money that individuals have borrowed from credit institutions and the history of payments.

**Credit Score** — A computer-generated number that summarizes an individual's credit profile and predicts the likelihood that a borrower will repay future obligations.

**Debt** — A sum of money owed from one person or institution to another person or institution.

**Debt-to-Income Ratio** — The percentage of gross monthly income that goes toward paying for your monthly housing expenses, installment debts, alimony, child support, car payments and payments on revolving or open-ended accounts such as credit cards.

**Deed** — The legal document conveying title to a property.

**Default** — Failure to perform a legal obligation; default includes failure to pay on a financial obligation, but may also be a failure to perform some action or service that is non-monetary.

**Down Payment** — A portion of the price of a home, usually between 3-20 percent, provided by the borrower and paid up front.

**Earnest Deposit** — An amount of money included with the purchase offer on a house showing the borrower's interest in purchasing the property.

**Equity** — The value in your home above the total amount of the liens against your home. If you owe \$100,000 on your house but it is worth \$130,000, you have \$30,000 of equity.

**Escrow** — The holding of money or documents by a neutral third party prior to closing. It can also be an account held by the lender into which a homeowner pays money for taxes and insurance.

**Escrow Charges** — An amount collected in addition to the principal and interest payment each month to cover annual insurance premiums, property taxes, assessments and/or other recurring charges. The charges are put into a reserve account. Payments are made by the lender from the reserve (escrow) account.

**First-Time Homebuyer** — For purpose of the State of Ohio's homeownership program, a person not having an ownership interest in their principal residence for three years from the proposed date of the closing of a loan or a buyer who is planning on purchasing a home in a target area.

**Fixed-Rate Mortgage** — A mortgage with an interest rate that does not change during the entire term of the loan.

**Foreclosure** — A legal action that terminates all ownership rights in a home when the homebuyer fails to make the mortgage payments or is otherwise in default under the terms of the mortgage.

**Home Inspection** — A professional inspection of a home to determine the condition of the property. The inspection should include an evaluation of the plumbing, heating and cooling systems, roof, wiring, foundation and pest infestation.

**Homeowners Insurance** — A policy that protects you and the lender from fire or other disaster (which damages the structure of the house); a liability, such as an injury to a visitor to your home; or damage to your personal property, such as your furniture, clothes or appliances.

**Interest** — Charge for the use of borrowed funds, expressed as a percentage of the principal.

**Loan Origination Fees** — The fee paid to your mortgage lender for processing the mortgage application. This fee is usually in the form of points. One point equals one percent of the mortgage amount.

**Loan Estimate (LE)** — An honest estimate of closing costs. The lender makes the estimate based on their experience in the locality in which the property is located. The estimate must be a reasonable estimate of the costs the borrower is likely to incur.

**Mortgage** — A loan secured by a lien on your home. It also can be used to refer to the amount of money you borrow, with interest, to purchase your home. The amount of your mortgage is usually the purchase price of the home minus your down payment.

**Offer** — A formal bid from the homebuyer to the home seller to purchase the home.

**Origination Fee** — A charge by the lender for granting the loan. The amount is figured as a percentage of the loan. The fee varies among lenders and from locality to locality.

**Principal** — The amount of money borrowed to buy your house or the amount of the loan that has not yet been paid back to the lender. This does not include the interest you will pay to borrow that money. The principal balance is the amount owed on the loan at any given time. It is the original loan amount minus the total repayments of principal you have made to date.

**Title** — The rights to and the ownership of land by the owner. Title is sometimes used to mean the evidence or proof of ownership of land; although another term is “deed.”

**Underwriting** — The process a lender uses to determine loan approval. It involves evaluating the property and the borrower’s credit and ability to pay the mortgage.



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STAY CONNECTED...



The Ohio Housing Finance Agency 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. Please visit [www.ohiohome.org](http://www.ohiohome.org) for more information.

