

UPCOMING IN YOUR AREA:

Course Description

Fair Housing Foundations (3 Hours of Civil Rights Credit)

This course will take a historical view at Fair Housing and Civil Rights and also go into the details of current housing, advertising, and lending laws. Case studies, housing statistics, videos, and pictures are used to present the information in an interesting format. The course will also identify several barriers to homeownership and how OHFA Homeownership Programs can reduce these barriers.

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

OHFA Homeownership Programs

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.

OHFA Advantage

Provides additional down payment assistance in the form of a grant in the amount of \$2,500 or \$1,500. The OHFA Advantage program helps homebuyers with good credit, but lower incomes. These grants can only be used with conventional loans.

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.

RenovateOhio (FHA 203(k))

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

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.



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 and has taught over 4,000 real estate agents. Duy holds a Bachelor's degree in Urban Studies with a concentration in Urban Planning and Geographical Information Systems from Cleveland State University.

