



2013 NCSHA Award Nomination



Communications: Promotional Materials and Newsletters

OHIO HOUSING FINANCE AGENCY NEW MARKETING MATERIALS

Douglas Garver, Executive Director
Arlyne Alston, Director of Communications and Marketing





2013 Annual Awards Entry Form
(Complete one for each entry.)

Entry Name Ohio Housing Finance Agency New Marketing Materials

Fill out the entry name ***exactly*** as you want it listed in the awards program.

HFA Ohio Housing Finance Agency

Submission Contact Arlyne Alston, Director of Communications and Marketing

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Program Contact Arlyne Alston, Director of Communications and Marketing

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Entry form with description, check(s), and visual aids (optional) must be received by NCSHA by **Monday, July 1, 2013**.

Use this header on the upper right corner of each page.

HFA _____

Entry Name _____

Communications	Homeownership	Legislative Advocacy	Management Innovation
<input type="checkbox"/> Annual Report <input checked="" type="checkbox"/> Promotional Materials and Newsletters <input type="checkbox"/> Creative Media	<input type="checkbox"/> Empowering New Buyers <input type="checkbox"/> Home Improvement and Rehabilitation <input type="checkbox"/> Encouraging New Production	<input type="checkbox"/> Federal Advocacy <input type="checkbox"/> State Advocacy	<input type="checkbox"/> Financial <input type="checkbox"/> Human Resources <input type="checkbox"/> Operations <input type="checkbox"/> Technology
Rental Housing	Special Needs Housing	Special Achievement	Are you providing visual aids?
<input type="checkbox"/> Multifamily Management <input type="checkbox"/> Preservation and Rehabilitation <input type="checkbox"/> Encouraging New Production	<input type="checkbox"/> Combating Homelessness <input type="checkbox"/> Housing for Persons with Special Needs	<input type="checkbox"/> Special Achievement	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO

2013 NCSHA Award Nomination

HFA: Ohio Housing Finance Agency

Category: Communications – Promotional Materials and Newsletters

Entry Name: Ohio Housing Finance Agency New Marketing Materials

Douglas Garver, Executive Director

Arlyne Alston, Director of Communications and Marketing

The Ohio Housing Finance Agency (OHFA) relies heavily on its marketing strategies to inform Ohioans across the state of the affordable homeownership and foreclosure prevention programs available to them. To assist in the marketing of OHFA's programs, the Agency travels across the state to speak with potential customers, stakeholders, partners and legislators, requiring various marketing materials designed for each specific audience. In the fall of 2012, OHFA set out to redesign its marketing materials to better reach its intended audiences.

In the fall, the Agency examined each of its existing marketing materials which included:

- An 8.5" x 11" brochure on the Agency's First-Time Homebuyer program and homeownership products
- An 8.5" x 11" brochure on the Agency's foreclosure prevention program, Save the Dream Ohio
- An 8.5" x 11" one-page fact sheet for three of OHFA's First-Time Homebuyer products:
 - Grants for Grads product
 - New Home Sweet Home product
 - Ohio Heroes product

During the review of the materials, it became apparent the information in the materials did not fulfill the Agency's goals in reaching each of its intended audiences. The materials were written generically, and therefore lacked the specific information required to reach each individual audience. For example, when explaining the Agency to legislators, a full picture of the Agency and its scope of work are necessary, whereas potential customers simply want to learn about the homeownership products available through the Agency.

OHFA Fact Sheets for Potential Homebuyers

OHFA staff in the Office of Communications and Marketing (C&M) recognized the need for new customer-focused materials specific to their needs. The vast majority of potential customers are interested in learning about OHFA's homeownership products, down payment assistance and interest rates. With this idea in mind, the Office of C&M utilized previously produced marketing materials as a backdrop to expand and better reach customers. As stated above, OHFA previously produced one-page fact sheets for only three of its homeownership products. Recognizing the need for short, concise marketing fact sheets to inform potential customers, the Office of C&M expanded the fact sheets to include one 8.5" x 11" sheet on each of the Agency's various homeownership products, and renamed the materials to reflect the general message, not necessarily the program name. For example, the fact sheet that describes the 203KS program was named "Home Rehabilitation and Repair." Other fact sheets include:

- First-Time Homebuyer Program
- Home Rehabilitation and Repair

- Down Payment Assistance
- Grants for Grads
- Mortgage Credit Certificate
- New Home Sweet Home
- Ohio Heroes
- Ohio Target Areas

The voice in each of the fact sheets speaks directly to the customer and includes concise information on each product including a general overview of the product, eligibility requirements and how to learn more. Each of the fact sheets includes photos of actual OHFA customers, showing potential customers that Ohioans of all backgrounds utilize OHFA products. The new materials also allow OHFA's partnering lenders and real estate agents to personalize the materials with their contact information to present to potential clients.

OHFA Brochures for Legislators, Stakeholders and Partners

To reach legislators, stakeholders and partners, OHFA staff in the Office of C&M designed four brochures to communicate the Agency's entire scope of work throughout the state of Ohio. The cover of the folder that holds the brochures is cut into the shape of a door with a handle. In order to read the brochures, the reader must "open the door" themselves. This design not only reiterates the Agency's mission – We Open the Doors to an Affordable Place to Call Home - it also communicates that OHFA provides the assistance needed to unlock the doors for thousands of Ohio families.

The inside of the folder features OHFA's customers and pictures of OHFA-funded housing units to provide the reader with an idea of the type of quality, safe housing OHFA provides for Ohioans with low-to moderate-incomes. Upon opening the folder, the reader finds four individual brochures titled: *About the Agency*, *Foreclosure Prevention*, *Single Family Programs*, and *Multifamily Programs*. Each of the brochures are uniquely tiered so the presenter may quickly reference a brochure based upon the topics they wish to cover. Much like the folder, each individual brochure includes real OHFA customers and OHFA-funded properties amidst the information on each program and product.

The brochures also provide statistical facts and figures that include a profile of OHFA first-time homebuyers and the residents of properties funded with Ohio Housing Tax Credits. Upon reading the brochures, the reader will receive a brief synopsis on every facet of the Agency as well as statistical knowledge on the residents it serves. The back of the folder and each brochure features OHFA's QR bar code that can be scanned with a Smart phone to take readers directly to the Agency's website, and social media icons to inform readers of our activity on Facebook, Twitter and YouTube.

Expenses

The OHFA fact sheets and brochures were designed and written in-house by OHFA staff in the Office of C&M. The Office of C&M worked with senior leadership throughout the entire process to gain input on the information and images featured in the materials. The only external cost was accrued to print the materials. OHFA printed 12,000 fact sheets and folders as well as 1,000 covers and brochures for a total of \$6,445.

Response

The response to the new fact sheets has been very positive. The materials have been distributed to potential customers at several events, with many positive comments on the quality and presentation of information provided. The brochures have also made a positive impact on OHFA's stakeholders and state legislators with many highly impressed with the scope of information provided within. Feedback on the design of both the fact sheets and the brochures has also been positive, particularly with OHFA's Board and partners.

Tips to Avoid Foreclosure

- 7

Prioritize your spending.

After healthcare, keeping your home should be your first priority. Review your finances and see where you can cut spending in order to make your mortgage payment. Look for optional expenses such as cable TV, memberships and entertainment that you can eliminate. Make minimum payments on credit cards and other “unsecured” debt until you have paid your mortgage.
- 8

Use your assets.

Do you have assets such as a second car, jewelry or a whole life insurance policy that you can sell for cash to help reinstate your loan? Can anyone in your household get an extra job to bring in additional income? Even if these efforts don’t significantly increase your available cash or your income, they demonstrate to your lender that you are willing to make sacrifices to keep your home.
- 9

Avoid foreclosure prevention companies.

You don’t need to pay fees for foreclosure prevention help - use that money to pay the mortgage instead. Many for-profit companies will contact you promising to negotiate with your lender. They will charge you a hefty fee (often two or three months of mortgage payments) for information and services your lender or a HUD-approved housing counselor will provide for free if you contact them.
- 10

Don’t lose your home to foreclosure recovery scams!

If any firm claims they can stop your foreclosure, immediately be suspicious. If you sign a document appointing them to act on your behalf, you may well be signing over the title to your property and becoming a renter in your own home! Never sign a legal document without reading and understanding all the terms and getting professional advice from an attorney, a trusted real estate professional, or a HUD-approved housing counselor.

Counseling Agencies

Ashtabula County Catholic Charities

Ashtabula, OH
(880) 881-7559

CAC Belmont

St. Clairsville, OH
(740) 695-4965

Community Action Partnership of the Greater Dayton Area

Dayton, OH
(937) 341-5000

CAC Fayette

Washington C.H., OH
(740) 335-7282

CCCS of the Midwest, Inc.

Columbus, OH
(800) 355-2227

Children’s and Family Services

Youngstown, OH
(330) 782-5664

Cleveland Housing Network

Cleveland, OH
(216) 574-7100

COAD

Athens, OH
(740) 594-8400

Columbus Housing Partnership

Columbus, OH
(614) 221-8889

Columbus Urban League

Columbus, OH
(614) 257-6300

Community Housing Solutions

Cleveland, OH
(216) 231-5815

County Corp

Dayton, OH
(937) 225-6328

East Akron Neighborhood Development Corporation

Akron, OH
(330) 773-2772

ESOP

Cleveland, OH
(216) 361-0718

Fair Housing Center

Toledo, OH
(419) 243-6163

Fair Housing Contact Service

Akron, OH
(330) 376-6191

Fair Housing Resource Center

Painesville, OH
(440) 392-0147

Geauga County Community and Economic Development

Chardon, OH
(440) 285-2222

Graceworks Lutheran Services

Centerville, OH
(937) 433-2140

Home is the Foundation

Eaton, OH
(937) 472-0500

Home Repair Resource Center

Cleveland Heights, OH
(216) 381-6100

Homeownership Center of Cincinnati

Cincinnati, OH
(513) 961-2800

Homes on the Hill

Columbus, OH
(614) 275-3060

Jefferson County Community Action Agency

Steubenville, OH
(740) 282-0971

Lifespan, Inc.

Hamilton, OH
(513) 868-3210

Lorain County Community Action Agency

Lorain, OH
(440) 245-2009

Mid Ohio Regional Planning Commission

Columbus, OH
(614) 233-4177

Mustard Seed Development Center

Akron, OH
(330) 631-0350

Neighborhood Development Services

Ravenna, OH
(330) 297-6400

NHS of Greater Cleveland

Cleveland, OH
(216) 458-4663

NID Housing Counseling Agency

Akron, OH
(330) 761-2294

NORD Center

Lorain, OH
(866) 888-6673

St. Mary Development Corporation

Dayton, OH
(937) 853-1600

Stark County out of Poverty Partnership, Inc.

Canton, OH
(330) 489-5489

The Housing Advocates, Inc.

Cleveland, OH
(216) 432-9611

The Spanish American Committee

Cleveland, OH
(216) 961-2100

Working in Neighborhoods

Cincinnati, OH
(513) 541-4109

WSOS CAC

Fremont, OH
(419) 334-8911

FORECLOSURE PREVENTION



HFA: Ohio Housing Finance Agency
Category: Communications – Promotional Materials and Newsletters
Entry Name: Ohio Housing Finance Agency New Marketing Materials
Material: Old Ohio Housing Finance Agency Foreclosure Brochure

OHIO HOUSING FINANCE AGENCY WHO WE ARE WHAT WE DO

From rental housing to homeownership, the Ohio Housing Finance Agency (OHFA) helps Ohio’s first-time homebuyers, renters, senior citizens and veterans obtain quality, affordable housing that meets their needs. OHFA’s programs also assist developers and property managers of affordable housing throughout the state. Whether you are a renter, homebuyer, developer or property manager, OHFA has a program for your housing needs.



57 E Main Street Columbus OH 43215 toll free 888.362.6432 fax 614.644.5393 www.ohiohome.org

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 for more information.

www.ohiohome.org

FORECLOSURE PREVENTION

Facing foreclosure is stressful and can be confusing but there is help. The Ohio Housing Finance Agency (OHFA) is committed to helping you through the process and connecting you with valuable resources available across the state. Professional guidance from housing counseling to legal assistance is available free of charge, even if you are not yet behind with your mortgage payments.

Foreclosure Timeline

The most important thing to remember is to STAY IN YOUR HOME. Once you move out, there is little that can be done to assist you. The following provides an approximate timeline for the foreclosure process:

First month missed payment

Generally, late charges are assessed on the 16th of the month but can vary by lender. The mortgage servicer will attempt to contact you either by letter or phone.

Second month missed payment

The servicer sends you a “demand” or “breach” letter pointing out that terms of the mortgage have been violated. Even if you attempt to send in only one payment at this time, the servicer may return it to you, as some are unable to accept partial payment.

Third month missed payment

The servicer refers the loan to the foreclosure department and hires a local attorney or other firm to initiate the foreclosure proceedings.

Next steps

The servicer will file a “Complaint,” the proper legal document, at the Court of Common Pleas in your county. Once filed, a Sheriff’s Deputy will serve you a copy through certified mail and/or through delivery.

You will have 28 days to file an “Answer” to the Complaint. This is a legal form that must be filed properly with the court. If you need assistance filing an Answer, please contact the Ohio State Legal Services Association or the Ohio State Bar Association to find an attorney.

If you do not file an Answer to the Complaint, the process may move swiftly. The servicer may file a motion with the court for “Default Judgment.” This could happen one month after you receive court papers. If you do file an Answer, the court may set a trial date or the servicer may submit a “Motion for Summary Judgment” to the court.

Once a court grants Judgment in the foreclosure, an “Order of Sale” is then issued. This prompts the Sheriff to appraise the value of your home in order for it to be sold at a foreclosure sale or auction. The property must sell for at least two thirds of its appraised value.

The sale is normally held approximately 30 days after the “Order of Sale” is issued. Once the property has sold, you still have the “Right to Redeem the Property” by paying for the house in full until the “Confirmation of Sheriff’s Sale” is issued. It usually takes 30 days to confirm the sale.

Important: Stay in contact with your lender and get assistance as early as possible. All dates are estimated and vary according to your mortgage company.

Ohio Foreclosure Prevention Resources

Save the Dream Ohio

Save the Dream is Ohio’s foreclosure prevention effort aimed at helping Ohioans take action to save their dream of homeownership. OHFA is part of this unique multi-agency effort, which supports the recommendations of the Ohio Foreclosure Prevention Task Force by making free help easily available for Ohioans.

View information and program highlights that you can use to help save the dream of homeownership at www.savethedream.ohio.gov. Here you can learn about available resources, the value of working with local housing counselors and the importance of contacting your mortgage servicer. If you are unable to access the Internet, contact Save the Dream toll free at 1-888-404-4674.



SAVE THE
dream Ohio
FORECLOSURE PREVENTION EFFORT



Housing Counseling

Housing counseling is available free of charge from the U.S. Department of Housing and Urban Development (HUD)-approved counseling agencies. Help is available at any point during the process and there are no income limit restrictions.

Legal Assistance

Pre-foreclosure legal help is available to anyone, free of charge, prior to the actual “Complaint” being filed by the mortgage servicer, regardless of your household income.

Foreclosure legal assistance is available free of charge to borrowers who qualify based on income. Participation in housing counseling is required to receive free assistance.

Mediation is available in all 88 counties in Ohio for borrowers who are in foreclosure. This allows you to meet face-to-face with a representative from your mortgage servicer to try to find a resolution. Pre-foreclosure mediation is available in some counties.

Ohio Home Rescue Fund

Temporary, unforeseen events can lead to missed mortgage payments and even foreclosure. You may be able to receive a short-term loan through the Ohio Home Rescue Fund to get you back on track. OHFA offers this program through a network of housing counselors who are ready to help you become current on your mortgage.

Qualifications

To qualify for the Ohio Home Rescue Fund, you must:

- Have documentation of a trigger event (i.e. unemployment, illness or divorce)
- Show that you can maintain payments on your home in the future
- Agree to attend post-rescue housing counseling

Loan Details

Depending on your income, a loan up to four months of payments or \$5,000, whichever is less, depending on the monthly mortgage principal, interest and taxes may be available to you.

Frequently, this loan can be used in conjunction with a mortgage modification from your lender, such as a rate reduction. OHFA also offers links to additional resources for those impacted by foreclosure at www.ohiohome.org.

Tips to Avoid Foreclosure

If you are unable to make your mortgage payment:

- 1 Don’t ignore the problem.**
The further behind you become, the harder it will be to reinstate your loan and the more likely that you will lose your home.

- 2 Contact your lender as soon as you realize that you have a problem.**
They have options to help you through difficult financial times.

- 3 Open and respond to all mail from your lender.**
The first notices you receive will offer good information about foreclosure prevention options that can help you weather financial problems. Later mail may include important notice of pending legal action. Your failure to open the mail will not be an excuse in court.

- 4 Know your mortgage rights.**
Find your loan documents and read them so you know what your lender may do if you can’t make your payments. Learn about the foreclosure laws and timeframes in Ohio by contacting Save the Dream at (888) 404-4674.

- 5 Understand foreclosure prevention options.**
Valuable information about foreclosure prevention (also called loss mitigation) options can be found by visiting www.savethedream.ohio.gov.

- 6 Contact a HUD-approved housing counselor.**
The U.S. Department of Housing and Urban Development (HUD) funds free housing counseling nationwide. Housing counselors can help you understand the law and your options, organize your finances and represent you in negotiations with your lender if you need this assistance. Find a HUD-approved housing counselor near you or call (800) 569-4287 or TTY (800) 877-8339 or contact Save the Dream for a referral.



Checklist

After choosing a lender, you will need to gather personal information to take with you to complete your application. The following is a list of primary items that you will need before the process can begin. If you have questions about any of these items, contact your lender for more information.

- 1 Photo ID
- 2 Social Security Card or Number
- 3 W2s for the last two years
- 4 Paycheck stubs for the most recent 30 days
- 5 Checking and savings account statements for the last 30 days
- 6 Bankruptcy Paperwork (if applicable)
- 7 Divorce Paperwork (if applicable)
- 8 Copy of Purchase Contract



Homebuyer Education

Buying a home is a tremendous commitment. Homebuyer education courses can help you learn about the responsibilities of homeownership before you actually make your purchase. By working with a housing counselor you can:

- Determine your monthly budget
- Learn about your financial responsibilities
- Understand the importance of planning for future expenses
- Gain the skills and knowledge to be a successful homeowner

OHFA partners with HUD-approved counseling agencies throughout the state to provide this invaluable resource. We encourage everyone buying a home to complete an education course; however, if you are using our Down Payment Assistance Grant or choose a conventional loan, you are required to participate. You can use either a program offered through a HUD-approved counseling agency or OHFA's streamlined process. Visit www.ohiohome.org to view our comprehensive Homebuyer Guide for more information.

HOMEBUYERS



HFA: Ohio Housing Finance Agency
Category: Communications – Promotional Materials and Newsletters
Entry Name: Ohio Housing Finance Agency New Marketing Materials
Material: Old Ohio Housing Finance Agency First-Time Homebuyer Brochure



OHIO HOUSING FINANCE AGENCY WHO WE ARE WHAT WE DO

From rental housing to homeownership, the Ohio Housing Finance Agency (OHFA) helps Ohio's first-time homebuyers, renters, senior citizens and veterans obtain quality, affordable housing that meets their needs. OHFA's programs also assist developers and property managers of affordable housing throughout the state. Whether you are a renter, homebuyer, developer or property manager, OHFA has a program for your housing needs.



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www.ohiohome.org

HOMEOWNERSHIP PROGRAMS

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

First-Time Homebuyer Program

Thousands of Ohioans have purchased homes through OHFA's First-Time Homebuyer Program. The competitive interest rates and mortgage options on our 30-year, fixed-rate mortgage loans make it affordable for you to realize your dream of homeownership. You may be eligible if you:

- Are a first-time homebuyer or;
- Have not had an ownership interest in your primary residence in the past three years or;
- Buy a home in a target area (see below) or;
- Are a military veteran who received an honorable discharge

You can participate in our First-Time Homebuyer Program if you qualify in one of the categories above and meet the income and purchase price limits for the county in which you intend to buy.

Down Payment Assistance

If saving for down payment and closing costs has kept you from purchasing a home of your own, OHFA offers two programs that may help:

- **Down Payment Assistance Grant** offers 2.5% of the purchase price of the home to help you achieve your homeownership dream.
- **Grants for Grads Program** offers 2.5% of the home's purchase price if you qualify. In addition, there is a 0% interest rate and the loan is forgivable after 5 years if you remain in the state for 5 full years. Please visit www.ohiohome.org for complete details.

You may qualify for one of these down payment assistance options to greatly reduce the out-of-pocket expenses associated with buying a home if you are eligible to participate in our First-Time Homebuyer Program.

Target Area Loan Program

OHFA's Target Area Loan Program helps revitalize federally-designated target areas by making our affordable loan products and competitive interest rates available to you if you qualify to purchase a home in these areas, even if you have previously owned property. A target area is an economically distressed area designated by the U.S. Department of Housing and Urban Development (HUD). Most Ohio counties contain both target and non-target areas. Target areas have higher income and purchase price limits than non-target areas in the same county (you must meet income and purchase price limit guidelines in target areas).

Ohio Heroes Program

Ohio heroes make a difference in our lives by working hard in critical jobs every day. OHFA is proud to offer all the benefits of our First-Time Homebuyer Program to these borrowers at a 0.25% lower interest rate.* Ohio heroes include:

- Active Military, Active Reserve or Veterans
- Firefighters, Emergency Medical Technicians or Paramedics
- Health Care Workers
- Police Officers
- Teachers

Military veterans are exempt from the three-year Primary Residence Ownership Interest requirement.

*0.25 off OHFA's current rate at time of loan reservation.

Mortgage Credit Certificate Program

Mortgage Credit Certificates (MCCs) can help you realize your dream of homeownership even if you have a year-end tax obligation. An MCC provides a dollar for dollar tax credit toward your yearly mortgage interest that reduces your federal income tax liability, providing you with more available income to make mortgage payments. Certain restrictions apply.

DOES THE HOME OF YOUR DREAMS NEED SOME TLC?



Many homes for sale are currently in need of repair or modernization, but it can be challenging to pay for improvements after purchasing the property. If you're buying a property that needs rehabilitation and repair, the 203(k) loan offered by several OHFA participating lenders may be right for you.

203(k) - How It Works

By using the 203(k) program, you can combine the repair loan and the mortgage loan into one long-term, fixed-rate mortgage to finance both the acquisition and the rehabilitation of the property. The total mortgage amount is based on the projected value of the property after all of the repairs and updates have been completed, including the labor costs. The streamlined 203(k) program is available to finance modest repairs up to \$35,000 and the full 203(k) loan provides funding for more extensive work such as structural change. The property being purchased must be a one- to- four-family dwelling that has been completed for at least one year. Cooperative units are not eligible.

Eligible Improvements

All health, safety and energy conservation items must be addressed prior to completing general home improvements. Luxury items are excluded but the following items can be financed using the 203(k) program:

- Structural alterations and reconstruction
- Modernization and improvements to the home's function
- Changes that improve appearance and eliminate obsolescence
- Reconditioning or replacing plumbing; installing a well and/or septic system
- Adding or replacing roofing, gutters and downspouts
- Adding or replacing floors and/or floor treatments
- Major landscape work and site improvements
- Enhancing accessibility for a disabled person

For more detailed information about 203(k), please visit www.hud.gov/offices/hsg/sfh/203k/203kabou.cfm

The Loan Process

1 Choose an OHFA-approved lender

You should contact a participating lender to schedule an appointment. A list of lenders participating in the First-Time Homebuyer Program can be found at www.ohiohome.org.

2 Pre-qualification

Pre-qualification occurs before the loan process actually begins and is usually the first step after initial contact is made with your lender. The lender gathers information about your income and debts.

3 Application

The application is the beginning of the loan process and usually occurs within five days of the initial contact. Once you complete an application with the loan officer and supply all of the required documentation for processing, the lender will go over financing and required disclosures.

4 Borrower Education

If you are using our Down Payment Assistance Grant, the next step after meeting with your lender is completing a counseling course. All counseling must be completed before closing the loan. OHFA also requires counseling if a mortgage payment under the new loan is 30 or more days late. For additional information visit www.ohiohome.org.

5 Processing

Processing occurs between days 5 and 20 of the loan. The processor reviews the credit reports and verifies your income, assets and payment histories.

6 Underwriting

Lender underwriting occurs between days 21 and 30 or sooner. The underwriter is responsible for determining whether the information provided by the processor qualifies for the loan. During this process, an appraisal of the home is required and you will need to pay for this at the time of service.

7 Closing

Once approved, the closing can be scheduled. Closing usually occurs between days 30 and 45 and is scheduled by the lender. This is the point when you finish the loan process by signing all final documents.

For complete information about the entire home buying process, please visit www.ohiohome.org and read our comprehensive Homebuyer Guide.

"Our children love the house because they have room to spread out in their own space. We also have comfortable rooms where we can spend time together as a family."

Homeowner,
First-Time Homebuyer Program



**OHFA HELPS
OHIOANS FIND QUALITY,
AFFORDABLE HOUSING**

OHFA helps thousands of Ohio families open the doors to an affordable place to call home through programs designed to provide affordable, fixed-rate mortgages for homeowners and financial incentives for developers to increase affordable rental housing. OHFA makes affordable housing opportunities available to Ohioans with low- to moderate-incomes including first-time homebuyers, renters, veterans, senior citizens and others who might not be able to obtain quality housing otherwise.

HFA: Ohio Housing Finance Agency
Category: Communications – Promotional Materials and Newsletters
Entry Name: Ohio Housing Finance Agency New Marketing Materials
Materials: Four Part Marketing Piece

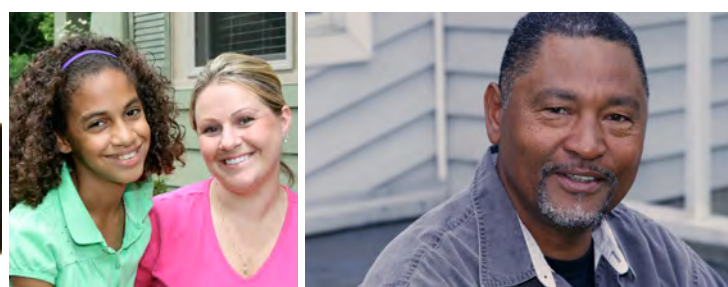


*We Open the Doors to an
Affordable Place to Call Home*

57 East Main Street Columbus OH 43215
Toll Free: 888.362.6432

www.ohiohome.org





ABOUT THE OHIO HOUSING FINANCE AGENCY

OHFA is a self-supporting quasi-public agency governed by an 11 member board. The Agency uses federal and state resources to provide housing opportunities for families and individuals through programs designed to develop, preserve and sustain affordable housing throughout the state of Ohio. OHFA is also the administrator of the state's foreclosure prevention program, Save the Dream Ohio. Through its work with partners and stakeholders, OHFA has helped shape affordable housing policy at the state and national levels since 1983.



ABOUT THE AGENCY

The Ohio Housing Finance Agency (OHFA) achieves its mission - *We Open the Doors to an Affordable Place to Call Home* – for thousands of Ohio families while creating viable and sustainable communities, fostering public and private partnerships, and creating jobs. Learn about the Agency's programs that are uniquely tailored for Ohioans with low- to moderate-incomes.





WHO WE ARE

The Ohio Housing Finance Agency (OHFA) has worked to develop affordable housing opportunities for Ohioans with low- to moderate-incomes since 1983. The Agency administers a wide range of programs to assist first-time homebuyers, renters, senior citizens and other populations with special needs who otherwise might not be able to obtain quality housing. OHFA proactively identifies and addresses the state's affordable housing needs and challenges by leveraging resources through public and private partnerships that create jobs and strengthen communities.

The Agency uses federal and state resources to fund affordable, fixed-rate mortgage loans and provide financing for the development and rehabilitation of affordable rental housing by allocating Housing Tax Credits, issuing tax-exempt mortgage revenue bonds, and administering affordable housing programs. OHFA also helps property managers maintain safe, affordable housing communities through its compliance programs, monitoring more than 1,000 multifamily properties throughout the state. Finally, the Agency provides financing for competitive, fixed-rate mortgages by issuing tax-exempt mortgage revenue bonds and partnering with real estate professionals and mortgage lenders. In addition to affordable mortgage options, OHFA also offers Streamlined Homebuyer Education for potential homebuyers, and resources to reduce the impact of home foreclosures.

The Agency is a self-supporting, quasi-public agency governed by an 11 member board.

Since its creation, the Ohio Housing Finance Agency has made affordable mortgage loans to more than 142,000 Ohioans and facilitated the creation of more than 89,000 affordable rental housing units.



WHAT WE DO

- **Provide affordable fixed-rate mortgages for homeowners.**

Through partnerships with real estate professionals and mortgage lenders throughout the state, OHFA's Office of Homeownership offers competitive fixed-rate loans for first-time homebuyers and buyers purchasing homes in Housing and Urban Development (HUD) target reinvestment areas.

- **Help property managers maintain safe, decent and affordable housing communities.**

OHFA's Office of Program Compliance monitors more than 1,000 tax credit properties throughout the state to ensure compliance with program regulations.

- **Offer financial incentives for developers to increase the supply of affordable rental housing.**

OHFA's Office of Planning, Preservation and Development administers a number of funding programs, including the federal Housing Tax Credit program. Developers utilize this program to reduce costs associated with developing or rehabilitating affordable rental housing.

- **Assist homeowners facing foreclosure.**

OHFA offers valuable guidance and resources for homeowners struggling to pay their mortgage. Working with housing partners, including HUD-approved housing counselors, OHFA administers the State of Ohio's foreclosure prevention program, Save the Dream Ohio.



WHO WE SERVE

PROFILE OF OHFA FIRST-TIME HOMEBUYERS



Average Head of Household Age

34 Years

Annual Household Income

\$43,557



Gender

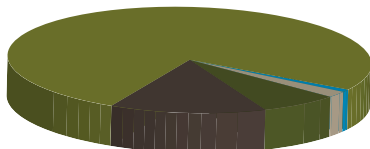


55% Male

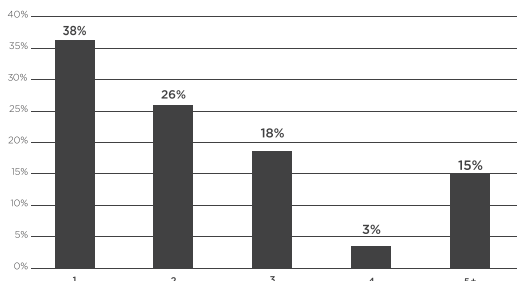
45% Female

Minority Participation

17%



Race & Ethnicity



Household Size





PROFILE OF OHIO HOUSING TAX CREDIT RESIDENTS



Average
Household Size
**2.2
People**

Annual Household Income
\$14,553



Average Head of
Household Age
47 Years



Average Length of Stay
3 Years

Percent of Income
Towards Rent
34%



Average Monthly
Rent
\$404

OHFA BOARD

The Agency is governed by an 11 member Board* consisting of the Director of the Ohio Department of Commerce, the Director of the Ohio Development Services Agency, and nine public members. The Governor appoints the nine public Board members for six-year terms to represent various housing sectors and the public. OHFA Board members are required by statute to be experienced and knowledgeable in mortgage lending, community planning and single and multifamily housing construction.



David Goodman

Director,
Ohio Development
Services Agency



Bill Martin

President,
Barrington Homes



Patricia P. Cash

Senior Vice President,
Client and Community
Relations Director
National City Bank,
now a part of PNC



Mark Totman

Legislative Director,
International Union of
Operating Engineers
Local 18



Catherine A. Cawthon

President,
Fifth Third Community
Development Corporation



Henry Warren, Jr.

President,
A-1 Carpet Cleaning



Betty J. Kemper

President,
The Kemper Company



John J. Lynch

Keller Williams Realty

* There are three vacant positions on the OHFA Board.

OHFA EXECUTIVE STAFF

OHFA's experienced executive staff facilitate the Agency's mission by overseeing and directing the programs and operations that help increase the availability of affordable housing opportunities in Ohio.

Douglas Garver

Executive Director

Brenda Walker

Director of Internal Audit

Martin Smith

Chief of Staff

Donald West, Jr.

Chief Financial Officer

Arlyne Alston

Director of Communications and Marketing

Brian Carnahan

Director of Program Compliance

Barbara Creech

Director of Operations

Cynthia Flaherty

Director of Homeownership

Guy Ford

Director of Legislative Affairs

Dr. Holly Holtzen

Director of Research and Strategic Planning

Errin Jackson

Director of Debt Management

John Lloyd

Director of Facilities

Clare Long

Director of Human Resources

Myron Phillips

Interim Chief Information Officer

Marlo Tannous

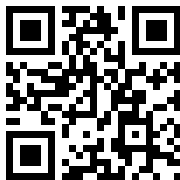
Chief Legal Counsel

Sean Thomas

Director of Planning, Preservation and Development



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MULTIFAMILY PROGRAMS

The Ohio Housing Finance Agency (OHFA) continues to play a pivotal role in facilitating the development and preservation of Ohio's affordable housing communities. OHFA provides financial support and tax incentives to developers dedicated to building and rehabilitating affordable rental communities in Ohio.





OHFA administers innovative and effective multifamily programs that strengthen Ohio communities and address affordable housing needs throughout the state. The Agency's multifamily programs provide financial support and tax incentives to developers committed to developing affordable housing. OHFA also helps property managers and owners of OHFA-financed rental properties remain compliant with state and federal housing regulations while maintaining safe, affordable rental units.

HOUSING TAX CREDIT PROGRAM

Established by the Tax Reform Act of 1986 and authorized under Section 42 of the Internal Revenue Service Code, the Housing Tax Credit program is the largest driver of the production of affordable rental housing in the state and nation. OHFA has facilitated the creation of more than 89,000 affordable rental housing units through the Housing Tax Credit program since its inception in 1987.

The Housing Tax Credit program annually awards developers with federal income tax credits following a competitive application process administered by OHFA. Owners may claim the credits over a 10 year period. Affordable housing developers may sell the credits to investors to acquire funding for building acquisition, new construction, or substantial rehabilitation costs. Properties receiving tax credits must maintain income and rent restrictions for at least 30 years to ensure the rental units remain affordable for families with low- to moderate-incomes.

HOUSING DEVELOPMENT ASSISTANCE PROGRAM

The Housing Development Assistance Program (HDAP) provides financing for affordable housing developers to expand, preserve or improve the supply of affordable housing for Ohioans with very low- to moderate-incomes. Recipients may use the funds as low-interest, deferred payment loans or grants. HDAP applicants can be private for-profit housing developers, not-for-profit 501(c)(3) and 501(c)(4) organizations, and public housing authorities proposing to develop affordable for-sale homes, provide new affordable rental housing opportunities, or preserve affordable housing.

HOUSING DEVELOPMENT LOAN PROGRAM

The Housing Development Loan (HDL) program provides financial support for the development of affordable housing for Ohioans with low- to moderate-incomes through construction deposit grants, equity bridge loans and flex loans. The HDL program is funded through Ohio Unclaimed Funds.

MULTIFAMILY BOND PROGRAM

Through the issuance of tax-exempt mortgage revenue bonds, the Multifamily Bond program helps developers offset the costs of low-income rental housing developments with a low-interest construction loan. In exchange for the benefits of the bonds, developments must meet federal and state restrictions on occupancy and the use of the proceeds from the bonds.

RECYCLED TAX CREDIT ASSISTANCE PROGRAM

In 2009 OHFA received an allocation of federal Tax Credit Assistance Program (TCAP) funds allocated through the American Recovery and Reinvestment Act (ARRA). OHFA structured the awards as loans and will receive over \$70 million in loan repayments by 2017. These repayments will be used to assist additional affordable housing properties through the Recycled TCAP (R-TCAP).

R-TCAP applicants can be private for-profit housing developers, not-for-profit 501(c)(3) and 501(c)(4) organizations, and public housing authorities proposing to develop new affordable rental housing opportunities or preserve existing housing through the Housing Tax Credit and Multifamily Bond programs. Owners of existing Housing Tax Credit properties that are in between year 10 and year 20 of their compliance period are also eligible to apply for the funds.

COMMUNITY HOUSING DEVELOPMENT ORGANIZATION PROGRAM

OHFA annually certifies and provides operating support grants for Community Housing Development Organizations (CHDOs) throughout the state. CHDOs are private, nonprofit, community-based service organizations that are organized under state or local law to develop affordable housing in the communities they serve.



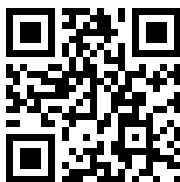
COMPLIANCE TRAINING AND MONITORING

OHFA monitors more than 1,000 rental units throughout the state each year. To ensure these properties are in compliance with state and federal housing regulations, OHFA conducts regular reviews of resident files, units and buildings in accordance with IRS Regulation 1.42-5 and Uniform Physical Conditions Standards. Property reviews occur

at least every three years and are conducted for properties funded by the Housing Tax Credit program, HDAP and Multifamily Bond program. The comprehensive compliance monitoring program makes it easier for property managers and owners to ensure that Ohioans receive safe, decent and affordable housing.



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SINGLE FAMILY PROGRAMS

The Ohio Housing Finance Agency (OHFA) offers a variety of affordable housing programs geared towards homeownership for Ohioans. With competitive interest rates and mortgage options, OHFA's homeownership products have helped thousands of Ohioans realize their dream of owning a home.





FIRST-TIME HOMEBUYER PROGRAM

OHFA's First-Time Homebuyer program offers competitive interest rates and mortgage options on 30-year, fixed-rate mortgage loans that make it affordable for qualifying buyers to realize the dream of homeownership. Program eligibility requirements include:

- First home purchase
- No ownership interest in a primary residence in the past three years
- Military veterans who receive an honorable discharge
- Purchase of a home in a federally designated area

Income and purchase limits apply for the county in which the home is purchased. Minimum credit scores apply.

MORTGAGE CREDIT CERTIFICATE PRODUCT

OHFA's Mortgage Credit Certificate (MCC) product creates an income tax deduction that reduces a household's federal income tax liability and allows the household to have more available income to make mortgage payments. The MCC product cannot be used in conjunction with OHFA's First-Time Homebuyer program.

STREAMLINED HOMEBUYER EDUCATION

Homebuyer education courses help prospective homebuyers learn about the responsibilities of homeownership before actually purchasing the home. By working with a housing counselor, buyers can:

- Determine a monthly budget
- Learn about financial responsibilities
- Understand the importance of planning for future expenses
- Gain the skills and knowledge to be a successful homeowner

OHFA partners with HUD-approved housing counseling agencies throughout the state to provide this invaluable resource. Homebuyers using OHFA's Down Payment Assistance product or a conventional loan are required to participate in homebuyer education through either a HUD-approved counseling agency or OHFA's Streamlined Homebuyer Education. Visit www.ohiohome.org to view our comprehensive Homebuyer Guide for more information.

TARGET AREA LOAN PRODUCT

OHFA's Target Area Loan product helps renew federally-designated target areas by making our affordable loan products and competitive interest rates available to qualified buyers desiring to purchase homes in these areas. A target area is an economically distressed area chosen by the U.S. Department of Housing and Urban Development (HUD). Target Area Loan applicants do not have to be first-time homebuyers but must meet income and purchase price limit guidelines.

OHIO HEROES PRODUCT

OHFA is honored to offer all of the benefits of our First-Time Homebuyer program to Ohio heroes who work in critical professions including:

- Active Military, Active Reserve or Veterans
- Firefighters, Emergency Medical Technicians or Paramedics
- Healthcare Workers
- Police Officers
- Teachers

Qualified participants receive .25% off OHFA's current rate at the time of loan reservation.

DOWN PAYMENT ASSISTANCE PRODUCT

Saving for down payment and closing costs can be tough for many homebuyers. OHFA's Down Payment Assistance product provides up to 2.5% of the home's purchase price. Eligible borrowers participating in OHFA's home loan programs can choose to take advantage of the Down Payment Assistance product to greatly reduce the out-of-pocket expenses associated with buying a home.

GRANTS FOR GRADS PRODUCT

The Grants for Grads product is a financial incentive designed to propel recent graduates into homeownership by offering down payment and closing cost assistance up to 2.5% of the home's purchase price and a favorable mortgage interest rate. Graduates can use the grant to reduce the out-of-pocket expenses associated with buying a home. Qualified applicants must be a first-time homebuyer, income eligible and have graduated within the last 24 months earning an associate, bachelor's, master's, doctorate or other postgraduate degree.

NEW HOME SWEET HOME PRODUCT

The New Home Sweet Home product is an extended lock option for homebuyers who purchase a new home and want to use one of OHFA's first-time homebuyer products. Homebuyers can obtain a lock on their mortgage interest rate for up to 180 days during the construction of a new home.

203(ks) PRODUCT

Many homes for sale are in need of repair or modernization, but it can be challenging to pay for improvements after purchasing the property. The 203(ks) product is available through participating lenders to allow buyers to combine a repair loan and mortgage loan into one long-term, fixed-rate mortgage to finance the acquisition and rehabilitation of a property. The streamlined 203(ks) product is available to finance modest repairs up to \$35,000 and the full 203(ks) product provides funding for more extensive work such as structural changes. Purchased properties must be an owner-occupied one- to four-family dwelling.



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FORECLOSURE PREVENTION

The Ohio Housing Finance Agency (OHFA) is committed to helping struggling homeowners to stay in their homes. Save the Dream Ohio, OHFA's foreclosure prevention program, offers a toll-free hotline, information and referral to housing counseling and financial assistance to homeowners with qualifying hardships.

There is
help



Save the Dream Ohio
Foreclosure Prevention Effort

888.404.4674 | savethedream.ohio.gov

OHIO FORECLOSURE PREVENTION RESOURCES



Save the Dream Ohio

Foreclosure Prevention Effort

Save the Dream Ohio, the state of Ohio's foreclosure prevention program, is administered by the Ohio Housing Finance Agency (OHFA) and funded by the U.S. Department of the Treasury's Hardest Hit Fund. Support for Save the Dream Ohio also comes from grants through the National Foreclosure Mitigation Counseling program. OHFA works with approved housing counseling agencies to help homeowners get the assistance they need to avoid foreclosure.

In 2012, more than 10,000 homeowners received information and housing counseling assistance through Save the Dream Ohio, and nearly 5,000 homeowners received financial assistance totaling nearly \$71 million. The average amount of assistance was \$14,400.

FREE housing counseling assistance is available at any point in the process, and there are no income limits. A national study has shown that homeowners who take advantage of housing counseling are 87 percent more likely to receive a loan modification and 67 percent more likely remain current on their mortgage afterwards compared to homeowners who were not counseled¹. OHFA encourages homeowners to work with HUD approved housing counseling agencies.

REPORT FORECLOSURE SCAMS

Homeowners may be contacted by so-called foreclosure prevention companies offering to help them obtain a loan modification or other mortgage assistance for a fee. These companies may claim they can stop a foreclosure, but once they have been paid, they fail to follow through on their promises. They may tell homeowners not to contact their lender, lawyer or housing counselor. Homeowners should report potential scams to the Ohio Attorney General's Help Center at 800-282-0515.

¹The Urban Institute. National Foreclosure Mitigation Counseling Program Evaluation, Final Report Rounds 1 and 2. December 2011.



WHO QUALIFIES FOR FINANCIAL ASSISTANCE?

The amount and type of financial assistance is specific to each homeowner's needs. Up to \$35,000 is available for income- and mortgage-eligible owner-occupant homeowners who have a qualifying hardship. The income limit is \$112,375 and the mortgage limit is \$432,500. Homeowners must be able to document a financial hardship caused by an involuntary reduction in income or a significant increase in medical expenses. Any prior bankruptcy must be discharged.

TYPES OF FINANCIAL ASSISTANCE

After a homeowner completes an application, approved housing counselors work with homeowners to develop individual action plans that may include one or more of the following programs:

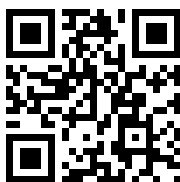
- **Rescue Payment Assistance:** a lump sum payment up to \$25,000 to a mortgage servicer to bring the first mortgage current.
- **Mortgage Payment Assistance:** up to \$22,000 or 18 months of full mortgage payments on behalf of unemployed or underemployed homeowners.
- **Mortgage Modification Assistance:** a lump sum payment up to \$25,000 to reduce the principal balance on a homeowner's mortgage to make it more affordable.
- **Lien Elimination Assistance:** a lump sum payment up to \$25,000 to extinguish a first mortgage lien.
- **Homeowner Retention Assistance:** payments totaling up to \$25,000 to reduce or eliminate delinquent second mortgages, property taxes and/or association fees.
- **Transition Assistance:** payment up to \$7,500 to the homeowner for relocation in connection with an approved short sale or deed in lieu of foreclosure.

Some homeowners may qualify for up to \$25,000 for a single program or up to \$35,000 for more than one program. All homeowners, except those receiving Transition Assistance, must execute a subordinate mortgage for the amount of assistance. The subordinate mortgage balance will be forgiven over five years.

To start the application process, visit savethedream.ohio.gov or call 888-404-4674.



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HFA: Ohio Housing Finance Agency
 Category: Communications – Promotional
 Materials and Newsletters
 Entry Name: Ohio Housing Finance Agency
 New Marketing Materials
 Materials: Ohio Housing Finance Agency First-
 Time Homebuyers Packet




Address 57 East Main Street
 Columbus OH 43215

Phone 614.466.7970
Toll Free 888.362.6432
Fax 614.644.5393
TDD 614.466.1940

Douglas A. Garver, Executive Director

www.ohiohome.org



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WE OPEN THE DOORS TO AN AFFORDABLE PLACE TO CALL HOME



FIRST-TIME HOMEBUYER PROGRAM



www.ohiohome.org | 888.362.6432

CONTACT INFORMATION



Are you ready to open the door to a home of your own? The Ohio Housing Finance Agency's (OHFA) First-Time Homebuyer program can help. OHFA's competitive interest rates and mortgage options for 30-year, fixed-rate mortgage loans make it affordable for qualifying buyers to realize the dream of homeownership.

ELIGIBILITY

Applicants for the First-Time Homebuyer program must meet OHFA income limits, and properties must meet purchase price limits. To qualify for OHFA's First-Time Homebuyer program, you 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 qualified military veteran
- Purchase a home in a target area

PROGRAM OPTIONS

To meet each homebuyer's needs, OHFA offers several different loan products through the First-Time Homebuyer program. OHFA's loan products include:

- Target Area Loan product
- Ohio Heroes product
- Down Payment Assistance product
- Grants for Grads product
- New Home Sweet Home product
- Mortgage Credit Certificate product
- 203(k)s product

HOW TO APPLY

OHFA's loans are available through a number of lenders throughout the state. Loans available through the program include a conventional loan or FHA, VA and USDA-RD government loans.

OHFA partners with a variety of Ohio lenders including banks, mortgage companies and credit unions to make our First-Time Homebuyer program available. To learn more about the loan process or to find a list of participating lenders in your county, please visit www.ohiohome.org.

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HOME REHABILITATION AND REPAIR



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DOES THE HOME OF YOUR DREAMS NEED SOME TLC?

Many homes for sale are currently in need of repair or modernization, but it can be challenging to pay for improvements after purchasing the property. If you're buying a property that needs rehabilitation and repair, the 203(k)s product offered by several OHFA participating lenders may be right for you.

203(KS) - HOW IT WORKS

By using OHFA's 203(k)s product, you may combine the mortgage loan with the repair loan into one long-term, fixed-rate mortgage to

finance both the purchase and the rehabilitation of the property. The total mortgage amount is based on the projected value of the property after all of the repairs and updates have been completed, including the labor costs. The streamlined 203(k)s product is available to finance modest repairs up to \$35,000 and the full 203(k)s product provides funding for more extensive work such as structural changes. The property being purchased must be a one- to four-family home that has been completed for at least one year. Cooperative units are not eligible.

ELIGIBLE IMPROVEMENTS

All health, safety and energy conservation items must be addressed prior to completing general home improvements. The following items can be financed using the 203(k)s product (luxury items are excluded):

- Structural alterations and reconstruction
- Modernization and improvements to the home's function
- Changes that improve appearance and eliminate obsolescence
- Reconditioning or replacing plumbing; installing a well and/or septic system
- Adding or replacing roofing, gutters and downspouts
- Adding or replacing floors and/or floor treatments
- Major landscape work and site improvements
- Enhancing accessibility for a disabled person

For more detailed information about 203(k)s loans, please visit www.hud.gov/offices/hsg/sfh/203k/203kabou.cfm

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DOWN PAYMENT ASSISTANCE



www.ohiohome.org | 888.362.6432

CONTACT INFORMATION

If paying for a down payment and closing costs have kept you from getting into a home of your own, OHFA's Down Payment Assistance product may be able to help.

If you qualify for one of OHFA's home loan products, you can choose to take advantage of OHFA's Down Payment Assistance product, which provides qualifying buyers up to 2.5% of your home's purchase price. The product can be used for the down payment, closing costs or a number of prepaid expenses incurred by the borrower prior to closing. However, homebuyers who use the product pay a slightly higher rate of .5% on their mortgage.

ELIGIBILITY

To qualify for OHFA's Down Payment Assistance product, you must meet all requirements of your OHFA loan product. To check the requirements for each product, visit www.ohiohome.org.

In addition, you must complete required homebuyer education through a HUD-approved housing counseling agency or use OHFA's Streamlined Homebuyer Education course by following these simple steps:

1. Visit www.ohiohome.org and review OHFA's Homebuyer Guide found in the Homebuyer Education Section. Lenders may be able to provide you with printed information if the internet is unavailable to you.
2. Complete the 25-question homebuyer education test and the monthly budget form.
3. Fax the test and budget form by following the instructions on the website (or those provided by the lender) to OHFA. The Agency will forward your information to a housing counseling agency serving your county.
4. A housing counselor will contact you to arrange a one-hour telephone consultation to review the test and budget. They will also answer any questions you may have about the process.
5. Once the education requirement is met, a certificate of completion will be issued to the lender and OHFA. When all other documentation is completed and approved, the loan can close.

For more information on OHFA's Down Payment Assistance product, please visit www.ohiohome.org.

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GRANTS FOR GRADS



www.ohiohome.org | 888.362.6432

CONTACT INFORMATION

While saving for down payment and closing costs can be daunting after earning your degree, OHFA's Grants for Grads product will give you the financial incentive to kick start your homeownership dream here in the Buckeye state. Through OHFA's Grants for Grads product, recent college graduates can receive down payment, closing cost assistance and a favorable mortgage interest rate.

Grants for Grads assists buyers with the purchase of a single family home by providing 2.5% of a home's purchase price. These funds can be used for down payment or closing costs and are aimed at making the financial path to owning a home a little easier.

ELIGIBILITY

To qualify for OHFA's Grants for Grads product, buyers must:

- Be a high school graduate or have received a GED;
- Be a recent graduate (within the last 24 months) with an associate's, bachelor's, master's or doctoral degree from an educational institute recognized by the Ohio Board of Regents; and,
- Have never owned real estate;
- Have not owned or had an ownership interest in their principal residence in the last three years;

Applicants for the Grants for Grads product must also meet OHFA income limits, and properties must meet purchase price limits.

Qualifying buyers are required to complete a free homebuyer education course offered by any U.S. Department of Housing and Urban Development (HUD) approved housing counseling agency or by participating in OHFA's Streamlined Homebuyer Education course.

REPAYMENT REQUIREMENTS

The financial assistance provided through the Grants for Grads product will initially be issued as a second mortgage with a 0% interest rate and is forgivable after a five-year term. However, if the buyer sells the home and moves out of the state prior to the five-year mark, the buyer is responsible for paying a portion of the grant back to OHFA as indicated below:

Time Resided in Home	Amount of Grant Owed to OHFA
Less than 1 year	100%
1 year to 2 years	80%
2 years to 3 years	60%
3 years to 4 years	40%
4 years to 5 years	20%
5 years or more	0%

HOW TO APPLY

OHFA partners with a variety of Ohio lenders including banks, mortgage companies and credit unions to make our Grants for Grads product available. To learn more about the loan process or to find a list of participating lenders by county, please visit www.ohiohome.org.

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MORTGAGE CREDIT CERTIFICATE (MCC)



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Homebuyers can now lower their federal tax liability through OHFA's Mortgage Credit Certificate (MCC) product. An MCC allows you to take a direct tax credit for a portion of your mortgage interest for the life of the mortgage.

The MCC provides you with a reduced tax burden, which allows for more available income to help you qualify for a loan and make your mortgage payments. With an MCC, a portion of the mortgage interest is a tax credit, a dollar-for-dollar reduction of income tax liability for the life of the loan. The tax credit cannot be larger than your annual federal income tax liability after deductions, exemptions and other credits.

The percentage of the annual tax credit you can claim is based on the location and/or status of the property. For example:

- 20% credit for non-target areas [areas not designated as economically distressed by the U.S. Department of Housing and Urban Development (HUD)]
- 25% for target areas (an economically distressed area designated by HUD)
- 30% for Real Estate Owned (REO) purchases (any property purchased from HUD, Fannie Mae, Freddie Mac or a financial institution that acquired the property through foreclosure)

To claim the credit, you must complete the IRS Form 1040 for the current tax year. Forms 1040A and 1040EZ are not permitted to be used for the MCC product. To be eligible for the MCC product, you must be approved for a mortgage by a participating lender and meet certain requirements, including:

- Household income limit
- Maximum home sales price
- Limited prior homeownership interest
- Purchasing a home as a primary residence

MCCs are available on a first-come, first-served basis and are not transferable. They cannot be used as a refinance option on an existing mortgage or with an adjustable rate or interest-only mortgage. In addition, the MCC cannot be used in conjunction with OHFA's First-Time Homebuyer program.

The MCC product is available through OHFA participating lenders. All mortgages must have a fixed interest rate. To locate a lender in your area, please visit the Homeownership section at www.ohiohome.org.

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NEW HOME SWEET HOME



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OHFA's New Home Sweet Home product is an extended lock option for homebuyers who purchase a new home and want to use OHFA's First-Time Homebuyer program. By allowing for a conditional loan reservation, a lender can offer a rate lock for up to 180 days while a builder completes the construction of the home. The interest rate at the time of the reservation will be set at .25% higher than OHFA's standard rate.

ELIGIBILITY

Applicants for the New Home Sweet Home product must meet OHFA income limits, and properties must meet purchase price limits. To qualify for OHFA's New Home Sweet Home product, buyers must meet at least one of OHFA's First-Time Homebuyer program qualifications. Buyers who are eligible to apply for the New Home Sweet Home product:

- Have never owned real estate;
- Have not owned or had an ownership interest in their principal residence in the last three years;
- Be a qualified military veteran; or
- Purchase a home in a target area (an economically distressed area designated by the U.S. Department of Housing and Urban Development).

HOW TO APPLY

OHFA's loans are available through a number of lenders throughout the state. Loans available through the program include a conventional loan or FHA, VA and USDA-RD government loans.

OHFA partners with a variety of Ohio lenders including banks, mortgage companies and credit unions to make our New Home Sweet Home product available. To learn more about the loan process or to find a list of participating lenders in your county, please visit www.ohiohome.org.

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to Call Home

CONTACT INFORMATION



57 East Main Street | Columbus, OH 43215 | 888.362.6432 | www.ohiohome.org

John R. Kasich, Governor, State of Ohio | Douglas A. Garver, Executive Director

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 for more information.



OHIO HEROES



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Through the OHFA's Ohio Heroes product, Ohio's heroes can receive all the benefits of our First-Time Homebuyer program at a .25% lower interest rate.

OHFA's Ohio Heroes product is available to veterans and full-time employees in the following professions:

- Active Military and Active Reserve
- Firefighters
- Emergency Medical Technicians
- Health Care Workers
- Police Officers
- Teachers

ELIGIBILITY

Applicants for the Ohio Heroes product must meet OHFA income limits, and properties must meet purchase price limits. To qualify for OHFA's Ohio Heroes product, buyers must meet at least one of the four qualifying categories:

- Be a first-time homebuyer — someone who has not owned or had an ownership interest in his/her principal residence in the last three years.
- Be creditworthy. Minimum credit scores may apply.
- Have a signed Purchase and Sales Agreement for a qualifying property.
- Qualify for the loan being requested. Lenders will assess your ability to afford a home by considering income, assets, job stability, liabilities and other criteria.

HOW TO APPLY

OHFA's loans are available through a number of lenders throughout the state. Loans available through the program include a conventional loan or FHA, VA and USDA-RD government loans.

OHFA partners with a variety of Ohio lenders including banks, mortgage companies and credit unions to make our Ohio Heroes product available. To learn more about OHFA's Ohio Heroes product and the loan process, or to find a list of participating lenders in your county, please visit www.ohiohome.org.

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We Open the Doors to an Affordable Place to Call Home

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OHIO TARGET AREAS



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OHIO TARGET AREAS

TARGET COUNTIES

Adams	Highland	Muskingum
Athens	Hocking	Noble
Brown	Jackson	Perry
Fayette	Jefferson	Pike
Gallia	Lawrence	Ross
Guernsey	Meigs	Scioto
Harrison	Morgan	Vinton

NON-TARGET COUNTIES

Ashland	Lake
Auglaize	Medina
Defiance	Mercer
Geauga	Sandusky
Hancock	
Henry	
Holmes	

COUNTY POLITICAL JURISDICTION

Allen	Lima City Perry Township
Ashtabula	Cherry Valley Township Monroe Township Richmond Township Wayne Township
Belmont	Pultney Township Somerset Township Union Township Warren Township Washington Township Wheeling Township
Carroll	Union Township
Clermont	Franklin Township Tate Township Washington Township Wayne Township
Clinton	Liberty Township Richland Township Vernon Township
Columbiana	Center Township East Liverpool City Franklin Township Washington Township Wayne Township
Coshocton	Tuscarawas Township

COUNTY POLITICAL JURISDICTION

Cuyahoga	Cleveland City East Cleveland City
Fairfield	Madison Township
Fulton	Chesterfield Township Gorham Township
Greene	Silver Creek Township
Hamilton	Cincinnati City Elmwood Place Village Lincoln Heights City Lockland City Newtown Village Norwood City
Hardin	Buck Township Lynn Township Marion Township Roundhead Township Washington Township
Huron	Fitchville Township
Knox	Pike Township
Licking	Fallsbury Township
Logan	Washington Township
Lucas	Harborview Township Spencer Village Swanton Village

COUNTY POLITICAL JURISDICTION

Mahoning	Lowellville Village Smith Township Youngstown City
Monroe	Benton Township Bethel Township Franklin Township Seneca Township Summit Township Sunsbury Township Washington Township Wayne Township
Montgomery	Jefferson Township
Morrow	Cardington Township Lincoln Township
Ottawa	Bay Township Put-in-Bay Township
Paulding	Auglaize Township Brown Township Paulding Township Washington Township
Pickaway	Monroe Township Muhlenberg Township Perry Township Wayne Township

COUNTY POLITICAL JURISDICTION

Putnam	Perry Township Van Buren Township
Summit	Twinsburg Township
Tuscarawas	Mill Township Perry Township Salem Township
Union	Leesburg Township Washington Township
Warren	Massie Township
Washington	Aurelius Township Fairfield Township Grandview Township Independence Township Lawrence Township Liberty Township Wesley Township
Williams	Mill Creek Township Northwest Township
Wood	Portage Township Weston Township
Wyandot	Antrim Township Marseilles Township Ridge Township



OHIO TARGET AREAS

County	City Tract	North	South	West	East
Belmont 121	Martins Ferry City				
Butler 3 4 6 7.01 8 7.02 128 131 129	Hamilton City Middletown City	Sycamore CR RR Fairfield Boundary Buckey St. Clair Boundary CC RR HWY 22/Girard Ave PC RR	Woodland B&O RR CR - High St Sycamore New London Pike 2nd Ave Hwy 22/Girard Ave N. Byd. Woodside 2nd Ave	Miami River B&O RR 5th & Ford Blvd 4th/5th Ave C St/Ross Ave Curtis/Clark Curtis/Clark S. Verity Pkwy Curtis/Clark	B&O RR CR RR Bound. Tract 110 Miami River Miami River PC RR North Ave/CR RR Yankee Rd PC RR
Clark 1 2 3 4 5 9.01 9.02 10	Springfield City	College/US 40 W. Mullberry Mulberry/Harrison Main St CR RR Columbia W. Pleasant St Grand Ave	Mulberry/Harrison Grand Ave Grand Ave Harrison Ave US 40 Pleasant St Innisfallen US 68	Lowery Ave CR RR East St CR RR Buck Dayton/Beghtle Montgomery Ave Robert Pike	US 40/Sycamore East St S. Limestone St Belmont Ave Columbus Ave Lowery Ave CR RR CR RR
Crawford 9906	Galion City				
Cuyahoga 1543 1618	Garfield Heights Lakewood City	Clev. City Bound. Madison Ave	Broadway Ave Clev. City Bound.	Broadway Ave CR RR/Halstead	131st Thornhurst Clev. City Bound.
Erie 408	Sandusky City				
Fairfield 322	Lancaster City	Kings St/Main	Hwy 33	High St	Ewing St



County	City Tract	North	South	West	East
Franklin	Columbus	Sullivant CR RR E Broad St E Broad St Mt. Vernon Mt. Vernon CR RR CR RR 5th Ave Lane/Northwood Chittenden Ave Campus E & W Tompkins 8th/10th Ave Cemetary Bdy. Hudson St Duxberry Ave Aberdeen Aberdeen 16th/17th Ave 17th Ave 17th/Windsor Chittenden Ave King Ave 4th Ave 4th Ave 4th Ave 4th Ave E 5th Ave Maryland RR Warren/1st Ave CR RR E Broad Broad St W State St Zollinger Rd W Broad St Broad/Town Bryden E Main St E Freeway Livingston Ave Livingston Ave E Whittier Morrill Mock Rd Hudson Frebis/Hospital Bdy. Refugee Rd	Stimmel W State St Livingston Ave Livingston Ave Broad St Broad St Maryland/Ruhl Mt. Vernon CR RR 16th/17th Ave 4th Ave Kinnear Rd Lane Ave King Ave Defiance 17th Ave 17th Ave Duxberry/Maynard Hudson Chittenden Ave 5th Ave 5th Ave 4th Ave 4th Ave W 1st Ave/Butler E Goodale Rd Warren Ave RR/Maryland Ave Broad St Mt. Vernon PC RR E Broad St E Main Bryden Sullivan Broad/Town/CR RR Sullivant Ave Mound St Livingston Ave E Frwy. I-70 Livingston Ave Whittier St Whittier St Hanford CR RR Holt Ave 17th Ave Refugee Rd C&O RR	Brown Avondale River 6th/Grant St 6th/Grant St St. Clair Ohio Ave Bexley Corp 4th/CR RR CR RR High St High St City Corp Olentangy Rd 8th St C&O RR C&R RR Ontario St McGuffey Rd Clev./Greenwich High St CR RR PC RR Summit Ave Olentangy Rd Olentangy Rd Dennison Ave High St High St CR RR Ohio Ave Ohio Ave RR Scioto River/W Wilson Ave Wilson Ave Avondale Dry Run Burgess/Warren Ryan Ave Wilson Wilson Ave Wilson Ave 22nd St Parsons Ave Parsons Ave CR RR Woodland Ave CR RR Fairfield C&O RR	Scioto River River 6th/Grant St Parsons Ave 6th/4th St St. Clair James Rd St. Clair CR RR CR RR Summit Ave C&C RP Defiance High St High St Olentangy Rd Ontario St CR RR Clev./Greenwich Woodland Ave CR RR Cleveland CR RR Cleveland Ave CR RR High St Dennison Ave High St CR RR N&W RR Taylor Ave St. Clair Neil Ave N. 4/5th Ave Alum Creek Parsons Olentangy Rd Olentangy Rd Whitethorne Avondale Ave Parsons Ave Alum Creek E Freeway N&W RR 22nd St S 22nd St Parsons/Wager Alum Creek Woodland Ave Alum Creek Lockbourne Rd
	Urbancrest				

OHIO TARGET AREAS

County	City Tract	North	South	West	East
Hamilton 219	Springfield Twp				
Licking 7501 7504 7507	Newark City	St. Hwy. 16 CC RR Main St	CR RR Newark/Heath Bou. Newark/Heath Bou.	7th Raccoon Cr. Fork Licking Rv CC RR/21st St	N Fork Licking Fork Licking Rv Raccoon Creek
Lorain 708 710 223 224 229 232 231 233	Elyria City Lorain City	Park Erie Ave Lake Erie NYC & SL RR 21st St Black River 21st St	3rd/4th St 21st St NYC & SL RR 21st St 35th Blvd 36th Ave/28th St Highland/30th St	Black River Reid Ave Allison Ave Oberlin Ave Reid Ave B&O RR Oberlin Ave	Branch River Henderson Dr Reid Ave/Black Reid Ave B&O RR Black River Reid Ave
Lucas 14 15 16 17 19 20 22 23 24.02 25 26 53 54.10 54.20 27 28 29 30 32 33 34 35 36 37 38 40 41 46	Toledo City	Ottawa River Ottawa River Central Ave Central Ave Central Ave Central Ave Delaware Ave Bancroft Bancroft Bancroft Monroe St Bryden E Main St E Freeway Woodruff Woodruff Bancroft CEM BDY Door St Door St Monroe Vance St Belmont Ave Belmont Swan Creek CR RR/Swan Creek E Merald/Morris Maumee River	Bancroft St Monroe & Detroit Delaware Ave Bancroft St CEM BDY Maumee River Bancroft Woodruff Door St Door St Door St Livingston Ave E Freeway I-70 Livingston Ave Monroe Creek Creek Maumee River Vance St Belmont Belmont CR RR Swan Creek Creek Emerald/Morris South Ave River/Western Consual St	Ottawa River Monroe Detroit Ave Cherry St Mulberry St I-280 Collingwood Blvd Collingwood Blvd Upton St Hawthorn Smead Forest St Forest St Wilson Wilson Ave Wilson Ave 14th St 14th St Main St Elm St Brown St Hong St Collingwood Blvd Fearing Blvd Hoag St Monroe Emerald Swan Creek Irl St Maumee Rd	Monroe St Detroit St Warsaw St Lagrange St TT RR Columbus Cherry St Main St Hawthorn Smead Forest St Collingwood Parsons Ave Alum Creek E Freeway Collingwood Blvd Main Elm St I-280 Hoag St Collingwood Blvd Ontario Hoag St Park Ave City Morris St TRL River 46-49 Track Boun.
Madison 410	Union Twp/ London City	Countyline	Springfield St	Roberts Mills	St.Hwy.

County	City Tract	North	South	West	East
Mahoning 8103 8104	Campbell City	Pehale Ave Tremble Ave	St. Hwy 289/13th St. Hwy 289	St. Hwy 289 13th St	13th St 16th/Jackson St
Montgomery 1 2 16 17 19 20 22 23 25 26 27 28 29 30 31 32 33 35 36 39 41 44 46 47 48 57 65	Dayton City	I-75 Neal Ave Oxford Ave Salem/Broadway Wolf Creek Danridge Oakridge Dr. Oakridge Dr. 3rd St Home Ave Germantown Pike Germantown Pike W 3rd St Creek Creek W 3rd St/CR RR B&O RR B&O RR 3rd St Stewart US Highway 35 E 3rd St Mad River E 3rd St CR RR PC RR Miami River	Mad River I-75 Creek Creek W 3rd St Oakridge Dr. W 3rd St W 3rd St Home Ave Germantown Ave Moraine Boun. Nicholas/B&O RR McCall St W 3rd St CR RR B&O RR Nichols/Miami River Stewart St B&O RR Springhouse/Irving Wyoming Clover E 3rd St CR RR Wyoming St US Highway 35 Mad River	4th Ave Forest Ave Philadelphia Dr Broadway Broadway Kilmer Walton Ave Gettysburg Ave Mia Ave Gettysburg Ave Gettysburg Ave Gettysburg Ave McArthur Kimer Ave Western Broadway Broadway B&O RR Great Miami River Ludlon Miami Rv/State Brown Keowee St B&O RR June St Illinois Ave US Highway 35 Miami River	River River Broadway Salem Western St Kilmer/Creek Kilmer Ave Gettysburg Ave Kilmer Ave McCall Ave Great Miami River Summit Summit Broadway Creek Creek I-75 Miami River Miami River Brown/Alberta Wayne June St/Illinois Stanley Ave Stanley Ave Findley St B&O RR Madenia Ave
504.02	Wright Patterson AFB Miamisburg City	Springfield	Olentangy Dr.	County Line	Glendean Rd
Pickaway 202 213	Circleville City	Lancaster Orient State Institute and part of the city of Orient	Ohio St	Pickaway St	Creek
Richland 2 7 3 1	Mansfield City	US Hwy 30 US Hwy 30 Park Ave/CR RR 4th St	4th Park St CR RR Greendale Ave 4th/Park/Ashland	Mulberry/B&O RR Trimble Rd Diamond St B&O RR	Ashland/Rockford CR RR/Surry/Main Oak St/CR RR Newman St
Seneca 9905 9907	Fostoria City				

OHIO TARGET AREAS

County	City Tract	North	South	West	East
Shelby 9903	Sydney City				
Stark 7105 7104	Alliance City	Cambridge CR RR	South St Cambridge	Union Ave Union Ave	Stark/Mahoning Stark/Mahoning
7001 7010 7015 7016 7017 7018 7019 7020 7023 7024	Canton City	12th St 13th/4th/8th/I-77 Tuscarawas 3rd St 12th St 12th St 9th St Mahoning PC RR PC RR	66th St Tuscarawas St CR RR CR RR Tuscarawas St 9th St CR RR 6th/Ace St Mill Sherride Rd Mill St	McKinley Broad St Harrison Ave B&O RR B&O RR/Fulton Cherry Ave Savannah/Cherry Middle Branch Middle Branch Trump Cherry Ave Cherry	Savannah/Cherry B&O RR B&O RR Kinley Ave McKinney Ave Middle Branch Middle Branch Trump Cherry Ave Cherry
7138	Massillon	1st N Ave	1st S Ave	Tuscarawas Rd	3rd Ave
Summit 5015 5012 5017 5018 5025 5031 5032 5034 5053 5044 5056 5063.04 5065 5066 5067 5069 5074 5011	Akron City	W Cedar Perkins/Park Exchange Wooster Little P&O RN Clark Market South St Stanton Ave W Miller Copley Rd Delia Ave Market St Euclid Ave Market St Highway 18 Oive/Glenwood Lookout/Blinn	W Bartges E Marget St Thornton Thornton Market St Clark Lovers Lane 7th Ave W Miller Wood Ave W-E Boun. Meet Lawton St Copley Rd State Highway State Highway 261 Exchange St Market St Perkins/Park	Bell CR RR Grant St East Ave Arlington Ave Brown Inman Arlington Ave Ohio Canal Firestone Plaza Manchester Valdes Ave Storer Ave Exchange Superior Maple St B&O RR Ohio Canal/Howard	Ohio Canal N Adams S Union Callis Newton Arlington Arlington B&O RR CR RR Grant CR RR Noah Ave Exchange Ave Hall St Edgewood Ohio Ohio Dan
5013.01 5016 5019 5043		Perkins Cedar Bartges South	Cedar South South Shanton	Locust/Ohio Canal Grant Ohio Canal CR RR	Erie Ohio Canal/Main S Main Grant
5101	Barberton City	Norton	Wolf Creek	Wolf Creek	Ohio Canal
Trumbull 9326 9205	Niles City	Robbins South	Mahoning County Line	River Mahoning River	River Warren/Niles
Washington 207	Marietta City	Tupper St	Greene St	4th St/Alley St	7th St

County	Census Tract	Partial Census Tracts
Ashtabula	7 10 14	Ashtabula City Rock Creek Village Tome Township
Allen	112	Bath Township
Belmont	103 106 108.02	Barton (CDP) Holloway Village Bethesda Village
Butler	139 103 107	Middletown South (CDP) Sommerville Village Millville Village
Carroll	7207 7205 7206	Orange Township (tract only) Washington Township Washington Township
Champaign	107 102 101 104	Mechanicsburg Village St Paris Village Rush Township (tract only) Urbana City
Clark	29.01 26 33.02 13 12	Bethel Township (tract only) Tremont City Village South Charleston Village Springfield City (tract only) Springfield City (tract only)
Clermont	411 416 409	Batavia Village New Richmond Village Williamsburg Village
Darke	5401 5101	Bradford Village Union City Village
Delaware	116 102	Galena Village Delaware Township (tract only)
Franklin	75.34 26 25.10 51 74.10 75.20 76 83.40 95.90 97.30 74.23 75.20 69.45 93.74	Clinton Township Columbus City (tract only) Columbus City (tract only) Columbus City (tract only) Columbus City (tract only) Columbus City (tract only) Columbus City (tract only) Columbus City (tract only) Lockbourne Village Urbancrest Village Mifflin Township (tract only) Mifflin Township (tract only) Sharon Township (tract only) Brice Village

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Fulton	406 405	Chesterfield Township Royaltown Township (tract only)
Greene	2801.02 2301 2406	Bowersville Village Spring Valley Village Xenia City
Hamilton	259 204.01 204.01 204.01	Milford Village Addyston Village Cleves Village North Bend Village
Licking	7525 7525 7583	Madison Village Newark City (tract only) Buckeye Lake (CDP)
Logan	9902	Bellefontaine
Lorain	601 714 239 971 249	Carlisle Township Elyria City (tract only) Lorain City (tract only) Rochester Village Sheffield Township
Lucas	81	Sylvania Township (tract only)
Madison	401 407	Plain City Village London City
Marion	2 3 9 3 4 11 103 103	Marion City (tract only) Marion City (tract only) Marion City (tract only) Marion Township (tract only) Marion Township (tract only) Marion Township (tract only) La Rue Township New Bloomington Village
Miami	3201 3401 3154	Bradford Village Potsdam Village Piqua City
Montgomery	14.02 12 21 702.02 902 12 807 702.01 702.02 703 704 601	Dayton City (tract only) Dayton City (tract only) Dayton City (tract only) Dayton City (tract only) Dayton City (tract only) Fort McKinley (CDP) Harrison Township (tract only) Madison Township (tract only) Madison Township (tract only) Madison Township (tract only) Madison Township (tract only) Moraine City

County	Census Tract	Partial Census Tracts
Ottawa	509	Rock Ridge Village
Pickaway	201 204 216 217 214	Circleville City (tract only) Circleville City (tract only) Williamsport Village Tarlton Village Orient Village
Portage	6016 6009 6010	Brady Lake Village Ravenna Township (tract only) Ravenna Township (tract only)
Preble	4801 4701 4301	West Elkton Village Camden Village West Alexandria Village
Putnam	301 302	West Leipsic Village Continental Village
Richland	28 8 16	Shiloh Village Mansfield City (tract only) Mansfield City (tract only)
Stark	7022 7124 7131 7124 7124 7142 7145 7148	Canton City (tract only) Canton City (tract only) Canton City (tract only) Canton City (tract only) Osnaburg Township (tract only) Massillion City Perry Township (tract only) Wilmonville Village
Trumbull	9324	Girard City
Van Wert	204 204 202	Venedocia Village Ohio City Village Scott Village
Warren	304 305 322 324 323 310	Franklin City Franklin Township (tract only) S Lebanon Village Butlerville Village Morrow Village Corwin Village
Washington	205 203 216	Marietta City Marietta New Township Waterford Township (tract only)
Wayne	12 23	Orrville City Burbank Village
Wood	223 214 221 221	Hoytville Village Custar Village Rising Sun Village Montgomery Township (tract only)



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