

Communities First – Ohio Program

Offered by the Port Authority of Greater Cincinnati

They have been empowered to take a leadership role in regional economic development. The Communities First-Ohio program is created to fulfill a mission to provide affordable housing opportunities to low income individuals and families.

--The Program Offers –

- **A 3.00% Grant for down payment and or closing costs (based on loan amount)**
- No repayment, no second mortgage, no recapture.
- A daily rate for this program is sent to us daily and is very close to market rate. (Today the rate posted is 4.25%)
- Offered on FHA, VA and USDA loans.

-- Program Specifics –

- Eligible Borrower is **ANYONE** who resides in the state of Ohio. (Does NOT need to be a first time homebuyer)
- Borrower meets income limits – in Greene, Mont and Miami **Max Income is \$70,035.**
- Owner Occupied residence only.
- Minimum credit score 640 / Maximum DTI 45%

-- Does Not Need –

- No Homebuyer Education required.
- No purchase price limits
- No targeted census tract areas

This program is currently only offered by very few lenders in the state of Ohio and PrimeLending is one of the selected few.

Contact one of your PrimeLending loan officers to assist your borrowers today.