

**21 business days  
from completed  
application to  
close.**



## Questions?

Call the Department of Housing and Community Development at **419-936-2020** or visit [toledo.oh.gov/home-at-last](https://toledo.oh.gov/home-at-last)

## Partners

Scan the QR code with your smartphone to view the full list of partners and program eligibility.



### PARTICIPATING LENDERS

5/3rd Bank	Faye Smith	419-574-3968
Citizens Bank	Anna Johnson	608-449-3806
CMG Home Loans	Josh Schonter	419-410-1983
Cross Country Mortgage	Tina Mahn	419-346-5714
Croghan Colonial Bank	Teresa Joseph	419-355-2258
Croghan Colonial Bank	Larry Duwve	419-464-3042
Equity Resources/ Greentree Mortgage	Lisa Traxler	419-297-7805
Fairway Independent Mortgage Corporation	Lisa Conner	330-778-3112
Farmers & Merchants State Bank	Karen Relyea	419-399-7161
Genoa Bank	Samuel Sutter	567-400-0277
Grande Financial Inc.	Laurie Bobrick	419-893-5626
Guaranteed Rate	Ron Erdmann	419-392-2410
GVC Mortgage Inc.	John Kirk	765-778-0809
Huntington Bank	Julie Lee	419-320-0909
Key Bank	Jennie Meyers John Frank	419-349-0483 419-891-3095
Maumee Valley Habitat for Humanity	Erin McPartland	419-382-1964
Midwest Mortgage	Charles Scheib	419-750-0000
NeighborWorks	Alesha Hall	419-691-2900
NFM Lending	Colleen Doyle/ Lisa Connor	419-460-1801/ 330-575-6199
Novus Home Mortgage	Joan Draney	262-267-8962
PNC	Bryan Buckholtz	330-620-0328
Rocket Mortgage	Michael Simmons	419-329-4233
Ruoff Home Mortgage	Tony Brancatto	419-450-5442
State Bank & Trust	JacQuelon C. Wilson	419-508-0806
Sun Federal Credit Union	Dee Glover	419-794-7422
Superior Credit Union	Nick Alexander	419-246-5905
Texana Bank Mortgage	Jennifer Abke	419-699-1453
Toledo Urban Federal Credit Union	Suzette Cowell	419-255-8876
Union Home Mortgage Corp.	Shannon Henegar	567-686-0915
WesBanco Bank	Tammy Moses	419-794-5018
Loan Depot	Rudy Ondrus	419-200-0112



## Home at Last

Homeownership assistance and closing costs for eligible first-time home buyers.



**Housing and Community  
Development**

# Who is eligible?

First-time home buyers whose income falls below the threshold are eligible for up to \$12,500 to use toward the purchase of a home and up to \$20,000 in target neighborhoods.

Homeownership counseling must be received from an approved agency.

Single family or condo homes only.

Property inspection based on the City's Housing Quality Standards will be performed by a City of Toledo licensed lead risk assessor.

Home buyers must make a minimum \$500 contribution, which includes payment of the required home inspection.

Size of Household	Max Annual	Max Monthly
1	\$53,450	\$4,454
2	\$61,050	\$5,088
3	\$68,700	\$5,725
4	\$76,300	\$6,358
5	\$82,450	\$6,871
6	\$88,550	\$7,379
7	\$94,650	\$7,888
8	\$100,750	\$8,396

“Without the program, I would not have been able to purchase my home. I have recommended this program to others.”

Happy Homeowner



# What do I do?

- 1 Complete housing counseling.**  
Make sure you're ready for home ownership.

## COUNSELING AGENCIES

Neighborhood Housing Services	Lisa Urbanyl	419-691-2900 ext. 325 or 331
NID Housing Counseling Agency	Rob Pasker	419-504-5188

- 2 Contact a lender.**  
Participating lenders listed are on back.
- 3 Get pre-approval for a fixed rate mortgage.**  
Must be from participating lender.
- 4 Find a house and get an accepted purchase agreement.**  
Based on your pre-approval.
- 5 Have a property inspection.**  
Have your lender contact the City.
- 6 Complete application.**  
Work with your lender to submit to the City of Toledo.
- 7 Monitor transaction with your lender.**  
Money will be available at the title company once processed.