

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



Home at Last applications accepted from participating lenders. Assistance is provided as a grant at closing on the first mortgage.

Partners

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



COUNSELING AGENCIES

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

PARTICIPATING LENDERS

5/3rd Bank	Faye Smith	419-382-4132
Cross Country Mortgage	Tina Mahn	419-346-5714
Citizens Bank	Anna Johnson	608-449-3806
CMG Home Loans	Josh Schonter	419-410-1983
Croghan Colonial Bank	Teresa Joseph	419-355-2258
Croghan Colonial Bank	Larry Duwve	419-464-3042
Equity Resources, Inc.	Lisa Traxler	419-297-7805
Fairway Independent Mortgage Corporation	Lisa Conner	330-778-3112
Farmers & Merchants State Bank	Jeremy Davis	419-446-2501
Grande Financial Inc.	Laurie Bobrick	419-893-5626
Guaranteed Rate	Rudy Ondrus	419-360-1928
GVC Mortgage Inc.	John Kirk	765-778-0809
Huntington Bank	Julie Lee	419-320-0909
Key Bank	Jennie Meyers John W. Frank	419-349-0483 419-891-3095
Maumee Valley Habitat for Humanity	Erin McPartland	419-382-1964
Midwest Mortgage	Bill Gilsdorf	419-842-0505
NeighborWorks	Alesha Hall	419-691-2900
NFM Lending	Colleen Doyle	419-460-1801
PNC	Bryan Buckholtz	330-620-0328
Premier Bank	Tammy Moses	419-794-5018
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

TITLE COMPANIES

Midland Title	Sara McCafferty	419-255-0126
Louisville Title	Tori Crowell	419-248-4611



Home at Last

Down payment 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 \$7,500 to use toward the purchase of a home and up to \$9,500 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	\$48,650	\$4,054
2	\$55,600	\$4,633
3	\$62,550	\$5,213
4	\$69,450	\$5,788
5	\$75,050	\$6,254
6	\$80,600	\$6,717
7	\$86,150	\$7,179
8	\$91,700	\$7,642

“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.
- 2 Contact a lender.**
Participating lenders listed 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.

CONTACT

Rosalyn Clemens, Director

Department of Housing and Community Development

419-245-1400

toledo.oh.gov/home-at-last