

MORPC's counselors will:

- Schedule you to take classes
- Schedule you for a private appointment with a certified staff counselor to go over credit or budget issues
- Once you have bought a home, schedule you for a two-hour, post-purchase group class called "Right Track"
- Follow-up with you for the next year to determine your progress and to see if you need any other assistance
- Provide referrals and information about other available programs.

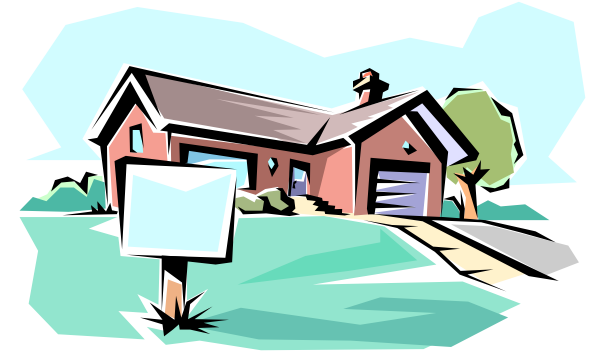


MORPC is a nonprofit agency that works closely with the Franklin County Treasurer's office and the other area HUD-approved housing counseling agencies to coordinate services for families in default or foreclosure.

Mid-Ohio Regional Planning Commission
111 Liberty Street
Suite 100
Columbus, Ohio 43215
www.morpc.org/housing



Down Payment Assistance



Available from

**Mid-Ohio Regional
Planning Commission**

(614) 233-4176

homeownership@morpc.org





How Much \$\$ is Available?

Up to three percent (3%) of purchase price plus out-of-pocket expenses for a maximum of \$3,000

BASIC REQUIREMENTS

- Attend HUD-approved pre-purchase homebuyer education classes and obtain counseling certificate
- Participate in at least one individual counseling session with a MORPC housing counselor
- Only single-family, condominium, and modular homes allowed; no duplexes, multifamily or mobile homes
- Attend "Right Track" post-purchase workshop within 3 months of purchasing home
- Purchased home must be in Franklin County
- Homeowner must contribute at least \$500 of own funds toward the purchase of the home
- Must have a certified home inspection done prior to the purchase of the home (cost of the home inspection can be applied toward the homeowner's \$500 contribution)

- Buyer will sign a mortgage to secure the loan. Repayment not required if you live in the home for five years.

INCOME REQUIREMENTS

- Maximum family income must be at or below 65% of the area median income (see chart below)

Family Size	2009 Income (65% AMI)
1	\$31,200
2	\$35,685
3	\$40,105
4	\$44,590
5	\$48,165
6	\$51,740
7	\$55,315
8	\$58,890



Please allow 4-6 weeks for processing from receipt of a complete package.

HOW TO GET STARTED:

Call **TODAY!**

(614) 233-4176

We can provide you with confidential, one-on-one counseling assistance.

Rev. 1/10

MORPC is an approved Housing Counseling and Secondary Finance Agency through the U.S. Department of Housing and Urban Development (HUD).

MORPC
111 Liberty Street
Suite 100
Columbus, Ohio 43215

(We are in the Brewery District, off Front Street, near the large Kroger store. Our facility is handicapped-accessible and located two blocks from a COTA bus stop.)

Free parking is available.



MORPC is an equal housing opportunity lender.

