



Down Payment Assistance Grant Cincinnati Area Board of REALTORS®

- Income: No income limit or requirements.
- Grant Amount: **\$1,000 down payment grant** (it is not a loan and is not secured by the property); no repayment is expected or implied.
- Use of Funds: Housing grant must be used as a down payment and will be dispersed at the closing.
- Eligible Properties: 1-4 units residential, owner-occupied
- Client Eligibility: All of the following requirements must be met to be eligible:
1. Buyer must have attended and registered at the Home Buyer Expo on September 28, 2013 at the Duke Energy Center.
 2. Be a **first-time** home buyer (have not owned a home in the previous three years).
 3. Complete home buyer education provided by the Home Ownership Center (HOC) of Greater Cincinnati **prior to closing.**
 4. Loan documents must be reviewed and approved by HOC loan officer **prior to closing.**
 5. Have a **CABR REALTOR member** submit your signed purchase contract with reference to this program to sign up.
 6. Use grant within 12 months.
- To apply for the program: A copy of your home purchase contract must be presented to the Home Ownership Center of Greater Cincinnati by the REALTORS you are working with.
Please call 513-961-2800 for instructions on submitting a contract.
- Availability: Grants will be offered on a first-come, first-served basis. Funding is limited and the program will end upon depletion of funds.

For more information, please call Annette Chmiel
at the Cincinnati Area Board of REALTORS
513-842-3011