

# FHA WEATHERIZATION

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## FHA WEATHERIZATION

As one of the largest housing expenses after a mortgage payment, your utility costs can have a direct impact on how large a mortgage you can afford. FHA's Weatherization Program saves you money on utility bills by adding energy-efficient features to the home. Up to \$2,000 in energy-efficient improvements can be added to your primary mortgage.

### AM I ELIGIBLE?

You may qualify for an OHFA First-Time Homebuyer loan if:

- you have not owned or had an ownership interest in your primary residence in the last three years
- your credit score is 640 or higher
- you meet income and purchase price limits\*

### HOW DO I APPLY?

OHFA works with lenders, credit unions and mortgage companies across the state. Visit our website to find an OHFA-approved lender in your area, along with tips to help you with the application process. Or call us toll-free at 888-362-6432.

#### \*Income and Purchase Price Limits

Income and purchase price limits vary by Ohio county and community. For income and purchase price limits in your area, visit our website at [MYOHIOHOME.ORG](http://MYOHIOHOME.ORG).

*OHFA is an Equal Opportunity Housing entity. Loans are available on a fair and equal basis regardless of race, color, religion, sex, familial status, national origin, military status, disability or ancestry.*

### Examples of eligible improvements under FHA Weatherization:

- Thermostats
- Insulation wrap for water heaters
- Insulation of ducts and pipes in unheated spaces of heating/cooling systems
- Attic insulation
- Insulation for floors and foundation walls
- Installation of weather stripping/caulking
- Installation of storm windows/doors



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OHIO HOUSING FINANCE AGENCY

We Open the Doors to an Affordable Place to Call Home



57 East Main Street | Columbus, OH 43215  
888.362.6432 | [MYOHIOHOME.ORG](http://MYOHIOHOME.ORG)

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