



Housing Finance  
Agency

# Income and Purchase Price limits for Homeownership Products



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# Maximum Non-Target Income Limits

## Government, Conventional, MTC Plus, and MTC Basic

All income associated with the occupant borrower(s) cannot exceed the income limits below:

Counties	1-2 Persons	3 or More Persons
Adams	\$96,400	\$110,860
Allen	\$96,400	\$110,860
Ashland	\$96,400	\$110,860
Ashtabula	\$99,400	\$114,310
Athens	\$96,400	\$110,860
Auglaize	\$102,300	\$117,645
Belmont	\$96,400	\$110,860
Brown	\$111,800	\$128,570
Butler	\$111,800	\$128,570
Carroll	\$96,400	\$110,860
Champaign	\$96,400	\$110,860
Clark	\$96,400	\$110,860
Clermont	\$111,800	\$128,570
Clinton	\$96,400	\$110,860
Columbiana	\$96,400	\$110,860
Coshocton	\$96,400	\$110,860
Crawford	\$96,400	\$110,860
Cuyahoga	\$99,400	\$114,310
Darke	\$96,400	\$110,860
Defiance	\$96,400	\$110,860
Delaware	\$109,000	\$125,350
Erie	\$96,400	\$110,860
Fairfield	\$109,000	\$125,350
Fayette	\$96,400	\$110,860
Franklin	\$109,000	\$125,350
Fulton	\$96,400	\$110,860
Gallia	\$96,400	\$110,860
Geauga	\$99,400	\$114,310
Greene	\$96,400	\$110,860
Guernsey	\$96,400	\$110,860

Counties	1-2 Persons	3 or More Persons
Hamilton	\$111,800	\$128,570
Hancock	\$96,400	\$110,860
Hardin	\$96,400	\$110,860
Harrison	\$96,400	\$110,860
Henry	\$97,000	\$111,550
Highland	\$96,400	\$110,860
Hocking	\$109,000	\$125,350
Holmes	\$96,500	\$110,975
Huron	\$96,400	\$110,860
Jackson	\$96,400	\$110,860
Jefferson	\$96,400	\$110,860
Knox	\$96,400	\$110,860
Lake	\$99,400	\$114,310
Lawrence	\$96,400	\$110,860
Licking	\$109,000	\$125,350
Logan	\$96,400	\$110,860
Lorain	\$99,400	\$114,310
Lucas	\$96,400	\$110,860
Madison	\$109,000	\$125,350
Mahoning	\$96,400	\$110,860
Marion	\$96,400	\$110,860
Medina	\$99,400	\$114,310
Meigs	\$96,400	\$110,860
Mercer	\$108,200	\$124,430
Miami	\$96,400	\$110,860
Monroe	\$96,400	\$110,860
Montgomery	\$96,400	\$110,860
Morgan	\$96,400	\$110,860
Morrow	\$109,000	\$125,350
Muskingum	\$96,400	\$110,860

Effective July 1, 2025



# Maximum Non-Target Income Limits

## Government, Conventional, MTC Plus, and MTC Basic

All income associated with the occupant borrower(s) cannot exceed the income limits below:

Counties	1-2 Persons	3 or More Persons	Counties	1-2 Persons	3 or More Persons
Noble	\$96,400	\$110,860	Shelby	\$96,600	\$111,090
Ottawa	\$104,900	\$120,635	Stark	\$96,400	\$110,860
Paulding	\$96,400	\$110,860	Summit	\$100,300	\$115,345
Perry	\$109,000	\$125,350	Trumbull	\$96,400	\$110,860
Pickaway	\$109,000	\$125,350	Tuscarawas	\$96,400	\$110,860
Pike	\$96,400	\$110,860	Union	\$128,200	\$147,430
Portage	\$100,300	\$115,345	VanWert	\$96,400	\$110,860
Preble	\$96,400	\$110,860	Vinton	\$96,400	\$110,860
Putnam	\$107,900	\$124,085	Warren	\$111,800	\$128,570
Richland	\$96,400	\$110,860	Washington	\$96,400	\$110,860
Ross	\$96,400	\$110,860	Wayne	\$96,400	\$110,860
Sandusky	\$96,400	\$110,860	Williams	\$96,400	\$110,860
Scioto	\$96,400	\$110,860	Wood	\$96,400	\$110,860
Seneca	\$96,400	\$110,860	Wyandot	\$96,400	\$110,860

Effective July 1, 2025



# Maximum Target Income Limits

## Government, Conventional, MTC Plus, and MTC Basic

All income associated with the occupant borrower(s) cannot exceed the income limits below:

Counties	1-2 Persons	3 or More Persons
Adams	\$115,680	\$134,960
Allen	\$115,680	\$134,960
Ashland	\$115,680	\$134,960
Ashtabula	\$119,280	\$139,160
Athens	\$115,680	\$134,960
Auglaize	\$122,760	\$143,220
Belmont	\$115,680	\$134,960
Brown	\$134,160	\$156,520
Butler	\$134,160	\$156,520
Carroll	\$115,680	\$134,960
Champaign	\$115,680	\$134,960
Clark	\$115,680	\$134,960
Clermont	\$134,160	\$156,520
Clinton	\$115,680	\$134,960
Columbiana	\$115,680	\$134,960
Coshocton	\$115,680	\$134,960
Crawford	\$115,680	\$134,960
Cuyahoga	\$119,280	\$139,160
Darke	\$115,680	\$134,960
Defiance	\$115,680	\$134,960
Delaware	\$130,800	\$152,600
Erie	\$115,680	\$134,960
Fairfield	\$130,800	\$152,600
Fayette	\$115,680	\$134,960
Franklin	\$130,800	\$152,600
Fulton	\$115,680	\$134,960
Gallia	\$115,680	\$134,960
Geauga	\$119,280	\$139,160
Greene	\$115,680	\$134,960
Guernsey	\$115,680	\$134,960

Counties	1-2 Persons	3 or More Persons
Hamilton	\$134,160	\$156,520
Hancock	\$115,680	\$134,960
Hardin	\$115,680	\$134,960
Harrison	\$115,680	\$134,960
Henry	\$116,400	\$135,800
Highland	\$115,680	\$134,960
Hocking	\$130,800	\$152,600
Holmes	\$115,800	\$135,100
Huron	\$115,680	\$134,960
Jackson	\$115,680	\$134,960
Jefferson	\$115,680	\$134,960
Knox	\$115,680	\$134,960
Lake	\$119,280	\$139,160
Lawrence	\$115,680	\$134,960
Licking	\$130,800	\$152,600
Logan	\$115,680	\$134,960
Lorain	\$119,280	\$139,160
Lucas	\$115,680	\$134,960
Madison	\$130,800	\$152,600
Mahoning	\$115,680	\$134,960
Marion	\$115,680	\$134,960
Medina	\$119,280	\$139,160
Meigs	\$115,680	\$134,960
Mercer	\$129,840	\$151,480
Miami	\$115,680	\$134,960
Monroe	\$115,680	\$134,960
Montgomery	\$115,680	\$134,960
Morgan	\$115,680	\$134,960
Morrow	\$130,800	\$152,600
Muskingum	\$115,680	\$134,960

Effective July 1, 2025

# Maximum Target Income Limits

## Government, Conventional, MTC Plus, and MTC Basic

All income associated with the occupant borrower(s) cannot exceed the income limits below:

Counties	1-2 Persons	3 or More Persons	Counties	1-2 Persons	3 or More Persons
Noble	\$115,680	\$134,960	Shelby	\$115,920	\$135,240
Ottawa	\$125,880	\$146,860	Stark	\$115,680	\$134,960
Paulding	\$115,680	\$134,960	Summit	\$120,360	\$140,420
Perry	\$130,800	\$152,600	Trumbull	\$115,680	\$134,960
Pickaway	\$130,800	\$152,600	Tuscarawas	\$115,680	\$134,960
Pike	\$115,680	\$134,960	Union	\$153,840	\$179,480
Portage	\$120,360	\$140,420	VanWert	\$115,680	\$134,960
Preble	\$115,680	\$134,960	Vinton	\$115,680	\$134,960
Putnam	\$129,480	\$151,060	Warren	\$134,160	\$156,520
Richland	\$115,680	\$134,960	Washington	\$115,680	\$134,960
Ross	\$115,680	\$134,960	Wayne	\$115,680	\$134,960
Sandusky	\$115,680	\$134,960	Williams	\$115,680	\$134,960
Scioto	\$115,680	\$134,960	Wood	\$115,680	\$134,960
Seneca	\$115,680	\$134,960	Wyandot	\$115,680	\$134,960

Effective July 1, 2025



# Maximum Income Limits

## FTHB Edge, Next Home, Grants for Grads

All income associated with the occupant borrower(s) cannot exceed the income limits below:

Counties	1-2 Persons	3 or More Persons
Adams	\$115,680	\$134,960
Allen	\$115,680	\$134,960
Ashland	\$115,680	\$134,960
Ashtabula	\$119,280	\$139,160
Athens	\$115,680	\$134,960
Auglaize	\$122,760	\$143,220
Belmont	\$115,680	\$134,960
Brown	\$134,160	\$156,520
Butler	\$134,160	\$156,520
Carroll	\$115,680	\$134,960
Champaign	\$115,680	\$134,960
Clark	\$115,680	\$134,960
Clermont	\$134,160	\$156,520
Clinton	\$115,680	\$134,960
Columbiana	\$115,680	\$134,960
Coshocton	\$115,680	\$134,960
Crawford	\$115,680	\$134,960
Cuyahoga	\$119,280	\$139,160
Darke	\$115,680	\$134,960
Defiance	\$115,680	\$134,960
Delaware	\$130,800	\$152,600
Erie	\$115,680	\$134,960
Fairfield	\$130,800	\$152,600
Fayette	\$115,680	\$134,960
Franklin	\$130,800	\$152,600
Fulton	\$115,680	\$134,960
Gallia	\$115,680	\$134,960
Geauga	\$119,280	\$139,160
Greene	\$115,680	\$134,960
Guernsey	\$115,680	\$134,960

Counties	1-2 Persons	3 or More Persons
Hamilton	\$134,160	\$156,520
Hancock	\$115,680	\$134,960
Hardin	\$115,680	\$134,960
Harrison	\$115,680	\$134,960
Henry	\$116,400	\$135,800
Highland	\$115,680	\$134,960
Hocking	\$130,800	\$152,600
Holmes	\$115,800	\$135,100
Huron	\$115,680	\$134,960
Jackson	\$115,680	\$134,960
Jefferson	\$115,680	\$134,960
Knox	\$115,680	\$134,960
Lake	\$119,280	\$139,160
Lawrence	\$115,680	\$134,960
Licking	\$130,800	\$152,600
Logan	\$115,680	\$134,960
Lorain	\$119,280	\$139,160
Lucas	\$115,680	\$134,960
Madison	\$130,800	\$152,600
Mahoning	\$115,680	\$134,960
Marion	\$115,680	\$134,960
Medina	\$119,280	\$139,160
Meigs	\$115,680	\$134,960
Mercer	\$129,840	\$151,480
Miami	\$115,680	\$134,960
Monroe	\$115,680	\$134,960
Montgomery	\$115,680	\$134,960
Morgan	\$115,680	\$134,960
Morrow	\$130,800	\$152,600
Muskingum	\$115,680	\$134,960

Effective July 1, 2025



# Maximum Income Limits

## FTHB Edge, Next Home, Grants for Grads

All income associated with the occupant borrower(s) cannot exceed the income limits below:

Counties	1-2 Persons	3 or More Persons	Counties	1-2 Persons	3 or More Persons
Noble	\$115,680	\$134,960	Shelby	\$115,920	\$135,240
Ottawa	\$125,880	\$146,860	Stark	\$115,680	\$134,960
Paulding	\$115,680	\$134,960	Summit	\$120,360	\$140,420
Perry	\$130,800	\$152,600	Trumbull	\$115,680	\$134,960
Pickaway	\$130,800	\$152,600	Tuscarawas	\$115,680	\$134,960
Pike	\$115,680	\$134,960	Union	\$153,840	\$179,480
Portage	\$120,360	\$140,420	VanWert	\$115,680	\$134,960
Preble	\$115,680	\$134,960	Vinton	\$115,680	\$134,960
Putnam	\$129,480	\$151,060	Warren	\$134,160	\$156,520
Richland	\$115,680	\$134,960	Washington	\$115,680	\$134,960
Ross	\$115,680	\$134,960	Wayne	\$115,680	\$134,960
Sandusky	\$115,680	\$134,960	Williams	\$115,680	\$134,960
Scioto	\$115,680	\$134,960	Wood	\$115,680	\$134,960
Seneca	\$115,680	\$134,960	Wyandot	\$115,680	\$134,960

Effective July 1, 2025



## 80% AMI Income Limits

### Conventional

If the income used by the lender to qualify the loan is at or below the income limit below (80% AMI), the loan is eligible for charter minimum MI coverage. If the income used by the lender to qualify the loan exceeds the income limit below, the loan requires standard MI coverage. Please refer to your AUS response for confirmation of MI coverage requirements. This applies regardless of the conventional loan program being used.

Counties	Income
Adams	\$68,160
Allen	\$74,240
Ashland	\$70,800
Ashtabula	\$78,560
Athens	\$71,520
Auglaize	\$81,840
Belmont	\$65,680
Brown	\$88,560
Butler	\$88,560
Carroll	\$69,200
Champaign	\$74,880
Clark	\$69,200
Clermont	\$88,560
Clinton	\$71,840
Columbiana	\$68,160
Coshocton	\$68,160
Crawford	\$68,160
Cuyahoga	\$78,560
Darke	\$70,320
Defiance	\$75,440
Delaware	\$86,880
Erie	\$77,440
Fairfield	\$86,880
Fayette	\$68,160
Franklin	\$86,880
Fulton	\$76,160
Gallia	\$68,160
Geauga	\$78,560
Greene	\$75,040

Counties	Income
Guernsey	\$68,160
Hamilton	\$88,560
Hancock	\$75,200
Hardin	\$68,160
Harrison	\$68,160
Henry	\$77,600
Highland	\$68,160
Hocking	\$86,880
Holmes	\$77,200
Huron	\$69,680
Jackson	\$68,160
Jefferson	\$64,160
Knox	\$75,680
Lake	\$78,560
Lawrence	\$63,840
Licking	\$86,880
Logan	\$73,520
Lorain	\$78,560
Lucas	\$76,160
Madison	\$86,880
Mahoning	\$60,400
Marion	\$68,160
Medina	\$78,560
Meigs	\$68,160
Mercer	\$86,560
Miami	\$75,040
Monroe	\$68,160
Montgomery	\$75,040
Morgan	\$68,160

Effective July 1, 2025



## 80% AMI Income Limits

### Conventional

If the income used by the lender to qualify the loan is at or below the income limit below (80% AMI), the loan is eligible for charter minimum MI coverage. If the income used by the lender to qualify the loan exceeds the income limit below, the loan requires standard MI coverage. Please refer to your AUS response for confirmation of MI coverage requirements. This applies regardless of the conventional loan program being used.

Counties	Income
Morrow	\$86,880
Muskingum	\$68,160
Noble	\$68,160
Ottawa	\$77,440
Paulding	\$72,400
Perry	\$86,880
Pickaway	\$86,880
Pike	\$68,160
Portage	\$80,240
Preble	\$72,960
Putnam	\$86,320
Richland	\$57,520
Ross	\$68,160
Sandusky	\$70,000
Scioto	\$68,160

Counties	Income
Seneca	\$68,160
Shelby	\$77,280
Stark	\$69,200
Summit	\$80,240
Trumbull	\$60,400
Tuscarawas	\$72,800
Union	\$86,880
VanWert	\$69,360
Vinton	\$68,160
Warren	\$88,560
Washington	\$68,160
Wayne	\$71,600
Williams	\$68,160
Wood	\$76,160
Wyandot	\$72,560

Effective July 1, 2025



# Maximum Purchase Price Limits

## New and Existing Homes

as of July 2025

<b>Akron</b>	Counties: Portage, Summit			
	<b>1-Family</b>	<b>2-Family</b>	<b>3-Family</b>	<b>4-Family</b>
<b>Target</b>	\$665,173	\$851,665	\$1,029,402	\$1,279,401
<b>Non-Target</b>	\$544,233	\$696,817	\$842,238	\$1,046,783
<b>Cincinnati</b>	Counties: Brown, Butler, Clermont, Hamilton, Warren			
	<b>1-Family</b>	<b>2-Family</b>	<b>3-Family</b>	<b>4-Family</b>
<b>Target</b>	\$665,173	\$851,665	\$1,029,402	\$1,279,401
<b>Non-Target</b>	\$544,233	\$696,817	\$842,238	\$1,046,783
<b>Cleveland</b>	Counties: Cuyahoga, Geauga, Lake, Lorain, Medina			
	<b>1-Family</b>	<b>2-Family</b>	<b>3-Family</b>	<b>4-Family</b>
<b>Target</b>	\$665,173	\$851,665	\$1,029,402	\$1,279,401
<b>Non-Target</b>	\$544,233	\$696,817	\$842,238	\$1,046,783
<b>Columbus</b>	Counties: Delaware, Fairfield, Franklin, Hocking, Licking, Madison, Morrow, Perry, Pickaway, Union			
	<b>1-Family</b>	<b>2-Family</b>	<b>3-Family</b>	<b>4-Family</b>
<b>Target</b>	\$722,304	\$924,689	\$1,117,747	\$1,389,032
<b>Non-Target</b>	\$590,976	\$756,563	\$914,521	\$1,136,480
<b>Dayton</b>	Counties: Greene, Miami, Montgomery, Preble			
	<b>1-Family</b>	<b>2-Family</b>	<b>3-Family</b>	<b>4-Family</b>
<b>Target</b>	\$665,173	\$851,665	\$1,029,402	\$1,279,401
<b>Non-Target</b>	\$544,233	\$696,817	\$842,238	\$1,046,783
<b>Canton/Massillon</b>	Counties: Carroll, Stark			
	<b>1-Family</b>	<b>2-Family</b>	<b>3-Family</b>	<b>4-Family</b>
<b>Target</b>	\$665,173	\$851,665	\$1,029,402	\$1,279,401
<b>Non-Target</b>	\$544,233	\$696,817	\$842,238	\$1,046,783

# Maximum Purchase Price Limits

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## All Other Counties

	1-Family	2-Family	3-Family	4-Family
Target	\$665,173	\$851,665	\$1,029,402	\$1,279,401
Non-Target	\$544,233	\$696,817	\$842,238	\$1,046,783