Ohio Homebuyer Preflight Checklist: Five Steps Before You Apply

Educational planning resource | Official sources reviewed August 10, 2026

Use this checklist before setting a budget, relying on a program summary or submitting an application. It is educational and is not a qualification, loan approval or commitment to lend.

1. **Price the full monthly and upfront cost**

   List reliable income, recurring debt, down-payment funds, closing costs and a post-closing reserve. Include taxes, homeowners insurance, possible mortgage insurance or association dues, maintenance, moving and repairs.

2. **Screen first-time status and county limits**

   Check the current program definition, household income and purchase-price limits for the actual county, property and target-area status. Do not rely on a statewide shortcut.

3. **Compare current loan and assistance paths**

   Review conventional, FHA, VA and USDA-RD options, assistance terms, mortgage insurance, fees and long-term cost. Eligibility and availability depend on the borrower, property and current program rules.

4. **Prepare a secure file and compare in writing**

   Share requested financial records only through a verified secure channel. Compare written offers and Loan Estimates using the same borrower, property and loan scenario.

5. **Finish education and inspect closing documents**

   Complete any required homebuyer education, keep the certificate, compare the Closing Disclosure with the Loan Estimate and verify wire instructions independently.

Use live official sources instead of saved program numbers

ELIGIBILITY
Check the borrower, county and property

ASSISTANCE
Review current terms and availability

EDUCATION
Confirm the selected program requirement

Use the full Ohio homebuyer preflight resource

Continue at westernohiomortgage.com/ohio-homebuyer-preflight-checklist for source links and planning tools.

First-time buyer guide | Ohio closing-cost guide | Mortgage calculators

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Program details can change; use the linked official sources for current information.

Official sources reviewed Aug. 10, 2026: OHFA program eligibility assistance limits education CFPB compare buying tools