



Columbus First-Time Homebuyers: The Local Assistance & Programs Guide

How to buy your first home in Columbus **without** missing free money, guessing what you qualify for, or relying on outdated advice.

How to Use This Checklist:

This guide is meant to give you clarity fast. Scan the full list once. Highlight anything that looks relevant to your income or situation. If you're unsure whether you qualify, that's normal—this guide helps you ask the right questions next.

Why Most First-Time Buyers Miss Assistance Programs

Because no one explains them clearly. Programs exist—but they're buried behind confusing rules, income limits, and bad online summaries. Most buyers don't know what's available until after they've already overpaid or delayed buying.

Common Types of Assistance Available in Columbus

Depending on income and situation, first-time buyers may qualify for:

1. Down payment assistance
2. Closing cost assistance
3. Deferred or forgivable second loans
4. Reduced upfront cash programs
5. First-time buyer grants tied to education or occupancy

Not everyone qualifies—but many more people do than they realize.

Who These Programs Are Usually Designed For

You don't have to be “low income” to qualify. Many programs are built for:

1. Single buyers earning moderate incomes
2. Dual-income couples early in their careers
3. Buyers with good credit but limited savings
4. Renters who can afford a mortgage payment—but not a huge upfront cost

What These Programs Do (and Don't) Cover

They can help with:

1. Reducing cash needed at closing
2. Making monthly payments more manageable
3. Getting you into a home sooner

They usually **don't**:

1. Fix a bad budget
2. Make an unaffordable house affordable
3. Replace the need for a smart buying plan

Assistance works best when paired with clarity.

The Mistake to Avoid

Chasing assistance before understanding:

1. Your real monthly comfort number
2. Your long-term plans
3. Whether buying now actually makes sense for you

Free money helps—but only when the purchase itself is right.

Why This Checklist Matters

Most first-time buyers in Columbus delay buying because they think: “I probably don't qualify anyway.” This guide shows you what's actually available so you can:

1. Stop guessing
2. Ask better questions
3. Avoid leaving money on the table
4. Move forward with confidence instead of fear

Local knowledge changes everything.