



AFFORDABLE HOMEOWNERSHIP IN
ASHTABULA, OHIO



**COMMUNITY
BUILDING PARTNERS**

WELCOME HOME OHIO GRANT

Welcome Home Ohio Program - Ohio Department of Development

- The Welcome Home Ohio (WHO) program is designed to provide grants for the purchase of qualifying residential properties, the cost of construction or rehabilitation, or a nonrefundable tax credit for qualifying activities.
- The Ohio General Assembly funded the program in House Bill 33, with \$100 million in General Revenue Funds for grants. Governor Mike DeWine signed the bill into law on July 4, 2023. The program will be administered by the Ohio Department of Development.

The Ashtabula County Land Bank secured \$750,000 from the Dept. of Development. They enlisted CBP to help develop, administer, and build up to **6 homes in 2026.**

PARCEL TO HOME

Step 1

Landbank deeds property to CBP



Step 2

CBP engages contractor to prepare the site, and build a new home with Unibilt



Step 3

CBP transfers home and deed to Ashtabula County Land Bank for purchase.
Ashtabula applies deed restriction and subsidies; then closes on sale to homeowner.



Step 4

An owner will have the keys to their new home in hand.



THE END PRODUCT

Expanded workforce homeownership in Ashtabula, meeting urgent need

Energy-Efficient, 1300 sq ft, 3-bedroom, 2-bath homes with a front porch and 1-car garage.

Revitalized vacant lots; Attractive communities, increased value of current infrastructure





ENERGY EFFICIENCY

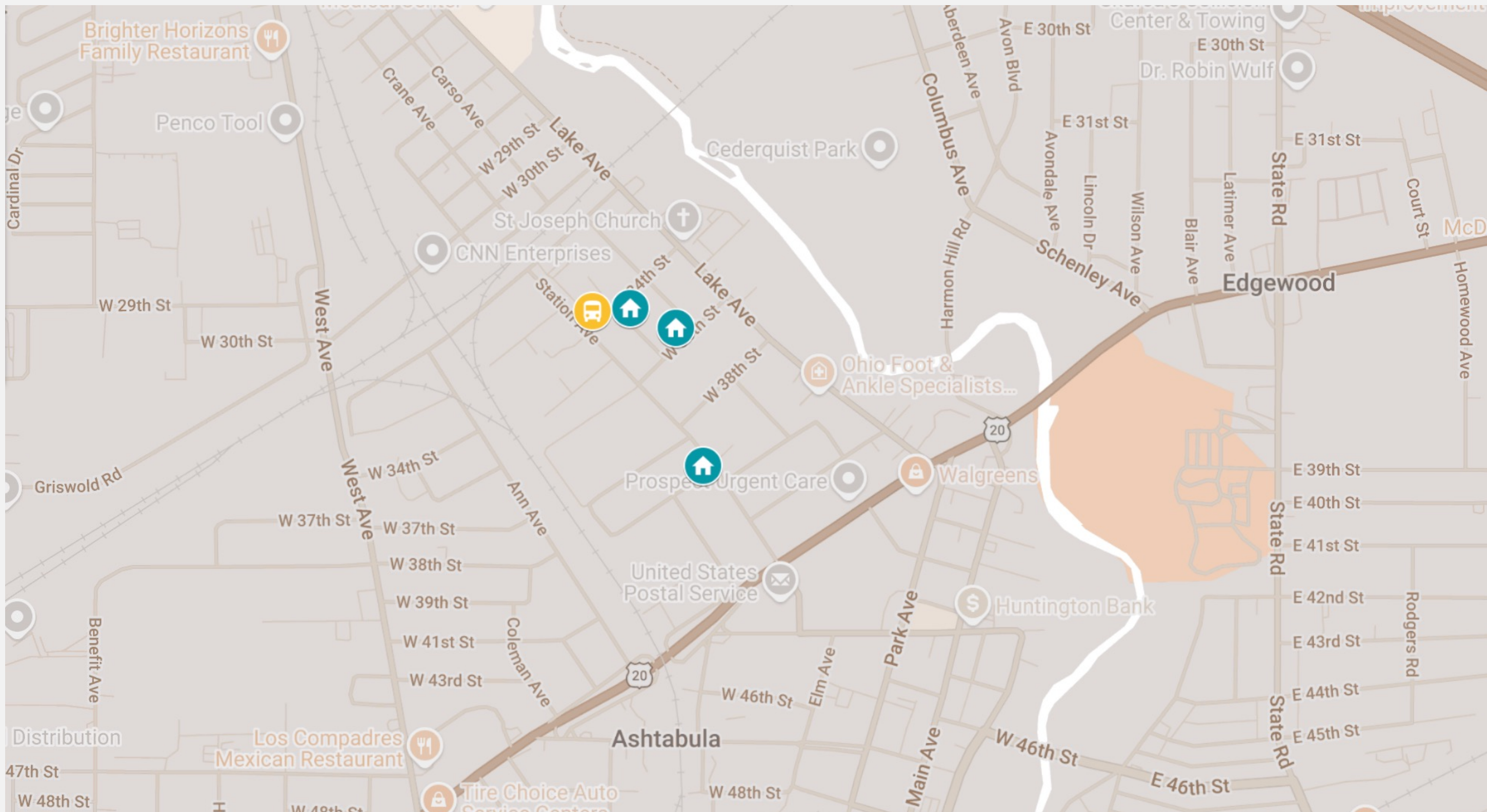
- **High-Quality Insulation:** Meets or exceeds energy codes for better temperature control and lower heating/cooling costs.
- **Energy Star Appliances:** All appliances are stainless-steel and Energy Star-certified, reducing energy use and utility bills.
- **Efficient 2-stage HVAC Systems:** High-efficiency heat pumps ensure comfort while minimizing energy consumption.
- **EcoBee Smart Thermostat:** Controlled by an app, this thermostat works with the HVAC system to make efficient decisions.
- **Low-E Windows:** Double-insulated windows with low-emissivity coating reduce heat transfer and improve year-round comfort.
- **Included appliances:** refrigerator, stove and oven, microwave, dishwasher, washer, and dryer.



HOME FEATURES

- **Existing neighborhoods:** utilizing land bank lots:
- **Family-friendly:** two story, 3-bedroom, 2-bath, 1,300 square foot homes
- **Curb appeal:** front porches create curb appeal. Homeowners choose the color of their front door
- **Fast delivery:** ~90 days from ground-break to completion
- **Unibilt collaboration:** prefabricated by Unibilt Industries, inc., An Ohio-based leader in high-quality homes.
- **Local finishing:** homes are completed on-site.

Home Locations

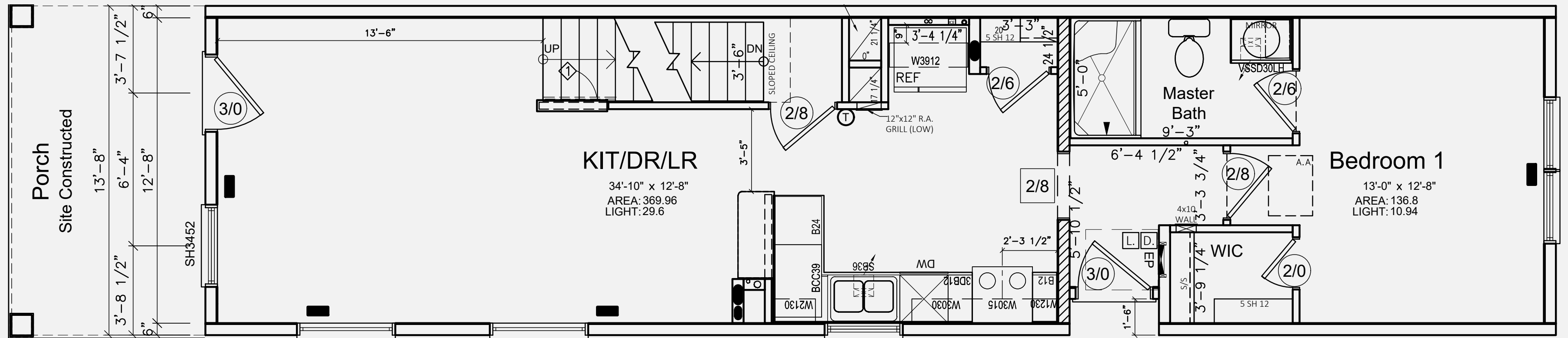
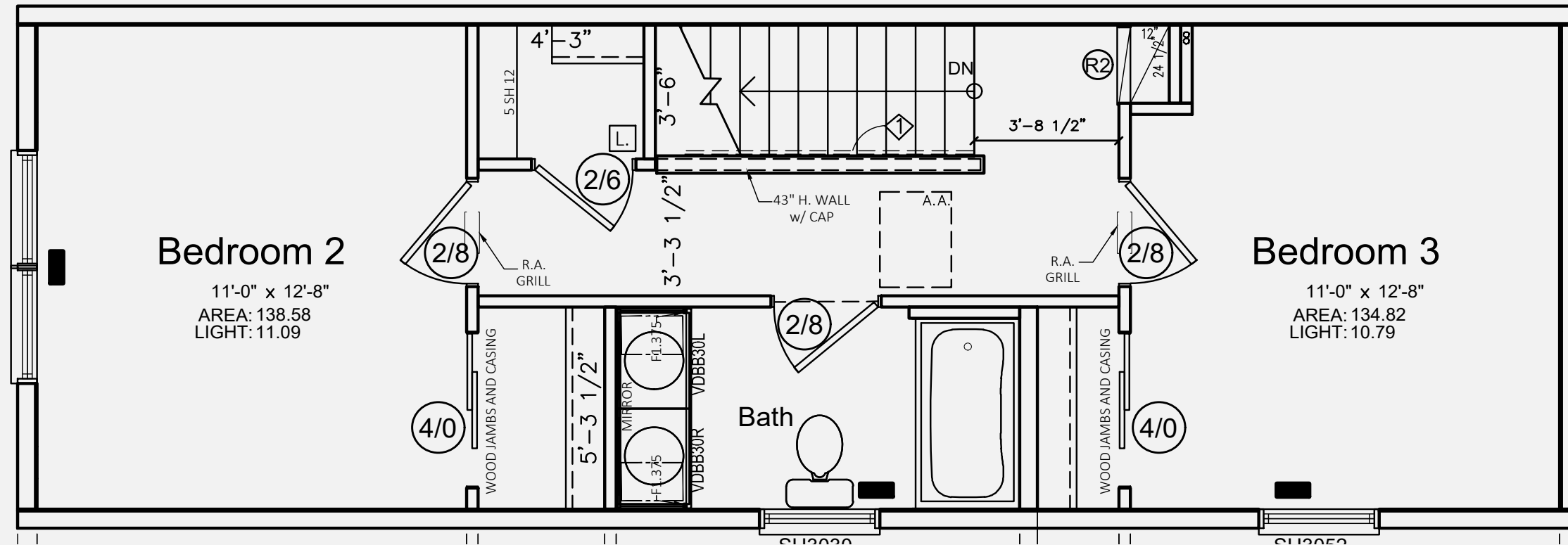


3835 Station Ave

509 W 36th St

526 W 34th St

FLOOR PLAN





COMPLETED HOME INTERIOR



STEPS TO HOMEOWNERSHIP

Attend an open house and decide if this program is right for you

- Review the available sites and options
- Work with a bank **to get pre-approved for a mortgage**
- Send your pre-approval letter to Ashtabula Land Bank and CBP. In the same email, let us know **your preferred sites**
- Work with the Welcome Home team to make sure you meet the income requirements
- Enter into a Purchase Agreement for your home
- Receive **financial literacy training**
- Watch your home be built in just 4 months. Meet your neighbors and notify your current landlord of the date you will be leaving
- Make final payments and sign the paperwork to close the purchase.
- Move into your new home!**

WHO QUALIFIES?

- Buyers must earn at or below 80% of the Area Median Income, adjusted for family size, at time of purchase
- Have the ability to obtain a mortgage of \$180,000
- Income range targets workforce, encourages homeownership for families

Family Size	80% AMI
1 Person	\$47,760
2 Person	\$54,560
3 Person	\$61,360
4 Person	\$68,160
5 Person	\$73,680
6 Person	\$79,120

STATE TERMS OF SALE

- Commit to residency in the home for at least **5 years**
- Agree to the State of Ohio Director of Development as a third-party beneficiary of the purchase agreement
- Homebuyer must occupy the home as a **primary residence** and not rent any portion of it for five years after purchase.
- Deed Restriction: If sold within **20 years** after purchase, the new homebuyer must be at or below 80% AMI.
- Agree to participate in **financial literacy** for one year



FINANCIAL LITERACY TRAINING



Home Repair Resource Center
2520 Noble Road
Cleveland Hts., Ohio 44121
(216)381-6100 ext.14

Denise Wallace,
Director of Home Ownership
dwallace@hrrc-ch.org
hrrc-ch.org

Home Repair Resource Center is a **HUD-approved counseling agency** that provides **one-on-one counseling**. Topics include:

- **Budget and finances** — get a handle on your debt obligations, understand your credit report, and develop a plan for improving your “personal balance sheet.”
- **Buying a home** — We’ll help you understand types of mortgages and determine a workable payment that will fit with your budget.
- **Homeowner Education** — Classes on common household fixes, lawn care, small engine maintenance, and more.

COMMON FAQs

- Is the buyer able to rent a portion of the home after the five-year occupancy period?
 - Yes. However, the eligible individual must maintain the home as their primary residence.
- Are there hardship exemptions for the occupancy requirement penalties?
 - ODOD may waive penalties if it is determined that payment would constitute a hardship to the homeowner. Hardships may include divorce, disability, illness, loss of income, and any other hardship supported by documentation and approved by ODOD.
- Must the homebuyer remain at or below 80% AMI during the 20-year affordability timeframe?
 - No, the homebuyer must be at or below 80% AMI in order to be eligible to purchase the house; however, after the date of sale, their income will not be reverified
- Does the deed restriction prevent the original homebuyer from building equity since the sale price of the property needs to remain affordable for 20 years?
 - No. The deed restriction ensures the property remains affordable and owner-occupied. This prevents corporations or landlords from buying these properties at prices far greater than locals interested in homeownership would be able to afford.



Contact Us:

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WelcomeHomeAshtabula.com



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