



ATTAINABLE HOMEOWNERSHIP IN
RICHLAND COUNTY, OHIO



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.
- This year, The Richland County Land Bank enlisted Community Building Partners to help develop and administer the program. Together they secured \$600,000 from the Dept. of Development to build **6 homes**.
- **Community Building Partners** is an experienced, mission-driven developer with experience developing and building homes in Sandusky, Ashtabula, and other community across Ohio through the WHO Grant. CBP also brings 40+ years of experience in historic preservation, brownfield remediation, historic preservation, renewable energy, and innovative project finance.

BENEFITS OF A WHO PROGRAM IN SHELBY

- **State Funds:** Attracts state grants to the area, setting a precedent for future opportunities
- **Workforce Development:** Stability for current employees increases satisfaction with the area. Local families are motivated to keep their children in local school districts
- **Economic Development:** High rates of homeownership are attractive to new businesses
- **Resource Preservation:** Uses existing infrastructure, avoiding additional costs and environmental impacts of new developments.
- **Community Revitalization:** New homes fill vacant lots, boost property values, and encourage neighborhood improvements. Homeowners become part of established neighborhoods, fostering a sense of community

THE END PRODUCT

*Expanded workforce homeownership,
meeting urgent need and building family
wealth*

*Energy-Efficient, 1300 sq ft, 3-
bedroom, 2-bath homes with a front
porch and basement*

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





Thoughtful Construction

- **Existing neighborhoods:** Utilizing city-owned land reduces infrastructure costs.
- **Unibilt collaboration:** Prefabricated by Unibilt, a Vandalia, Ohio-based leader in high-quality homes.
- **Large basements:** Foundations meet lending requirements for new-construction and provide room for family growth.
- **Fast delivery:** ~120 days from ground-break to completion.
- **Local finishing:** Homes are completed on-site.
- **Curb appeal:** Front porches create curb appeal. Homeowners choose the color of their front door.



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 where possible, 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.

PARCEL TO HOME

Step 1

Buyer submits pre-approval letter and is income-qualified. Buyer selects address.



Step 2

CBP engages Unibilt and contractors to build a new home



Step 3

Land Bank applies deed restriction and subsidy; then closes on sale to homeowner.

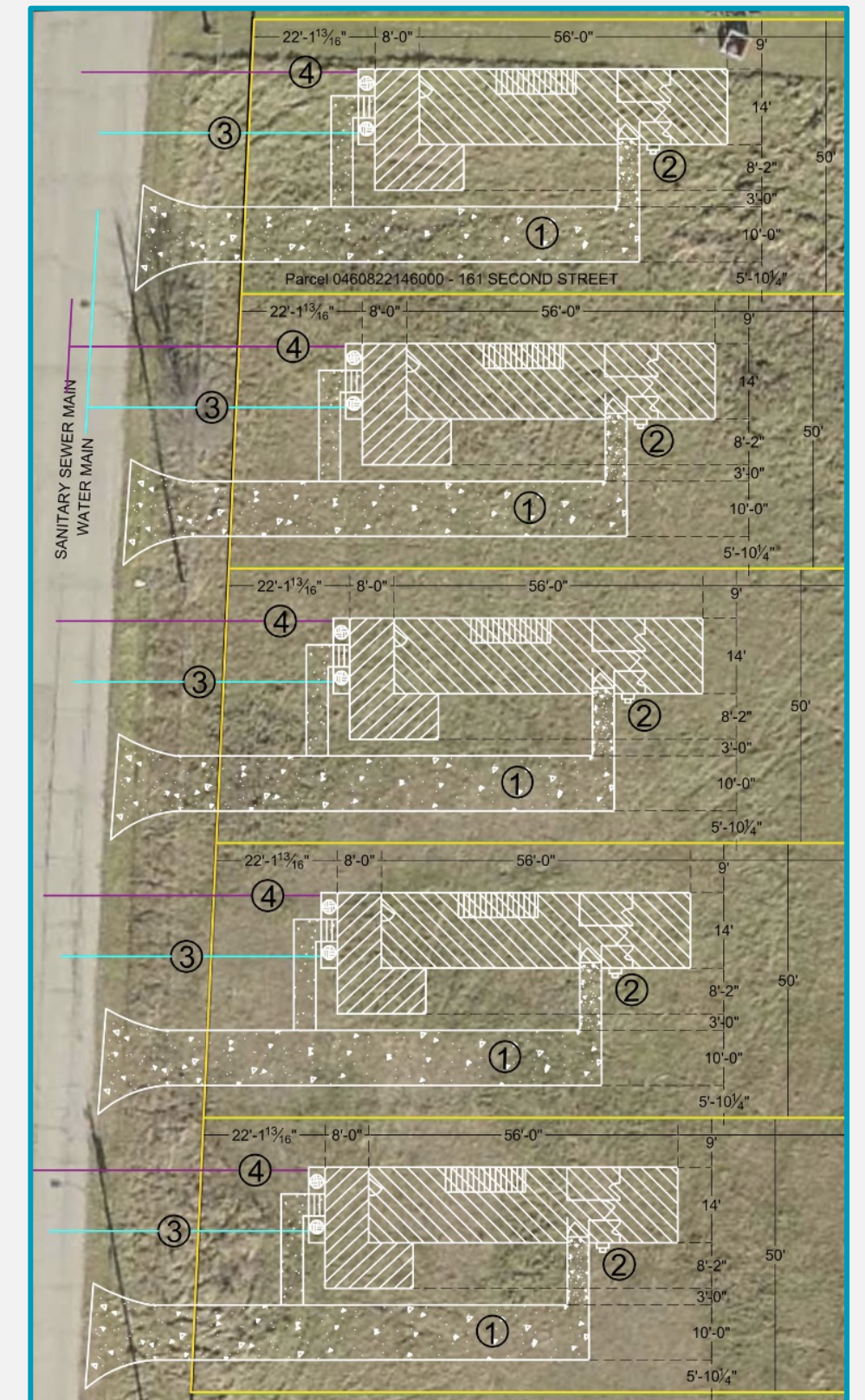


Step 4

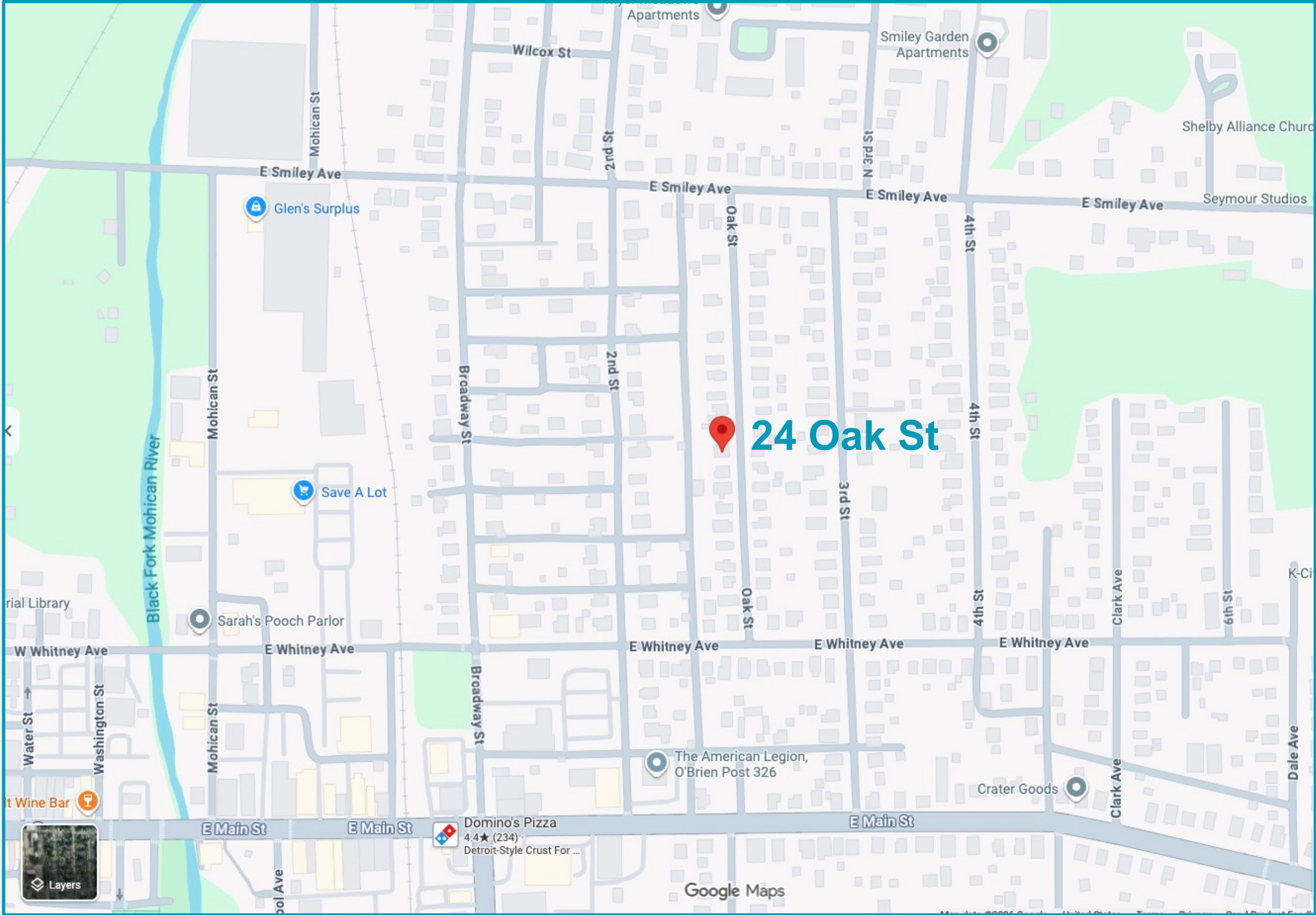
An owner will have the keys to their new home in hand.



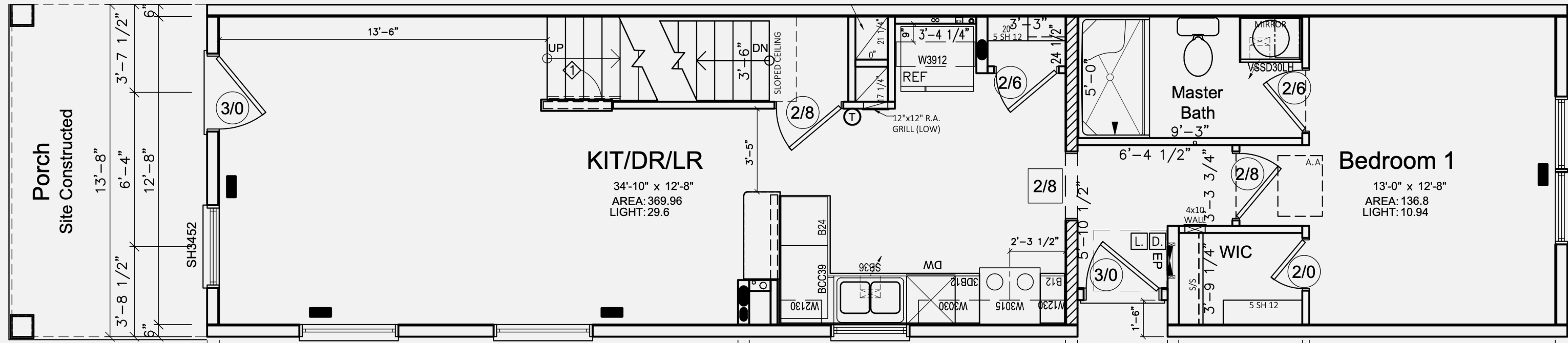
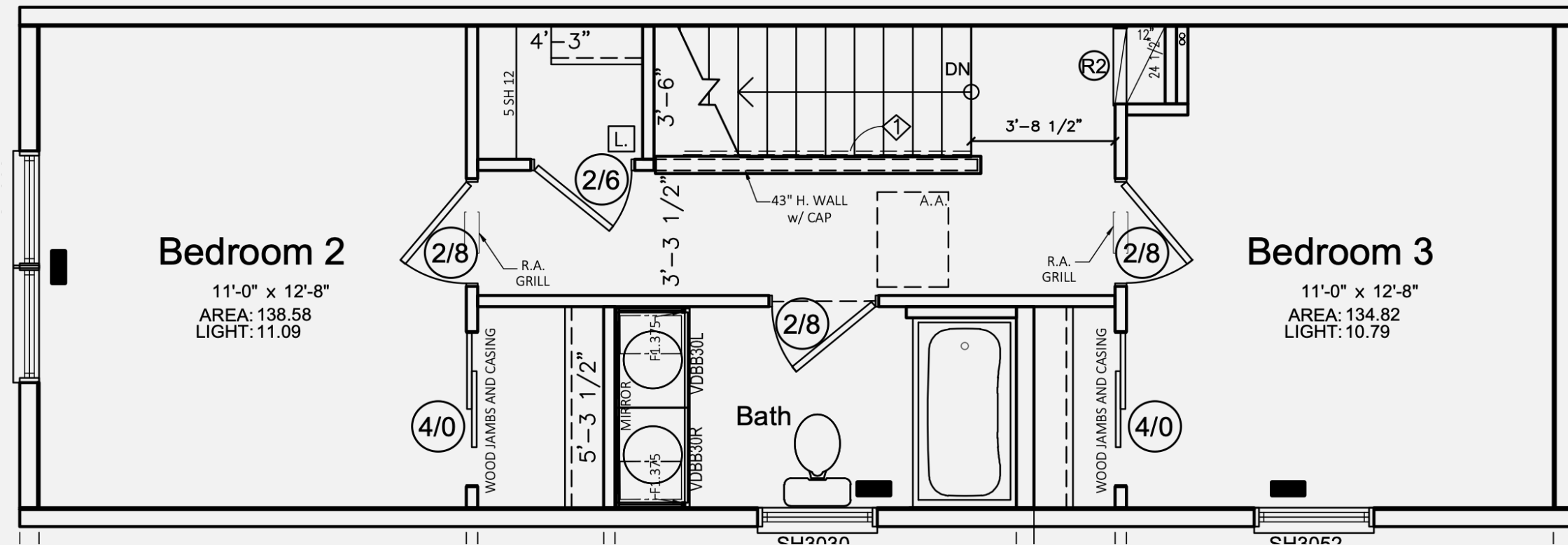
Home Locations and Draft Site Layout



Home Location



2-STORY FLOOR PLAN





COMPLETED HOME INTERIOR



WHO QUALIFIES?

- Buyers must earn **at or below** 120% of the Area Median Income, adjusted for family size, at time of purchase
- No minimum income: buyers must have the ability to obtain a mortgage of at least \$200,000
- Income range targets workforce, encourages homeownership for families
- All mortgage types (VA, FHA) are accepted
- Co-Signers are acceptable
- Homes and addresses are first-come, first-served

2026 Richland County 120% AMI	
Family Size	Max. Income
1 Person	\$77,700
2 Person	\$88,800
3 Person	\$99,900
4 Person	\$111,000
5 Person	\$119,925
6 Person	\$128,775

STATE TERMS OF SALE

- Commit to residency in the home for at least **3 years**
- Homebuyer must occupy the home as a **primary residence** and not rent any portion of it for 3 years after purchase.
- Deed Restriction: If sold within **15 years** after purchase, the new homebuyer must be at or below 120% AMI.
- Agree to participate in **homeownership training** for six months
- Agree to the State of Ohio Director of Development as a third-party beneficiary of the purchase agreement (allows state to enforce rules and penalties)



FINANCIAL LITERACY AND HOMEOWNERSHIP TRAINING

Online, self-paced pre- and post-close financial literacy and homeownership courses will be available to the buyer.

At key milestones, the buyer will meet with counselors for in-person or over-the-phone sessions to ensure accountability and personalized advice.

Framework homeownership is an online counseling platform. Framework operates under the Housing Partnership Network, a HUD-approved intermediary, and its education platform aligns with HUD homebuyer education standards used by nonprofit counseling agencies nationwide.

Framework 365,TM their most comprehensive program, includes four courses:

- 1) Framework® Pre-Purchase Homebuyer Education
- 2) Manage Your Mortgage Like a Pro
- 3) Home Maintenance 101
- 4) Home Energy Basics



STEPS TO HOMEOWNERSHIP

Attend an open house and decide if this program is right for you. Review the available sites and the home style.

- ☐ Work with a bank **to get pre-approved for a mortgage**
- ☐ To apply, send your pre-approval letter to welcomhome@praxia-partners.com.

In the same email, let us know **your preferred address**.

- ☐ Work with the Welcome Home team to be income-qualified
- ☐ Enter into a Purchase Agreement for your home
- ☐ Begin **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!**



COMMON FAQs

- Is the buyer able to rent a portion of the home after the three-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 120% AMI during the 15-year affordability timeframe?
 - No, the homebuyer must be at or below 120% AMI 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 15 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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COMMUNITY
BUILDING PARTNERS