



FREQUENTLY ASKED QUESTIONS

Why is my area participating in this program?

The Welcome Home Ohio Grant from the Ohio Department of Development is a major opportunity that cities around Ohio are participating in. We modeled this program to create benefits, not just for the homeowners, but their surrounding communities. Using nonprofit-owned land bank lots reactivates vacant land to knit together neighborhoods, enhance community, build community wealth, and improve property values.

How are the homes built?

Units from Unibilt in Vandalia, Ohio form the base of our homes. Prefabricated home construction is quicker and more environmentally friendly than traditional construction. Community Building Partners' teams, including local contractors, finish the homes on site by pouring the foundation, laying flooring, installing appliances, building the porch, and more. All homes in this program come fully equipped with:

- Washer, dryer, dishwasher, refrigerator, microwave, oven, and electric range, all stainless steel and Energy Star-rated appliances wherever possible
- High-efficiency heating and cooling system with a smart thermostat

How do I apply?

Homes are sold on a first come first served basis. No application necessary. The first step is to get pre-approved for a mortgage. Once you have a pre-approval letter for the required amount, send it to us. From there, we will:

- Verify that you meet the income qualifications
- Choose your new address from the available options
- Connect you with required financial literacy training
- Connect you with local leadership to sign a purchase contract
- Oversee construction and coordinate your closing

What are the income limits?

Income limits are based on 120% of the Area Median Income (AMI) for your county, as set annually by HUD. Household income includes all earners over age 18. Household size includes all residents, including children.

Do you have preferred lenders?

Participants are welcome to use any bank they wish. If you do not have a lender you're already working with, we are happy to introduce you to lenders we have already worked with who are familiar with the program. After entering the program, all buyers are required to complete financial literacy and home maintenance training, which is provided at no cost to them.