

Program Year 2026 Welcome Home Ohio (WHO) Program

Programmatic Information and Application Instructions

Application Open: Dec. 8, 2025
Submission Deadline: Friday, Jan. 16, 2026, at 11:59 p.m.

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Community Services Division
Office of Community Enhancements



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Submission Guidance

The Program Year (PY) 2026 Welcome Home Ohio (WHO) Program application will be submitted online through the Salesforce portal, accessible from the [WHO webpage](#). When completing your online application, you will use these instructions. All questions regarding the application instructions and Salesforce submission must be emailed to oce@development.ohio.gov.

Applicants are required to submit documents that will be evaluated as part of the review process. Review each required document description and upload it in the application where designated. Name each document starting with the letter of the corresponding attachment requirement below. Example: **A. Designation as Eligible Entity - City of Whoville**.

Each document must be saved individually, named appropriately, and uploaded into the application. The documents will be scored based upon completeness, accuracy and consistency with other application components. **Uploads that are not legible will be considered missing and scored accordingly.**

Those interested in only WHO Tax Credits (WHO-TC) will complete this same application to determine the entity's eligibility for the program. Eligible entities will be issued a Letter of Acknowledgement. The Letter of Acknowledgement does not serve as a reservation of funds or guarantee that the addresses submitted will be issued tax credit certificates.

Submission Thresholds

The Office of Community Enhancements (OCE) will not consider an application for funding if the minimum requirements below are not met:

- Grantees participating in a PY 2024 or PY 2025 Welcome Home Ohio grant must be meeting expectations in reporting, performance, and expenditures.
- Appropriate documentation must be provided to show designation as an eligible entity as defined in the legislation.
- Due to the anticipated competitiveness of funding, the project pipeline needs to be clearly defined.

Overview: Program Requirements

To view the full Program Guidelines, visit the [WHO webpage](#).

Goal

Through an efficient and impactful approach, the Welcome Home Ohio (WHO) Program will partner with Ohio communities to increase the affordable, owner-occupied housing stock across Ohio.

Total Funds

Through House Bill 96, there has been made available \$91.2 million for the Purchasing (WHO-P) and Rehab/Construction (WHO-RC) grant programs in the 2026-2027 biennium. Each fiscal year will have a competitive application round and may have a second round if funding remains ungranted. \$20 million in tax credits will be available through the biennium.

Eligible Applicants

Applicants are eligible for PY 2026 WHO Grant Programs if they fall within the following definitions:

1. **Qualified nonprofit developer**: a nonprofit corporation, as defined in section [1702.01](#) of the Revised Code, that is (a) incorporated in this state, (b) engaged in community development activities primarily within an identified geographic area of operation in this state, and (c) has as its primary purpose the improvement of the physical, economic, or social environment by addressing critical problems in that geographic area of operation including housing.
2. **Electing subdivision**: per section [5722.01](#) of the Revised Code, a municipal corporation that has enacted an ordinance or a township or county that has adopted a resolution pursuant to section [5722.02](#) of the Revised Code for purposes of adopting and implementing the procedures set forth in sections [5722.02](#) to [5722.15](#) of the Revised Code.
3. **County land reutilization corporation**: as defined in section [1724.01](#) of the Revised Code, a corporation organized under section [1724.04](#) of the Revised Code for the purposes of (a) facilitating the reclamation, rehabilitation, and reutilization of vacant, abandoned, tax-foreclosed, or other real property within the county for whose benefit the corporation is being organized, (b) efficiently holding and managing vacant, abandoned, or tax-foreclosed real property pending its reclamation, rehabilitation, or reutilization, (c) assisting governmental entities and other nonprofit or for-profit persons to assemble, clear, and clear the title of property described in a coordinated manner, or (d) promoting economic and housing development in the county or region.
4. **Land reutilization program**: per section [5722.01](#) of the Revised Code, the procedures and activities concerning the acquisition, management, and disposition of affected delinquent lands set forth in sections [5722.02](#) to [5722.15](#) of the Revised Code.

Jurisdictions awarded a two-year grant with PY 2024 or PY 2025 WHO Grant Program funding as a grantee are eligible to apply for PY 2026, however, performance on that grant(s) will be taken into consideration during application review.

Applicants are eligible for PY 2026 WHO Tax Credits if they fall within any of the above definitions or are an **Eligible Developer**, defined as any of the following:

1. A nonprofit corporation, as defined in section [1702.01](#) of the Revised Code, based in this state with a primary activity of the development and preservation of affordable housing.
2. A limited partnership or domestic limited partnership, as defined in section [1782.01](#) of the Revised Code, in which a general partner is a nonprofit corporation based in this state, a primary activity of which is the development and preservation of affordable housing.
3. A limited liability company, as defined in section [1706.01](#) of the Revised Code, in which the manager is a nonprofit corporation based in this state, a primary activity of which is the development and preservation of affordable housing.
4. A community improvement corporation, as defined in section [1724.01](#) of the Revised Code.
5. A community urban redevelopment corporation, as defined in section [1728.01](#) of the Revised Code.

Reduction of Grant Request

OCE reserves the right to award competitive grants at amounts lower than requested in the application. Grant awards could be lower than requested due to availability of funding, application rating, capacity and performance issues, or any insufficiencies denoted in the application review process.

Program Beneficiaries

One hundred percent (100%) of all funds must be budgeted for activities benefiting households up to 120% of area median income.

Period of Performance

The grant period is 24 months from the Grant Award Date. PY 2026 WHO program grantees must complete their programs according to the following deadlines:

1. Monthly Performance Reports must be submitted in the Portal by the 10th of each month.
2. All activities must be completed by the end of the 24th month, following the grant agreement date.
3. All drawdown requests must be submitted in the Portal by the end of the 25th month.
4. All funds must be committed and expended in accordance with the timeline established in the program milestones, and the Final Performance Report must be submitted in the Portal by the end of the 26th month.

Project Categories and Activities

All housing activities completed with WHO Program funds must result in qualifying residential properties, defined as a single unit of a single-family residential property that has at least 800 square feet of habitable space and is either a stand-alone unit or in a multi-unit property containing not more than 10 single-family residential units. This definition excludes mobile homes but includes manufactured homes and a single unit in a multi-unit property that has other nonresidential units or uses. Such nonresidential units or uses are not qualifying residential property. Grantees will follow the maximum per unit limit of assistance as defined in the Program Guidelines corresponding to their Grant Agreement.

122.631 - Purchasing

An eligible entity may apply for a grant to pay or defer the cost of purchasing qualifying residential property at foreclosure sales for incorporation into the eligible entity's land reutilization program or housing program, as applicable. A maximum of \$100,000 can be requested per residential property acquired at foreclosure sales. The certificate of sale that is filed with the court will be a required document for reporting purposes but is not required for the application process.

122.632 – Rehabilitation/Construction

An eligible entity may apply for a grant to pay or defer the cost to rehabilitate or construct qualifying residential property held by the eligible entity's land reutilization program or housing program, as applicable. A maximum of \$100,000 can be requested per qualifying residential property. An address with WHO-RC funding cannot also have WHO-TC funds requested.

122.633 – Tax Credit

Entities interested in the WHO-TC program are required to complete the same application as the grant program. The tax credit certificate is issued once the qualifying residential property is sold to a qualifying individual, and the maximum value of the certificate is \$90,000 or 90% of the cost of rehabilitation or construction, whichever is less. State and Federal grant funds are subtracted from the cost of rehabilitation and/or construction prior to calculating the value of the certificate. An address where WHO-TC funds have been issued cannot also have WHO-RC funding.

Addresses must have a Certification of Occupancy that is signed within the most recent fiscal year to be eligible. For example, a home sold in May 2025 (fiscal year 2025) and could be submitted for a tax credit in June 2026 (fiscal year 2026) but not in July 2026 (fiscal year 2027). No tax credits shall be issued after June 30, 2027. Addresses should be submitted for review prior to June 1, 2027 to guarantee they are reviewed and, if eligible, have a certificate issued. Addresses submitted on or after June 1, 2027 are not guaranteed to be reviewed for consideration.

Financial Literacy Counseling

Up to \$2,000 of each grant awarded may be used to fund the qualifying financial literacy counseling requirement. This is defined as a homeownership course with a curriculum that includes basic home maintenance training and financial literacy, over a minimum of six months. **How you will deliver on both of these components must be detailed in your application.** This requirement must be met by a qualifying counseling provider, defined as an individual, business, nonprofit organization, or political subdivision, including an agency or instrumentality thereof, that is licensed, certified, or authorized to provide homeownership counseling and financial literacy as one of its primary functions. This would include, but is not limited to, housing counselors certified by the U.S. Department of Housing and Urban Development (HUD) or the Ohio Housing Financing Agency (OHFA).

Program Income

All profits derived from the sale of qualifying residential property on which grant funds are spent, including profits derived from the resale of such property to a subsequent purchaser, shall be used for the grantee's land reutilization program / affordable housing program. Applicants must detail their land reutilization program / affordable housing program as well as how these profits will be tracked and marked for this particular use.

Ineligible Activities

Program or grant administration is not an eligible budget activity. Administrative costs relate to general program management, coordination, monitoring, evaluation, and oversight activities associated with the overall WHO program. Applicants must have sufficient administrative capacity in place to perform the required program activities and monitoring.

Rating Criteria

All applications are reviewed, rated, and scored based on the criteria outlined below. Applications may achieve a score up to 100 points. The process is competitive and designed to rank, in order, the organizations to be funded through the WHO program.

APPLICANT

20 POINTS MAXIMUM: An evaluation of the applicant's program eligibility and prior experience with the Welcome Home Ohio program. Entities that were previously awarded WHO grant funds will have the performance of those grants taken into consideration. Previous participation in WHO-TC is weighed positively because it shows prior experience meeting WHO-TC requirements. The service area of previously awarded WHO funds will be taken into consideration by positively weighing areas that have received under \$1,000,000.

BUDGET

10 POINTS MAXIMUM: An evaluation of the funding stream for the projects identified. Details should be provided that outline all funds from all funding sources, including program income, that will be required to complete the projects. Leveraging funds is not required but it is encouraged to stretch the spending of grant funds and will be taken into consideration during scoring.

CAPACITY

30 POINTS MAXIMUM: An evaluation of the capacity outlined to implement necessary program functions, administratively and on the job site. The submission should provide a clear vision of how each requirement will be completed and who will complete it. This includes reporting, requesting funds, meeting the financial counseling requirement, identifying project sites, procuring contractors, recruiting homebuyers, qualifying homebuyers, and selling the homes.

PIPELINE

40 POINTS MAXIMUM: An evaluation of the readiness to proceed with proposed project sites and contingency plans if those projects fall through. The pipeline of projects should be well detailed and specific with a realistic timeline. The Pipeline Section is also where you will attach your Land Reutilization Program Plan or Housing Program Plan, as applicable. The requirements for the Program Plan are below in the Application Attachments section.

TAX CREDIT ONLY

ELIGIBLE/INELIGIBLE: Those interested in only WHO-TC will complete this same application to determine the entity's eligibility for the program. All application fields are required for submission, though some fields will be evaluated based on completeness while other fields will be evaluating the eligibility of the work intended. The following rating criteria will be evaluated for a Tax Credit Only submission:

- **Applicant:** evaluated for program eligibility.
- **Budget:** estimates are acceptable; evaluated for completeness.
- **Capacity:** evaluation of the capacity to administratively implement the necessary program functions. The submission should provide a clear vision of how each requirement will be completed and who will complete it. This includes reporting, meeting the financial counseling requirement, qualifying homebuyers, and monitoring after the sale of the property.
- **Pipeline:** evaluated for eligibility of proposed activities and completeness.

Application Attachments

Required attachments for Grant Applications:

- A. Designation as Eligible Entity
- B. Land Reutilization Program Plan / Housing Program Plan
- C. Homebuyer Identification Plan
- D. Qualifying Counseling Provider Documentation
- E. Income Qualification Plan

Required attachments for Tax Credit Only submissions:

- A. Designation as Eligible Entity
- D. Qualifying Counseling Provider Documentation

A. Designation as Eligible Entity

Applicable documents for a Qualified Nonprofit Developer include nonprofit articles of incorporation as defined in section [1702.01](#) of the Revised Code.

Applicable documents for an Electing Subdivision include the ordinance enacted or the resolution adopted pursuant to section [5722.02](#) of the Revised Code.

Applicable documents for a County Land Reutilization Corporation or Land Bank include articles of incorporation as defined in section [1724.04](#) of the Revised Code.

Applicable documents for an Eligible Developer include nonprofit articles of incorporation ([1702.01](#)), certificate of limited partnership ([1782.08](#)), articles of organization ([1706.16](#)), community improvement corporation articles of incorporation ([1724.04](#)), or community urban redevelopment corporation articles of incorporation ([1728.01](#)).

Upload this document to the Applicant Information tab.

B. Land Reutilization Program Plan or Housing Program Plan (include only one in file name)

House Bill 96 states that all profits derived from the sale of qualifying residential property on which grant funds are spent, including profits derived from the resale of such property to a subsequent purchaser, shall be used for the grantee's land reutilization program or housing program, as applicable. In this attachment, grant applicants must outline their land reutilization program / housing program and detail how these profits (program income) will be tracked, utilized, and reported on.

Upload this document to the Pipeline tab.

C. Homebuyer Identification Plan

It is important to market the WHO program to potential homebuyers in your service area. Your Homebuyer Identification Plan should detail the methods that will be used to market the program, the timeframe for these outreach efforts, the staff involved in these activities, and the waitlist process.

Upload this document to the Capacity tab.

D. Qualifying Counseling Provider Documentation

A Qualifying Counseling Provider can be an individual, nonprofit organization, or political subdivision that is licensed, certified, or authorized to provide homeownership counseling and financial literacy as one of its primary functions. Provide documentation in support of the following:

1. Licensure, certification, or authorization.
2. The provider's mission statement or similar in support of homeownership counseling and financial literacy as one of their primary functions.
3. Curriculum materials detailing how basic home maintenance and financial literacy will be covered. Include information on how the six month minimum requirement will be met.

Upload this document to the Capacity tab.

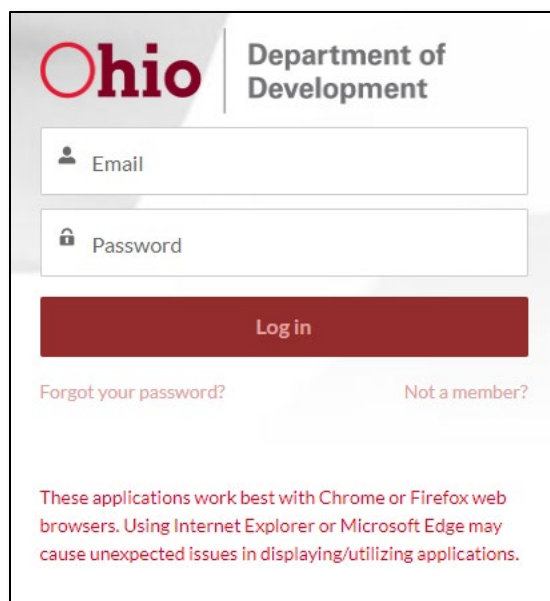
E. Income Qualification Plan

Provide a plan for how potential homebuyers will be income qualified. This plan should include the intended income verification process, any software you intend to use, staff members involved, and a partnership agreement with external partners who may provide this service.

Upload this document to the Capacity tab.

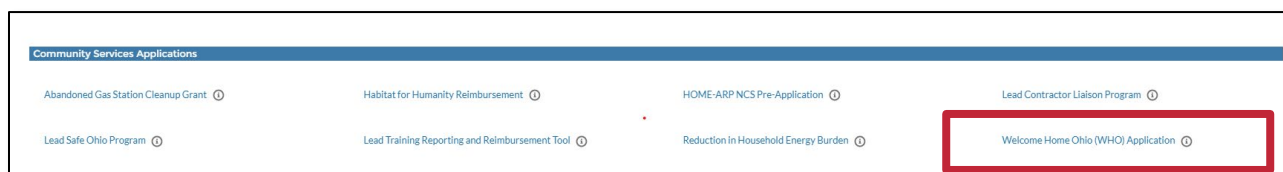
Step-by-Step: Application Manual

Navigate to the Portal from the [WHO webpage](#). If this is your first time logging into the portal, select *Not a member?* to create your profile.



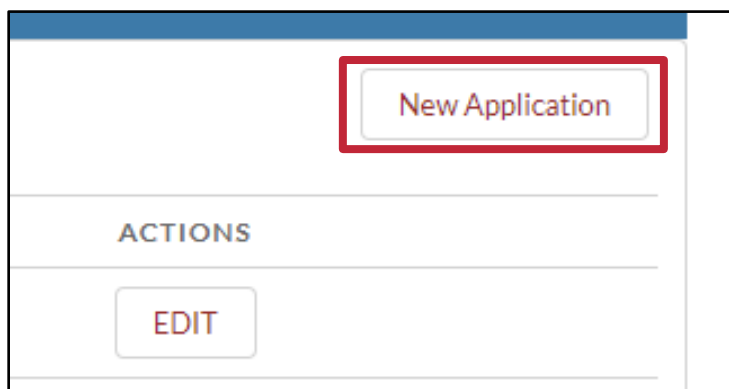
The login page for the Ohio Department of Development. It features the Ohio logo and the text "Department of Development". Below this are two input fields: "Email" and "Password". A red "Log in" button is positioned below the password field. To the left of the button are links for "Forgot your password?" and "Not a member?". At the bottom, a red text block states: "These applications work best with Chrome or Firefox web browsers. Using Internet Explorer or Microsoft Edge may cause unexpected issues in displaying/utilizing applications."

Once logged in, scroll to the **Community Services Applications** section. Select the **Welcome Home Ohio (WHO) Application** option.



A horizontal menu titled "Community Services Applications". It contains several links, each with a circular icon to its right. The links are: "Abandoned Gas Station Cleanup Grant", "Habitat for Humanity Reimbursement", "HOME-ARP NCS Pre-Application", "Lead Contractor Liaison Program", "Lead Safe Ohio Program", "Lead Training Reporting and Reimbursement Tool", "Reduction in Household Energy Burden", and "Welcome Home Ohio (WHO) Application". The "Welcome Home Ohio (WHO) Application" link is highlighted with a red rectangular box.

This will take you to the main Welcome Home Ohio Application page. From here, you can start a new application or edit an existing application by clicking **EDIT** or **New Application** on the far-right side of the page.



The main Welcome Home Ohio Application page. It features a blue header bar. Below the header, there is a red rectangular box containing the text "New Application". Below this box, the word "ACTIONS" is displayed in blue. Under "ACTIONS", there is a button labeled "EDIT".

PROGRAM SELECTION TAB

If applying on behalf of a land bank, a county land reutilization corporation, an electing subdivision, or a qualified nonprofit developer, select **YES**.

Select from the available programs and move them over to the **Selected** box by clicking the program and then clicking the right arrow. If you move the wrong program over, you can simply move it back to the other side by highlighting and clicking the left arrow.

Thank you for your interest in the Welcome Home Ohio (WHO) Application program. To verify initial eligibility for the program, please answer the questions below:

* Are you applying on behalf of a land bank, a county land reutilization corporation, an electing subdivision, or a qualified nonprofit developer?

☒ YES
☐ NO

* How do you meet this requirement?

Land Bank

* Which programs would you like to apply for?

Available

122.632 Rehab/Construction
122.633 Tax Credits

Selected

122.631 Purchasing

If you are **NOT** applying on behalf of land bank, a county land reutilization corporation, an electing subdivision, or a qualified nonprofit developer, you must be an eligible developer utilizing the 122.633 Tax Credits Program.

* Are you applying on behalf of a land bank, a county land reutilization corporation, an electing subdivision, or a qualified nonprofit developer?

☐ YES
☒ NO

* Are you an eligible developer?

☒ YES
☐ NO

* Please upload documentation supporting this designation. Examples include letter of incorporation, operating agreement, ordinance, etc.

Upload Files Or drop files

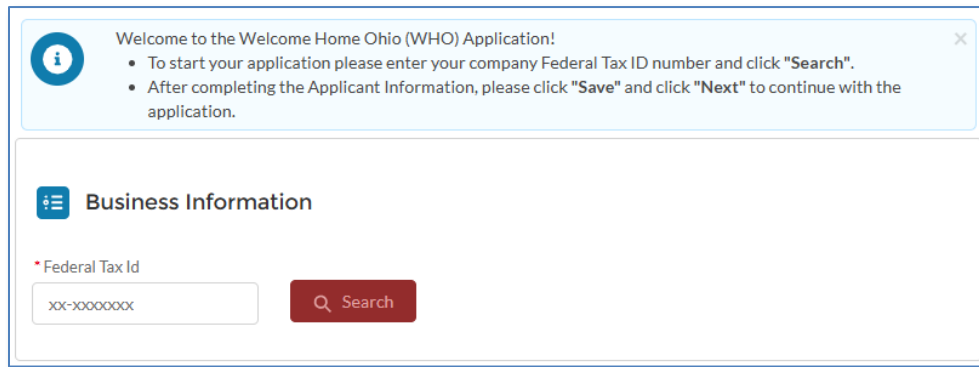
* Which program would you like to apply for?

☒ 122.633 Tax Credits
☐ Other

Once you have selected the programs that apply, click the **Next** button to navigate to the **Applicant Information** section.

APPLICANT INFORMATION TAB

Enter your **Federal Tax ID** number and select **Search**.



Welcome to the Welcome Home Ohio (WHO) Application!

- To start your application please enter your company Federal Tax ID number and click "Search".
- After completing the Applicant Information, please click "Save" and click "Next" to continue with the application.

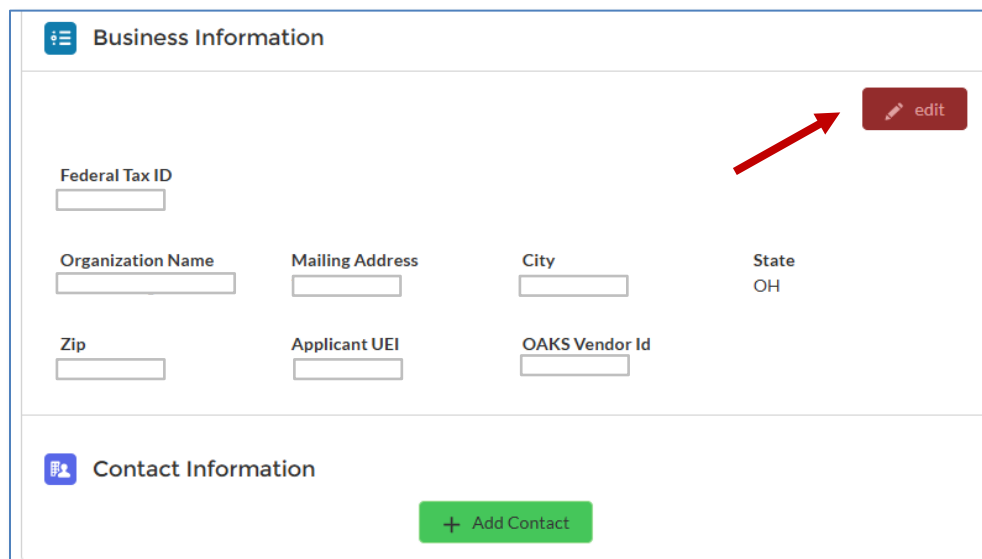
Business Information

* Federal Tax Id

xxx-xxxxxxx **Search**

Verify that all the information listed is correct. If you need to update your information, click the **edit** button on the right.

NOTE: You must fill out the **Contact Information** section by selecting the green **+ Add Contact** button.



Business Information

Federal Tax ID

Organization Name Mailing Address City State OH

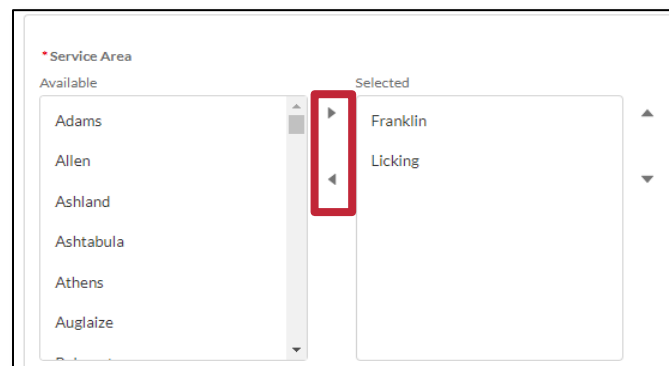
Zip Applicant UEI OAKS Vendor Id

Contact Information

+ Add Contact

edit

Similar to the **Program Selection** process, select your **Service Area** respective area from the **Available** box, then click the right arrow to move it to the **Selected** box. Repeat the process until all your areas have been added.



* Service Area

Available Selected

Adams Franklin

Allen Licking

Ashland

Ashtabula

Athens

Auglaize

Click the **Next** button at the bottom of the page to move on to the **Budget** tab.

BUDGET TAB

If you have addresses of properties in mind, select **YES**. Fill out each field with a red asterisk (*) with the information for the address, including which programs will be used to fund the project. If you have multiple addresses, select the green **+Add Row** button. To remove an address, click the red **trash can** icon.

Address of Properties

Property - 1

* Address Line 1:

Address Line 2

* City

* State

* Project Postal Code

* Estimate cost for project?

* Additional Funding Sources Leveraged

Available

122.631 Purchasing

122.632 Rehab/Construction

122.633 Tax Credits

Selected

In the table at the bottom of the page, fill out an estimate of the **Number of Properties**, **Total Expected Cost**, **Requested Budget**, and **Total Leveraged Funds** for each program.

+ Add Row

How many residential properties are you applying to have funded?

Program	Number of Properties	Total Expected Cost	Requested Budget	Total Leveraged Funds
122.631 Purchasing	5	\$468,484.00	\$500,000.00	\$0.00
122.632 Rehab/Construction	0	\$0.00	\$0.00	\$0.00
122.633 Tax Credits	0	\$0.00	\$0.00	\$0.00
Total	4	\$468,484.00	\$500,000.00	\$0.00

Once complete, click the **Next** button at the bottom of the page.

CAPACITY TAB

Complete all required fields and upload appropriate documentation per these Application Instructions.

Capacity

* Please describe how you plan to meet the homeowner financial counseling requirement.

Maximum 2000 characters

* Please describe your administrative capacity to monitor program compliance.

Maximum 2000 characters

* Please describe your contractor/rehabilitation team capacity for these projects.

Maximum 2000 characters

Once complete, click the **Next** button at the bottom of the page.

TIMELINE TAB

Include information about your Pipeline of Projects, Purchase Date of First Property, Beginning Date of First Rehab/Construction, when the First Property plans to be listed for sale, necessary uploads, and any additional comments that would be relevant.

You can select a date from the **calendar box** in the appropriate fields.

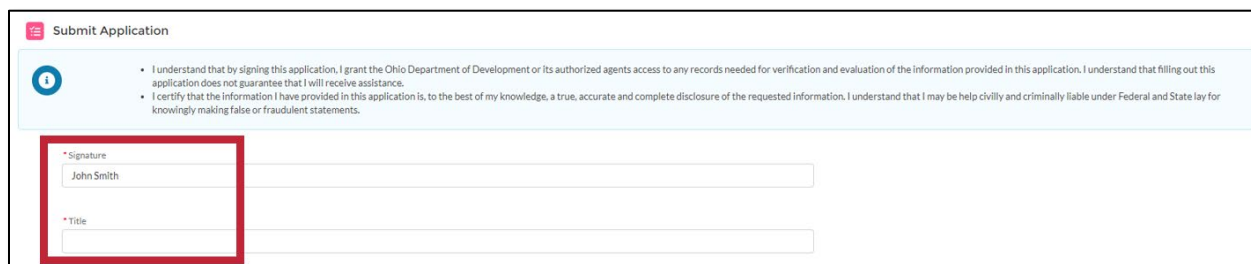
A screenshot of a form field labeled "Purchase of First Property". The field is a long, empty rectangular box. To the right of the box is a small red square icon containing a white calendar symbol.

Once you have filled out the **Timeline** tab, click the **Next** button.

CERTIFICATION TAB

Read the certifiable information in the blue box that appears.

NOTE: The typing of your first and last name in the ***Signature** box, is the same as your actual signature.

A screenshot of the "Submit Application" screen. At the top, there is a blue header bar with the text "Submit Application". Below the header, there is a blue box containing two bullet points of legal text. Below the blue box, there are two input fields. The first field is labeled "* Signature" and contains the text "John Smith". The second field is labeled "* Title" and is empty. A red rectangular box highlights the "Signature" and "Title" fields.

Once you have verified the information you have provided is complete and correct, click the **SUBMIT** button at the bottom of the screen. You will then be prompted at the top of the screen to accept or cancel the submission. Click **OK** if you are satisfied with your application or **Cancel** to go back and edit.

This manual does not serve as a source for program policies and guidelines. Please refer to appropriate Program Guidelines document on the [WHO webpage](#) for clarification on guidelines and policies.