



Program Year 2026 Welcome Home Ohio (WHO) Program Frequently Asked Questions

Application

Q: Can individuals apply for the WHO programs?

A: Individuals will not apply for WHO funding directly from Development but rather will work with their local agencies/entities to find properties which have benefited from WHO and are for sale to eligible individuals.

Q: Can one eligible applicant apply for projects across multiple counties under one application?

A: Yes.

Q: Can one organization submit multiple applications? Should we do separate applications or combine them all into one?

A: One organization is allowed to submit multiple applications. Consider each application a potential grant award. If it makes more sense for your organization to combine all activities into one grant award, then combine the work into one application. If it makes more sense for your organization to separate the awards by service area, then separate the applications.

Q: If there are a few entities in one county that want to work together to submit one application, do we need subrecipient agreements, or how does Development want to see this relationship documented?

A: For the application, a description of these partnerships is sufficient. Additional documentation such as MOUs may be uploaded as well.

Q: What will be needed for the grant application?

A: Please refer to the Application Instructions posted to the Welcome Home Ohio webpage. This will include all information needed to complete a competitive application.

Q: Are awards based on a first-come, first-served basis?

A: No. There will be a competitive application period and applications will be reviewed and scored.

Q: What if we know which property we plan to build on but the address is unknown at the time of application? Are we able to submit a parcel number instead?

A: Yes, a parcel number can be input instead of an address at the time of application.

Q: Do all funding sources need to be committed and documented with executed funding agreements in order for the project to be eligible for the program, or are soft commitments acceptable?

A: Either would be acceptable. If you are detailing soft commitments, include information about the timeline of those funds.

Q: Can the application include projects that are currently under construction or are completed and sold prior to being awarded?

A: Please see below for “Important Dates for the WHO Grant programs.”

Q: Do we need to identify specific lots or addresses to apply for grant funding? Is there a limit to the number of properties we can apply for?

A: Addresses or parcel numbers should be included in a competitive application. We do not have a limit on the number of properties that you can apply for, but capacity is an important consideration in the application review and scoring process.

Program Operations

Q: What happens if the homebuyer does not do financial literacy or does not do it over the course of six months?

A: Financial literacy is a legislative requirement which must be met. If not met, the homeowner is not completing all terms, and a penalty could be imposed.

Q: Will Development provide standard language or a template for the deed restriction?

A: The language required in the deed restriction only applies to the 15-year affordability period. While there is not a standard template, here is the legislative language for the grants:

The qualifying residential property on which grant funds are spent shall be sold to an individual or individuals who...agree not to sell the qualifying residential property, within fifteen years after the date of the sale, to any purchaser other than the electing subdivision, county land reutilization corporation, or qualified nonprofit developer or an individual or individuals who have an annual income that is not more than the qualifying median income.

Here is the legislative language for the tax credits:

Each qualifying residential property that is the subject of the [WHO tax credit] application was sold to an individual or individuals who have...agreed to...the following in the purchase agreement: not to sell the qualifying residential property to a purchaser other than the electing subdivision, the eligible developer, or an individual or individuals who have annual income that is no more than the qualifying median income for least fifteen years after the date of purchase.

Q: Can the affordability be 20 years if that is what is already in our mortgage retention language?

A: Yes. Welcome Home Ohio requires at least 15 years. Extending the affordability period would not be against Program Guidelines.

Q: Does the program require that the initial homeowner can never earn more than the 120% area median income (AMI)?

A: No. Income verification needs to be completed at the time of the initial sale from the Applicant to the homebuyer. The homebuyer will not need to “recertify” their income.

Q: How will the AMI requirement be tracked for the 15 year affordability period? Who will be responsible for managing that?

A: If the home is sold within that 15 year affordability period, it would be the Applicant’s responsibility to report the sale to Development and assist with the income verification of the subsequent buyer. More information can be found in the Program Guidelines.

Q: If the buyer is military and gets re-assigned and has to move within the three year owner-occupancy period, do the penalties still apply?

A: Development may waive the penalty under specific circumstances per the Program Guidelines.

Q: Can part of the granted amount be budgeted for partners doing administrative tasks such as monitoring or tracking?

A: No, administrative tasks are not eligible expenses. Funding for those activities would need to come from a different source. These tasks could be contracted to partners but would not be eligible for WHO grant funds or tax credits.

Q: When can grant funds be requested?

A: Please refer to the Reporting Guidelines for information on what is required to submit a reimbursement request. The documentation required is available once certain things have been completed, such as a purchase agreement and invoices for rehabilitation or construction activities.

Q: Are we able to request funds for the entire award amount upfront when there are established addresses?

A: No. Please refer to the Reporting Guidelines for information on what is required to submit a reimbursement request.

Q: If a project has two developers, one of which is a qualified non-profit developer and the other is a for-profit developer, is the project eligible for WHO grants?

A: The qualified non-profit developer would be eligible to apply for the WHO grant funds while the for-profit developer would not. Grantees are allowed to enter into partnerships to complete the projects, and this would include partnerships with for-profit developers.

Q: For financial literacy counseling, will there be a list of “approved” instructors or programs?

A: Development will not be compiling a list of specific eligible financial literacy providers, however, Development will provide resources for finding potential providers.

Q: Is there a preference for bank financing or is seller financing acceptable?

A: There are not specific program requirements around mortgage financing, so long as Program Guidelines are abided by.

Q: What documentation or records are required to show completion of the financial literacy requirement?

A: A certificate of completion is an example of eligible documentation.

Q: Is there an opportunity for a homebuyer with sufficient down payment funds and credit score to opt out of the financial counseling piece?

A: No. This is a requirement per the legislation of House Bill 96.

Properties

Q: Does “foreclosure” apply to any type of foreclosure?

A: Yes. This applies to both bank foreclosures and tax foreclosures. The qualifying residential property must be purchased directly through a foreclosure sale to be eligible for WHO-P funding. This will be documented by the certificate of sale filed with the court which will be a required document.

Q: If the homebuyer uses the home as their primary residence, but at the same time rents a room, would this still be eligible?

A: No. The owner-occupant requirement states that the homebuyer agrees “not to rent any portion of the property to another individual for use as a dwelling, for at least three years following the date of purchase.

Q: Are second floor residences in a mixed use commercial business district eligible?

A: Yes. Expenses would need to be directly tied to the residential portion of the property, and it must meet the minimum square footage requirement.

Q: Would residence zoned as mixed-use be eligible for WHO-P?

A: Yes, so long as it is acquired at a foreclosure sale after 7/1/2025, is at least 800 square feet at the time of acquisition, and that WHO-P funds are spent on the qualifying residential property and not the mixed-use space.

Q: If an eligible entity is working in partnership with a construction partner who is performing the rehab work, does the property need to remain in the eligible entity's name?

A: Yes. WHO-RC funds are only eligible when the property is held by the Grantee.

Q: Can you define modular, manufactured, and mobile home?

A: Please refer to the definitions provided in the Program Guidelines.

Q: Are there restrictions on who the applicant uses to build homes under the WHO program? Can an applicant use for-profit builders, or are only non-profit entities allowed?

A: There are not restrictions on who the applicant uses as a builder, so long as the home is an eligible property type and meets all applicable building standards as outlined in the program guideline. This would allow the applicant to use for-profit builders or non-profit entities alike.

Grant Awards

Q: Will grant awards be all or nothing? Or will partial awards be made?

A: Once applications are reviewed and scored, partial awards may be considered. Development will work with Applicants if the scope of work needs to be adjusted for a partial award.

Q: What is the Grant Period of Performance?

A: Grants will be for two years from the Effective Date on the grant agreement. All work should be completed before the Grant End Date.

Q: If all funds are not awarded in this round, would there be a future application window? Or would the funds roll into the next Fiscal Year?

A: Development will assess the need for additional application periods. Funds are eligible to roll forward from FY 2026 to FY 2027.

Q: What are the important dates for the WHO Grant programs?

A: WHO-P funds can be used on qualifying residential properties acquired at foreclosure sales as early as July 1, 2025. Acquisitions made before this date would not be eligible for FY 2026 WHO-P funds. WHO-RC funds can be used for rehabilitation or construction costs on homes that are sold to eligible homebuyers after July 1, 2025. Acquisitions made and work done before an award is received may be eligible, however, an award is not guaranteed.

Tax Credits

Q: What are the important dates for the WHO-TC program?

A: The State Fiscal Year (abbreviated throughout this document as FY) begins July 1 and runs through June 30 of the following year. The Certification of Occupancy must be signed within the most recent FY to be eligible for WHO-TC. For example, we are currently in FY 2026. A home sold 5/1/25 is within FY 2025 and therefore would be eligible until June 30, 2026, when FY 2026 ends and would be ineligible starting July 1, 2026, when FY 2027 begins. Tax credits may be issued until June 30, 2027.

Q: How do you sell tax credits?

A: Tax credits can be transferred by completing a Transfer of Credit form, which is provided at the time the certificate is issued, and submitting it to the Ohio Department of Taxation. Examples of entities you might sell the credit to include syndicators and tax credit brokers. There are no restrictions on who tax credits can be transferred to so long as it is within the five taxable year period. For more information about tax credits, please reach out to the Ohio Department of Taxation and visit <https://tax.ohio.gov/help-center/faqs/income-business-credits/income-business-credits>

Q: Is Development coordinating the syndication or sale of the tax credits?

A: Development will not be involved in the syndication or sale of the tax credits; however, we will ensure you have the appropriate documentation and direction to do so.

More Information

Q: Where can I get more information and help?

A: For more information, visit our website at www.development.ohio.gov/welcomehome
If you have questions, feel free to contact OCE@development.ohio.gov