

## Welcome Home Ohio

*Defiance, Fulton, Henry, Paulding, Putnam and Williams Counties*

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Dreaming of owning your own home? Your County's Land Bank may be able to help make that dream a reality for individuals and families with low to moderate incomes. Through the **Welcome Home Ohio Program**, granted by the Ohio Department of Development, we can assist qualified residents with **rehabilitation** or the **construction of new homes**.

The Welcome Home Ohio Program (WHO) has many program requirements and stipulations with the end goal of assisting low to moderate income families to establish home ownership. Here are some of the eligibility & program requirements for the 2024 program. A \* indicates that the guideline will likely change for the 2026 program.

1. The household must be considered low to moderate income. For this program, the qualifying income is 80% of the median income for the county where the property is located according to HUD's income limits (\*120% of the median income in 2026)
2. The home must be at least 1,000 square feet of habitable space per unit. Manufactured homes or mobile homes are not allowed, but modular homes are. A multi-unit property that contains 10 or fewer units is allowed. (\*manufactured are eligible in 2026)
3. This program is for owner-occupancy and not rental units.
4. The purchaser must have the financial means to purchase the qualifying residential property.
5. For at least five years after the date of the purchase, purchaser must maintain ownership of the property as their primary residence. (\*reduced to 3 years in 2026)
6. Owner may **not** rent out any portion of the property to another individual.
7. For 20 years following the date of the initial sale, the property must be sold to another eligible household who has an income of 80% or less of the area median income, which will be enforced via a deed restriction. (\*reduced to 15 years and 120% in 2026)
8. Purchaser must take at least one year of financial literacy training. (\*reduced to 6 months in 2026)

To express your interest in receiving assistance from your county's Land Bank, please fill out the following pre-application. This pre-application form is your first step in letting us know you're interested. It helps us determine your eligibility and better understand your housing needs and goals. We look forward to hearing from you! Completion of this form does **not guarantee approval** or participation in the program, but it is the **first step** in connecting you with available resources.

The Pre-application is located on the next page and may be turned in to Maumee Valley Planning Organization located at 1300 E Second Street, Suite 200, Defiance, OH 43512. For additional information or questions, please contact Estee Blair: 419-784-3882 or [ebclair@mvp.org](mailto:ebclair@mvp.org). Pre-applications will be accepted on a rolling basis and do not currently have a deadline.



**Maumee Valley**  
**Planning Organization**



Welcome Home Ohio Pre-Application for Potential Homeowners  
*Defiance, Fulton, Henry, Paulding, Putnam and Williams Counties*

**Applicant Information**

1. Full Name: \_\_\_\_\_
2. Phone Number: \_\_\_\_\_
3. Email Address: \_\_\_\_\_
4. Physical Address: \_\_\_\_\_ City, State, Zip: \_\_\_\_\_
5. Mailing Address: \_\_\_\_\_ City, State, Zip: \_\_\_\_\_
6. Do you currently live in a mobile home constructed before June 15, 1976?      Yes      No

**Household Details & Housing Interest**

7. Household Size (#) \_\_\_\_\_ 8. Bedrooms needed \_\_\_\_\_
9. Approximate combined household income: \_\_\_\_\_
10. Are you interested in: *Circle one:*      Rehab      New Build      Either
11. Do you already have a property or lot in mind?      Yes      No
- 11a. **If yes**, please indicate the address/parcel number below:  
\_\_\_\_\_  
\_\_\_\_\_
12. What areas/neighborhoods are you interested in?  
\_\_\_\_\_  
\_\_\_\_\_

**Readiness**

13. Are you currently working with a lender or housing counselor? If so, who:  
\_\_\_\_\_
14. Do you have a down payment secured or know your budget? *Circle one:*      Yes      No
- 14a. **If yes**, what is the price of home you can afford or are looking for: \_\_\_\_\_
15. Are there any other agencies or organizations assisting you? If so, who:  
\_\_\_\_\_

**Please return to Maumee Valley Planning Organization: 1300 E Second Street, Suite 200, Defiance, OH 43512**