



WELCOME HOME

Sedamsville | Cincinnati, OH

The Ohio Department of Development (ODOD) Welcome Home Ohio (WHO) Program and the Cincinnati Development Fund (CDF) provided funding for the renovation of multiple homes in Sedamsville. Included is an overview of buyer eligibility and requirements for WHO and CDF-funded homes.



Updated 6/8/2026

BUYER ELIGIBILITY

ELIGIBLE HOMEOWNERS:

- Homeowners with household incomes up to 80% Area Median Income (AMI). Please see chart below for income limits.
- Pre approval for a home loan
- Agreement to complete a financial literacy program. This is available at no cost to the homebuyer through Working in Neighborhoods (WIN)

2026 INCOME LIMITS - 80% AREA MEDIAN INCOME (AMI):

Persons in Family

1	2	3	4	5	6	7	8
\$61,550	\$70,350	\$79,150	\$87,900	\$94,950	\$102,000	\$109,000	\$116,050

Source: FY 2026 Hamilton County CDBG and HOME Income Limits | HUD and Hamilton County
Effective: 05/01/2026

20-YEAR DEED RESTRICTION

DEED RESTRICTIONS ENSURE LONG-TERM AFFORDABILITY & OWNER-OCCUPANCY:

FIRST FIVE YEARS

- Buyer must occupy the home as primary residence
- No renting or leasing any portion of the property
- Selling before five years triggers a financial penalty, unless waived by ODOD for hardship reasons (homeowner must apply to ODOD)

YEARS 6-20

- Home may be sold, but only to income-eligible buyer (up to 80% AMI) who will also be an owner-occupant
- Income documentation must be provided to the Hamilton County Landbank

AFTER 20 YEARS

- Property may be sold without restrictions



FREQUENTLY ASKED QUESTIONS:

Who can buy a Welcome Home Ohio home?

WHO homes are available to income-eligible buyers, specifically households earning no more than 80% of Area Median Income (AMI). Income must be documented and verified by the Landbank.

Where are WHO homes located?

Sixteen homes are underway in Sedamsville with the support of Welcome Home Ohio funding. Available homes will be listed on the MLS and available and coming soon homes will be shown on our [Available Homes](#) page.

What deed restrictions apply to WHO/CDF homes?

WHO homes come with long-term affordability and owner-occupancy requirements. Key restrictions include:

First 5 Years:

- Owner must occupy home as primary residence for the first five years after purchase.
- No renting or leasing any portion of the property during the first five years following purchase
- Selling before five years triggers a financial penalty, unless the Ohio Department of Development (ODOD) approves a documented hardship (e.g., divorce, disability, illness, loss of income). Homeowner must apply for hardship exception.

Years 6-20:

- Homeowner may sell the home, but only to another income-eligible buyer (at or below 80% AMI) who will also be an owner-occupant.
- Income documentation must be provided to the Landbank. Area median income is updated annually.

After 20 years

- The property may be sold without restrictions.

Penalty Structure:

- If you violate the deed restrictions, homebuyer must repay the subsidized amount, reduced by 20% for each full year the homebuyer owned the property within compliance of the deed restriction.

Construction of these homes were also funded with American Rescue Plan Act (ARPA) and corresponding deed restrictions will apply.

Does the deed restriction prevent me from building equity?

No. The deed restriction ensures the property remains affordable and owner-occupied for 20 years. Buyers are entitled to a Fair Return on Investment, per ARPA, buyer earns a larger Fair Return on Investment the longer they remain in the home.

Do I need a realtor to buy a WHO home?

A realtor is not required to make an offer on a WHO home. However, buyers may benefit from having an experienced realtor involved in the process.

How are WHO home prices determined?

Prices are based on a maximum sale price cap of \$180,000 (set by the State of Ohio), comparable market-rate homes, and home appraisals.

Is homebuyer education required?

Yes. The Landbank partners with Working in Neighborhoods (WIN) for a financial literacy program. This is mandatory and available at no cost to the homebuyer. If not met, the homeowner is not completing all terms, and a penalty could be imposed.

Can I use down payment assistance with a WHO home?

Yes, however your mortgage lender may have restrictions.

Can I refinance during the 20-year deed restriction?

Yes.

What happens if I need to move within the first five years of purchasing?

There is a penalty for moving within the first five years after purchasing. Certain documented hardships may waive that penalty, but you must apply with the Ohio Department of Development and have that hardship approved.

Can I rent out a portion of the home?

For the first five years, leasing or renting any portion of the property is prohibited. After five years, the homeowner may lease or rent a portion of the property so long as it remains the homeowner's primary residence. ODOD may assess a penalty to the homeowner if these restrictions are violated.