

NEW BUILD | SIDNEY, OH



ATTENTION: SHELBY COUNTY HOME BUYERS

NEW BUILD: SIDNEY CIC HOME OWNERSHIP PROGRAM 2026

1,289 sq. ft. 3 BD, 2 BA
high-efficiency, open-concept
ranch home

The home will be priced below
market utilizing forgivable down
payment assistance from the CIC.

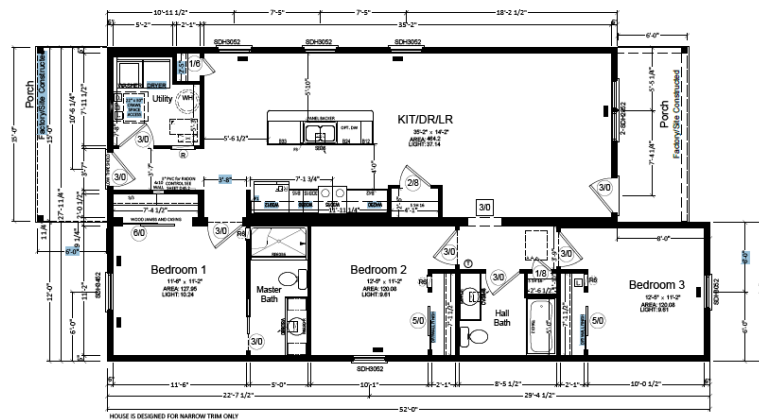
The CIC has received grant funding to
build two additional homes in 2026-
27. Use the QR code to submit your
contact information, so you will be
notified when applications open.



Occupant owners only. Family must qualify at target
income range. A family of one can earn up to
\$80,640 and up to \$115,200 for a family of four.



Example Home Build in Sidney in 2025
(Home after completion)



Contact Jim Hill, PH 937-498-9554

info@choosesidneyselby.com

This program is brought to you by the Community
Improvement Corp. of Sidney, Ohio (Sidney CIC) through
funding from the Ohio Dept. of Development. The CIC is
a 501(c)(3) charitable organization focused on community
housing revitalization.

Reduced cost achieved through seller down payment
assistance grant.

SCAN THE QR CODE ABOVE TO BE NOTIFIED OF PROGRAM UPDATES



COMMUNITY IMPROVEMENT CORPORATION OF SIDNEY OHIO

101 S. Ohio Ave, Fl 2
Sidney, OH 45365

Round 2 - 2026

Dear Home Ownership Applicant,

Thank you for your interest in the Community Improvement Corporation of Sidney's (CIC) homeownership program. Our plan is to break ground on our next home on an undeveloped lot on Garfield Avenue in Sidney this fall.

Due to funding from the Welcome Home Ohio program and other local sponsors, the CIC will build this home and make it available to an area family at a reduced cost. The purchaser must complete an application, complete an interview in order to qualify for purchase of the home. The purchaser will also need obtain private mortgage financing in order to qualify for the program. Presently, Osgood Bank has established a special financing program, but applicants can seek financing through the bank or mortgage organization of their choice. Families must meet the program income requirements, which is 120% of the AMI (See the income table below.)

Maximum Annual Income Limit (Shelby County)

Household Size-	Maximum Annual Income Limit-
1 Person	\$80,640
2 Persons	\$92,160
3 Persons	\$103,680
4 Persons	\$115,200
5 Persons	\$124,440
6 Persons	\$133,680
7 Persons	\$142,920
8 Persons	\$152,160

This home should also qualify for a 100% CRA Tax Abatement through the City of Sidney. This program will freeze the real estate tax for up to 15 years, making the home more affordable.

Program Requirements:

- Income at or below 120% AMI
- Must agree to occupy the home as your primary residence
- Three year limitation on renting any portion of the property to any other individual
- Resident or employed in Shelby County
- Must pass sex offender background check
- First-time home buyers will need to complete a pre and post homebuyer education program through the Home Ownership Center of Greater Dayton
- Other restrictions apply and will be reviewed in detail for applicants progressing through the home ownership educational program

Next Steps:

1. Complete the attached application - fill in the blanks. If a question does not apply to you, mark N/A. Incomplete applications cause delays. Attach additional sheets as needed. (Email info@choosesidneyshelby.com if you prefer to complete a digital version of the application.)
2. Sign and date application (section 10 on the application). If there are co-applicants, both must sign.
3. Additional documentation may be requested by the CIC as needed.

4. Return the application to:

**CIC Home Ownership Program
Sidney-Shelby Economic Partnership
101 S. Ohio Ave, Floor 2
Sidney, OH 45365**

Contact: info@choosesidneyshelby.com
Phone: 937-498-9554

The information that you provide will be held in strict confidence.

We look forward to receiving your application. The CIC Selection Committee will meet initially in the near future for the initial round of application review. You will be contacted by phone, email or letter if you are selected to interview with the committee.

If you have any questions, please contact Jim Hill at (937) 498-9554. If you leave a message, please leave your full name and daytime phone number. You may also email info@choosesidneyshelby.com

Sincerely,

CIC Selection Committee

Community Improvement Corp. of Sidney, Ohio

COMMUNITY IMPROVEMENT CORP. OF SIDNEY, OHIO

2025-2026 Board of Directors

Tom Milligan, President & Director, Western Cut Stone
Mike Lochard, Vice President & Director, Lochard Inc.
Tom Burns, Treasurer, Monnier & Co.
Dawn Eilert, Secretary, Sidney-Shelby Chamber of Commerce
Julie Ehemann, Director, Shelby County Board of
Commissioners
Jon Crusey, Director, City of Sidney
Jim Hill, Director, Sidney-Shelby Economic Partnership

APPLICATION

Sidney CIC Home Ownership Program

We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, handicap, familial status or national origin



Please complete this application truthfully, completely and accurately to the best of your ability.

1A APPLICANT INFORMATION											
Applicant						Co-applicant					
Applicant's name:						Co-applicant's name:					
Alternative/former names:						Alternative/former names:					
Applicant's Email:						Co-applicant's Email:					
Social Security Number:						Social Security Number:					
Home phone:						Home phone:					
Cell phone:						Cell phone:					
Work phone:						Work Phone:					
Age		Date of Birth (mm/dd/yyyy)				Age		Date of Birth (mm/dd/yyyy)			
☐ Married	☐ Separated	☐ Unmarried*				☐ Married	☐ Separated	☐ Unmarried*			
*If unmarried, fill out Section 12.						*If unmarried, fill out Section 12.					
Dependents and others who will live with you:						Additional dependents & others who will live with you:					
Name		Age	Male	Female		Name		Age	Male	Female	
			☐	☐					☐	☐	
			☐	☐					☐	☐	
			☐	☐					☐	☐	
			☐	☐					☐	☐	
			☐	☐					☐	☐	
Present address (street, city, state, zip code)						Present address (street, city, state, zip code)					
☐ Own	☐ Rent	Number of Years:				☐ Own	☐ Rent	Number of Years:			
If you have lived at your present address for less than 2 years, complete below for all addresses during past 2 years											
Previous address(es) (street, city, state, zip code)						Previous address(es) (street, city, state, zip code)					
☐ Own	☐ Rent	Number of Years:				☐ Own	☐ Rent	Number of Years:			
FOR OFFICE USE ONLY – DO NOT WRITE IN THIS SPACE											
Date received:						Date of selection committee approval:					
Date of notice of incomplete application letter:						Date of board approval:					
Date of loan approval letter:						Date of purchase agreement:					

1B. MILITARY SERVICE				
Did you, your spouse, or someone in the household serve in the US Military?		☐ Yes	☐ No	
Please list the name of the person serving, dates of service and note if that person is currently in active service				
2. PRESENT HOUSING CONDITIONS				
Currently, I am:	☐ Renting	☐ Rent-free	☐ Own	Number of bedrooms:
List the other rooms in the place you are living (Kitchen, bathroom(s), Living Room, Dining Room, ect.				
In the space below, describe the condition of the place you live.				
Why are you seeking to purchase a new home?				
If renting, please list the name and contact information of your current landlord:				
3. PROPERTY INFORMATION				
☐ I do not own any real estate (move to Section 4.)				
If you own your residence, what is your monthly mortgage payment (including taxes, insurance, etc.?) \$ _____/month Unpaid balance \$ _____		If you own any land in addition to your residence, list the monthly payment (including taxes, insurance, etc.) \$ _____		

4. EMPLOYMENT INFORMATION				
Applicant		Co-applicant		
☐ I am not employed, please skip to Section 5.		☐ I am not employed, please skip to Section 5.		
Name & Address of CURRENT employer:	Start date: (mm/dd/yyyy)	Name & Address of CURRENT employer:	Start date: (mm/dd/yyyy)	
Type of Business:	Annual (gross) wages:	Type of Business:	Annual (gross) wages:	
Business Phone:	\$	Business Phone:	\$	
If you are a self-employed, please list your monthly income or loss . \$ _____ (Please note that self-employed may be required to submit additional documentation such as tax returns.)		If you are a self-employed, please list your monthly income or loss . \$ _____ (Please note that self-employed may be required to submit additional documentation such as tax returns.)		
4a. Non-Employment Details				
Please explain your current non-employment situation: (why you do not work, if that is temporary or permanent.)		Please explain your current non-employment situation: (why you do not work, if that is temporary or permanent.)		
5. MONTHLY INCOME				
Income source	Applicant	Co-applicant	Others in household	Total
Salary/wages (gross)	\$	\$	\$	\$
TANF	\$	\$	\$	\$
Alimony	\$	\$	\$	\$
Child support	\$	\$	\$	\$
Social Security	\$	\$	\$	\$
SSI	\$	\$	\$	\$
Disability	\$	\$	\$	\$
Housing vouchers	\$	\$	\$	\$
Unemployment	\$	\$	\$	\$
VA benefits	\$	\$	\$	\$
Retirement/pension	\$	\$	\$	\$
Military entitlement	\$	\$	\$	\$
Other _____	\$	\$	\$	\$
Total:	\$	\$	\$	\$

HOUSEHOLD MEMBERS WHOSE INCOME IS LISTED ABOVE

Name	Income Source	Monthly Income	Date of Birth

6. SOURCE OF DOWNPAYMENT AND CLOSING COSTS

Where will you get the money for the down payment and closing costs? If from a gift, family loan or grant, please list the details and how you expect to pay it back?

7. ASSETS

Type of asset & name of bank, S&L credit union, retirement account, etc.	Address	City, State	Zip	Account #	Current balance/value
					\$
					\$
					\$
					\$
					\$
					\$

8A. LIABILITIES AND EXPENSES

TO WHOM DO YOU OWE MONEY?	Applicant			Co-Applicant		
Account	Monthly payment	Unpaid balance	Months left to pay	Monthly payment	Unpaid balance	Months left to pay
Auto loan	\$	\$		\$	\$	
Installment (e.g. boat loan)	\$	\$		\$	\$	
Lease/Rent to own	\$	\$		\$	\$	
Alimony/separate maint.	\$	\$		\$	\$	

(continued) TO WHOM YOU OWE MONEY	Applicant			Co-Applicant		
Account	Monthly payment	Unpaid balance	Months left to pay	Monthly payment	Unpaid balance	Months left to pay
Child Support	\$	\$		\$	\$	
Credit Cards	\$	\$		\$	\$	
Student debt	\$	\$		\$	\$	
Medical debt	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
Total	\$	\$		\$	\$	

8B. MONTHLY EXPENSES

Account	Applicant	Co-applicant	Total
Rent	\$	\$	\$
Utilities (elect. gas, water, etc.)	\$	\$	\$
Insurance (car, health, home, etc.)	\$	\$	\$
Child care	\$	\$	\$
Internet service	\$	\$	\$
Phone & Cell phone(s)	\$	\$	\$
Business expenses	\$	\$	\$
Union dues	\$	\$	\$
Transportation (gas, repair, maintenance.)	\$	\$	\$
Food & essential supplies	\$	\$	\$
Entertainment, Streaming Services, etc.	\$	\$	\$
Other (list)	\$	\$	\$
Other (list)	\$	\$	\$
Total	\$	\$	\$

9. DECLARATIONS

Please check the box to answer each for you and the co-applicant.	Applicant		Co-applicant	
a. Are there any court judgements against you?	☐ Yes	☐ No	☐ Yes	☐ No
b. Have you declared bankruptcy within the past 7 years?	☐ Yes	☐ No	☐ Yes	☐ No
c. Have you experienced a property foreclosure in the past 7 years?	☐ Yes	☐ No	☐ Yes	☐ No
d. Are you a party to any type of law suit?	☐ Yes	☐ No	☐ Yes	☐ No
e. Are you currently delinquent or in default on any obligation?	☐ Yes	☐ No	☐ Yes	☐ No
f. Are you a U.S. citizen or permanent resident (i.e. Green Card holder)?	☐ Yes	☐ No	☐ Yes	☐ No

Note: If you answered Yes to any questions in section 9, we may ask for additional information

10. AUTHORIZATION, AGREEMENT AND RELEASE

I understand that by filing this application, I am authorizing the CIC to evaluate my actual need for the Sidney homeownership program, my ability to adequately maintain the property over time.

I understand that the evaluation may include personal visits, a credit check and employment verification (if applicable). I have answered all the questions on this application truthfully and accurately, and if any of the information provided changes after I submit this application, I will supplement this application, as applicable. I understand that if I have not answered the questions truthfully, accurately or completely, or fail to supplement this application as necessary to maintain its accuracy and completeness, my application may be denied, and that even if I have already been selected for the program. The original or a copy of this application will be retained by the CIC even if the application is not approved.

If this application is created as (or converted into) an "electronic application," I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable federal and/or state electronic transaction laws. I intend to sign and have signed this application either using my: (a) electronic signature or (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.

I also understand that the CIC screens all applicants on the sex offender registry. By completing this application, I am submitting myself to such an inquiry. I further understand that by completing this application, I am submitting myself to a criminal background check.

Applicant Signature

Date

Co-applicant Signature

Date

PLEASE NOTE: If more space is needed to complete any part of this application, please use a separate sheet of paper and attach it to this application. Please reference the section you are referencing and mark your additional comments "A" for applicant and "C" for co-application.

11. DEMOGRAPHIC INFORMATION

PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW:

The purpose of collecting this information is to help ensure that all applicants are being treated fairly, that the housing needs of communities and neighborhoods are being fulfilled, and to otherwise evaluate our programs and report to our funders. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex and race) in order to monitor our compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to provide this information but are encouraged to do so. You may select one or more designations for

"Ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Applicant				Co-applicant			
Ethnicity (check one or more):				Ethnicity (check one or more):			
☐	Hispanic or Latino			☐	Hispanic or Latino		
☐	Mexican	☐	Puerto Rican	☐	Mexican	☐	Puerto Rico
☐	Other Hispanic or Latino -			☐	Other Hispanic or Latino -		
☐	Not Hispanic or Latino			☐	Not Hispanic or Latino		
☐	I do not wish to provide this information			☐	I do not wish to provide this information		
Sex:				Sex:			
☐	Female	☐	Male	☐	Female	☐	Male
		☐	I do not wish to provide this information.			☐	I do not wish to provide this information.
Race (check one or more):				Race (check one or more):			
☐	American Indian or Alaska Native – Name of enrolled or principal tribe: _____			☐	American Indian or Alaska Native – Name of enrolled or principal tribe: _____		
☐	Asian ☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian – race: _____ Example: Hmong, Laotian, Thai, Cambodian, etc.			☐	Asian ☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian – Race: _____ Example: Hmong, Laotian, Thai, Cambodian, etc.		
☐	Black or African American			☐	Black or African American		
☐	Native Hawaiian or Other Pacific Islander			☐	Native Hawaiian or Other Pacific Islander		
☐	Native Hawaiian	☐	Guamanian or Chamorro	☐	Native Hawaiian	☐	Guamanian or Chamorro
☐	Other Pacific Islander – race: _____ Example: Fijan, Tongan, ect.			☐	Other Pacific Islander – race: _____ Example: Fijan, Tongan, etc.		
☐	Caucasian / White			☐	Caucasian/White		
☐	I do not wish to provide this information			☐	I do not wish to provide this information		
To be completed only by the person(s) receiving the application and conducting the interview							
In general, did the interview validate the information collected on the form?						☐	Yes
						☐	No
Please note any questions or follow up issues:							
Application received by:				Interviewer's Name		Interviewer's Phone	
Application taken by:						Interview Date	

12. UNMARRIED DOCUMENTATION

Is there a person who is not your legal spouse but who currently has real property rights similar to a legal spouse

☐ No ☐ Yes

If Yes, indicate the type of relationship and the state in which the relationship was formed. For example, indicate if you are in a civil union, domestic partnership, registered reciprocal beneficiary relationship, or other relationship recognized in the state in which you currently reside or where the property is located.

_____ State of _____

Please return your completed application to:

**CIC Home Ownership Program
Sidney-Shelby Economic Partnership
101 S. Ohio Ave, Floor 2
Sidney, OH 45365**

or email the document to: info@choosesidneyshelby.com

Direct any questions to: Jim Hill, (937) 498-9554