

Ohio

Single Family Housing Programs | Housing Preservation Grants

Keeping Housing Affordable and Safe in Rural Ohio Town



Representatives from Yellow Springs Home, Inc., and USDA Rural Development celebrate a partnership of providing safe, affordable housing for families in and around the Village of Yellow Springs. USDA Photo.

Since 1995, Yellow Springs Home, Inc., has been in the business of promoting diversity and affordable housing in the Village of Yellow Springs.

Because Yellow Springs Home, Inc., works as a land trust they help keep housing affordable for rural residents in a market where demand continues to outpace supply.

“We believe that everyone who wishes to call Yellow Springs ‘home’ should have an opportunity to pursue that dream,” said Home, Inc. Executive Director Emily Seibel. “Through our community land trust affordable homeownership and rental programs, we strive to help make that dream a reality.”

Home, Inc., started partnering with USDA Rural Development in Ohio in 2016 by packaging low-interest loans through the [Single-Family Housing Direct Home Loan Program](#), opening homeownership for income eligible residents.

Now, their portfolio has expanded to include a USDA [Housing Preservation Grant \(HPG\)](#), which provides funds to organizations, like Home, Inc., to assist eligible rural residents repair or rehabilitate their homes. This grant, received in 2022, has made it possible for Home Inc., to help seven homeowners stay in their homes.

“We understand that affordability occurs at the nexus of cost and quality. Our HPG award was an instrumental tool in preserving quality housing for existing income-qualified Yellow Springs homeowners, both inside and outside of our community land trust portfolio,” said Emily. “The funding allowed us to work with homeowners on projects so that they not just survive but thrive.”

Preserving Hearth, Home, and Health

Tucked away in a stand of trees just off a quiet street in Yellow Springs, sits a modest single-story home, a reflection of simpler times in small town, rural America.

Yellow Springs Home, Inc. – Housing Preservation Grant

Owner Carlos L., who is originally from Argentina, worked in Columbus, Ohio, for many years as an environmentalist before moving to Yellow Springs more than 30 years ago taking a similar position in nearby Dayton.

Carlos, who works from home as an information technology, or IT, consultant, settled here back then because he liked the “small town feel” and the proximity to his new job.

But fast forward to two years ago. One day, Carlos noticed a hole in front room floor caused by water in the crawl space under his house. Rain and snow melt seeped in, rotting wood in the foundation and creating a mold hazard. Carlos now was concerned that his home might become unlivable and expose him to potential health risks from the mold.



Carlos in front of his home on a serene, wooded lot in the Village of Yellow Springs, Ohio. USDA Photo.

“I had a problem in the middle of winter with a hole in the floor and water in the crawl space,” said Carlos. “Originally it looked horrible; I didn’t know what the solution was and was afraid that the house would be condemned.”

Determined to stay at home, Carlos started searching for solutions, leading to a connection with the team at Home Inc. They immediately sent a home inspector from their staff to evaluate the damage and then started thinking about potential solutions for making repairs and how to pay for them.

“Home insurance would have picked up some of the cost, but their estimate was not nearly enough to fix the problem,” Carlos said. “That is when I contacted Yellow Springs Home, Inc., who told me that grants were available, and that they would help me look into it.”

When Carlos learned he was eligible for funding through the Housing Preservation Grant program, work on his home repairs started in the spring of 2022.

Contractors cleaned, reinforced, and treated wood in the floor’s foundation to strengthen it and stop mold from growing. They also worked outside, creating a drainage system and reinforcing downspouts so water would flow away from the house and not collect in the crawl space.

Carlos recalls the repair process and how work crews had to, “Begin the heavy lifting where they were actually lifting the house, putting it on stands to get at some of the wood underneath.”

When the foundation was repaired, contractors installed a vinyl vapor barrier, new sump pump, and de-humidifier in the crawl space to eliminate mold-causing moisture.

“It has really changed my life,” said Carlos. “It has changed the way I live, the way I care for my house, and how I think about my health.”

Obligation: \$200,000

Obligation Date: September 1, 2021

Congressional: U.S. Rep. Michael Turner (OH-10); U.S. Senators Sherrod Brown and J.D. Vance

Impact: Helping sustain capacity for rural families to occupy stable, safe, affordable housing.

USDA is an equal opportunity provider, employer, and lender.