City of Cincinnati

801 Plum Street
Cincinnati, OH 45202

Agenda - Final

Housing & Growth

Chairperson Mark Jeffreys
Vice Chair Anna Albi
Councilmember Jeff Cramerding
Councilmember Ryan James
Councilmember Evan Nolan
Councilmember Meeka Owens
Councilmember Seth Walsh

Tuesday, March 3, 2026 | **1:00 PM** | **Council Chambers, Room 300**

PRESENTATIONS

Habitat for Humanity of Greater Cincinnati

Jason Chamlee, Vice President of Real Estate Development, Habitat for Humanity of Greater Cincinnati

Te'Airea Powell, Faith and Government Relations Coordinator, Habitat for Humanity of Greater Cincinnati

AGENDA

1. 202600965 **PRESENTATION** submitted by Councilmember Mark Jeffreys regarding the City of Cincinnati and Habitat for Humanity of Greater Cincinnati

Sponsors: Jeffreys

Attachments: Habitat Presentation_Cincinnati_2026

ADJOURNMENT

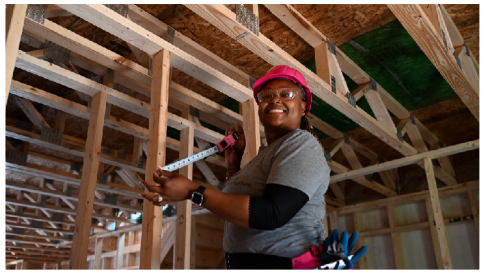
Habitat for Humanity® Greater Cincinnati

City of Cincinnati and Habitat for Humanity of Greater Cincinnati

Housing and Growth Committee Presentation | 2026

We envision a world where everyone has a safe, decent, and affordable place to live.

Our Programs



	Affordable Homeownership Program	Critical Home Repair Program	Construction Training Program
In FY 2025	23 homes built	174 homes repaired	35 graduates

700 homes in Greater Cincinnati.

Habitat Model

- Habitat builds high-quality modest “starter homes”.
- Volunteer labor keeps homes affordable.
- Homes are purchased from Habitat and homeowners pay a 0% interest mortgage.

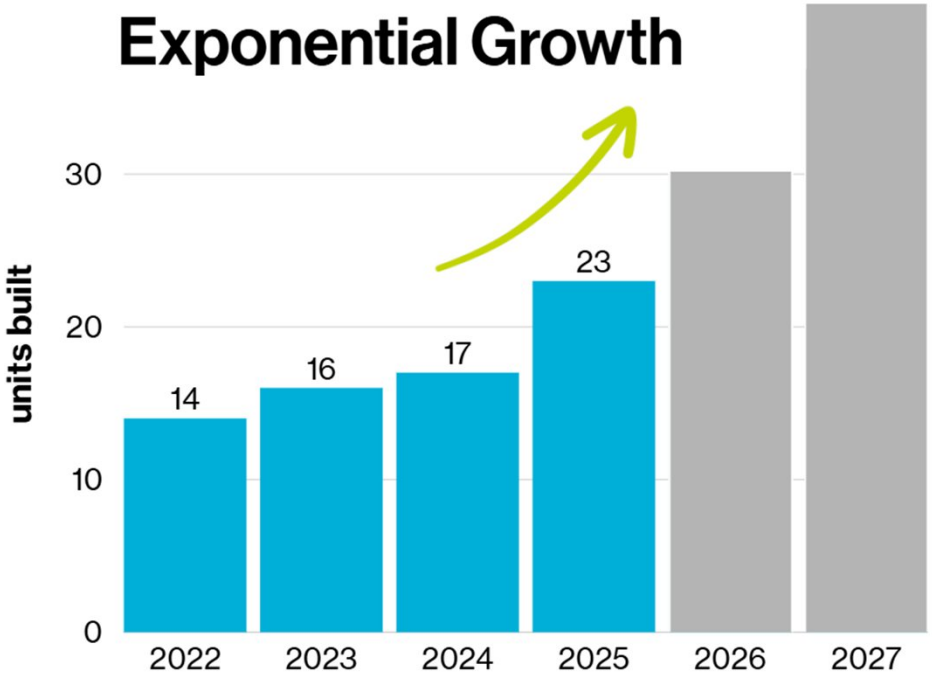
Program Qualifications

- 30-80% AMI.
- First-time homebuyers.
- Need for adequate housing.
- Willingness to build their own home.
- Debt to income ratio under 40%.

Habitat for Humanity® Greater Cincinnati | Together, we build **homes**, **communities**, and **hope.**

Production of Affordable Housing

*rentcafe.com



Who Buys Habitat Homes?

On average,
for every one house Habitat builds,
we receive 10 qualified applications.

Income Restricted Homeownership:

30-80% AMI or $34,000 - $89,500

annually for a family of 4

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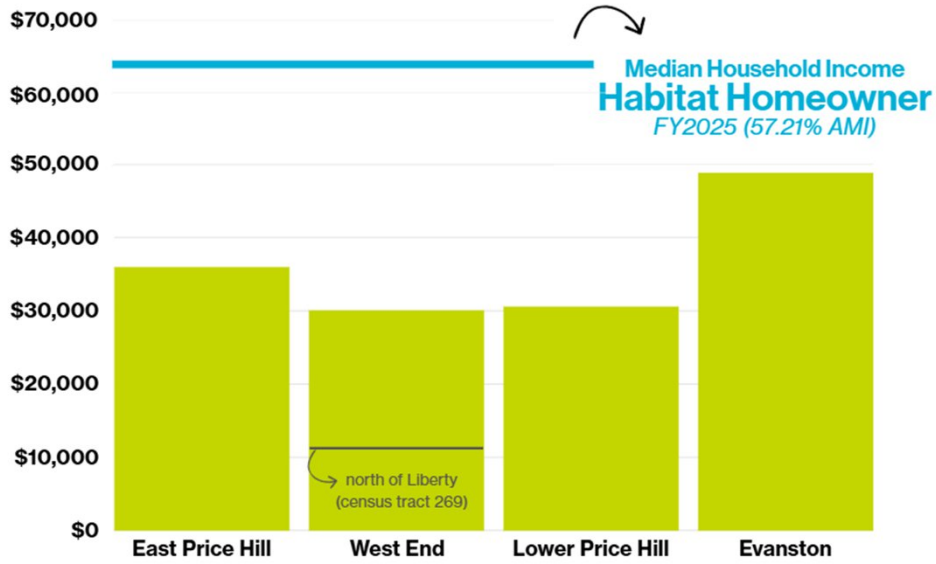
Median Neighborhood Household Income

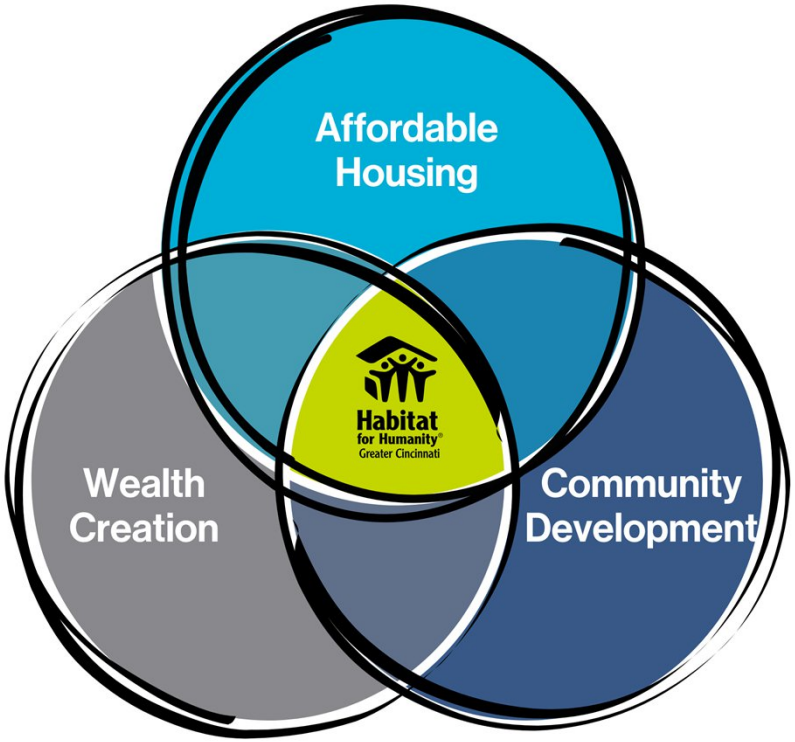


top 5 jobs and annual salary in Cincinnati[2]

Registered Nurse	Retail Salesperson	Laborer or Material Mover	Food Service Worker	Customer Service Rep.
$50,600	$22,180	$23,900	$16,550	$27,800

Housing our future: 2020

Broad Impact



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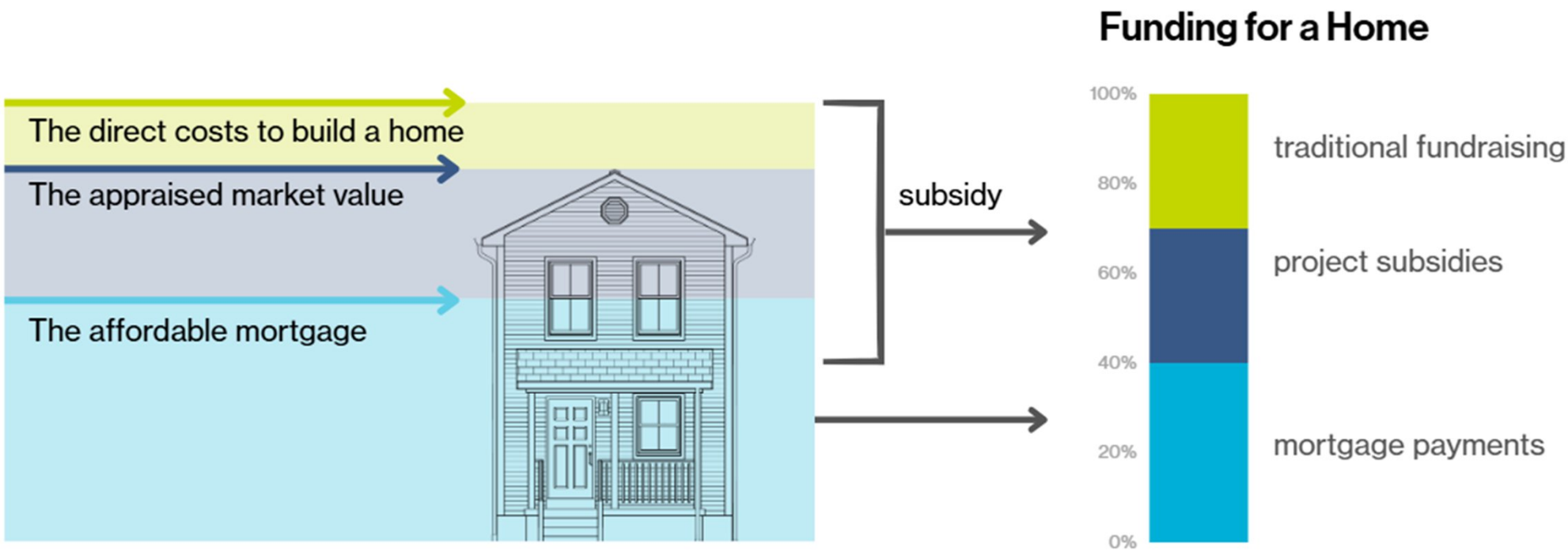
Funding Model



Recent Projects

East Price Hill

- 5 homes on a single block on Considine and Lehman
- 3 bedroom, 1 & 1.5 bathroom, unfinished basement.

West End

- 4 unit attached town home on York Street.
- 3 & 4 bedroom, 1.5 bathroom, unfinished basement.

Between 2000-2025, Habitat increased housing units by

200%

in the West End north of Liberty Street.

Evanston

- 3 & 4 bedroom, 1.5 bathroom, unfinished basement.

Lower Price Hill

- 11 homes since 2019
- 7 rehabs
- 4 new construction

Habitat **doubled** the homeownership rate in LPH from 2019-2025

Future Growth

Neighborhood Infill Model

Habitat homes are built alongside larger scale projects

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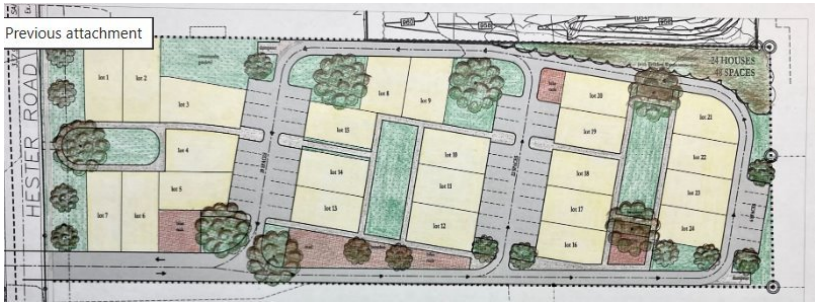
Scaling to Meet the Need

Dense Housing Product

Concentrated Infill



Land Developments

Modular Construction

Partnerships

THE PORT
Making Real Estate Work

Warsaw Federal

CenterBank

28+
Faith Groups

FHLB CINCINNATI

Walnut Hills Redevelopment Foundation

first financial bank

4,571+
individual donors

Ohio Department of Development

SEVEN HILLS NEIGHBORHOOD HOUSES
Building Strong Communities One Family at a Time

OTRCH COMMUNITY HOUSING

USB UNION SAVINGS BANK

123+
corporations

Hamilton County OHIO

NorthSideBank AND TRUST COMPANY

CINCINNATI DEVELOPMENT FUND

LISC GREATER CINCINNATI

NEST

Guardian SAVINGS BANK

city of CINCINNATI

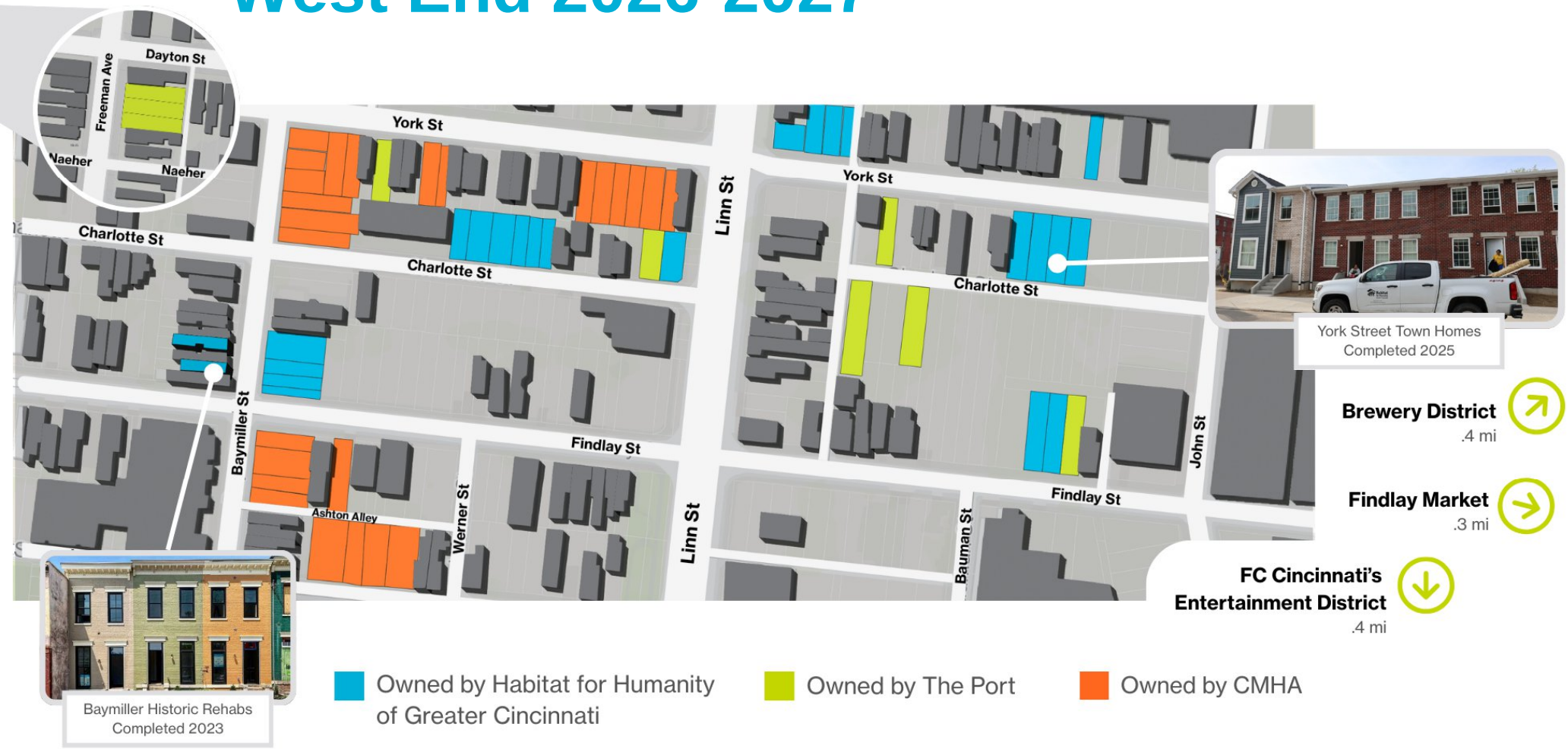
COMMUNITY MATTERS

and more!

Mohawk Development

- $3M Investment in OTR Brewery District
- 9 Homes: New and Rehab
- Brick and Hardie Board exterior
- 3-4 Bedrooms, 1.5 Bath
- 7 attached townhomes, 2 single-family

West End 2026-2027



How to Increase Production

Expanded Resources

- Quick Strike
- TIF
- Economic development programs
- Predictable and recurring funding sources

Streamlined Processes

- Affordable rental vs. homeownership
- Funding program timing
- Commercial vs. residential requirements

Contact Us

Habitat for Humanity of Greater Cincinnati

4910 Para Drive | Cincinnati, Ohio 45237
Office: 513-621-4147 | habitatcincinnati.org

Jason Chamlee
Jason.chamlee@habitatcincinnati.org | 513-482-2785

Te'Airea Powell
Teairea.powell@habitatcincinnati.org | 513-482-2786

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