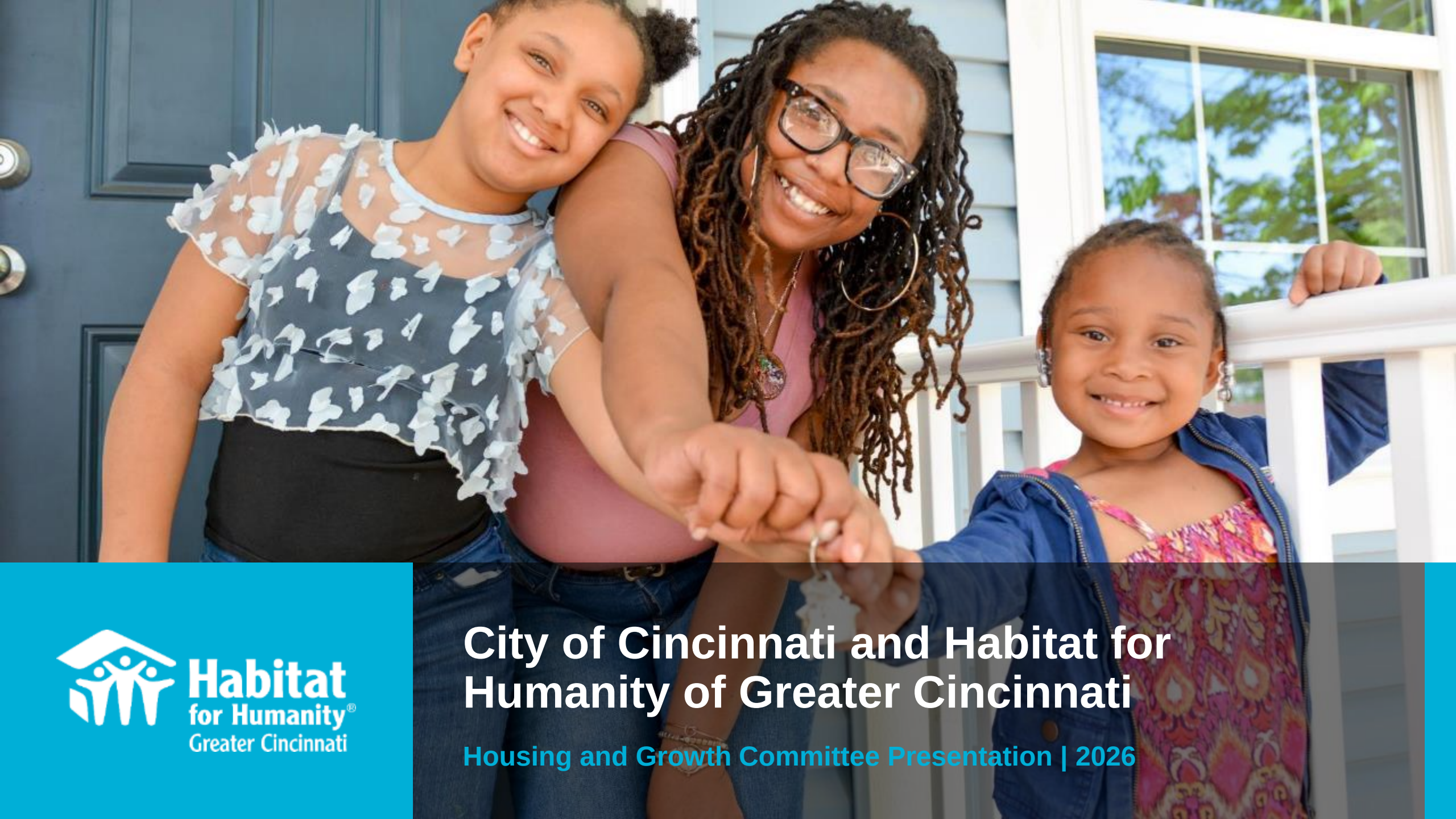


Habitat for Humanity® Greater Cincinnati

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

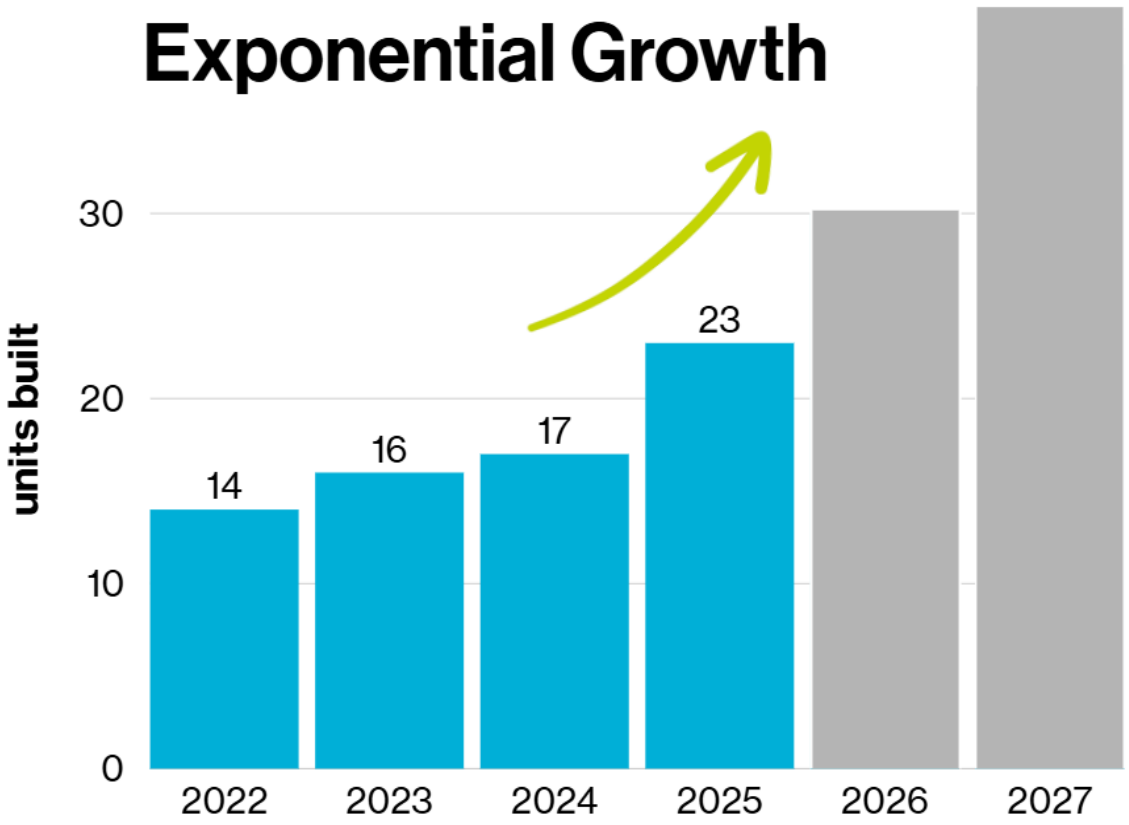
- 30-80% AMI.
- First-time homebuyers.
- Need for adequate housing.
- Willingness to build their own home.
- Debt to income ratio under 40%.

Production of Affordable Housing

affordable rental units built in Cincinnati*

roughly **10%** homes built

*rentcafe.com



Who Buys Habitat Homes?

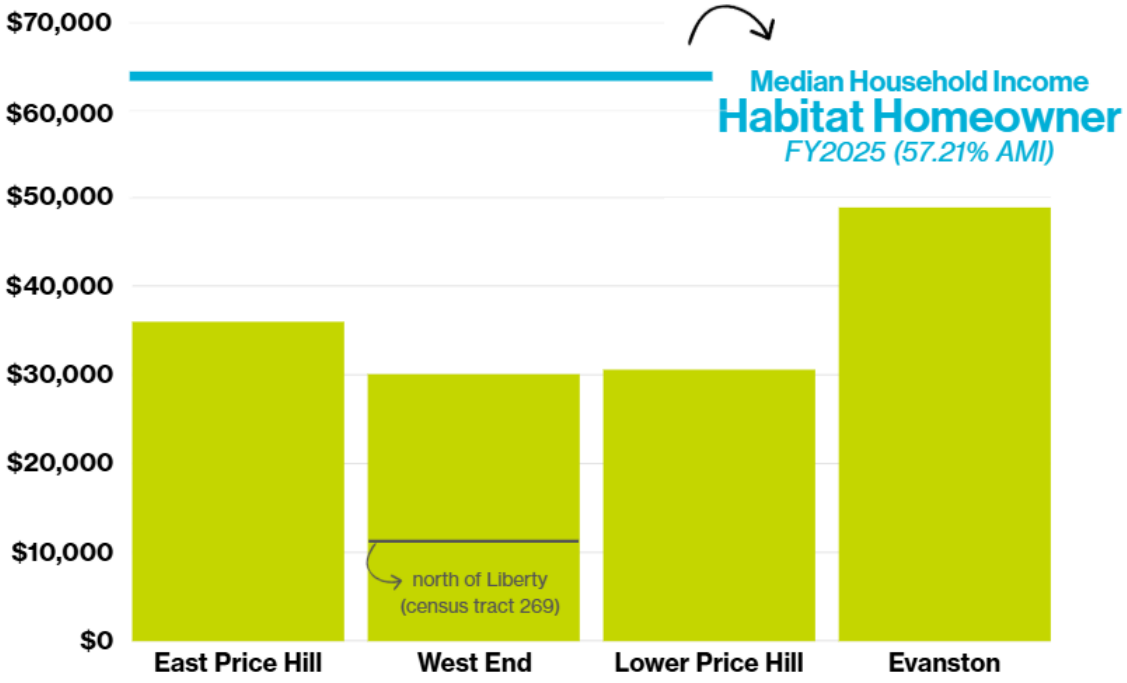
On average,
for every one house Habitat builds,
we receive 10 qualified applications.

Income Restricted Homeownership:

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

annually for a family of 4

Median Neighborhood Household Income

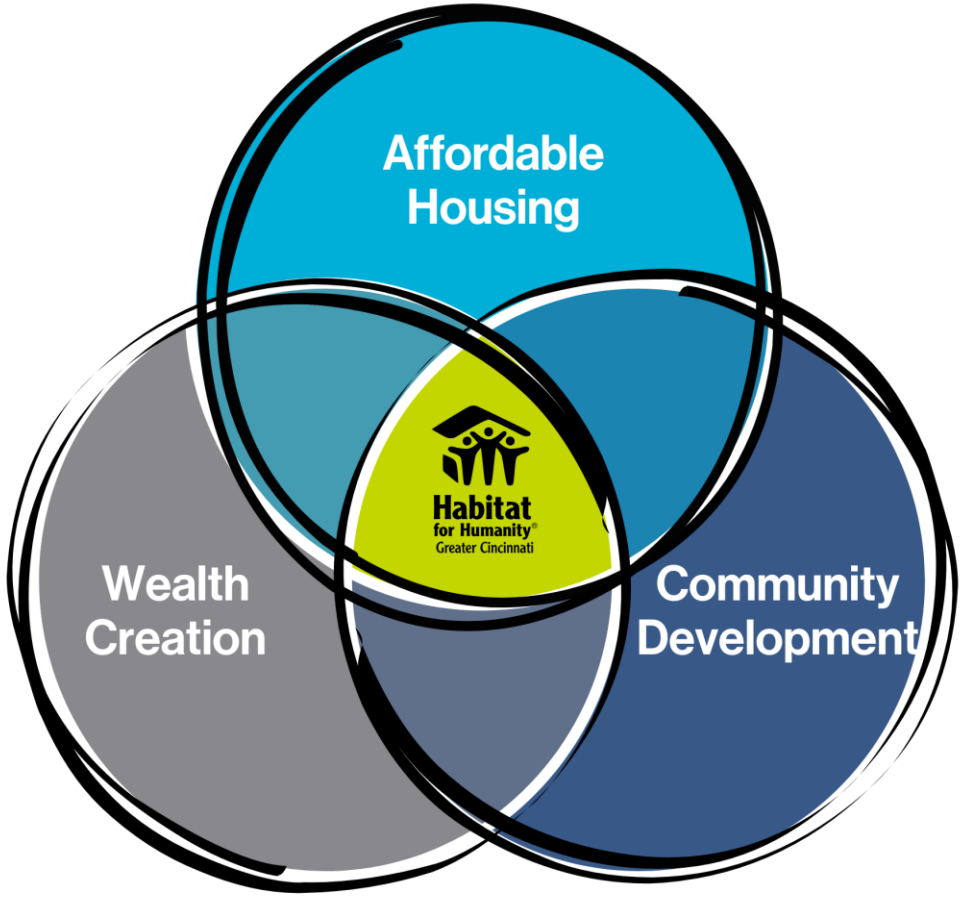


top 5 jobs and annual salary in Cincinnati[2]

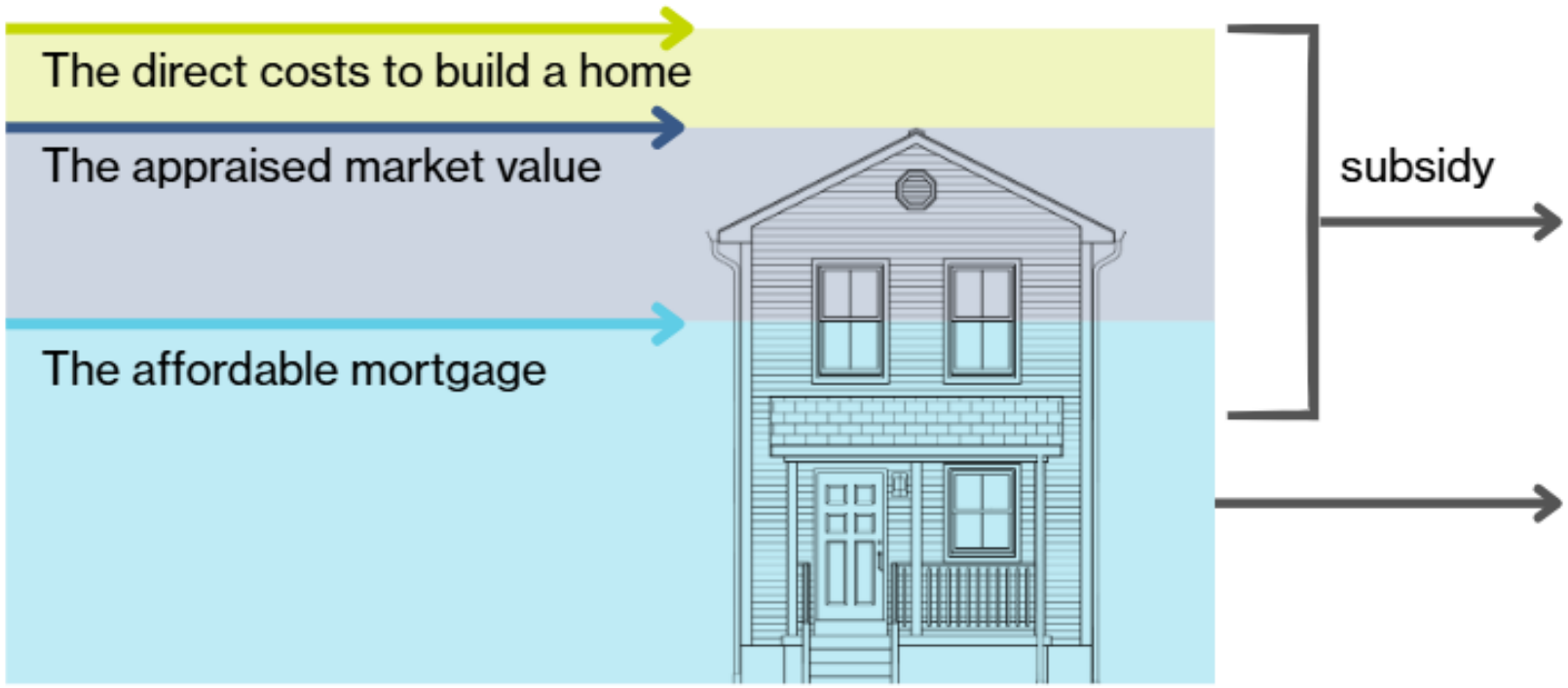
Registered Nurse	Retail Salesperson	Laborer or Material Mover	Food Service Worker	Customer Service Rep.
$50,600	$22,180	$23,900	$16,550	$27,800

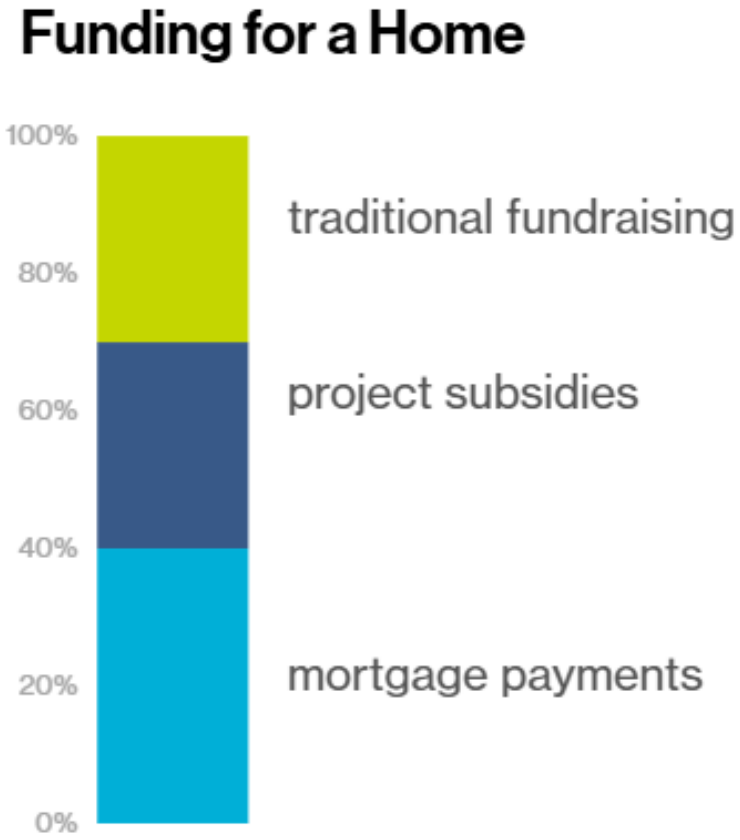
Housing our future: 2020

Broad Impact



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

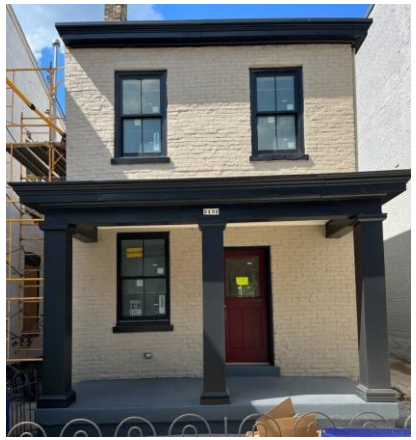
200%

in the West End north of Liberty Street.

Evanston

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

Lower Price Hill



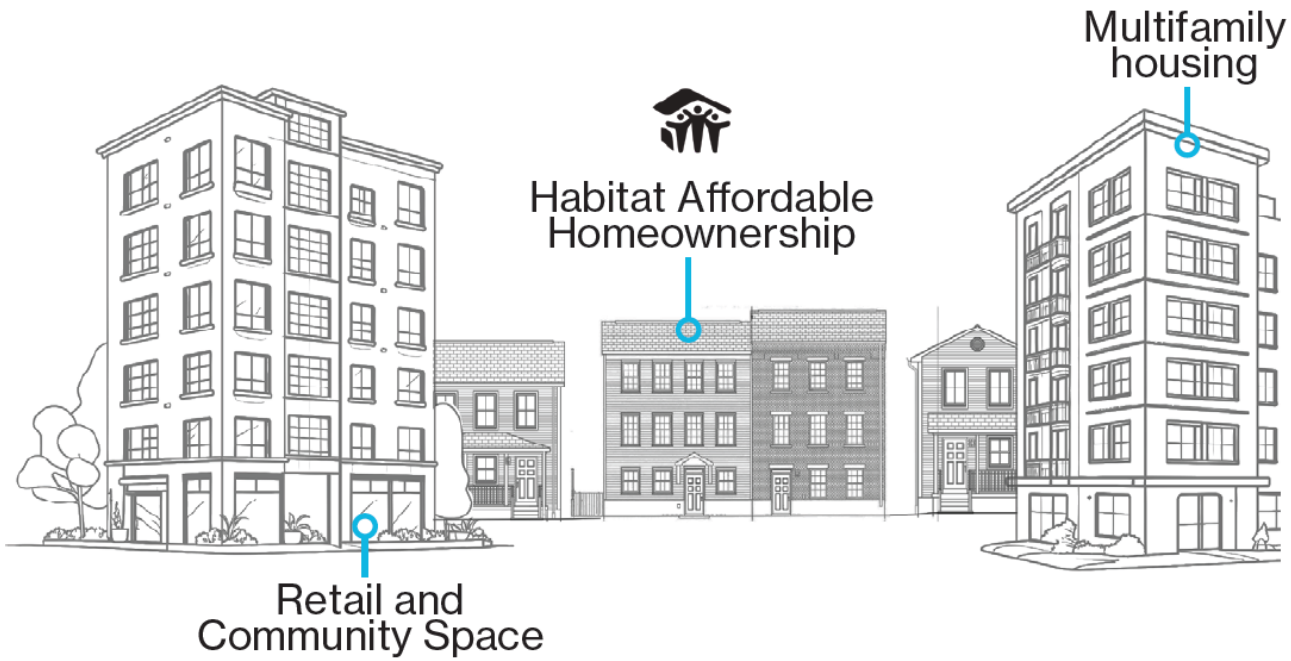
- 11 homes since 2019
- 7 rehabs
- 4 new construction

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

Future Growth

Neighborhood Infill Model

Habitat homes are built alongside larger scale projects



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

Scaling to Meet the Need

Dense Housing Product

Concentrated Infill

Land Developments

Modular Construction

Partnerships

U.S. Department of Housing and Urban Development

FHLB Cincinnati

Ohio Department of Development

Hamilton County Ohio

Cincinnati Development Fund

City of Cincinnati

Walnut Hills Redevelopment Foundation

Seven Hills Neighborhood Houses — Building Strong Communities One Family at a Time

LISC Greater Cincinnati

Community Matters

The Port — Making Real Estate Work

OTRCH Community Housing

NEST

Warsaw Federal

CenterBank

first financial bank

USB Union Savings Bank

North Side Bank and Trust Company

Guardian Savings Bank

28+ Faith Groups

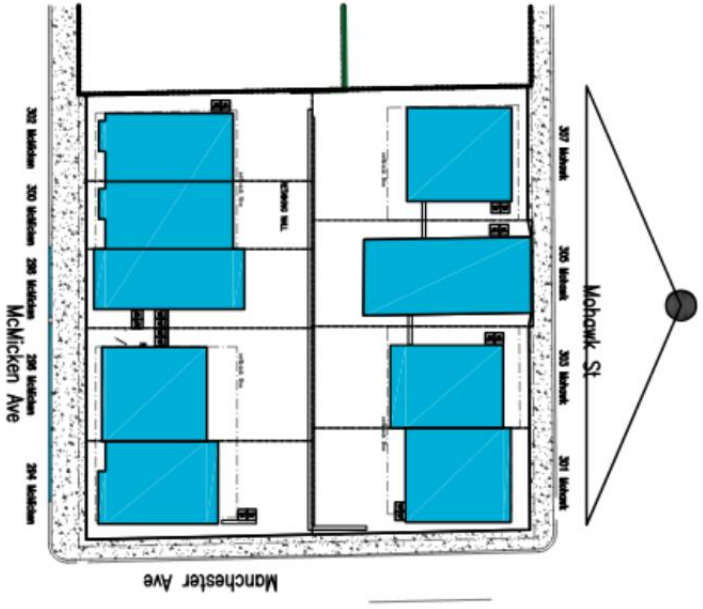
4,571+ individual donors

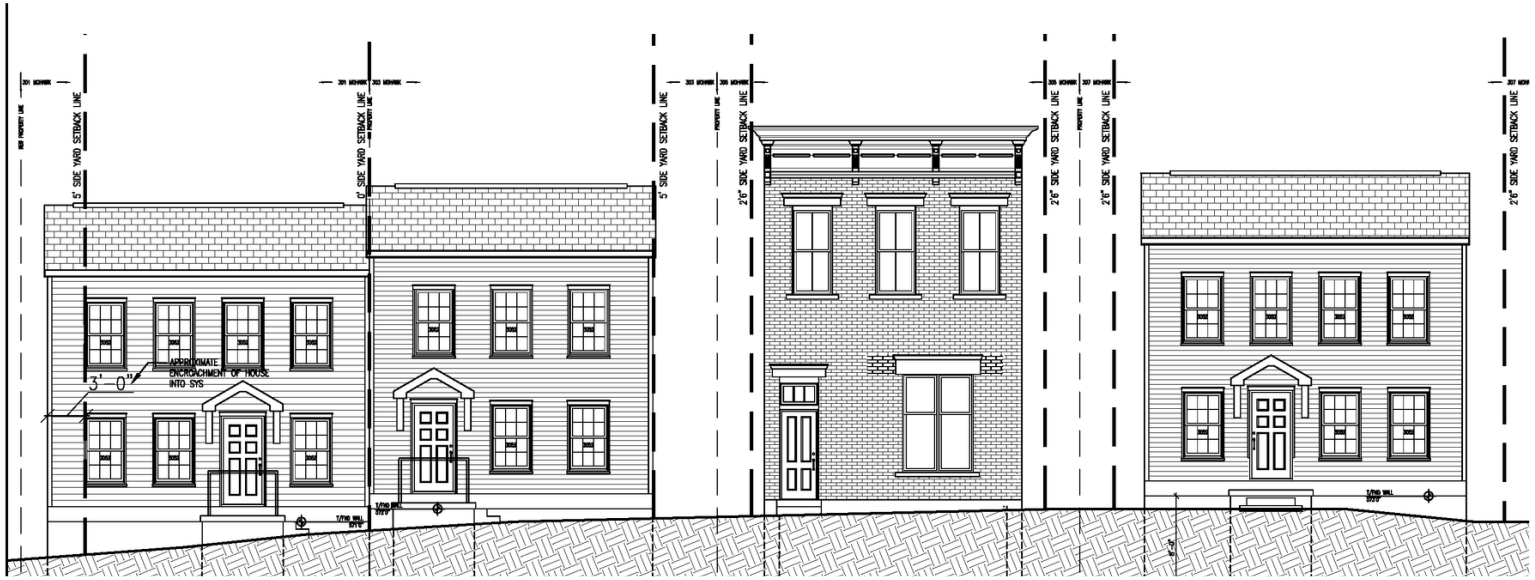
123+ corporations

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

York Street Town Homes
Completed 2025

Baymiller Historic Rehabs
Completed 2023

Owned by Habitat for Humanity of Greater Cincinnati

Owned by The Port

Owned by CMHA

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

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