

**HOUSING REPAIR SERVICES
(EMERGENCY REPAIRS)**

People Working Cooperatively, Inc. (**PWC**) offers emergency repair grants to help income eligible homeowners with home repairs, energy conservation, and maintenance services. PWC focuses on living essentials, including heat, running water, working toilets, and other repairs that keep a home safe and habitable. PWC's program requires applicants to be at or below the 50% HUD Income Limit. For example, the 50% HUD income limit for a family of four is \$37,350 per year. Contact information: **PWC 4612 Paddock Road, Cincinnati, Ohio 45229 (513) 351-7921**

**HOME IMPROVEMENT PROGRAM
(HIP)**

Hamilton County maintains the HIP. **HIP** offers loans for homeowners in Hamilton County to repair or remodel their homes or rental properties. Such loans are offered at interest rates 3% below the lowest rate a bank would normally offer. The requirements for this program include being located within Hamilton County and being loan eligible. Contact Information: **PLANNING SERVICES ADMINISTRATOR
East Court Street, Rm 807, Cincinnati, Ohio 45202 (513) 946-4475, Steve.Johns@hamilton-county.org**

HABITAT FOR HUMANITY OF GREATER CINCINNATI (HFHGC) CRITICAL REPAIR PROGRAMS

HFHGC provides critical home repairs for military connected families and seniors (wanting to age in place) at no charge. Critical repairs are items such as code violations, health and safety issues and accessibility for homeowners. Repairs completed have been roofs, stair lifts, replacing furnaces and boilers, gutters, ramps, etc.. The home must be owner occupied, 65+ or an honorably discharged veteran, mortgage in good standing and must meet the total household income requirements of 80% HUD limit or less. Contact information: Habitat for Humanity of Greater of Cincinnati 4910 Para Drive Cincinnati, Ohio 45237 (513) 621-4147

HOMEOWNER SERVICES PROGRAM (HSP)

The Home Ownership Center of Greater Cincinnati, Inc. (HSP) provides financial and educational resources for homeowners whose homes need repair and rehabilitation. The HSP maintains the HSP. The program is a collaborative effort between the HSP and the City. It is a pilot program intended to enhance the HSP's capacity, thus enabling the organization to provide further financial assistance to homeowners who have received building orders on their property. The program is specifically designed to help owner-occupied properties that have received orders as a result of code violations. HSP helps such homeowners, if approved, pursue grants, loans, and deferred loans. The HSP has partnered with several financial institutions to secure products and funding for this purpose. Contact Information: **HSP 2820 Vernon Place, Cincinnati, OH 45219 Phone: (513) 961-2800**

**HOMEOWNER ASSISTANCE REPAIRS & BUILDING ORDER REMISSION
(HARBOR)**

The **HARBOR** program is funded by the City of Cincinnati. HARBOR offers grants to help those who cannot fund the required repairs and do not qualify for the aforementioned programs. Additionally, citizens who are eligible to receive funding from the above agencies, yet still cannot abate all code violations could supplement such funding with the new program. Homeowners will only be able to receive assistance from HARBOR one time for one property. Contact Information: **HARBOR, 805 Central Avenue, Cincinnati, Ohio 45202 (513) 352-1911**