

Available Financial Assistance Programs

- **Emergency Repair Grants** - 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. Call (513) 621 7921 for more information.
- **Compliance Assistance Repairs for the Elderly (CARE)** - The Community Action Agency's (CAA) maintains the CARE program, which provides assistance to income eligible citizens for building code repairs. Participants of the CARE program must be either age 60+ or disabled, as well as must be under the 80% HUD income limit. For example, the 80% HUD income limit for one person is \$41,850 per year. Call (513) 569 1840, ext. 1446 for more information.
- **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. Call (513) 946 4455 for more information.
- **Habitat for Humanity of Greater Cincinnati (HFHGC) Repairs Corps program** – The HFHGC for veterans provides critical home repairs for veterans 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, moving washer/dryer upstairs, replacing furnaces and boilers, gutters, ramps, etc. The home must be owner occupied, an honorably discharged veteran, mortgage in good standing, and must meet the total household income requirements of 80% HUD limit or less. Call (513) 621 4147 for more information.
- **West End Housing Improvement Fund** – The Seven Hills Neighborhood Houses manages the West End Housing Improvement Fund. The fund was established to support the immediate housing needs of low-to-moderate income homeowners in the West End. The funds will initially be used for preservation and creation of affordable homeownership and rental housing opportunities, including but not limited to assisting residents with code enforcement orders or citations. To be eligible for these funds the home must be owner occupied and have a household income below 80% median income in the West End. The home must be current on property taxes. Due to the limited amount of funds, appropriate projects must cost \$5,000 or less. Call (513) 407-5535 for more information.