HAMILTON

County Level Programs

Name of Program: Home Improvement Program (HIP)

Agency: Hamilton County Community Development Department

Description: he Hamilton County Home Improvement Program (HIP) is an initiative of the Hamilton

County Commissioners and the Hamilton County Treasurer. The "HIP" loan allows homeowners in Hamilton County communities to borrow money to repair or remodel

their homes.

Eligibility Available in participating Hamilton County communities through participating financial

institutions. No Income Restrictions or limits (must be able to meet bank's credit

requirements). Owner-occupied and investment dwellings.

Eligible Repairs: Bathrooms, decks, kitchen remodeling, plumbing, ceilings & walls, garages,

landscaping, room addditions, central air & furnaces, gutters & roofs, paint & carpeting,

siding, windows & doors and other improvements.

Type of Funding: Loans at interest rates 3% below the lowest rate a bank would normally offer. 5 year

loans.

Contact: 513-946-4459

Program Link: https://www.hamilton.countyohio.gov/government/open hamilton county/projects/home

improvement program

Lead Repairs Allowed? Contact program

Name of Program: Home Repair Program

Agency: People Working Cooperatively

Description: Critical home repairs are designed to correct major defects threatening the safety of

the occupants, integrity of the structure, general functionality of the house, and/or mobility of the occupants. Assistance is also available with routine maintenance.

Eligibility: Must be a homeowner to qualify. Income qualifications based on 35% of area median

income.

Eligible Repairs: Emergency home repairs: broken water pipes; lack of heat; safety problems, such as

electrical hazards; leaking hot water heater; only toilet in the home not working and other repairs. Critical home repairs: Examples include, but are not limited to: roof replacements; plumbing system repairs; electrical upgrades; furnace replacements; accessibility modifications. Home maintenance: simple tasks that can be performed by

volunteers.

Type of Funding: Contact PWC **Contact:** 513-351-7921

Program Link: http://www.pwchomerepairs.org/our-services

Lead Repairs Allowed? No

Name of Program: Home Weatherization Assistance Program

Agency: People Working Cooperatively

Description: No-cost energy assistance program designed to increase the energy efficiency of

dwellings owned or occupied by income-eligible Ohioans, reduce participants' household energy expenditures and improve participants health and safety.

Eligibility: Any individual, homeowner or renter with an income at or below 200% of the federal

poverty guidelines. HWAP providers give priority to people over the age of 60, those with disabilities, those with children in the home and those with a high energy usage

and/or burden.

Eligible Repairs: Safety inspection, tune-up/repair and if necessary, installation of heating units;

insulation of attics, sidewalls, heating ducts, floors, water tanks; reduction of air

leakage from major sources; personalized energy management plans.

Type of Funding: Grant of direct service.

Contact: 513-351-7921

Program Link: http://www.pwchomerepairs.org/energy-conservation

Lead Repairs Allowed? No

Name of Program: Lead Hazard Control Program

Agency: Hamilton County Public Health

Description: HUD awarded Hamilton County Public Health a \$2 million dollar grant for Lead Hazard

Control in September 2020. Lead hazard control program for homeowner and tenant households. Households must have low-to-moderate incomes and lead in their unit. Program assists homeowners directly; tenants are assisted by a grant to their landlord.

Eligibility: Household income cannot exceed 80% of area median income. If the property is

owner-occupied, either a child under 6 years of age must live in the home or visit a significant amount of time, or there must be a pregnant woman living in the home.

Eligible Repairs: Lead Hazard control repairs

Type of Funding: Grant

Contact: 513-946-7800

Program Link: https://www.hamiltoncountyhealth.org/?s=lead+poisoning

Lead Repairs Allowed? Yes

Name of Program: Modifications for Mobility

Agency: People Working Cooperatively

Description: Modifications for Mobility is a critical program for PWC, targeting complicated home

modification projects that are typically too expensive for its low-income, disabled clients. Modifications made under this program assist some of PWC's most vulnerable clients,

improving their daily mobility and independence.

Eligibility: Must be a homeowner to qualify. Income qualifications based on 35% of area median

ncome.

Eligible Repairs: Depending on your location and your specific needs, some of the services you could

receive are: handicapped-accessible ramps; bathroom modifications; kitchen

modifications; grab bars.

Type of Funding: Grant

Contact: 513-351-7921

Program Link: http://www.pwchomerepairs.org/modifications-for-mobility

Lead Repairs Allowed? No

Name of Program: Very Low Income Housing Repair Program

Agency: USDA Rural Development

Description: Provides loans and grants to very low-income homeowners to repair, improve, or

modernize their home.

Eligibility: Loans Homeowner must be unable to obtain affordable credit elsewhere and have very low

incomes, defined as below 50 percent of the area median income. Maximum loan is

\$20,000.

Eligibility: Grants Homeowners who are 62 years old or older and cannot repay a Section 504 Loan.

Maximum grant is \$7,500.

Eligible Repairs: Loans may be used to repair, improve or modernize homes or remove health and

safety hazards. Grants must be used to remove health and safety hazards.

Property Eligibility: https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=sfpd

Type of Funding: Loans and grants

Contact: 937-393-1921 ext. 127 Hillsboro Office

Program Link: http://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants

Lead Repairs Allowed? Yes

City Level Programs:

Cincinnati

Name of Program: Cincinnati Lead Paint Hazard Control Program

Agency: Cincinnati Health Department

Description: The City of Cincinnati has a federal grant from the Department of Housing and Urban

Development that can help control lead paint, dust and soil hazards in residential

properties. The grant addresses residential property built prior to 1978.

Eligibility: A child under six years of age resides in your home or spends at least six hours per

week in your home on a regular basis. You must have owned your home for more than

one year. Home was built before 1978.

Eligible Repairs: Lead hazard control repairs

Type of Funding: Grant

Contact: 513-357-7420

Program Links: https://www.cincinnati-oh.gov/health/cincinnati-health-department-

programs/environmental-health/lead-poisoning-prevention-

program/#:~:text=The%20Cincinnati%20Health%20Department%20Childhood%20Lead%20Poisoning%20Prevention,paint%2C%20dust%20and%20soil%20hazards%20in

%20residential%20properties.

https://choosecincy.com/resources/communities/

Lead Repairs Allowed? Yes

Name of Program: Compliance Assistance Repairs for the Elderly (CARE) Program

Agency: City of Cincinnati, Community and Economic Development

Description: The CARE Program serves the people of Cincinnati through the efforts of the

Cincinnati-Hamilton County Community Action Agency (CAA) by providing grants to low income, elderly or disabled homeowner-occupants to correct City of Cincinnati code violations issued pursuant to the Neighborhood Enhancement Program's (NEP) "house

to house" exterior property condition inspection.

Eligibility: Low income, elderly or disabled homeowner-occupants.

Eligible Repairs: Services may include repairs to a leaking roof, dilapidated porch, unsafe stairs,

defective siding, painting and other similar repairs required under the Cincinnati

Housing Code.

Type of Funding: Grant

Contact: Community Action Agency at 513-569-1840 ext. 1466.

Program Link: https://choosecincy.com/resources/communities/

Lead Repairs Allowed? Contact program

Name of Program: Help Eliminate Lead Pipes (HELP) Program

Agency: Greater Cincinnati Water Works

Description: Customer assistance program to qualified property owners for the cost of their private

(customer) side Lead Service Line (LSL) Replacement.

Eligibility: Qualified applicants. Contact program for eligibility critiers.

Eligible Repairs: Lead service line replacement

Type of Funding: The one-time cost benefit will be applied as a credit on the LSL Replacement final bill

from GCWW. Available funding for the HELP Program is limited and will be distributed

to qualified applicants on a first-come, first-serve basis.

Contact: 513-651-LEAD (5323)

Program Link: https://la.mygcww.org/help-program/
Name of Program: Housing Repair Services Program

Agency: City of Cincinnati Community and Economic Development

Description: Home repairs and accessibility modifications to low-income homeowners, particularly

elderly and/or disabled owners. Emergency Repairs – up to \$2,500 and limited to two per household per year, Immediate Repairs – up to \$5,000, Critical Repairs – up to

\$10,000.

Eligibility: Individual homeowner occupants of property, not exceeding 3 dwelling units per

building, of which one unit is occupied by the owner, within the boundaries of the City of Cincinnati. Income qualifications vary by program. Contact the City for more info.

Eligible Repairs: Emergency repairs: Broken water lines where water is pouring, not dripping, out of the

line; Client's only accessible toilet is stopped up or otherwise unusable; Presence of gas fumes; No heat; AC not working in heat emergency where a member of the household is vulnerable due to health conditions. An electrical condition that poses a fire threat. Immediate repairs: can include modifications and accessibility improvements

for physically disabled individuals like wheelchair ramps, electric lifts, grab bars/handrails. Critical repairs can include: Defects affecting the integrity of the

structure or shell of the house like leaking roofs and gutters, decayed and/or damaged

siding, failing foundations, damaged or failed support beams.

Type of Funding: Grants

Contact: Department of Community and Economic Development (513) 352-6146

Service Providers: Service Provider: People Working Cooperatively (513) 351-7921

Service Provider: Max Construction Group (513) 381-1893

Program Link: https://choosecincy.com/resources/communities/

Lead Repairs Allowed? Yes

Contact: 513-352-2908

Lead Repairs Allowed? No