



For Immediate Release

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Hamilton County Commission Launches Home Repair Loan Program Powered by LISC Greater Cincinnati

Program opens to County residents outside of the City of Cincinnati on September 24

(Hamilton County-OH) Hamilton County is making it easier than ever for homeowners to make essential repairs with the launch of the new **Revive + Thrive Home Repair Loan Program** powered by LISC Greater Cincinnati. Backed by a \$2 million investment from the Hamilton County Commission through the American Rescue Plan Act (ARPA) and Community Development Block Grant (CDBG), with additional support from the Greater Cincinnati Foundation.

“At a time when homeowners are struggling with escalating property values, we are providing essential relief by making much-needed renovations more affordable,” said Commission President Alicia Reece. “The Revive + Thrive Home Repair Loan Program is a powerful tool our residents can leverage to maintain and enhance their homes so they can protect and grow their investment.”

Commissioner Denise Driehaus added, “This program reflects our commitment to ensuring that every homeowner in Hamilton County has the opportunity to improve their property; the Revive + Thrive initiative provides a pathway to affordable, accessible home repair that fosters long-term stability.”

“With the Revive + Thrive Home Repair Loan Program launch, we’re opening doors for homeowners who may otherwise struggle to finance necessary repairs. This program can be a giant step forward in improving living conditions, providing hope, and beautifying the community,” said Commissioner Stephanie Summerow Dumas.

The Home Repair program will launch throughout Hamilton County, with City of Cincinnati residents eligible later this year. Cincinnati City Councilman Reggie Harris said, “I’m extremely proud that Cincinnati residents in need will have access to critical home repair loans they didn’t before, thanks to this historic leadership and collaboration. It will help families stay in their homes, improve their communities, and is part of our continued commitment to safe, quality housing for all.”

Kristen Baker, Executive Director of LISC Greater Cincinnati, shares, "This new program represents a powerful commitment to preserving and enhancing our housing stock while offering vital support to homeowners who need it most."

Modeled after successful initiatives in Detroit and Memphis, which have helped hundreds of homeowners, the Revive + Thrive Home Repair Loan Program helps homeowners tackle repairs that improve living conditions and build long-term value in their homes, empowering families to create enduring financial legacies.

As part of LISC Greater Cincinnati's broader homeownership preservation strategy, the Revive + Thrive Home Repair Loan program, our newest program, goes beyond financial assistance, offering access to comprehensive resources that will support homeowners from start to finish. With a below-market 2% interest rate, the program is accessible to homeowners who may not qualify for traditional financing options. Loan amounts range from \$5,000 to \$25,000, providing the flexibility to address a wide range of repair needs, to include:

- Elimination of hazardous substances in the home
 - Electrical repairs
 - Furnace replacement
 - Roof replacement
 - Plumbing
 - Energy efficiency upgrades
 - Door and window replacements
 - Porches and structural support
- Warsaw Federal, Cincinnati's first Minority Depository Institution (MDI), is servicing the loans and ensuring the program is rooted in the community.

Homeowners in Hamilton County with incomes at or below 80% of the Area Median Income may be eligible for the program. This translates to \$75,500 for a family of three and \$58,700 for a single person.

But it's not just about the money. **The Revive + Thrive Home Repair Loan Program** includes wrap-around support services from trusted local partners. Working in Neighborhoods will guide interested homeowners through the application process, while Habitat for Humanity of Greater Cincinnati will oversee the construction process from getting bids to and managing repairs, ensuring that all work is done to the highest standards. By offering affordable financing and end-to-end support, the Home Repair Loan Program is a vital tool in stabilizing neighborhoods, enhancing financial stability, and helping homeowners protect and grow the value of their properties.

Homeowners can call 211 to begin the application process. For more information on the Revive + Thrive Home Repair Loan Program, visit www.hamiltoncountyhome.org.

About LISC Greater Cincinnati: LISC Greater Cincinnati is dedicated to fostering vibrant, resilient communities through strategic investments in affordable housing, economic development, and community well-being. By partnering with local organizations and implementing innovative programs, LISC drives positive change in the Greater Cincinnati.

About Warsaw Federal: Warsaw Federal is Cincinnati's first Minority Depository Institution, committed to providing inclusive financial services and supporting community development. With a focus on economic equity, Warsaw Federal plays a crucial role in expanding financial access and opportunities for all residents.

About Working in Neighborhoods: Working in Neighborhoods is a certified HUD-counseling agency that provides comprehensive support and resources to local homeowners, facilitating access to essential services and financial assistance.

About Habitat for Humanity of Greater Cincinnati: Habitat for Humanity of Greater Cincinnati works to build affordable homes and strengthen communities through volunteer labor and donations. Their expertise in construction management ensures high-quality home repairs and improvements.