

The High Price of Low-Cost Housing in the Heartland

Who We Are & What We Do



HOMEOWNERSHIP

WIN helps families grasp the dream of owning a home by rehabbing and building new homes throughout a neighborhood.



FINANCIAL LITERACY

WIN prepares families to purchase their first home by offering homebuyer training classes and individual counseling. Our training also focuses on working with families to save homes from foreclosure.



COMMUNITY BUILDING

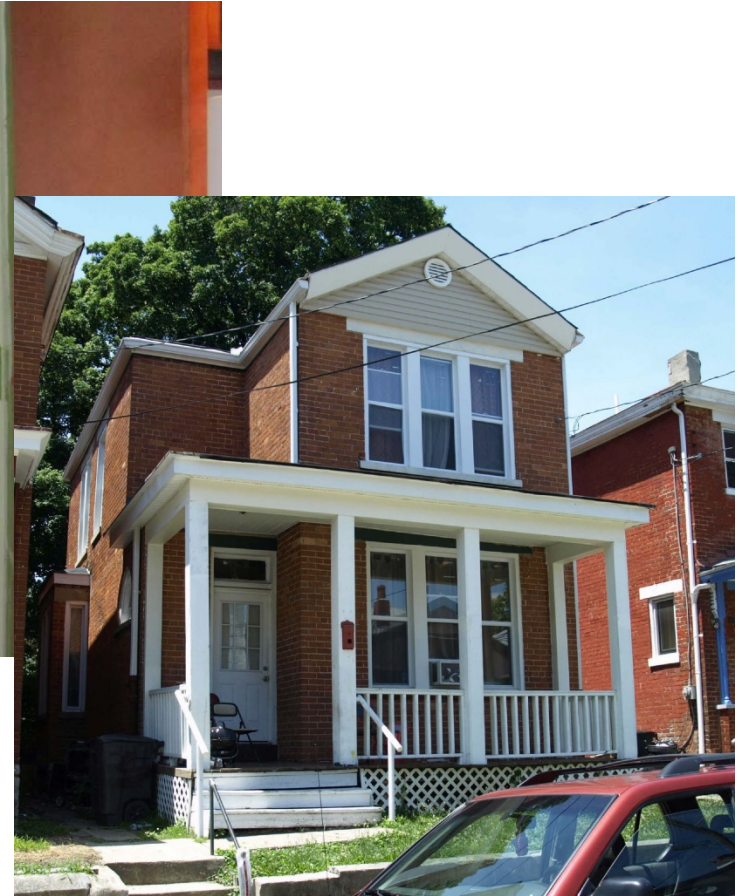
WIN works to train and empower community leaders to work with their community, local & national resources, and local governments to resolve community issues and build thriving vibrant, stable communities.

Who buys WIN homes?



Ken

Who buys WIN homes?



The Deerings

Who buys WIN homes?



Yolanda & Devin

Cincinnati Housing Affordability



2008

- Avg. FMR 2-BR: **\$726**
- Median HH Income: **\$61,699**
- Median Home Price: **\$107,000**

2018

- Avg. FMR 2-BR: **\$845**
- Median HH Income: **\$61,653**
- Median Home Price: **\$162,000**

Between 2008-2018:

- 2-BR rents increased by 16.3%
- Home prices increased by 51.4%
- Median HH Income remained flat (-\$46)

Cincinnati Shortage of 40,000 Affordable Housing Units

WIN Neighborhoods



Fergus Street, Northside

Northside: Changing Housing Market



4267 Fergus Ave (WIN)

Year Built: 1874
Construction: Brick
Bedrooms: 3
Baths: 1.5
Year Sold: 2014
Sq Footage: 1772
Sale Price: \$99,000
Cost per sq ft: \$55.87



4240 Fergus Ave (NEST)

Year Built: 1880
Construction: Brick
Bedrooms: 1
Baths: 1
Year Sold: 2019
Sq Footage: 974
Sale Price: \$154,000
Cost per sq ft: \$158.11

WIN Cost of Housing Development



New Build (2013): \$194,727
Sale Price: \$120,000



Rehab (2014): \$135,769
Sale Price: \$99,000



New Build (2018): \$227,033
Sale Price: \$139,900



Rehab (2017): \$160,328
Sale Price: \$124,900

WIN Neighborhoods: South Cumminsville



Llewellyn Avenue

South Cumminsville: The People



South Cumminsville: The People



South Cumminsville: The People



South Cumminsville: By the Numbers



Vacancy rate:	21.8%
Owner-occupancy:	58.7%
Median home value:	\$69,500
Median HH Income:	\$27,396
Minority/Non-White Population:	90.2%

- **66% of housing stock built prior to 1939**
- **38.7% of South Cumminsville homeowners are over age 65**

South Cumminsville Out of Poverty



Economic
Development



Youth



Walkability &
Transportation



Safety &
Beautification



Housing



Fresh Food &
Health

Replace Lost Housing



Near-Net Zero Homes: 25 New Construction In-fill

Replace Lost Housing With Better Housing

Net-Zero Urban Village: Building affordable homes featuring alternative energy technology & advanced efficiency



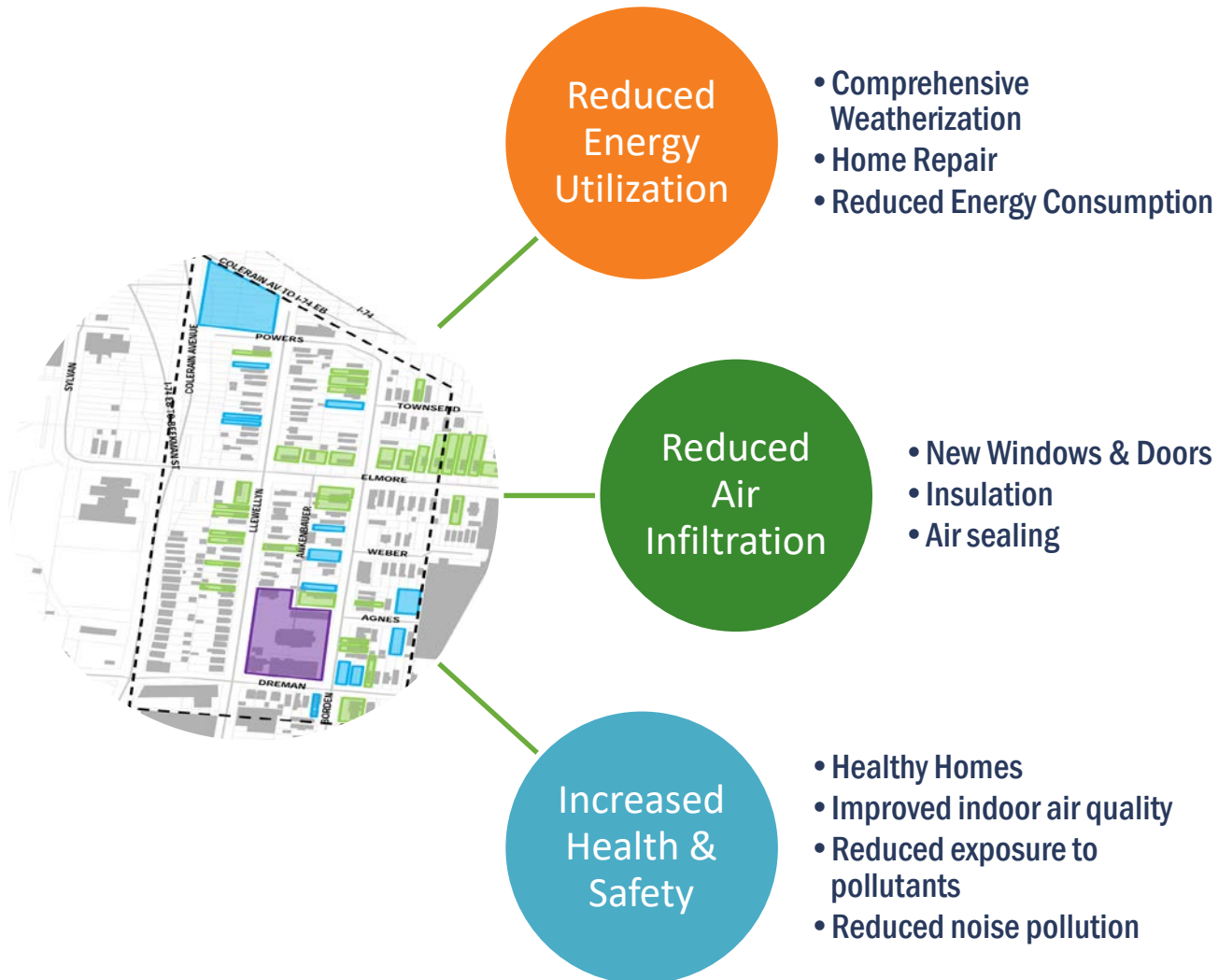
- LEED Silver Certified
- Structural Insulated Panels (SIPs) on all exterior Walls—graphite-enhanced expandable polystyrene for additional thermal resistance
- Solar panels to provide electricity throughout the house
- Multi-zone, ductless heating and cooling systems
- Energy Star double-hung windows with Low-E insulated glass
- 50-gallon heat pump water heater

Stabilize Existing Housing



25 Senior Homeowner Net Zero Retrofits

Housing: Near Net Zero Urban Village Retro-fits



Financial Stability

- **Senior IDA: Savings Match for Home Repairs**
- **Energy Education**
- **Homebuyer Training Classes**
- **Housing Counseling—Pre & Post**
- **Credit & Budget**
- **Financial Literacy Workshops**



Stories

Questions?

Contact:



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