

40 Years of Impact



40 YEARS



Habitat for Humanity®

Greater Cincinnati

Annual Report

July 1, 2025 to June 30, 2026



Carmen's story of Homeownership

Twenty years ago, Carmen partnered with Habitat for Humanity of Greater Cincinnati (formerly Millcreek Habitat) to build and buy her home. "When I was accepted, I couldn't believe it," says Carmen. She says how knew how life-changing this opportunity would be for her and her son, Carmez, who was 12 years old at that time. Carmen said Carmez was "through the roof excited" about building and moving into their new home.

"Of course, I cried [when I got the keys]. I couldn't believe that this house was mine," remarks Carmen. "It's a dream come true. I had been wanting to be a homeowner. It was one of my goals I wanted to reach in life and I finally reached that. It's amazing."

Throughout the 20 years spent in her home, she watched Carmez grow up and go on to graduate high school and become the great

man he is today. Carmez still visits often bringing his children. Carmen says that her home quickly became a go-to gathering place for family during the holidays.

This year, Carmen paid off her mortgage and is excited about the financial freedom that provides. She says it is a huge weight off her shoulders knowing that her home is 100% hers.

Carmen says she is grateful to the community of donors and volunteers that helped her achieve her dream. **"Thank you so much, because you made the opportunity for me to get where I am today."**



see more online



together, we build a legacy

For 40 years, people across Greater Cincinnati have come together around a simple belief: everyone deserves a safe, stable, and affordable place to call home.

Because of you, nearly 750 local families have achieved affordable homeownership, and more than 900 homeowners have received critical repairs that allowed them to remain safely in their homes. Behind every number is a family whose future changed because donors, volunteers, homeowners, and community partners chose to build alongside them.

That commitment matters more than ever. Homeownership continues to move further

out of reach for many families. First-time homebuyers now account for only 21% of home purchases, an all-time low. Yet this challenge has strengthened our resolve and inspired us to find new ways to serve more families.

This annual report reflects the progress you made possible in fiscal year 2026. This year, we broke ground on our first large-scale developments and reached a record of 26 homes under construction at one time.

As this report is published, Q. Dozier is completing his service as Board Chair. During his tenure, Habitat has more than doubled the number of families we serve each year – growth made possible by donors like you and by steady leadership at every level.

These achievements lay the foundation for a new chapter for Habitat for Humanity of Greater Cincinnati. We are building with greater

scale, urgency, and collaboration because our community needs more affordable paths to homeownership.

Thank you for the time, resources, and trust you have invested in our mission. You helped build HFHGC's first 40 years. Now, you are helping to create what comes next: more homes, stronger neighborhoods, and greater opportunity for families throughout our region.

We are honored to build the next chapter with you. Together, we build Greater Cincinnati.

With gratitude,

Joe Hansbauer
President & CEO

Michael Q. Dozier
Board Chair



Pictured left: the first Greater Cincinnati Habitat homeowners (center) in front of their new home in Covington 1987.

On the cover: all seven homebuyer families breaking ground on their Hamilton homes.



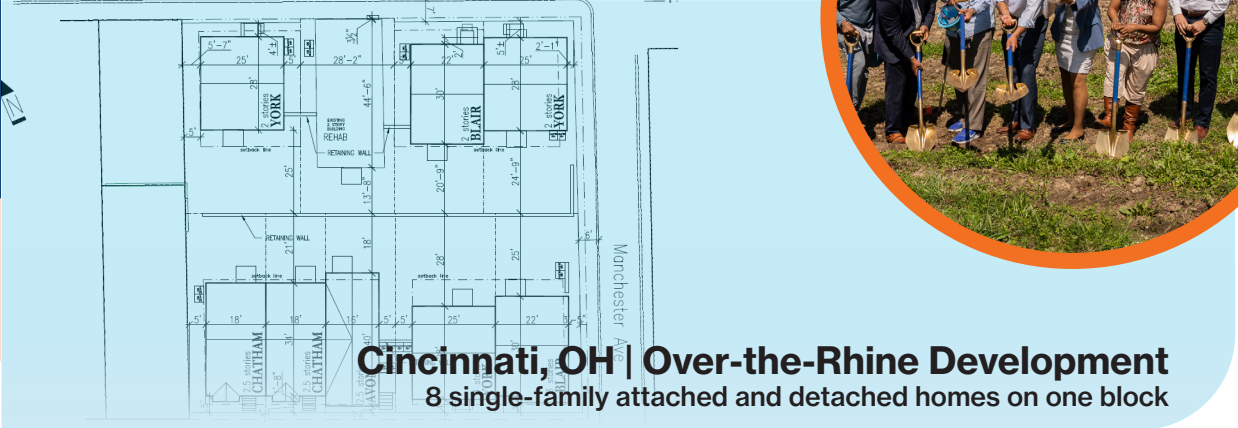
together, we build communities

Concentrated Infill
For 40 years, Habitat has turned unused vacant lots into beautiful affordable homes. This year, we built on this model by constructing clusters of homes – leading to larger neighborhood revitalization and creating efficiencies within our operations. This year's concentrated builds were in Covington, Kentucky, and Hamilton, Ohio.

First Large-Scale Developments
In June 2026, we broke ground on the first two large-scale developments: Over-the-Rhine and Oxford. Both of these developments will be built in partnership with an external general contractor. This method allows us to increase the number of homes we can build and tap into resources reserved for larger-scale developments, without compromising quality or connection to the mission.

44 homes were under construction
18 homes were completed and sold
9 mortgages paid off

28 kids moved into Habitat homes



Modular Home Building
This year, we piloted our first modular home as a way to explore the process and evaluate how it might help to address the housing affordability needs of our community. This home was designed to fit Habitat's typical standards, built off-site, and set onto a traditional foundation with a basement. This home will be nearly identical to other Habitat homes.



together, we build stability

196 homes repaired

This year, homeowners across 32 municipalities worked with Habitat to repair or increase accessibility of their homes. Repair programs focused on seniors, military-connected families, and older homes with lead hazards.

primary repair categories

72 lead mitigation or remediation

57 roofing & exterior

18 accessibility modifications

17 multiple major categories

14 plumbing

13 electrical & mechanical



35+ international families served through tithe

2 Rock the Blocks: Covington and Hamilton

233 volunteers were mobilized to complete 19 exterior home improvement projects.



"Home is everything."
hear Deborah's repair story



building opportunity

24 students graduated from the Habitat Construction Training Program, a 6-week, hands-on program designed to prepare individuals to enter in-demand careers in the trades.

"It's super important to have a program like the Construction Training Program because the construction field is suffering. We need laborers. CTP is the perfect introduction to bring in the next generation."

hear MiMi's CTP story



71% of program graduates secured employment after graduation.



Rock the Block Hamilton
April 2026



2,112 unique volunteers
37,287 total volunteer hours

\$1,250,606 estimated value of volunteer time in FY26



"What started as a volunteer day turned into something I really connected with, because you could see right away that this was about more than building or repairing something – it was about supporting families, strengthening the community, and changing lives in a real hands-on way."

Matt Heringer, Volunteer from Delta Air Lines



Global Village El Salvador
February 2026

the impact of
volunteers



Real Estate Community Build

For the second year, The Real Estate Community Build brought together businesses and professionals in the real estate industry to sponsor and construct a Habitat home. Participants raised over \$60,000 and brought out 135 volunteers throughout June.



Women Build

During May, 144 volunteers helped build a home alongside a Habitat homebuyer and raised over \$80,000 from 96 donors and sponsors to support the cost of construction.



Pope Leo Village

In the fall we launched Pope Leo Village, an initiative of 21 Habitat affiliates across the nation to engage young adults in service.



Coalition Builds

Faith Coalitions gave thousands of hours of service and sponsored two homes in Evanston.



Habitat Young Professionals

Habitat Young Professionals served as ambassadors for the Habitat mission. They gave over 1,047 volunteer hours, planned events and fundraisers, and raised over \$12,000.

the power of partnership



\$4,426,885
in sales to help build and repair homes

Thanks to the thousands of shoppers and donors who helped to further our mission through the ReStores. Over the year, we made several strategic decisions to increase the profitability of the ReStores. In September, we reopened the Florence ReStore at a bigger and busier storefront. In June, we switched to a 5-day schedule and consolidated operations by closing two stores.

4,247

individuals supported Habitat financially

117

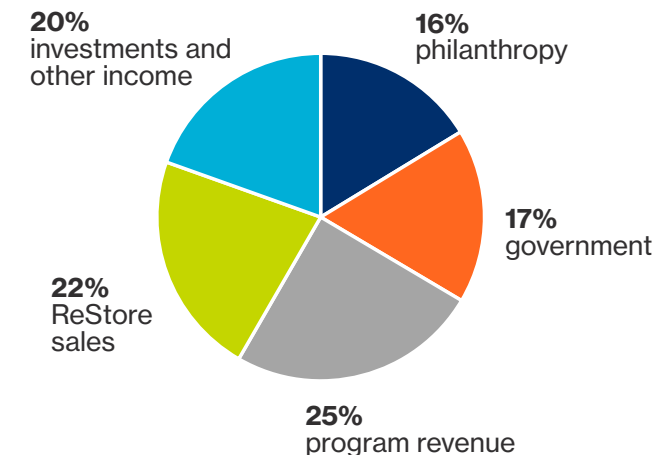
businesses sponsored programs or projects

Advocacy

Together, we invested hundreds of hours in government advocacy to advance affordable housing policies at the neighborhood, city, state, and federal levels. Advocates and staff used their collective voices to spark change resulting in new funding and policies that advance our mission.



Sources of Income





together, we build Greater Cincinnati

Corporations ‡

84.51° | A Kroger Company
Amazon
Ameritas
BHDP Architecture
Chemed Foundation
Cherry Bekaert Foundation
Delta Air Lines Inc.
Ethicon Surgical Technologies Fund
Fifth Third Foundation CRO, Fifth Third Bank, N.A., Trustee
First Commonwealth Bank
GE Aerospace
General Electric Credit Union
Givaudan Flavors Corporation
Greater Cincinnati Mortgage Banker's Association
Guardian Savings Bank
Heart in Hand Needleart
Keepsakes
Lowe's Charitable and Educational Foundation
Millcraft Paper Company
Millstone Fund
Park National Bank
pep, LLC
PNC Foundation
Regency Centers
Republic Bank & Trust Company
Schneider Electric
Southwestern Ohio Regional Transit Authority/Metro
State Farm Insurance
Stitch-Con
The Bank of America Charitable Foundation, Inc.
The Hillman Group
The Procter & Gamble Company
The REALTOR® Alliance of Greater Cincinnati

U.S. Bank Foundation
Union Savings Bank
Wright-Patt Credit Union

Foundations

Agnes Nordloh Charitable Trust
Anonymous
Alta Good Deeds Foundation
Butler Foundation
Edelweiss Foundation
Evelyn W. Dunn Charitable Trust
Fischer Family Foundation
George B. Riley Trust Estate
Greater Cincinnati Foundation
Greater Oxford Community Foundation
Justin R. Niklas Family Foundation
Matthew 7 Foundation
Maxwell C. Weaver Foundation
Robert A. & Marian K. Kennedy Charitable Trust
The Barry F. Smith Family Fund of the Cambridge Charitable Foundation
The Farmer Family Foundation
The G. Richard & Jane S. Thomas Foundation
The Kaplan Foundation
The R.C. Durr Foundation, Inc.
The Robert & Adele Schiff Family Foundation
The Spirit of Construction Foundation of Greater Cincinnati
The Sutphin Family Foundation
The Unnewehr Foundation
William P. Anderson Foundation
Wohlgemuth Herschede Foundation

Public Funding

Clermont County
City of Cincinnati - Community Development
City of Newport
City of Oxford
Federal Home Loan Bank of Cincinnati
Hamilton County Community Development
Ohio Housing Trust Fund
Ohio Department of Development

Faith Communities

All Saints Church
Anderson Hills Church
Armstrong Chapel UMC
Bellarmine Chapel
Bridgetown Church of Christ
Burress Temple Apostolic Church
Christ Church Glendale
Christ Presbyterian Church
Church Of The Redeemed Women's Circle
Cincinnati Meeting of Religious Society of Friends
Crossroads Missions/Help Build Hope
Diocese of Southern Ohio
Erlanger Christian Church, Inc.
Faith Lutheran Church & Campus Ministry
Good Shepherd Lutheran Church
Greater Liberty Baptist Church Inc.
Hartzell United Methodist Church
Hyde Park Community United Methodist Church
Knox Presbyterian Church
Oak Hills Presbyterian Church
Our Lord Christ the King Church
Oxford United Methodist Church
Parkside Christian Church
Presbyterian Church of Wyoming
Runyan Memorial Christian Church
St. Barnabas Episcopal Church
St. Paul Community United Methodist Church
St. Stephen Church

St. Thomas Episcopal Church
St. Vincent Ferrer Church
Sycamore Presbyterian Church
United Methodist Women

Gifts Made In-Kind\$

Align Kitchen
Crossroads Missions
Ernst Concrete
Fred Orth
Gilbert Ave Associates
Green Sheen Paint
Hamilton County Land Reutilization Corporation
Kwikset
PLK Cooper
Schneider Electric
Whirlpool Corporation

Coalitions & Core Volunteer Groups

A-Team
Eastside Coalition:
Church of the Saviour United Methodist
Good Shepherd Lutheran Church
Hartzell United Methodist Church
Kenwood Baptist
St. Barnabas Episcopal Church
St. Paul United Methodist Church
St. Vincent Ferrer Roman Catholic Church
Sycamore Presbyterian Church
Wyoming Presbyterian Church
Hearts & Hammers Squad
Hope Coalition:
Ascension and Holy Trinity, Wyoming
Calvary, Clifton
Christ Church Cathedral, Cincinnati
Christ Church, Glendale
St. Andrew's, Evanston

“Listening to the way that my dad talks about the community and how Habitat is helping to regenerate a lot of parts of Cincinnati [is what inspires me to give].”

Laura Wyatt
monthly donor and daughter of
Westfed Volunteer, Gary Brichler



read Laura's story



Shalom Coalition:
Anderson Hills Church
Bellarmine Chapel
Hyde Park Community United Methodist
Madeira Silverwood Presbyterian
Our Lord Christ the King Church
St. Cecilia Church
St. Stephen Church
St. Susanna Church
Sycamore Coalition:
Faith Community UMC
Good Shepherd
Montgomery Community Church
West Chester UMC
Westfed

‡ Sponsorship of \$5,000 or more.
\$Donation value of \$5,000 or more. Excludes ReStore GIK.



4910 Para Drive
Cincinnati, OH 45237

*Seeking to put God's love into action,
Habitat for Humanity brings
people together to build **homes,**
communities, and **hope.***

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numbers, videos, and
stories online.**