



2025 Annual Impact Report

Mission:

Helping people create sustainable futures, through community building, housing opportunities, and financial education.



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Dear Friend,

To our donors, volunteers, and partners, thank you—your generosity makes this work possible and brings hope and stability to families across our communities.

In 2025, because of your investment, Working In Neighborhoods directly served 2,137 individuals and reached an additional 1,000 through outreach impacting families throughout Greater Cincinnati. At the heart of this work is a simple but powerful goal: helping families find and keep safe, affordable homes in stable, thriving communities.

Through our recent strategic planning process, we reaffirmed our mission, vision, and values—centered on creating sustainable futures, advancing financial stability, and building equitable communities grounded in respect, integrity, justice, and hope. This year's achievements reflect that commitment in action.

Looking ahead, we are implementing a three-year strategic plan focused on expanding programs to meet growing needs—including support for first-time homeowners and increased foreclosure prevention—while strengthening our financial foundation, raising awareness of our work, and investing in staff and systems to improve outcomes.

We invite you to explore WIN's Annual Impact Report to see how your support is making a difference for families and neighborhoods.

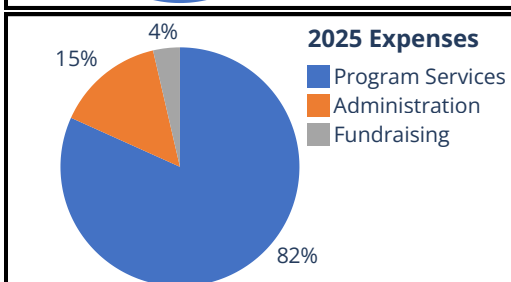
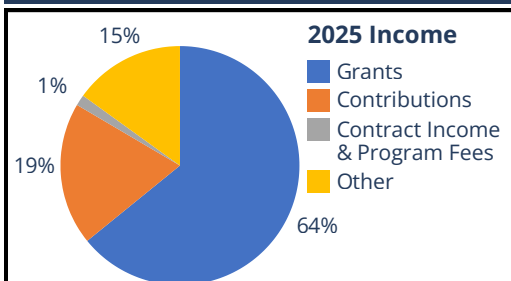
Thank you for being part of this work—your ongoing investment helps ensure families and neighborhoods continue to thrive.

S. Barbara Busch

S. Barbara Busch, SC
Executive Director

Joy E. Gazaway

Joy E. Gazaway
President, Board of Trustees



2025 Income		
Grants	1,048,828	64%
Contributions	316,057	19%
Contract Income	24,097	1%
Other	246,166	15%
	1,635,147	100%

2025 Expenses		
Program Services	1,301,800	82%
Administration	233,297	15%
Fundraising	57,693	4%
	1,592,790	100%

Balance Sheet December 31, 2025 Unaudited	
Assets	
Cash & Investments	1,529,126
Accounts Receivable	309,652
Fixed Assets	2,229,469
	4,068,247
Liabilities & Equity	
Payables	501,545
Equity	3,566,702
	4,068,247

Financial Education & Homeownership

207

Back Office & One Time Services

In 2025, WIN provided services to 532 customers across one-on-one counseling, group education, and one-time services.

Back Office & One Time Services

WIN participated in programs to help homeowners stay in their homes. These programs include:

- Lead Safe Hamilton County
- Revive + Thrive Home Repair Loan
- Hamilton County Treasurer Tax Forgiveness Program
- Stockyard Forgivable Home Repair Loan
- Homestead Qualification & Affordability Analysis

Group Education

WIN provided homebuyer training to 162 people across in-person, virtual, and self-guided classes. 28% of WIN's Homebuyer Class participants purchased their first home within three to nine months of completing the class with another 27% actively looking.

WIN provided workshops on Budgeting & Money Management, Identity Theft, and Life as a Homeowner to 51 people. In addition, WIN taught workshops at five outreach events.



Senior IDA participants celebrated the kickoff of the 2025 program.

One-on-One Counseling

Ten senior homeowners (age 60+) participated in a matched savings program with Union Savings Bank/Guardian Savings Bank. Over a nine month period, homeowners saved \$500 and received a 3:1 match of \$1,500 for a needed home repair. Participants received one-on-one coaching and attended group education sessions.

WIN provided one-on-one rental counseling, pre-purchase counseling, post-purchase counseling, and delinquency/foreclosure prevention.

213

Group Education Customers

112

One-on-One Counseling Clients



The Hamilton County Tax Forgiveness Program was announced in August.

Housing Development

In 2025, Working In Neighborhoods built two single-family homes in the Near-Net-Zero Urban Village. This project aims to construct 25 near-net-zero homes that will be sold to low-to-moderate income, first-time homebuyers. By taking time to work out the kinks with the first two homes, we will be able to complete three additional units in 2026. WIN also rehabbed one home in S. Cumminsville. All three are near completion and will be on the market in May 2026.

WIN's Near-Net-Zero Urban Village also includes retrofitting 25 existing homes for legacy homeowners in S. Cumminsville, 15 of which have been completed. In 2025, WIN raised the funds to complete another seven retrofits in the neighborhood.



Solar panels were installed at 1789 Agnes St. in October.

Community Building

Youth Enrichment Program

In 2025, WIN served 455 children across holiday events (Easter Hop-Up Egg Hunt, Boo Bash Trick or Treat, and Santa's Workshop) and WIN Brings the World to Our Backyard Summer Camp.

The 2025 Summer Camp covered financial, nutritional, and environmental sustainability. Throughout the eight-week camp, children received hot lunches and snacks every day. Many educational and entertaining guests visited campers, including First Financial Bank, Cincinnati Museum Center, Mad Cap Puppets, Millcreek Alliance, and Gorman Heritage Farm. Campers went on five field trips, one of which was to the Ohio State Fair.

S. Cumminsville Community Council distributed 271 backpacks as part of their Back to School-School Supply Giveaway in collaboration with First Baptist Church of Cumminsville and Dunked-Out.



Summer campers completed many fun projects in 2025.



At Santa's Workshop, kids picked out three gifts to take home.

Beekman Corridor Coalition Traffic and Housing Action Teams

The Beekman Corridor Coalition Traffic Team put together a 35-point traffic safety plan, which was thoroughly vetted in the Corridor by conducting surveys door-to-door, sending online surveys, and presenting the plan at community council and other public meetings. The Devou Good Foundation helped to review and map the traffic plan.

After reaching a consensus, the team hosted meetings with Cincinnati City Council members, City of Cincinnati Department of Transportation and Engineering (DOTE), and Cincinnati Police Department, winning endorsements from three council members and the Police Department.



Housing Team members at OCDCA Statehouse Day.

To date, ten points have been executed or committed, including a \$2 million Safe Streets rehab on Westwood Northern Blvd. Now, we are revising the plan and will continue working with the City to complete it.

The Housing Action Team toured four Ohio State Representatives who had never toured the Corridor. Each committed to supporting our efforts to secure state funding for home repairs in the five neighborhoods.

During the Ohio Community Development Corporation Association's (OCDCA) Statehouse Day, Housing Team members Rev. Sandra Davis and Ia Johnson educated legislators about the value of preserving the Ohio Housing Trust Fund. The Fund was restored in June thanks to intense advocacy.

Food Access

WIN's Drive-Thru Produce Pop-Up served fresh fruit and vegetables and shelf-stable foods to an average of 127 households each month in 2025, totaling 35,555 pounds of food, or over 17 tons. Pop-Ups also served as a hub for distributing community information and registering voters.

Two new gardens were developed in the Beekman Corridor. We are grateful to Cincinnati Permaculture Institute (CPI), the City of Cincinnati's Office of Environment and Sustainability, the Cincinnati Health Department, and the Civic Garden Center for their partnership in expanding food access in the Corridor.



Garden @ Bethel in S. Fairmount.

We thank the following individuals and organizations who supported Working In Neighborhoods in 2025. Your gifts fund sustainable housing, financial education, and vital community support across Greater Cincinnati.

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*In memoriam

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Volunteers Making a Difference

We couldn't do it without **you!** In 2025, 818 WIN volunteers devoted more than 2,200 hours to creating housing equity and building thriving neighborhoods. Thank you for making a difference in our urban neighborhoods!



Volunteers from Crane Co. cleared debris from WIN's rehab home at 3719 Llewellyn Ave.



3733 Llewellyn Ave., A.K.A. "the Tiny House," is nearing completion thanks to three dedicated volunteers.



FEG Investment Advisors prepared the S. Cumminsville Community Garden for winter.



WIN's Monthly Produce Pop-Ups benefited from a strong volunteer presence.



Union Savings Bank/Guardian Savings Bank sponsored Boo Bash, volunteering and donating trinkets for the kids.



"I think it's needed in the neighborhood. People need to know that they're loved. And that not just the parents love them—the people in the neighborhood love them."

– Deborah M. Sims on WIN's Youth Enrichment Program

Want to see what you make possible year round? Subscribe to WIN's Monthly E-Newsletter at <https://wincincy.org/newsletter/>