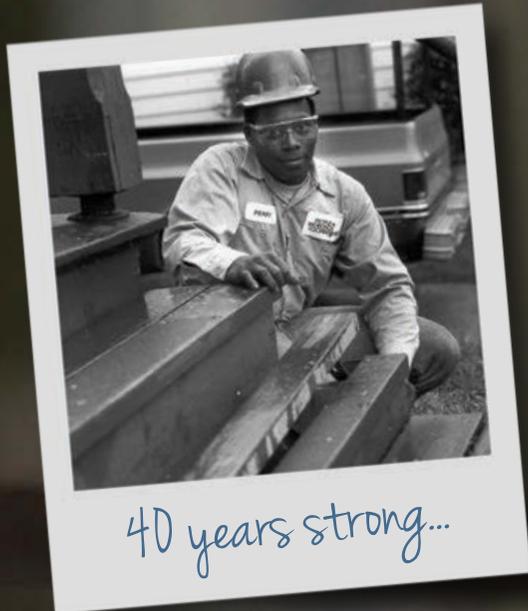


2014 Annual Report

Looking Back

*you have always
made the difference*



40 years

We've been improving people's homes while changing their lives



“The purpose of life is not to be happy. It is to be useful, to be honorable, to be compassionate, to have it make some difference that you have lived and lived well.”

RALPH WALDO EMERSON

PEOPLE WORKING COOPERATIVELY (PWC) has been performing emergency home repairs, energy conservation services and home modifications for 40 years.

This is what we do every day – helping low income, elderly, disabled and veteran homeowners stay in their homes. The homes we repair and improve are livable because of PWC. More importantly, the people we serve are safer, more independent, and healthier.

These are the benefits of the work of People Working Cooperatively.

The employees and volunteers of PWC are good at what they do, and they care about the people they are helping. Being skilled in your craft is important, but being passionate about serving people and always doing your best work is critical. PWC employees and volunteers live out this passion.

PWC has always provided our services quietly and efficiently. PWC has been satisfied to do good work and let the results speak for themselves. We have not spent much time or energy advocating for the importance

of the outcomes we achieve.

As PWC moves into the next 40 years, it is apparent that we are going to have to become much better in the area of advocacy. Why?

PWC is a home-grown, one-of-a-kind organization, the only one in the country. But PWC is still not that well known. This is where you can help.

People want to invest in things that matter. With our daily lives filled with so many distractions, how do we sort through everything to take the time to learn about the things that are important?

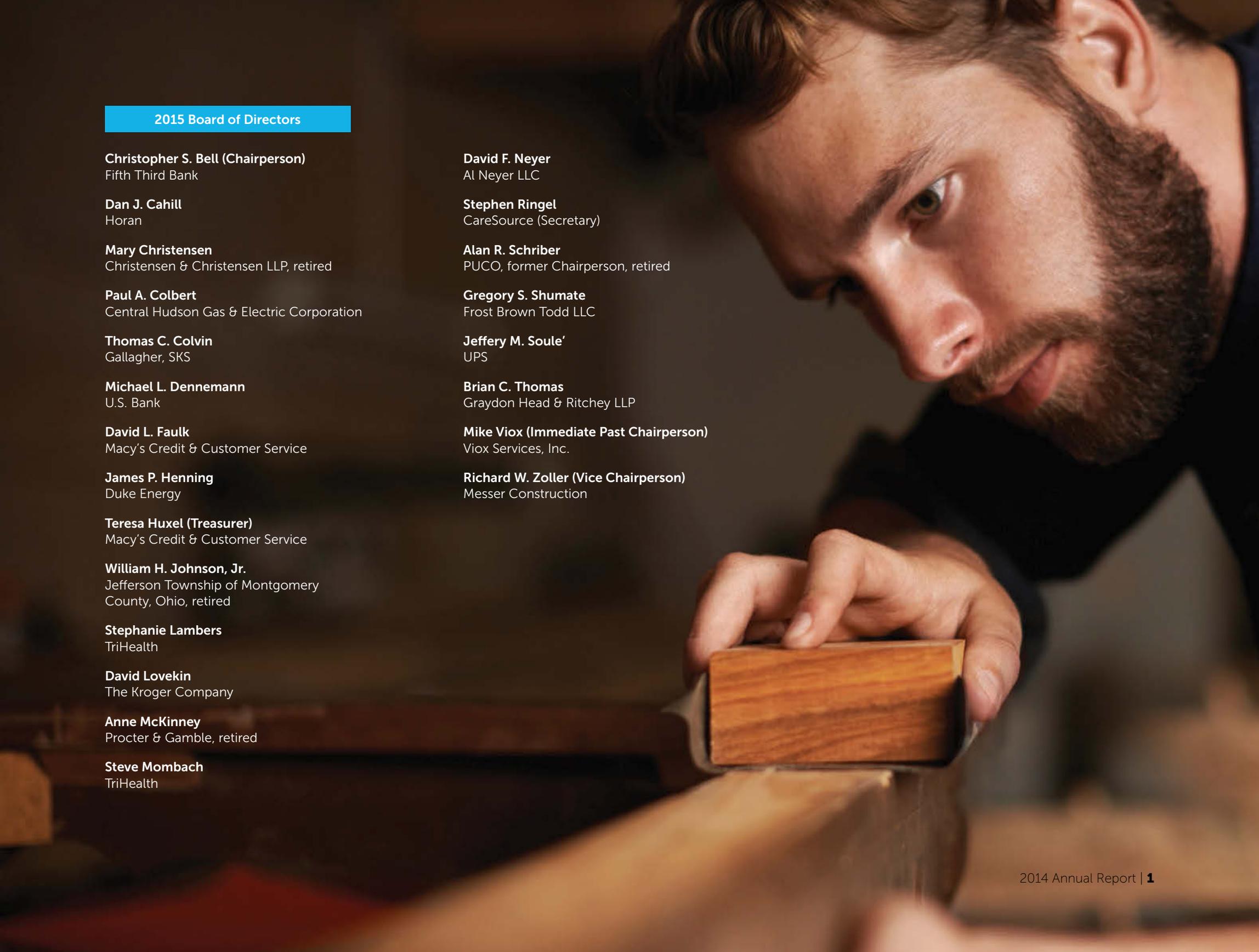
My call to action for you is to become an advocate, a champion - for PWC and our clients. Involve your family and friends.

Your service will undoubtedly make a tremendous difference to the life of someone who needs help. And ironically, your service will make a tremendous difference to you too.

Thank you for being a champion for People Working Cooperatively.

Jock Pitts, *President*





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Horan

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Central Hudson Gas & Electric Corporation

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Gallagher, SKS

Michael L. Dennemann

U.S. Bank

David L. Faulk

Macy's Credit & Customer Service

James P. Henning

Duke Energy

Teresa Huxel (Treasurer)

Macy's Credit & Customer Service

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Viox Services, Inc.

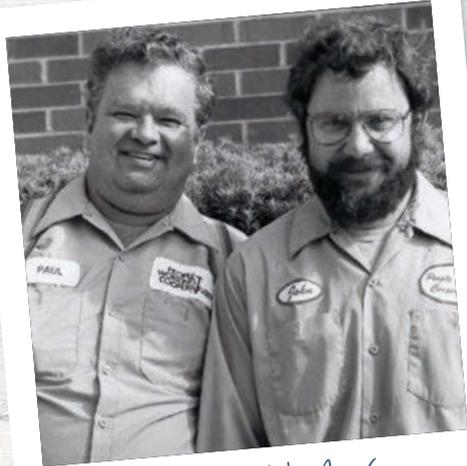
Richard W. Zoller (Vice Chairperson)

Messer Construction

40
YEARS

Looking Back

Over the past 40 years



Paul Hoerlein & John McGee - PWC's plumbing duo back in the day.



Debi Reed and co-worker advocating for the elderly

1975 THE STORY BEGAN with two men, a telephone, and a desk. From a garage in Covington, Kentucky, two employees and a small volunteer administration team set out to provide low-income households with minor home repair and weatherization services. During the year following its inception, People Working Cooperatively helped 43 low-income homeowners.

Now in its 40th year, PWC has proudly provided more than 282,000 services to eligible clients, who on average earn about \$13,500 a year. Typically, these

individuals face challenges due to illness, disability, job loss or other circumstances. Our services include emergency and critical home repairs, weatherization and energy conservation, home modifications and volunteer-assisted repairs and maintenance services.

Our emergency services program is at the heart of PWC. We help clients like Dorice of Forest Park, a 67-year old widow with an immaculate but aging home that needed many repairs. Dorice's furnace was broken one recent winter leaving her without heat. PWC was able to repair it quickly and keep her in her home.

"God bless PWC - that's all I can say," she said. "When that heat clicked on I said 'halleluah!' PWC has been there for me when I needed help, from the furnace, to my roof and front door. I wouldn't be able to live here without them."

In 1986, PWC expanded our service offerings to include free home weatherization, thanks to a partnership with Duke Energy. Weatherization is now our largest program, funded by many sources including Duke and the State of Ohio. In 2010 the U.S. Department of Energy granted PWC \$1.5 million for the Weatherization Innovation Pilot Program. This marked the first time PWC was directly funded by the federal government.



PWC founder



1975 PWC opens in a garage in Covington. The small staff performs 43 services for low-income families in its first year.



1983 People Working Cooperatively Volunteers come together to help homeowners in need for our first Repair Affair.



1984 Adopt-A-Home campaign raises \$110,000 to repair homes for the elderly.



1985 PWC completes our 5000th home repair when we make critical updates to Katie Stiggers' Evanston home (single mother of seven).



1986 PWC partners with CG&E to weatherize 1,600 area homes for free Weatherization.



1987 The first annual Prepare Affair launches to help our neighbors stay safe during the winter.



1994 "Invisible Poor" report published. Findings: Over 50,000 area households earned less than 50% of the area median income.





Our client Marsha, 70, of Avondale was especially thankful for home weatherization.

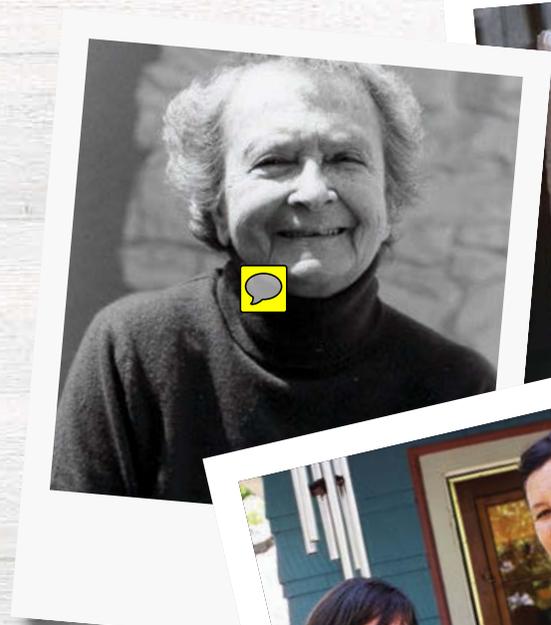
"I dread winter, because my bedroom never warms up," she said in a letter to PWC. "... But not this year! Because of some super guys and the super work they did, my house is warm! I can take a shower without the space heater. I don't have to run the space heater all

night, which is a serious fire hazard - but it (was) either that or freeze."

PWC is well known in the community for quality home modifications. We first began providing home modifications in 1984, with a check for \$100,000 from the Consolidated Foods Leadership Program. This established the Home Modification Program for the Disabled. Today we offer Modifications for Mobility, building ramps, grab bars, modified bathrooms and more for homeowners with disabilities.

Help has also come from signature PWC volunteer events Repair Affair and Prepare Affair. Held each year in May, Repair Affair keeps skilled volunteers focused on significant home repairs and modifications that may be too large or expensive for typical PWC funding. Prepare Affair is held each November to rake leaves and clean gutters for the elderly. Repair Affair was founded in 1983, Prepare Affair in 1987.

In recent years, PWC has added our social enterprise, Whole Home, which provides home modifications at competitive prices. We have also taken over ownership of the Hamilton County Fall Prevention Task Force and entered the local healthcare arena. Learn more about our 40-year history at PWC40.org.



PWC client with SVP of operations, Nina Creech



Perry Ward, PWC Journeyman Plumber and 30-year employee



1998 The first Oscar Night® America gala takes place. The event raises \$39,000.



2002 People Working Cooperatively officially opens new Paddock Road location.



2007 People Working Cooperatively grows to 88 full-time employees.



2009 USA Today names PWC's Oscar Night® America event one of the "Top Ten Most Successful in the U.S."



2010 U.S. Dept of Energy grants PWC \$1.5 million for the Weatherization Innovation Pilot Program. First time directly funded by the federal government.



2012 PWC launches its social enterprise Whole Home, to serve homeowners above PWC's income guidelines.



2013 PWC merges with the Dayton Fund for Home Rehabilitation. This partnership allows us to expand our reach into Dayton homes.





Poised to play a role in health care through expansion of service

*Further impacting the well-being
of our aging population*

“Working with PWC in
collaboration for fall prevention
is to bridge the gap between
evidence based education and
risk reduction in the home
environment”

-Stephanie Lambers

The Impact of Fall Prevention

Falling in adults 65 and older is a complex problem confronting public health, the health care system, care-givers and families. Statistics alone do not begin to measure the pain, but a number of significant trends truly highlight the magnitude of the problem:

- 1 out of 3 Americans 65 years old and older fall each year.
- 48% of falls happen in the home.
- 1 out of 5 falls cause a serious injury (head trauma/fracture).
- For those 65 years old and older falls are the number one cause of death from injury.
- The rate of fatal falls increases dramatically with age.
- Among adults 75 and older, those who fall are four or five more times likely to be admitted to a long-term care facility for a year or longer.

Impact of People Working Cooperatively

In 2014 PWC partnered in a health demonstration project with TriHealth in collaboration with Green Township Fire & EMS. This study, funded by the Ohio Health Department – EMS Division, was the first such study in the State of Ohio. The study included the “high risk population” of older adults

over the age of 65 who had a history of falls in their home or who had called “911” in the previous 12 months due to a fall. This innovative project, called the TriHealth Multifaceted Fall Prevention Study, leads seniors through seven weeks of education and behavioral changes related to fall prevention utilizing a nationally recognized evidence-based program called “Stepping-On.” Following the classes, both an Occupational Therapist from TriHealth and a Certified Aging in Place Specialist from PWC walk the client’s home together, completing a comprehensive in-home assessment.

The National Council on Aging has recognized “Stepping-On” as one of the top three programs for “Return on Investment.” PWC continues to strive to be a recognized leader in the community on “Aging in Place”, energized and mobilized, to end unsafe and inaccessible homes for low-income and disabled homeowners.



Anthony Johnson

Installing a new sidewalk gives him a barrier-free entrance and exit to his home

Anthony Johnson was working at the Mexican border with a special Army task force and the DEA when a critical injury nearly took his life. But he survived.

Now, the 27-year old is at home in Dayton, KY being cared for by his father Randall. Anthony is unable to walk, communicate or even perform simple tasks. It all rests on his dad, who also cares for Anthony's 10-year-old-son, Mason. Randall quit his job to be Anthony's full time caregiver.

"If not who but me," he said. "Of course I'm going to take care of my son." The elder Johnson is much more than a caretaker, he is Anthony's advocate. Randall has fought hard to make sure Anthony gets the services he needs to remain comfortable. "There's so much red tape everywhere you go," he said. "People say they will help you but it's just a lot of talk."

Anthony has received much help and services from local nonprofits and hospitals, even an accessible ramp and wheelchair. However, the ramp couldn't be used because the connecting sidewalk had steps. The family applied for help from PWC and volunteer manager Aaron Grant saw that the needed work would make a great project for the World Changers, a national youth group that comes to PWC annually to perform community service. A group of fresh-faced teenagers showed up at the Johnson home on a Tuesday morning ready to work in near 90-degree heat. It was slow going, but by Friday a newly

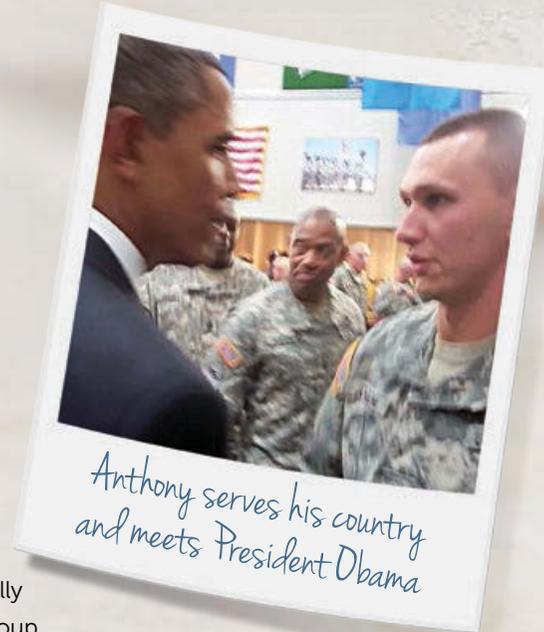
accessible sidewalk was in place.

"It just touches me, all those kids so willing to help Anthony," said Randall. "I'm just overwhelmed. Thank you. Thank you so much."

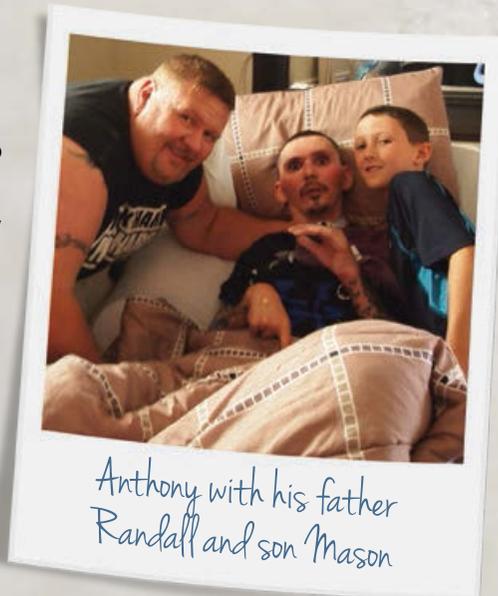
"It's beyond the scope of what we'd typically do," said Grant. "But it's a perfect job for a group with a lot of enthusiasm like the World Changers."

The new sidewalk gives Anthony a barrier-free entrance and exit to his home.

"I'm grateful for those kids and what they did to help me," said Johnson. "It's a good thing to see young people giving back...just like my son. He gave back and now it's time to take care of him...I'm grateful that PWC can help."



Anthony serves his country and meets President Obama



Anthony with his father Randall and son Mason



World Changer volunteers replacing his sidewalk



The finished sidewalk ramp

Quick Overview

Achievements we have made during the 2014 year



Dayton Fund

PWC's first full year working in Dayton resulted in \$283,333 in funding to perform 167 services for 120 low-income households impacting a total of 245 individuals.



MyCare Ohio

PWC expands its healthcare footprint when selected to provide home modification and accessibility services for Molina and Aetna through the MyCare Ohio program for Medicare/Medicaid clients.



Repair Affair

475 volunteers contributed 2,894 hours to assist 69 elderly and disabled homeowners with home repairs for the 32nd annual spring volunteer event.



Veterans Campaign

PWC's Ramp it up for Veterans Campaign raised \$325,410 and assisted 711 veteran households.



Emergency Medical

PWC partnered with TriHealth and Green Township Fire & EMS to implement a health demonstration project. The project, called "Multifaceted Fall Prevention Study," was funded by The Ohio Division of Emergency Medical Services.



Fall Prevention

PWC was asked by the Hamilton County Health Department to assume all responsibilities and activities of the Fall Prevention Task Force, a collaborative group across Greater Cincinnati to address fall injuries in older adults.



Volunteer Hours

People Working Cooperatively Volunteers contribute a total of 24,876 hours of service in 2014.

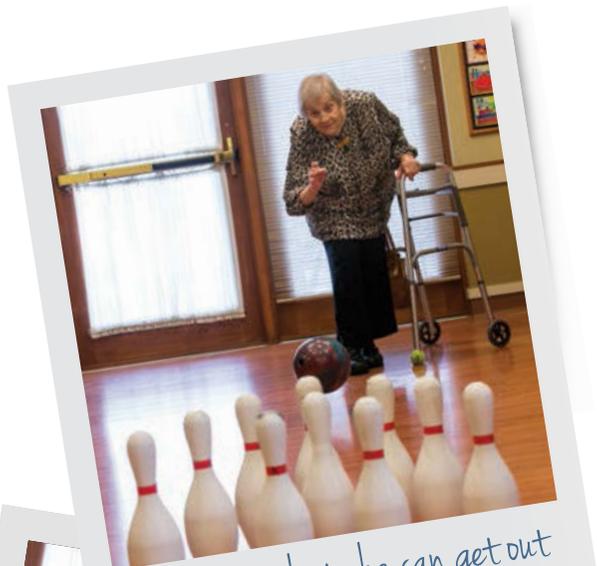


Prepare Affair

2,482 volunteers participate in the annual fall volunteer event, Prepare Affair, contributing a total of 6,529 hours to assist 868 homeowners.



client spotlight



Vera loves that she can get out to bowl thanks to PWC



Vera McPherson

Helping this eternal optimist get the most out of her home and her life.

Ninety-year-old Vera McPherson has more spunk and zeal for life than people a quarter of her age.

She has a tidy but aging home in Delhi that could have kept her confined if it wasn't for People Working Cooperatively. She has had many home repairs that she couldn't have otherwise afforded—repairs to her bathroom, her electrical panel, modifications and free home weatherization. Thanks to this work, Vera can easily get in and out of her home and to the local senior center where she leads a very active lifestyle, including hearty rounds of bowling. PWC's Whole House service approach has kept her healthy and active.

"I am so grateful to PWC," she said. "They have kept me in my home which is my whole world. I love staying active, and I love PWC!"

Vera is so passionate about PWC she has traveled to City Hall to speak on our behalf and appeared on WXIX-TV to speak about our services. She is also known to have quite a witty sense of humor.

"Miss Vera is always there when you need her," said Debi Reed of client services. "It's a pleasure serving her. She's a great lady."



“I am so grateful to PWC...
They have kept me in my
home which is my whole
world. I love staying active,
and I love PWC!”

-Vera McPherson

A healthy home is a healthy client

We have long focused on keeping people safe and healthy in their homes.

PEOPLE WORKING COOPERATIVELY'S 40 years of saving homes, restoring pride hasn't just been about hammers and nails. It has placed PWC on top of current health trends to keep our aging population healthy and safe in their own homes. With a whole house service model and our social enterprise Whole Home, PWC is in keeping with US trends in fall prevention, energy conservation, modifications and more.

"PWC is a trailblazer," said President Jock Pitts. "People, especially seniors, can't keep up with rising health care costs. By keeping them in their homes both safe and healthy, they avoid institutional housing or nursing homes at great cost to the consumer and society. Just a year in a nursing home can cost upward of \$54,000 or more."

"PWC's business model of keeping older adults in their home as long as they can fits perfectly with many of the health care reform initiatives. As Ohio continues to work on its Balancing Incentive Program whose goal is to make sure older adults don't go to a long term care facility until necessary, PWC has established itself as a leader working with long term care providers and health insurers to meet that goal," said Steve Wermuth, partner with Strategic Healthcare.

Partnerships important key

PWC actively partners with top healthcare organizations like TriHealth, Aetna Better Health of Ohio and Molina Healthcare of Ohio to create healthy solutions for common healthcare concerns like falling. In 2014 People Working Cooperatively partnered in a health demonstration project with TriHealth in collaboration

with Green Township Fire & EMS. This study, funded by the Ohio Health Department – EMS Division, was the first such study in Ohio. The study included the high risk population of older adults over the age of 65 who had a history of falls in their home or who had called 911 in the previous 12 months due to a fall.

"Evidence based falls prevention programs like the TriHealth Falls Prevention Study in partnership with PWC are needed to treat the epidemic of falls related injuries and deaths we are currently seeing in Ohio," said Dr. Laura Trice, one of the area's leading geriatric physicians.

PWC board member and occupational therapist and injury prevention coordinator for TriHealth.

The future growth of PWC in healthcare is indeed far reaching. PWC's business model has changed to meet our clients' growing healthcare needs, changing and improving to provide better service for everyone. Learn more about PWC at pwchomerepairs.org and PWC40.org.



The men that came out to our home and took 2 old furnaces out and put a new one in did a wonderful job. The three days they were there was so nice. They worked hard and was always polite and courteous. Thank you all from the bottom of our hearts!
Brenda & Michael

Dear PWC,
You're the best
in town!
Thank you so
much and God
bless you.
Love, Anna
(9 years old)

To the People Working
Cooperatively
Thank you for the furnace.
This winter will be much
better because of you.
I can live in my house;
not only one room!
Sharon

Dear PWC,
I have been a client of yours for several years. You have done work on my house on several occasions. I am disabled due to Multiple Sclerosis. First, it is because of organizations like yours which make it possible for me to stay in my home safely and not have to go to a nursing home or some other less desirable home care situation. I am so appreciative of all of the services that have been afforded me.
Sincerely, Marsha



“PWC has done so much for me...They are like family. I tell everyone what PWC has done for me.”

-Dorice Douglas

Dorice Douglas

Restoring more than just a home

Dorice Douglas of Forest Park paints a vivid picture of a typical PWC client. She is a 67-year-old widow who loves giving back to her community. She cares about her home, her neighborhood and her neighbors and takes great pride in her home. We have done many repairs for her including repairing her shower, repairing her furnace, her roof and chimney, electrical problems and more. Repairs have kept her in her home where she wants to be and keeps her active in her community. Dorice is an active supporter of PWC and spoke on our behalf at City Hall.

"PWC has done so much for me," she said. "They are like family. I tell everyone what PWC has done for me."



Dorice is so happy that we fixed her house.

Volunteers

are important to PWC

Groups like World Changers helped our client Anthony with an accessible sidewalk. They are part of PWC's corps of 6,000 volunteers who perform the tasks and jobs that are usually too big or different to meet PWC's typical funding guidelines.

Help for our homeowners also comes from PWC's signature volunteer events Repair Affair and Prepare Affair. Held each year in May, Repair Affair keeps skilled volunteers focused on significant home repairs and modifications that may be too large or expensive for typical PWC funding. Prepare Affair is held each November to rake leaves and clean gutters for the elderly. Repair Affair was founded in 1983, Prepare Affair in 1987.

"We love doing this every year," said Dave Castellini, who volunteers with family and friends for both events. "We get to know these people and it's a pleasure to help them."



2014

People Working Cooperatively

Client Demographics 2014

Income at or below 30% of the area median income	2,976
Income between 31% & 50%	2,052
Headed by someone over 60	2,836
Single Parent Head of Household	711
Grandparents raising grand kids	442
Households including a disability	2,643
African American	4,612
Caucasian	5,151
Other	526

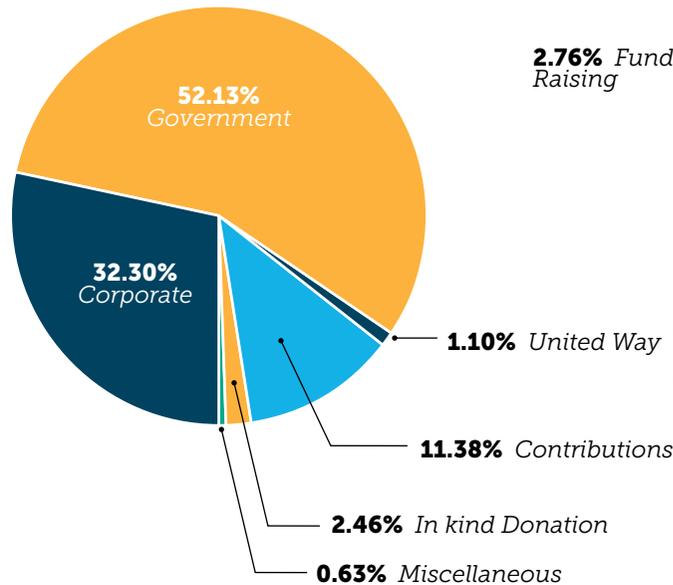
Households served	5,096
Individuals served	10,289
Individuals under 18	2,832

People served	
Male	3,703
Female	6,586
Veteran Households	711

Services (by job type)	
Energy & Conservation Services	3,451
Plumbing	1,233
Furnace/AC-Repair/Replacement	1,175
Roofing & Gutters	259
Structural, Other	452
Electric	297
Accessibility	463
Lead remediation	85
Volunteer Services	1,186

2014 total services	8,601
projects for veterans	1,262

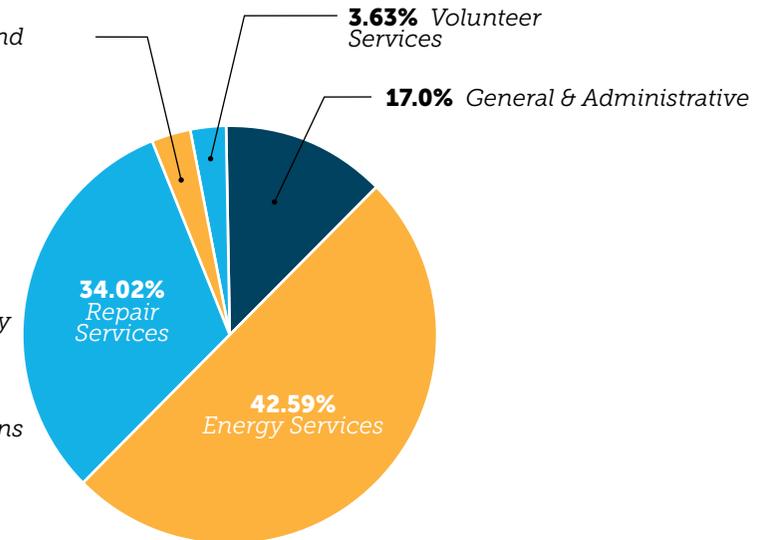
Funding Services



	Corporate	\$3,918,324
	Government	\$6,323,963
	Contributions	\$1,380,737
	United Way	\$133,778
	In kind Donations	\$299,320
	Miscellaneous	\$74,201

Total	\$12,130,323
Source: Audited Financial Statements	

Operating Expenses



	Energy Services	\$5,036,937
	Repair Services	\$4,024,130
	Volunteer Services	\$429,953
	Fund Raising	\$324,732
	General & Administrative	\$2,010,450

Total	\$11,826,202
Net Assets at End of Year	\$5,318,041

Thank you

to our supporters



Grant Support

Home Repairs

Coldwell Banker West Shell Foundation
Community Foundation of West Chester/
Liberty
Guardian Savings Bank
Middletown Community Foundation
SC Ministry Foundation
Scripps Howard Foundation
The Carol Ann and Ralph V. Haile, Jr./U.S.
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Hatton Foundation
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The John A. Schroth Family Charitable
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The Thomas J. Emery Memorial
US Bank–Cincinnati
Virginia, George, Patricia and Thomas
Hancock Family Fund of The Greater
Cincinnati Foundation

Repairs and Modifications for Veterans

Home Builders Association of Greater
Cincinnati
The Farmer Family Foundation
The Home Depot Foundation
The UPS Foundation, Inc.

Volunteer Involvement Program

The Helen Steiner Rice Fund of The Greater
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Whole Home

Ohio Dept. of Public Safety EMS Division

Dayton Expansion

Dayton Power & Light Foundation
Leo Knight Memorial Fund of The Dayton
Foundation
PNC Bank

Capital Support

Duke Energy Foundation
State of Ohio
The Greater Cincinnati Foundation
The Wohlgenuth Herschede Foundation

General Operating Support

Charitable Words Scholar
Scripps Howard Foundation

The 1975 Legacy Society

(Formerly the Home Repair Bequest Society)

Diana Adams
William & Phyllis Augspurger
Nina & John Creech
James M. Garvey
Donna Hartman
Rick Hemmert*
Bill & Bonnie Hitch
Jim & Chris Owens
Jock & Deborah Pitts
Snowden & Marianne Rowe
Bill & Helene Sedwick*
Joseph & Kathy Zielinski

***Inducted in 2014**

Cumulative Giving

PWC would like to give special recognition to our donors whose cumulative giving has reached \$25,000 or more. Their significant contributions over the years have been critical to furthering the PWC mission. Free will giving from all our donors makes it possible for PWC to impact the lives of thousands in our community, helping them to continue living safely and independently in their own homes.

Legacy Circle:

Bill and Phyllis Augspurger

Leadership Circle:

Jere and Lyn McIntyre
Harris* and Alice Weston
David and Kris Faulk
Mary Beth Mapstone and Randall Brandt

President's Circle:

Bill and Debbie Boehm
Bob and Sue Castellini
John and Helen Habbert
Thomas and Patti Keckeis
Jim and Bette Maxwell
John and Jennifer Whitney
Mike and Gail Viox

*deceased

People Working Cooperatively Funders

Boone County Human Services
Butler County United Way
Campbell County Fiscal Court
City of Cincinnati
City of Middletown
Council on Aging
Dayton Power & Light
Duke Energy
Hamilton County Department of
Community Development
Indiana Housing & Community
Development Authority
Miami Valley Fair Housing Center
Ohio Development Services Agency
Price Hill Will
United Way of Greater Cincinnati
Warren County United Way

Whole Home Funders

Aetna Medicare
Center For Independent Living Options
Council on Aging of Southwestern Ohio
Hamilton County Developmental
Disabilities Services
Molina Healthcare of Ohio
Ohio Department of Developmental
Disabilities
United States Department of Veterans
Affairs

Annual Support Campaign

Whole House Repair Club: \$1000 plus

Mr. and Mrs. William Augspurger
Ms. Judith C. Bausher
Mr. and Mrs. Phil Beckmann
Mr. and Mrs. J. Patrick Bell
Mr. and Mrs. William T. Boehm
Mr. and Mrs. Jerome A. Castellini
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Mr. George H. Warrington
The David F. and Sara K. Weston Fund
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Critical Repair Club: \$500-\$999

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Mr. and Mrs. Thomas R. Dietz
Mrs. Shirley Duff
Mr. and Mrs. James P. Ebenschweiger
Mr. and Mrs. Lewis L. French
Mr. and Mrs. Joseph Groeschel
Mr. Carl Thiem and Mrs. Sandra Faith Hall
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Karen and Kevin Statzer
Mr. and Mrs. Thomas E. Stegman
Mr. and Mrs. James R. Stickle
Mr. and Mrs. Donald Swain
The Home Depot- Colerain
Mr. and Mrs. Richard Wagner
Mr. and Mrs. Rick Zoller

Immediate Repair Club: \$100-\$499

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Mr. and Mrs. Todd W. Arnold
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People Working Cooperatively performs essential repairs and services so that low-income homeowners can remain in their homes living independently and healthier in a safe sound environment

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- Focus on clients
- Foster teamwork
- Do our best work
- Use our resources wisely
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