

# LEGACY HOME IMPROVEMENT LOAN PROGRAM

The Legacy Home Improvement Loan Program (Legacy Program) supports home repairs, improvements, and energy upgrades for resident homeowners. Offering loans up to \$25,000 at a below-market interest rate, the Legacy Program is a great option for financing home improvements.

## Keep your home maintained and safe for years to come!

### DO I QUALIFY?

#### ELIGIBLE HOMEOWNERS:

- Homeowners with household incomes up to 100% Median Family Income (MFI).
- Clear title to your home.
- Demonstrate ability to repay loan.
- Minimum 5 years of homeownership.

#### ELIGIBLE LOCATIONS:

- City of Cincinnati neighborhoods
- Please contact us if you live in Hamilton County outside the City of Cincinnati limits.

### HOW DOES IT WORK?

#### PROGRAM DETAILS

- Loans starting at \$5,000 up to \$25,000 at 2% interest, repayable over 10 years.
- Estimated monthly payments:
  - \$5,000 loan = \$46.01/month
  - \$15,000 loan = \$138.02/month
  - \$25,000 loan = \$230.03/month

#### PROCESS

- **Step 1:** Check Eligibility
- **Step 2:** Reach out to LegacyProgram@CincinnatiPort.org
- **Step 3:** A dedicated Port representative will follow up with you to assist with the process



## FOR MORE INFORMATION & TO SUBMIT THE PREQUALIFICATION FORM:

Scan the QR Code or Contact us at [LegacyProgram@cincinnatiport.org](mailto:LegacyProgram@cincinnatiport.org)

*The program is administered by The Port of Greater Cincinnati Development Authority (The Port), in partnership with Fifth Third Bank, with support from the Robert Wood Johnson Foundation and the City of Cincinnati.*

**THE PORT**

Making Real Estate Work



**FIFTH THIRD BANK**



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## Benefits of the Legacy Home Improvement Loan Program

### IMPROVE YOUR HOME'S SAFETY, LONGEVITY, AND VALUE

- Opportunity to address critical repairs and reduce hazards
- Helps protect your investment and long-term value of your home
- Potential for lower utility bills through energy efficiency improvements
- Can support the ability to age in place through accessibility improvements

### BELOW-MARKET RATE FINANCING

- The Legacy Program offers up to \$25,000 at a 2% interest rate
- Significant savings on interest payments versus a conventional home equity line of credit

### DEDICATED PROGRAM COORDINATOR

- Available to assist at every stage of the process with application, paperwork, coordination, etc.

### FREE HOME ENERGY AUDITS

- Identifies areas of potential savings for up to an additional \$5,000-\$10,000 in State rebates towards home energy improvements

### ELIGIBLE REPAIRS AND IMPROVEMENTS:

Roof Repair	Misc. Health & Safety Repairs
Electrical Systems	Window Replacement
Plumbing Repairs	Energy Efficiency Improvements
Structural Repairs	Ramps or Handrails
Water Heater	Fence Repair
Flooring Repair	Gutter Repair (with Roof/Siding Repair)
Mold Remediation	Steps/Walkway Repair
Siding Repair	Porch Repair
HVAC	Other Repairs Based on Site Visit

### 2026 INCOME LIMITS:

Household Size	100% Median Family Income (MFI)
1	\$95,157
2	\$108,751
3	\$122,345
4	\$135,863

Source: 2024 ACS 1-year MFI (4-person household), Hamilton County; scaled for smaller household sizes

