

# 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:

- The program will initially be launched for Avondale residents, but all City of Cincinnati residents are welcome to join the waiting list.

### 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)

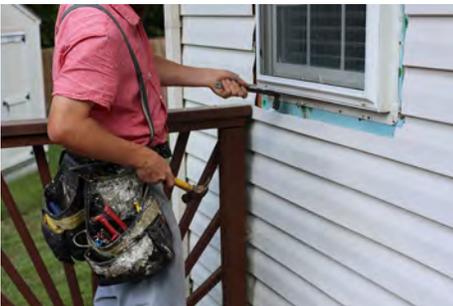
*Program administered by The Port of Greater Cincinnati Development Authority with generous contributions from The Robert Wood Johnson Foundation and the City of Cincinnati.*

**THE PORT**

Making Real Estate Work



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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

