

City of Kettering and DayAir Home Improvement Loan Program



Get up to \$50,000* for home improvement projects in Kettering, Ohio.

The Kettering Home Improvement Assistance Program is designed to help Kettering residents make needed and wanted home upgrades that enhance property value. Whether you're looking to make interior or exterior home improvements, this program is a great option for you. You'll get a special low-rate loan* from Day Air to cover 60% of the project and another loan from the City of Kettering for the remaining 40% of the project, which may be forgiven after 5 years of residence.

Program Details and Eligibility:

- Project size from \$5,000 to \$50,000.
- Closed-end loans only.
- Loans are available for households making up to 120% Area Median Income (AMI).
- Must be a City of Kettering resident to apply.
- Project and contractor must be approved by the City of Kettering.

| 120% AMI | | | |
|----------|-----------|---|-----------|
| 1 | \$70,680 | 5 | \$109,080 |
| 2 | \$80,760 | 6 | \$117,120 |
| 3 | \$90,840 | 7 | \$125,160 |
| 4 | \$100,920 | 8 | \$133,320 |