



A Program of the
County Commissioners
Jimmy Dimora,
Tim McCormack,
Peter Lawson Jones and
Cuyahoga County Treasurer
James Rokakis and the
Cleveland Restoration Society &
the Preservation Resource Center
of Northeastern Ohio.

How does my house qualify for the Heritage Home Program?

If you answer yes to one or more of these questions your house may be eligible. The Heritage Home Program is a low-interest loan program for people who are maintaining restoring older or historic houses.

- Is your house located in a participating community?
- Is your house 50 years old or older (built before 1957)?
- Does your house retain most of its original characteristics such as wood siding, brick, stone or stucco finishes, and most of its wood windows? If your house currently has vinyl or aluminum siding or vinyl windows throughout, your house is not eligible for this program unless you are willing to reverse those additions.
- What is your project scope? A range of interior and exterior projects can be funded with this loan. Items not funded with this loan are: vinyl siding, vinyl windows, glass-block basement windows, wood decks, and other 'luxury' items.
- Has your project already started? Any work that has already begun or has already been paid for cannot be included in the loan.
- Does your home contain three occupancy units or less? Both owner occupied and rental properties qualify.
- How long have you owned your home? Our primary type of loan is based upon available equity, but there are options.

What is my next step?

- Call the Cleveland Restoration Society (CRS) at (216) 426-3116. We will determine the eligibility of your house and discuss your scope of work with you.
- Request informational packet. If eligible, we will send you process information and a letter addressed to KeyBank representatives.
- Go to KeyBank, which is the sole lender for this program. There are many local branches that can assist you with your application. We typically suggest locations that have expertise with Heritage to provide good customer service.
- Schedule a site visit. At the site visit we will be able to get a better understanding of your projects, answer questions for you and provide you with technical advice.