



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.

Terms and Conditions for the Heritage Home Program are as follows:

- During the one-year term that a homeowner is under contract with the Heritage Home Program, no changes or alterations can be made to any significant historic features at the subject property. If the homeowner wishes to make such changes, CRS must be notified.
- Vinyl replacement windows, replacement doors and vinyl or aluminum siding are specifically prohibited during the entire one-year construction term of the loan. If these changes are made, the low-interest subsidy will be terminated. This will be enforced whether these changes are made with loan proceeds or any other types of funding.
- Loan documents must be signed and closed before any work can begin or any payments can be made. Work started or paid for before the loan is signed and closed will not be financed with Heritage Home Loan funds.
- Homeowners and contractors must follow the Master Specifications that are provided by CRS. Failure to do so will result in the termination of subsidy.
- Contractors are responsible for pulling necessary permits for all work; however, homeowners are responsible for ensuring that permits have been pulled.
- In all participating cities except for Cleveland Heights, every homeowner that participates in the loan program will be asked to display a Heritage Home Program sign in their front yard to advertise the program and the city's sponsorship of the program. Signs will be displayed for the duration of the construction projects, and for two weeks following the completion of the projects. Signs will be posted in a visible location and follow city code requirements. CRS will be responsible for the posting and retrieval of the signs.

By signing the Heritage Home Loan Program application and any applicable KeyBank paper work, the program participant agrees to pay all fees and follow all Heritage Home Program terms and conditions listed above.