

# **HERITAGE PROGRAM**



Visit our website at www.heritagehomeprogram.org to find out more.

NATIONAL TRUST FOR HISTORIC PRESERVATION

OPFO O H O Houseling Finance Agency

KeyBank

**For Owners of Older Homes** 



Our team of highly trained professionals knows what makes older houses tick. We can help you determine what improvements will increase your older home's value and help you preserve the architectural character that you fell in love with in the first place.

We know what materials to use to get the results you are looking for and where to find them. And, low interest loans are available to make it all possible.

## What is the value of a historic preservation approach?

Many older homes were built with high-quality materials and craftsmanship that are simply not available in homes built today. By understanding the architectural style and making improvements that are compatible with the original fabric of your home, you will achieve greater increases in the value of your home than you might otherwise.

#### How can my home qualify?

If your home is 50 years old or older and is located in a participating city, you can receive technical assistance and may qualify for a low-interest rehabilitation loan. The loan can be used for numerous interior and exterior projects that make your home more comfortable, while preserving architectural character.

The Heritage Home Program<sup>SM</sup> is the regional program of The Heritage Home Educational Society.

#### Get started! Visit www.heritagehomeprogram.org to learn more about the program.

#### What projects are eligible?

While we cannot fund vinyl windows or vinyl siding, we can finance:

- Insulation and energy efficiency upgrades
- New roofs
- Kitchen and bath remodels
- Painting
- And much more

#### **Low-Interest Financing**

We work with city, county, and state governments and agencies to "buy down" the interest rate in order to make home rehab more affordable. We offer below market interest financing, 2% or lower, in participating communities.\*

### Do I have to take out a loan in order to request assistance?

No! We are happy to answer any of your questions about your older home. As a nonprofit organization, we give unbiased advice on products and services for older homes.

#### Call us for a first look or a second opinion.

Let the Heritage Home Program<sup>SM</sup> old house experts help you rehab, repair or maintain your older home. We can show you how to:

- Enhance your home's curb appeal with a new roof, landscaping or historic paint color scheme;
- Increase your home's livability by remodeling your kitchen or bath, converting an attic to living space, or creating a new addition;
- Improve the energy efficiency of your home by reducing air infiltration, repairing your original windows, or choosing appropriate replacements;
- And much more!

For expert advice contact us today! In Cuyahoga County call (216) 426-3116. For all other counties call 1-855-897-1949. You may also visit our website at: www.heritagehomeprogram.org.

\*2% as of 4/1/12; rate may change on a quarterly basis.

