

# HERITAGE HOME PROGRAM

A program of the Heritage Home Educational Society



## HOMEOWNER REPRESENTATIVE SERVICES APPLICATION

### Form 1

#### Applicant Information (please print)

Name	
Address	
City/State/Zip	
Home Phone	
Business Phone	
Cell Phone	
Address of subject property:	
E-mail	

Permanent parcel number of subject property: \_\_\_\_\_  
(e.g. 001-00-100; can be found on a tax bill)

Number of housing units contained in subject property: \_\_\_\_\_  
(e.g. single family, duplex, three family)

Estimated cost of proposed improvements: \$ \_\_\_\_\_

Estimated amount planned to have held in escrow with the Heritage Home Program: \$ \_\_\_\_\_

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*Form 1 continued*

Have you received a loan subsidy in from this program in the past? Yes ( ) No ( )  
If yes, when? Date \_\_\_\_/\_\_\_\_/\_\_\_\_

### LOAN SUBSIDY PRE-SCREENING CHECKLIST

The following checklist is designed to screen-out proposed projects that are likely to be ineligible for the program. If you believe your application deserves additional consideration, please contact the Heritage Home Program office at (216) 426-3116.

	Yes	No	N/A
1. Does the applicant understand that all funds for the project(s) will be put into a Heritage Home Program escrow account before work commences?			
2. Do you understand that the proposed rehabilitation cannot include luxury items, such as swimming pools, stables, satellite dishes, hot tubs; or items such as fencing, vinyl windows, or vinyl siding?			
3. Do you understand the Heritage Home Program of the Cleveland Restoration Society will qualify your property and work with you to develop written exterior specifications for your rehabilitation project that must be followed?			
8. Do you understand that both the Heritage Home Program and your municipality have the responsibility for monitoring the rehabilitation work and that the proper permits must be secured?			
9. Property Eligibility Questions:			
Is your property over 50 years old?			
Is this your primary residence?			
Will this property be your primary residence once the rehabilitation is completed?			
Is the property currently inhabitable?			
Is your home currently valued at more than \$550,000?			

**Representations and Promises:** It is fully understood that any use of the borrowed funds, for any purpose other than the purposes permitted under the specifications and guidelines set forth for the program constitutes an act of fraud. The undersigned promises to comply with all monitoring efforts required by the Heritage Home Program, the Heritage Home Educational Society and the property's municipality. Failure to do so in a timely manner may affect continued participation in the program.

Applicant Name(s): \_\_\_\_\_

Signature(s): \_\_\_\_\_  
Date

Signature(s): \_\_\_\_\_  
Date

**Send complete application along with estimates for your project(s) to the  
Heritage Home Program office:**

**Fax: 216-426-1975**

**Email: [hhp@heritagehomeprogram.org](mailto:hhp@heritagehomeprogram.org)**

**Mail to: 3751 Prospect Avenue, Cleveland, Ohio 44115**

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**DETAILED DESCRIPTION OF PLANNED REHABILITATION**

Form 2

Name of Homeowner (please print): \_\_\_\_\_

Project Address (please print): \_\_\_\_\_

Please list the proposed work you are planning for your property. You will also need to provide estimates from the contractors you have bid this work with. Only once the estimates are received will you be considered fully applied. Note any areas of the rehabilitation that will correct any outstanding building/housing code violations, as they must be satisfied prior to remaining improvements:

How long will it take to complete the proposed rehabilitation?

\_\_\_\_\_

Exterior: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Interior: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Are there plans for landscaping, driveway or addition in the project scope? Please describe if different from above:

\_\_\_\_\_  
\_\_\_\_\_

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### TERMS AND CONDITIONS

Form 3

Dear Homeowner:

After your application has been approved and deposited your funds in escrow, your city and the Heritage Home Program have the responsibility to monitor the work on your home. Funds will be placed into an escrow account, held by the Heritage Home Program. Funds will be released to contractors as the project progresses. You, as part of the Heritage Home Program, are required to do the following:

#### **FOR ALL WORK REQUIRING PERMITS**

Some of the items listed on Form #2, the Detailed Description of Planned Rehabilitation, may require a permit. The type work that requires a permit can differ from city to city.

It is the homeowner's responsibility to check with your municipality to verify what work requires permits. **As the homeowner, you will be responsible for providing a copy of all required permits to the Heritage Home Program prior to final project inspection and certification.**

Contact the building department, if you are doing the work, or have your contractor contact the building department within one month of submitting your application to secure the proper permits and to determine if any zoning, building code or other approvals are required. You have eighteen months from the time your funds are deposited to complete the work. **Please check with your municipality to verify what work requires a permit.**

#### **FOR NON-PERMIT WORK**

The Heritage Home Program is responsible for monitoring all non-permit work funded through a Heritage Home Program Loan or Homeowner Representative Services and certifying that all completed exterior work meets preservation standards as described in the Secretary of the Interior's *Standards for Rehabilitation*.

#### **ALL WORK, PERMIT AND NON-PERMIT**

Homeowners may be required to complete and submit project updates to the Heritage Home Program to track the progress of your rehabilitation project. At the completion of the project, homeowners must submit a Project Completion Form (Form 5) with all appropriate signatures to the Heritage Home Program. The Heritage Home Program will then inspect the completed work to check for compliance to the original project scope and/or adherence to the *Standards* for exterior work. Work not in compliance must be corrected and brought into compliance. **It is your responsibility to ensure the HHP is kept up-to-date on the status of your work.** The municipality, County, and the HHP reserve the right to request receipts to verify the cost of improvements.

#### **THE CONTRACTOR**

For your protection, your contractor should be licensed, registered and/or bonded by your municipality. Your city may provide a list of currently registered contractors, or simply have your contractor register with the municipality. The agreement with your contractor is a private one and not the responsibility of KeyBank, the County, your municipality or the Heritage Home Program.<sup>1</sup>

#### **ADDITIONAL TERMS AND CONDITIONS OF THE HERITAGE HOME PROGRAM:**

- During the eighteen (18) month term that a homeowner is under contract with the Heritage Home Program, no changes or alterations are allowed to be made to any significant architectural features of the subject property without review and approval by Heritage Home Program Staff.
- **Installation of vinyl replacement windows or vinyl siding are specifically prohibited during the entire time funds are in escrow.**

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<sup>1</sup> \*The Better Business Bureau, ([www.BBB.org](http://www.BBB.org)) 216-241-7678, Federal Trade Commission, ([www.consumer.gov](http://www.consumer.gov)) 202-FTC-Help, and the State Attorney General's office, 1-800-282-0515 all have information on contractor selection and home improvement tips. We encourage you to obtain their free information.

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- City violations and health and safety concerns must be addressed prior to starting any cosmetic improvements and renovations.
- Property taxes must be current.
- Homeowners and contractors must follow the Master Specifications provided by Heritage Home Program Staff for exterior projects. Failure to do so may result in the termination of low-interest rate subsidy. As the borrower, you are responsible for your contractor's adherence to the exterior specifications prepared for your project by the Heritage Home Program.
- Master Specifications are not written for interior projects.
- **Contractors are responsible for pulling all required permits for all work;** however, homeowners are responsible for ensuring that permits have been pulled.
- **Technical Assistance and Escrow Fees (\$350) apply.** Fees must be paid in separate check to Cleveland Restoration Society prior to work commencing. Technical Assistance Fees determined as follows:
  - Project Amount: \$0 - \$10,000                      Fee: 0% of escrowed total
  - Project Amount: \$10,001 - \$25,000              Fee: 1% of escrowed total
  - Project Amount: \$25,001 - \$150,000          Fee: 2% of escrowed total
- In all Heritage cities, except for Cleveland Heights, every homeowner participating 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 up to two weeks following the completion of the projects. Signs will be posted in a visible location and follow city code requirements. Heritage Home Program Staff will be responsible for the posting and retrieval of the signs.
- The Heritage Home Program<sup>SM</sup>'s below market interest rate is subsidized by capital provided by the Cuyahoga County Treasurer, the Ohio Housing Finance Agency, and the Treasurer of the State of Ohio. The free Technical Advice provided to homeowners is funded by payments and grants from many cities, villages, foundations, historical societies, and City of Cleveland Councilpersons. The Heritage Home Program is supported in many ways by other non-profit organizations including Libraries, Community Development Corporations and historical societies. The Heritage Home Program reports to these organizations and seeks out additional sources of capital, funding and support. In these efforts, the borrower understands that the Heritage Home Program<sup>SM</sup> provides to such current and potential sources of capital, funding and support details as to the Technical Assistance and Loans provided under the Program.

The undersigned has reviewed this application in full, understands the terms and conditions, responsibilities and agrees to the Program Terms and Conditions outlined in Form 3.

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Borrower's Signature \_\_\_\_\_ Date \_\_\_\_\_

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Borrower's Signature \_\_\_\_\_ Date \_\_\_\_\_

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**Call 216-426-3116 before mailing**

**Mail to: 3751 Prospect Avenue, Cleveland, Ohio 44115**