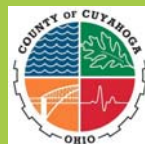


Empowering Individual Heritage Homeowners to Conserve:



in Cleveland, Ohio, USA

Your Local Heritage Organization



Local Government



Bank



Heritage Home is Conserved!




- 1) Free Conservation Technical Assistance
- 2) Low Interest Rate Loan \$\$\$



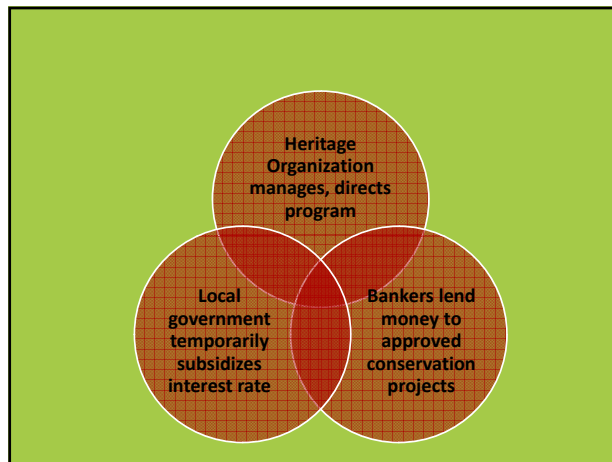
Since 1992:

- 7,195 Property Owners for \$148 MM Conservation Projects
- 1,154 Low Interest Loans for \$43 MM Conservation Projects



**IMPACT STUDIES SHOW**

- 1) Improved neighborhood stability
- 2) Increased property values
- 3) Lower rate of foreclosure



**LOCAL GOVERNMENT**

- ✓ Willing to support housing needs
- ✓ Expects to see increased property tax revenues from program
- ✓ Agrees to place revenues on deposit with lender in amount correlated with loan values
- ✓ Agrees to accept a less-than-market rate for deposits



**LENDER(S)**

- ✓ Accepts loan applications
- ✓ Approves or declines loans according to their underwriting standards
- ✓ Makes loans at agreed-upon interest rate
- ✓ Takes the loss if loan goes bad






**HERITAGE ORGANIZATION**

- ✓ Organizes and administers the program
- ✓ Markets the program to public
- ✓ Provides friendly customer service
- ✓ Provides conservation technical assistance



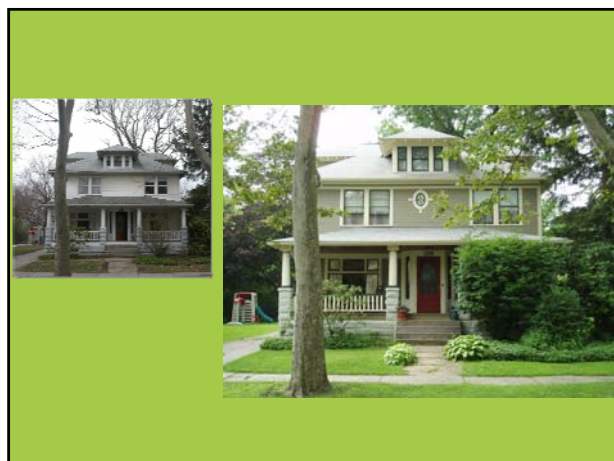
**FREE Conservation Assistance**

- ✓ Impartial technical assistance
- ✓ 1 out of 5 service calls convert to a project
- ✓ You are not "selling" a service
- ✓ Provide practical advice
- ✓ Provide referrals to reliable contractors

**LOAN PROJECT OVERSIGHT**

- ✓ Develop scope of work with client
- ✓ Provide specifications-for-bid
- ✓ Advise client on bids received
- ✓ Provide contracts between client and contractor(s)





**CLEVELAND  
RESTORATION  
SOCIETY**

**HERITAGE  
HOME  
PROGRAM**

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