

# HERITAGE HOME PROGRAM

## Hiring a Contractor

The Heritage Home Program wants what you want: to repair and maintain your home.

To get your project rolling, start by considering the list of contractors we shared with you from our database.

We recommend you get **3 written estimates** for your project, although those does not have to be from the contractors we shared with you. We also recommend that you look at reviews of these contractors on websites like **Better Business Bureau, Next Door, Yelp, etc.**

## Our Services

### Services through the Heritage Home Loan

- ◆ A low-interest loan through our local lending partners
- ◆ A third-party overseeing the contractor payments through an escrow account
- ◆ A third-party reviewing the quality of the project and assisting homeowners on communicating their concerns
- ◆ Assurance of fair contracts

### Technical Assistance

If you finance your project outside of our loan program, we can still provide technical assistance which includes:

- ◆ Site visits from a construction specialist
- ◆ Recommendations on maintenance and repair
- ◆ Information on local contractors
- ◆ Review of contractor bids and estimates
- ◆ Advice on energy efficiency methods
- ◆ Guidance on materials, supplies, and resources
- ◆ Color consults for exterior painting



## Questions to Ask Contractors

- ◆ How many projects like mine have you completed in the last year?
- ◆ How long have you been in business?
- ◆ Will my project require a permit? (If so, obtain copies of all city permits and post them on-site.)
- ◆ What kind of insurance do you carry? (Ask for copies.)
- ◆ Are you going to use subcontractors? Do they have insurance? Who oversees their workmanship?
- ◆ Could I have 3 references? (They should be able to provide you with names and numbers.)
- ◆ Ask the reference: Was the project completed on time? Were you satisfied with the work? Were there any unexpected costs? Did the workers show up on time? Did they clean up after finishing the job?



# Signing the Contract and the Work Begins!



## Communicating with your Contractor

- ◆ Keep records of everything: contract, change orders, correspondence, notes from phone calls, payment receipts, etc.
- ◆ Have documentation on hand when communicating an issue
- ◆ Set up times to discuss the project during their work hours
- ◆ Establish norms for your home: tell them what bathroom they can use, where to get water, cleanliness of the site, etc.
- ◆ Talk about your concerns in person as soon as they come up
- ◆ Be respectful to your contractor, kindness goes a long way



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## Contracts Should Include:

- ◆ Contractor name, address, phone number, email, license number
- ◆ Estimated start and completion date
- ◆ Payment schedule
- ◆ Contractor's obligations to obtain all necessary permits
- ◆ How change orders are handled
- ◆ Detailed list of materials including color, size, model, brand, how much is budgeted for each item
- ◆ Information on warranties covering materials and workmanship
- ◆ Daily clean up procedure
- ◆ A written statement of your right to cancel the contract within three business days

All contracts with our Heritage Home Loan include these items.

## Contractor Don'ts

- ◆ Don't make a down payment on a project. If invoicing prior to work starting, ask about upfront material costs
- ◆ Don't pay in full until the job is complete
- ◆ Don't let your kids and pets enter the construction site
- ◆ Don't ask for additional repairs beyond what is outlined in the contract. Obtain a written change order if needed
- ◆ Don't tell your contractor how to do their job. They are experts! Trust they will get the job done right, and address potential concerns within reason



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## Contractor Best Practices

### Cleanliness/ Safety

Taking the proper steps for ensuring a tidy work environment are important for reasons of safety, professionalism, and employee effectiveness and productivity.

#### Interior Projects

- ◆ Create a daily checklist for tidying up including: putting tools away, sweeping and vacuuming the floor, disposing of waste, organizing the area.\*
- ◆ Cover new flooring or surfaces with ram board, plastic, or cardboard.
- ◆ If painting, use drop cloths on top of carpet and furniture.\*
- ◆ Seal off the portion of the house under construction with plywood, plastics, etc.
- ◆ Stop dust from getting into other parts of the house by using plastic for doors and air vents.
- ◆ Use air cleaners to stop the spread of dust.
- ◆ Ensure your shoes are clean before stepping into a house, or wear boot covers.
- ◆ Fully clean up when the project is done.\*

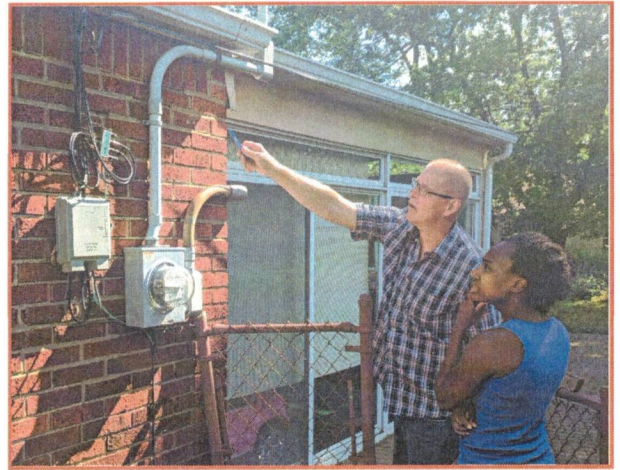
#### Exterior Projects

- ◆ Cover plants/ landscaping to prevent damage.\*
- ◆ Lay down wood chips or plywood to stop the creation of mud on paths into the house.
- ◆ Ensure all sharp metals are removed in outdoor projects by using a magnetic sweeper.

\* Required under the Heritage Home Loan Contract.

### Questions?

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### Working with Homeowners

- ◆ Be realistic about the duration of the project with your current workflow.
- ◆ Make sure to set a consistent work schedule. If you deviate, contact the homeowner.
- ◆ Be transparent with how much the project will cost. If the contract changes, make a written change order.
- ◆ Give the homeowner contact information of where they can best reach you during business hours.
- ◆ Schedule in-person meetings with the homeowner to talk about progress.
- ◆ Keep a copy of the contract at hand.
- ◆ Write down complaints for future reference.
- ◆ Have a conversation with the homeowner about the work environment.
- ◆ Talk about the homeowner's preferences with cleanliness. Remember you may be inside the home.
- ◆ Ask the homeowner where to use the bathroom and where to get water.
- ◆ If you smoke, ask the homeowner where is the best place to smoke, and where to dispose of the butts.