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!

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.

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

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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