



WHAT TO EXPECT AND WHAT NOT TO EXPECT FROM THE HOME IMPROVEMENT PROGRAM



Things That Homeowners Do in the Home Improvement Program

The housing program staff will help homeowners during the home improvement process, but homeowners are responsible for making the choices and doing the work listed below.

1. Homeowners provide the program staff with necessary information promptly.
2. Homeowners, not the program staff, choose contractors to bid their project. A list of contractors available however the HRA does not promote or endorse any particular contractor. At least two bids, preferably three, are required for the program. If the lowest bid is not selected, the homeowner is responsible for the cost difference. (This program requires that all contractors, including subs, must have proof of licensing or license exemption on file with the City in order to work on your home).
3. If the homeowner does not feel comfortable after meeting with the contractor during the bidding process, they must notify the contractor and the HRA in writing immediately that they withdraw their invitation to bid on their project. Notification must happen before the contractor submits their bid!
4. Homeowners, not the program staff, select the contractor to do the work on the house.
5. Homeowners sign home improvement contracts with the selected contractor.
6. Homeowners approve payments to their contractors.
7. Homeowners are part of inspecting and approving work performed by their contractors.
8. Homeowners work with contractors to settle disagreements during the job.
9. Homeowners contact their contractors to ask them to correct problems covered by contractor warranties during the first year after the job has been completed, not the program staff.

Things Owners Should Think About Before Taking out a Home Improvement Loan

1. There are rules about what work can be financed. All the improvements you would like addressed may not be eligible for financing under this program.
2. Repairs will correct health and safety problems, but they may not solve all problems in your home.
3. Don't expect the house to be completely new after the work is done.
4. Don't expect all floors, walls, ceilings, doors, windows, etc. to be completely plumb, level, and square when work is done.
5. It can be stressful living in a house while a contractor is performing the work.
6. Very few times in life is anyone completely satisfied with things they buy or have repaired. Buying a house or having a house repaired is no different.
7. Houses always need improvements. It would be a good idea to save \$25 a month to help cover the cost of future repairs and maintenance.
8. Finally, the program staff is not the contractor and cannot guarantee that homeowners will be satisfied with the work done by the contractors.