

# Selecting a Contractor

## Other Programs & Resources

### HOME WEATHERIZATION ASSISTANCE PROGRAM

CHN HOUSING PARTNERS

Provides options to improve energy efficiency for eligible households. Services may include insulation; heating system repairs/replacements; and appliance efficiency. For more information, call 216-574-7100.

### LEAD SAFE PROGRAM

CUYAHOGA COUNTY BOARD OF HEALTH

Enables income-eligible homeowners and renters to make changes in their homes to provide a lead safe environment for children. For more information, call 216-201-2000 ext. 1527.

### FINANCIAL WELLNESS & HOUSING COUNSELING

ESOP (EMPOWERING AND STRENGTHENING OHIO'S PEOPLE)

Provides free foreclosure prevention counseling, property tax loans and counseling, and home buyer education. For older adults (age 55+) and their caregivers, ESOP also offers help with budgeting, reducing expenses and debt, increasing savings, improving credit, and achieving financial goals, plus benefits enrollment (including Medicare Part D), free income tax preparation, accessibility/modification grants and loans and more. For more information, call Rachel at 216-373-1769.

### UNITED WAY 2-1-1

Connects callers with agencies, nonprofits, and services based on their needs. A specialist will listen, ask a few questions, and identify resources from their database. To get started, dial 2-1-1.

Before signing a contract, review these tips.

#### ALWAYS:

- Obtain at least 3 comparable estimates
  - We can provide an example of a good estimate so you know what to look for
- Make sure the work to be performed is clearly specified
- Ask for 3 references for similar jobs
- Call each contractor's references
- Check Better Business Bureau record at [www.ClevelandBBB.org](http://www.ClevelandBBB.org) or call 216-241-7678
- Ask for copies of every permit
- Have a written agreement for the work, regardless of the size of the job

#### DO NOT:

- Pay for the work upfront
- Agree to pull permits for the contractor

#### CONTRACTS SHOULD INCLUDE:

- Itemized description and cost of the project
- Contractor's address (never just a PO box)
- Agreement to secure all permits/approvals
- Dates when work will start and finish
- Payment schedule
- Material and workmanship warranties
- Homeowner pre-approval of change orders
- Liability insurance, worker compensation insurance and bonding

**Remember:** If it isn't written into the contract, it will be difficult to enforce.

**All contractors that do work requiring a building permit must be registered with the City.**



## Housing Repair Resources

2019



SHAKER  
HEIGHTS

### City of Shaker Heights

3400 Lee Road  
Shaker Heights, Ohio 44120  
216-491-1333



SHAKER  
HEIGHTS

Ohio Relay Service 711  
[www.shakeronline.com](http://www.shakeronline.com)

## Free Technical Assistance

Before selecting a contractor or starting work, there are several free ways for you to get advice on home maintenance and repair work.

### HERITAGE HOME PROGRAM

*CLEVELAND RESTORATION SOCIETY*

Provides free site visits with a construction specialist to houses that are over 50 years old. You can also receive information on contractors for various projects. For more information, visit [heritagehomeprogram.org](http://heritagehomeprogram.org) or call 216-426-3116.

### HOME REPAIR RESOURCE CENTER

Offers guidance on potential rehabilitation work, contractor reviews from homeowners, and hands-on workshops regarding home improvement work.

### TOOL LIBRARY

For a small membership fee, tools can be rented from the Tool Library. Visit [hrrc-ch.org](http://hrrc-ch.org) to browse the Tool Library or to see a list of upcoming workshops. For more information, call 216-381-6100.

### NEIGHBORHOOD AND HOUSING SPECIALIST

*CITY OF SHAKER HEIGHTS*

Provides recommendations on scope of work, site visits to help you understand your violation list, help reviewing contractor estimates and advice on available financial resources.

For additional information,  
call 216-491-1333 or visit  
[www.shakeronline.com](http://www.shakeronline.com).

## City Grant Programs

Home repair grants are available to owner-occupied, one- and two-family properties that fit program guidelines. Applicants must meet income guidelines below. Other restrictions apply.

2019 Income Eligibility Guidelines	
Household Size	Maximum Income
1	\$41,300
2	\$47,200
3	\$53,100
4	\$58,950

### EXTERIOR MAINTENANCE GRANT

Grants up to \$2,500 are available to correct exterior violations cited by the Housing Inspection Department. Property must be located in the Ludlow, Moreland, Lomond or Sussex neighborhood.\* Homeowners must provide a 10% financial match.

### FREE PAINT GRANT

Free paint is available to correct exterior paint violations. Property must be located in the Ludlow, Moreland, Lomond or Sussex neighborhood.\*

### SENIOR EXTERIOR MAINTENANCE GRANT

Grants up to \$2,500 are available to correct exterior violations. Available citywide to seniors age 62 years and older. Homeowners must provide a 10% financial match.

### SENIOR EMERGENCY SAFETY GRANT

Grants up to \$500 are available to address health and/or safety hazards. Homeowner must be permanently disabled or 62 years and older. Requires a 10% homeowner financial match.

*\* Program also available citywide for permanently disabled owner-occupants who meet the income guidelines.*

## Low-Interest Loan Programs

### HERITAGE HOME PROGRAM LOAN

*CLEVELAND RESTORATION SOCIETY*

Low-interest, fixed-rate equity loans available to properties over 50 years old. Most projects qualify (both exterior and interior). For more information, visit [heritagehomeprogram.org](http://heritagehomeprogram.org) or call 216-426-3116.

### HOUSING ENHANCEMENT LOAN PROGRAM (HELP)

*CUYAHOGA COUNTY DEPT. OF DEVELOPMENT*

Low-interest loans below market rate on 5-10 year terms. Loans can be used for property upgrades, repair, or maintenance. No income limits. Single- and multi-family dwellings are eligible. Call 216-443-2149 for more information.

### HOME REPAIR LOAN

*NEIGHBORHOOD HOUSING SERVICES*

Home repair loans for energy efficiency and maintenance projects. NHS staff can assist with construction specifications, contractor selection, and project oversight. Call 216-458-4663 for info.

### HEBREW FREE LOAN ASSOCIATION

Interest-free lending to individuals who can demonstrate a genuine need. Applicants must live in Northeast Ohio and have an income that enables them to repay the loan. Maximum loan amount is \$10,000 and 1-2 guarantors are needed, depending on the loan amount. Applicants do not have to be Jewish. Call 216-378-9042 for more information.

### HOME REPAIR LOAN

*NEIGHBORHOOD HOUSING SERVICES*

Home repair loans for energy efficiency and maintenance projects. NHS staff can assist with construction specifications, contractor selection, and project oversight. Call 216-458-4663 for info.