

## Housing Rehab Program

### Common Contractors Questions and Answers

#### 1. What is the Housing Rehab Program?

The City of Billings – Housing Rehab Program provides assistance to qualified low-income homeowners for essential repairs and necessary improvements to their homes. The program provides qualified homeowners a zero interest, deferred payment loan to make substantial repairs to their home.

#### 2. What is the purpose of the Housing Rehab Program?

The purpose of the City's housing rehabilitation programs to assist qualified low-income homeowners within the Billings city limits make or keep their homes safe, decent and affordable. The program primarily assists elderly and/or disabled individuals on fixed incomes as well as working low-income individuals and families. The programs promote stability, livability and value for the community by upgrading homes in disrepair or that have not maintained because the homeowners do not have the resources to make the repairs.

#### 3. How are contractors involved in the program?

The Community Development Division maintains a list of active contractor that have expressed an interest in performing work involving the City's Housing Rehabilitation Programs. Contractors on the list have a City of Billings Business License and carry liability and worker's compensation insurance, and meet other requirements. The active contractor list is provided to homeowners procuring contractor services for their housing rehab project. Being on the list does not constitute an endorsement by the City of Billings.

#### 4. Who determines what work needs to be done or can be done?

After an inspection by a third-party home inspector, Community Development Staff works with homeowner to identify rehabilitation items prior to the homeowners seeking quotes. Repair items vary, however, items that address health, safety, code, and substandard conditions are the priority items. Work might include roofing, plumbing, electrical upgrades, foundation repairs, HVAC, siding, windows, doors, etc.

#### 5. Where does the funding come from?

Funding for this program is made available through federal Community Development Block Grant (CDBG) funds and other federal and / or local sources. Therefore, there are certain regulations that must be followed.

#### 6. How is payment handled?

Payment for work completed is facilitated through the Community Development Division following approval by the homeowner, inspections by the City's Building Division (if required by permit) and Community Development staff. Additionally, lead clearance must be achieved prior to payment for any lead-hazard reduction work items.

#### 7. Who chooses the contractor to complete the work?

The homeowner selects the contractor.

#### 8. What are the requirements for the contractor?

Contractors are required to have the following:

- City of Billings Business License
- Montana Contractors License
- Certificate of Liability Insurance
- Certificate of Workers Compensation or an Exemption from Workers Compensation
- DUNS Number
- Proof of registration with the federal government's System for Award Management (SAM)
- Proof of training in the Lead, Renovation Repair and Painting Program Rule (for pre-1978 homes)

#### **9. What is a DUNS Number and how do I register with SAM?**

HUD requires contractors participating in federally funded projects to have the following information:

- DUNS Number: Dun & Bradstreet (D&B) provides a D-U-N-S Number, a unique nine digit identification number that is required for all businesses receiving funding from federal contracts or grants. There is no cost to register and a DUNS number can be created within one business day. You can register on-line at <http://fedgov.dnb.com/webform>.
- The System for Award Management (SAM / [www.sam.gov](http://www.sam.gov)) is a combined combining federal procurement systems. All contractors who receive payment with federal funds from Community Development Division programs must be registered in SAM. There is no cost to register in SAM.

#### **10. What is the Lead, Renovation Repair and Painting Program Rule and how do I get training?**

All contractors performing renovation, repair and painting that disturb lead-based paint in homes, child care facilities, and schools built before 1978 must be certified and must follow specific work practices to prevent lead contamination. Contractors are required to have a certified renovator on board for each job taking place in a home or facility defined by the rule. The Montana Weatherization Training Center at MSU-Bozeman offers courses in the EPA Lead Renovation, Repair and Painting Rule. Please call 406.586.0070 for course schedule and registration ([www.weatherization.org](http://www.weatherization.org)).