



## Frequently Asked Questions

HERO REGISTERED CONTRACTORS

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# Frequently Asked Questions

This document provides answers to common questions about the HERO Program.

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## 1. What do I need to do to get started?

1. Register at [heroprogram.com](http://heroprogram.com)
2. Print, sign, and return a Contractor Participation Agreement and a W-9 form
3. Schedule a contractor orientation session by calling 855-HERO-411 (855-437-6411)

## 2. What if my customers or I have questions about HERO?

You can contact us by phone, chat, or email:

- **HERO Hotline** – 855-HERO-411 (855-437-6411)
- **Online Chat** – click “Chat Now” at the top of any page of [heroprogram.com](http://heroprogram.com)
- **Email** – [contractor@heroprogram.com](mailto:contractor@heroprogram.com)

Our hours are M-F 8am – 9pm and Sat 10am – 6pm. The HERO Program has representatives available to you and your customers. We can provide assistance through the sales and application process.

## 3. Why does my community offer the program?

The HERO Program provides many benefits to property owners and the local economy, because HERO:

- Helps more property owners make energy-efficient upgrades
- May help property owners lower their energy bills
- Helps municipalities meet environmental standards and reduce carbon emissions
- Helps stimulate the local economy by creating local jobs
- May help increase property values

## 4. Why should I be interested in offering HERO financing?

- HERO offers fixed rates and long-term financing that assists property owners in purchasing higher quality, energy-efficient products.
- The interest on HERO payments may be tax deductible.\*
- No credit score requirements – HERO is primarily based on home equity and debt payment history rather than FICO scores.
- If a homeowner decides to sell, the HERO assessment may be able to transfer to the new owner.
- Homeowner approvals can be completed in just a few minutes.

## 5. What does HERO cost the contractor?

There is NO cost to the contractor.

HERO does not charge the contractor any points or fees.

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\* Property owners should consult their tax advisor regarding any potential tax benefits.

## 6. How do I explain the HERO Program?

"HERO has partnered with local governments to help homeowners finance energy-efficient and water-saving home upgrades, with payments made through their property tax bill. The HERO Program offers fixed rates, flexible terms of 5-20 years, and the interest on payments may be tax deductible, but homeowners should consult their tax advisor to determine any potential tax benefits."

"It only takes a few minutes to apply and get approved. Let's call HERO to see if your home qualifies!"

## 7. How do I know if my customers will qualify for HERO financing?

You can check their eligibility by typing the homeowner's address into the Know-Before-You-Go database tool, which is located in HERO Pro, your contractor portal. Details on the eligibility criteria can be viewed online at [heroprogram.com](http://heroprogram.com).

## 8. Why are payments made with property taxes?

HERO is an assessment on a property, allowing homeowners to finance their improvements through their property taxes.

The balance of the financing may be able to transfer to a new property owner if the property is sold. Another benefit is that the interest on these HERO assessment payments may be tax deductible.

## 9. What is the application process?

Property owners can apply online at [heroprogram.com](http://heroprogram.com) or over the phone at 855-HERO-411.

## 10. What is the process for getting paid?

Once work is complete, the contractor and customer sign a completion certificate. Payment is made within two days of receipt of the signed completion certificate.

## 11. Are HERO marketing materials available?

Yes, within HERO Pro, your contractor portal, you can order all of the HERO marketing materials or print your own HERO sales materials. If you decide to print your own materials, you must receive prior consent from the HERO Program before they can be distributed.

## 14. Is there a fee for marketing materials?

All of the HERO marketing materials are provided at cost.