

## Contractor FAQs

### Contractor Requirements

**Q: What are the requirements to become a general and/or lead abatement contractor with HomeOwnershipCenter (HOC)?**

A: All contractors must have Workers' Compensation insurance, liability insurance, and an EPA RRP certificate (firm and individual). Lead abatement contractors must also have a certified **Lead Abatement Supervisor** and certified **Lead Abatement Worker**.

**Q: What types of insurance are required?**

A: Contractors must provide proof of:

- Workers' Compensation (Statutory)
- NYS Disability (Statutory)
- Comprehensive General Liability – \$1,000,000 per occurrence
- General Liability – \$2,000,000 aggregate
- Auto Liability – \$500,000 CSL (Bodily Injury, Property Damage)
- Umbrella Liability – \$1,000,000
- EPA RRP Certification

**Q: How do I become an HOC-certified contractor?**

A: Submit a completed application with all required insurances and certifications. Once submitted, the Contracts Management Team will review your application, check references, and notify you if you are approved.

### Bidding Process

**Q: How does the bidding process work?**

A: Bids are sent via email by our Residential Construction Coordinator. Each bid packet includes the project scope, specifications, and required paperwork. All forms must be completed, sealed, and submitted before the bid opening.

**Q: How do I submit bids?**

A: Submit sealed bids by mail or drop them off at the HOC office (1611 Genesee St).

**Q: How are winning bids determined?**

A: The contract is awarded to the contractor who submits the lowest **reasonable** bid in accordance with the project grant guidelines.

**Q: How often will I receive bids?**

A: Bid invitations are sent out regularly via email.

**Q: When are bids due?**

A: Typically 10 days to 2 weeks after they are sent. Bid openings are usually held on Mondays at 10:00 AM.

**Q: Do I have to bid every time?**

A: No, you are not required to bid on every project.

### Project Work

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**Q: What types of work are typically included in HOC bids?**

A: A wide range of work including:

- Lead abatement
- Roofing
- Siding
- Plumbing
- Paint film stabilization
- Other general construction and renovation tasks

**Q: What is the typical project timeframe?**

A: Most projects are expected to be completed within **60 days** from start to finish.

**Q: Do I need to work exclusively with HOC?**

A: No, you may work on private jobs or with other agencies in addition to HOC projects.

**Q: Can we subcontract work?**

A: Yes, subcontracting is allowed.

## Certifications & Training

**Q: What is an RRP Certification?**

A: The **Renovate, Repair, and Paint (RRP) Certification** is a federal law requirement for anyone working in homes built prior to 1978.

**Q: What is a Lead Abatement Worker Certification?**

A: This certification confirms that an individual has completed specialized training to safely perform lead-based paint abatement work, including removal or encapsulation of hazards.

**Q: What is a Lead Abatement Supervisor Certification?**

A: This certification qualifies an individual to oversee and manage lead abatement projects, ensuring all safety procedures are followed.

**Q: What is a LIRA?**

A: A **Lead Inspection Risk Assessment (LIRA)** identifies all positive and deteriorated lead surfaces in a property.

**Q: How does training reimbursement work?**

A: After you complete a course, send proof of payment and your passing certificate to the HOC Program Manager for reimbursement.

## Payments & Support

**Q: How does the payment process work?**

A: Payments are made throughout the project and are based on completed work verified during progress inspections.

**Q: Do you have an on-site notary?**

A: Yes, a notary is available at HOC.

