



Frequently Asked Questions

HERO REGISTERED CONTRACTORS

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

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

1. Pull together your proof of insurance, completed W9, and license information
2. Register at <https://register.renovateamerica.com>
3. Schedule a contractor orientation session by calling 855-HERO-411 (855-437-6411) or wait until a Renovate America team member contacts you

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

You can contact us by phone or chat:

- HERO Hotline – 855-HERO-411 (855-437-6411)
- Online Chat – click “Chat Now” at the top of any page of heroprogram.com

Our phone hours are Mon-Fri 6am – 10pm and Sat-Sun 8am – 10pm. 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 afford to make energy-efficient upgrades
- May help property owners lower their utility bills
- Helps municipalities meet environmental standards and reduce carbon emissions
- Helps stimulate the local economy by creating local jobs
- May 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.*
- 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.*

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

6. How do I explain the HERO Program?

"The HERO Program partners with local governments to help homeowners finance energy-efficient and water-saving home upgrades, with payments made along with their property tax bill. The HERO Program offers fixed rates, flexible terms of 5-25 years depending on area and product type, and the interest on payments may be tax deductible. However, homeowners should consult their tax advisor to determine if they are eligible for 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.

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. Homeowners should consult their tax advisor to determine if they are eligible for potential tax benefits.

9. What is the application process?

Property owners can apply online at 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.

12. Is there a fee for marketing materials?

All of the HERO marketing materials are provided at cost.