

Consumer Affairs – FAQs

Is a contractor required to be licensed, bonded and insured to work in the City of Cleveland?

Yes! You can verify if a contractor is licensed, bonded and insured to do work in Cleveland by calling the Department of Building & Housing at 216.664.2910.

From: Office of Consumer Affairs

Category: Building and Housing

I think the contractor I hired is not doing a good job on my project. Can the City help me?

If you feel the contractor you hired is doing an improper or poor job, contact the Department of Building and Housing at 216.664.2282 and request that an inspector inspect the project.

From: Office of Consumer Affairs

Category: Building and Housing

What if the contractor failed to pull a permit for work done on my home?

Failure to pull a permit *may* result in a fine (to the property owner) from the Department of Building & Housing, but *not all contractor work requires a permit*. For additional information contact the Department of Building & Housing at 216.664.2282.

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What do I need to know when hiring a contractor?

Get estimates from at least 3 contractors to compare prices

Interview each contractor, ask for references, and *check them*.

If the work is to be done in Cleveland, verify that the contractor is licensed, bonded and insured by calling 216.664.2910

Check with the [Better Business Bureau](#) (216.241.7678) for complaints

Avoid oral contracts! Insist on a written contract which includes:

- contractor's name

- address
- telephone number
- license/registration number
- complete description of all work to be done
- start and end date
- total price
- any additions or changes made
- any warranties including timelines

From: Office of Consumer Affairs

Category: Building and Housing

I need some home repairs and don't have the money. The contractor told me about a finance company. Is this safe?

Not all loans or lenders are equal, so shop around. The cost of doing business with high-cost lenders can be excessive and abusive. For example, "predatory lenders" target homeowners who are elderly or have low incomes or credit problems. They deceive them about terms or give them loans they cannot repay.

You may be able to receive some [assistance or a low interest loan](#).

From: Office of Consumer Affairs

Category: Building and Housing

Are there any City of Cleveland home repair assistance programs that I can apply for?

Some Cleveland seniors and disabled residents qualify for [home repair assistance](#), and those who meet certain criteria may receive [home weatherization services](#).

From: Office Consumer Affairs

Category: Building and Housing

What types of issues are handled by The Department of Community Development, Office of Fair Housing & Consumer Affairs?

The Department of Community Development, Office of Consumer Affairs [\(web page\)](#) investigates and works to resolve complaints related to home improvement/repair

contracting, unlicensed business practices, consumer scams and unfair sales practices (false warranties, questionable sales and repairs which are unneeded or without estimates).

The Office, which can be reached at 216.664.4529, coordinates and conducts educational activities including literature distribution, presentations, seminars and workshops with the goal of increasing consumer protection and financial literacy.

From: Office of Consumer Affairs

Category: Consumer Rights

What is the Community Development Block Grant (CDBG) Program?

The goal is to develop programs to build stronger neighborhoods by providing decent housing, proper living areas, and economic opportunities for those with low and modest incomes.

Where does the Department of Community Development get their funding?

The Department of Community Development is funded primarily by four grants from HUD: Community Development Block Grant (CDBG), HOME, Emergency Shelter Grant (ESG), Housing Opportunities for People with Aids (HOPWA).

Who do I contact about starting a Community Garden?

Contact the Ohio State University Extension Service at 216.429.8200 to obtain information about the City of Cleveland Summer Sprout Program.

Does the City accept donations of produce from neighborhood gardens?

The city does not accept donations directly. We recommend that produce can be donated to the Cleveland Food Bank. They can be reached at 216.738.2265.

Can I check my property tax payment online?

Yes, there is an online app on the Cuyahoga County Fiscal Officer's website here.

Where can I find information on Real Estate tax?

See the Cuyahoga County Treasurer's Office.

Where can I find online information on property ownership and deed transfers?

General information on ownership is on the County Auditor's website or Cuyahoga County Fiscal Office website here.

Where can I find information on foreclosed properties?

See the Cuyahoga County Sheriff's Office foreclosure pager here.

Where can I find information on real estate tax abatement?

The City offers residential tax abatement through the Department of Community Development. Call the Development Office of this department at 216.664.4000 (Fax 216.664.4006) or see the City's online residential tax abatement information here.

How can I apply for tax exemptions on residential real property?

For city ordinance and property eligibility information, click here.