



Attorney General  
of New York  
**Letitia James**

**Dear New Yorkers,**

The average consumer now has access to a worldwide marketplace, and competition is fierce. Sometimes, it is hard to know the difference between a bargain and a ripoff. Here are some tips on how you can be a smart consumer.

If you run into problems, our office may be able to help. Our Bureau of Consumer Frauds and Protection offers an informal dispute resolution program for complaints against a merchant or business. In addition, we keep track of the filed complaints and can take action if there is a pattern of consumer fraud.

Remember, if a deal seems too good to be true, it is probably not a good deal.

Sincerely,

*Letitia James*

# Resources

## New York State Office of the Attorney General, Regional Offices

- Albany.....(518) 776-2307
- Binghamton ..... (607) 251-2770
- Brooklyn .....(718) 560-2040
- Buffalo .....(716) 853-8400
- Harlem .....(212) 364-6010
- Nassau.....(516) 248-3302
- New York City .....(212) 416-8300
- Plattsburgh .....(518) 562-3288
- Poughkeepsie.....(845) 485-3900
- Rochester.....(585) 546-3240
- Suffolk .....(631) 231-2424
- Syrcause .....(315) 448-4800
- Utica .....(315) 864-2000
- Watertown .....(315) 523-6080
- Westchester .....(914) 422-8755



# Hiring a Home Improvement Contractor

*Do your Homework!*



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## Getting Started

### **Identify the Full Home Improvement Project**

Prepare a comprehensive list of all work to be completed. Be specific. Set a reasonable budget for your project.

### **Shop Around**

Interview multiple contractors. Contact at least three contractors and get written estimates for your project. Insist upon specific timelines detailing start and completion dates.

## Your Home Improvement Project

### **Never Pay the Full Price Up Front**

Establish a payment schedule and adhere to it. Withhold final payment until the entire project is completed to your satisfaction and all required inspections and certificates of occupancy are finalized.

### **Get Everything in Writing**

State law requires a contractor to provide a written contract for home improvement to work. The contract should include a timeline for work to be completed, a payment schedule and specifics about the project - such as types or brands of materials. On larger projects, architect or engineer plans should specify virtually every detail. Remember, any verbal changes to the project must be added to the written contract. The contractor is only bound by what is in the contract. Keep copies for your records.

### **Know What Permits are Needed**

Event though a qualified contractor should be aware of the necessary permits and inspections, you should know them as well. Check with your local building department before beginning a project. Also check the New York State Department of State building code website at [dos.ny.gov](http://dos.ny.gov).

### **Get References and Check Them**

Ask friends and neighbors for names of contractors. Examine the completed project, ask if they are satisfied with the results. Get references from the contractor and speak directly to former customers. Check the contractor's accreditation with the Better Business Bureau by visiting [bbb.org](http://bbb.org).

### **Know Where Your Payments are Going**

Contractors are required to deposit progress payments in an escrow account. The payments are to be used solely for your project, any withdrawal must bear a "reasonable relationship" to the work completed. The contractor can otherwise obtain bond insurance to protect your money. Know which option your contractor will use.

### **Never Do Business With a Contractor Who is Unwilling to Abide by Any of These Conditons**

Even if the contractor seems reputable, it simply is not worth the risk.

### **Get Proof of Insurance**

If a worker is injured, or damage is caused on your property, you could be held liable if your contractor does not have the required insurance.

### **Check Licenses Where Necessary**

In New York State, home improvement contractors must be licensed in New York City, Suffolk, Nassau, Westchester, Putnam, and Rockland counties.

## Running Into Problems?

**1. Speak with your contractor and try to reach a resolution.**  
The goal is to have the work finished to your satisfaction.

**2. File a complaint with the Office of the Attorney General if a resolution is not possible.**

File a complaint at [ag.ny.gov](http://ag.ny.gov) or contact the nearest regional office.