Dear Consumer,

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 rip-off. 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

LETITIA JAMES

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BROOKLYN 718-560-2040
BUFFALO 716-853-8400
HARLEM 212-364-6010
NASSAU 516-248-3302
PLATTSBURGH 518-562-3288
POUGHKEEPSIE 845-485-3900
ROCHESTER 585-546-3240
SUFFOLK 631-231-2424
SYRACUSE 315-448-4800
UTICA 315-864-2000
WATERTOWN 315-523-6080
WESTCHESTER 914-422-8755

NEW YORK STATE OFFICE
of the
ATTORNEY GENERAL
Consumer Frauds Bureau
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.

Know what permits are needed — Even 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: www.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 http://welcome.bbb.org.

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.

Your Home Improvement Project

Never pay the full price up front — Establish a payment schedule and adhere to it. Withold 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 work. The contract should include a time line 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 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 conditions. Even if the contractor seems reputable, it simply is not worth the risk.

Running Into Problems?

1. First, speak with your contractor and try to reach a resolution. The goal is to have the work finished to your satisfaction.

2. If a resolution is not possible, file a complaint with the Office of the Attorney General. You can download forms on our website: ag.ny.gov or call the nearest regional office listed on the back.