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 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.

Check the Attorney General's web site www.nyknowyourcontractor.com for a listing of contractors with judgments or substantiated complaints against them.

If you are working with a home improvement contractor and having problems or have complaints:

1. First, speak with your contractor. Let the contractor know your concerns with the project 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. Forms can be downloaded at **www.nyknowyourcontractor.com**
3. Once you have completed the form, compile all relevant documents, i.e., contract, receipts, cancelled checks, photographs of the work site, etc. You should make copies of these documents for your records.

Fax or mail all documents along with your original complaint form to your local regional office.

For more information, including how to find the Attorney General's local Regional Office call 800-771-7755 or visit www.ag.ny.gov

Office of the Attorney General
Eric T. Schneiderman

Home Improvement Contractor Tip Card

Before You Hire a Contractor

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 time lines 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.state.ny.us**.

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.