



New York State Office of the Attorney General

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Hiring a Contractor? Do Some Homework First



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.



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 Website
www.nyknowyourcontractor.com
to learn more about working with contractors.

Here are some steps to take if you have problems or complaints about a home improvement contractor.

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

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COMPLAINT FORM

Consumer Hotline For Hearing Impaired
1 (800) 771-7755 TDD 1 (800) 788-9898
<http://www.ag.ny.gov>

1. PLEASE BE SURE TO COMPLAIN TO THE COMPANY OR INDIVIDUAL BEFORE FILING.
2. PLEASE TYPE OR PRINT CLEARLY IN DARK INK.
3. YOU MUST COMPLETE THE ENTIRE FORM. INCOMPLETE OR UNCLEAR FORMS WILL BE RETURNED TO YOU.
4. MAKE SURE YOU ENCLOSE COPIES OF IMPORTANT PAPERS CONCERNING YOUR TRANSACTION.

CONSUMER		
YOUR NAME		HOME TELEPHONE NUMBER
STREET ADDRESS		BUSINESS TELEPHONE NUMBER
CITY/TOWN	COUNTY	STATE ZIP
COMPLAINT		
NAME OF SELLER OR PROVIDER OF SERVICES		NAME OF OTHER SELLER OR PROVIDER OF SERVICES
STREET ADDRESS		STREET ADDRESS
CITY/TOWN	STATE ZIP	CITY/TOWN STATE ZIP
TELEPHONE NUMBER		TELEPHONE NUMBER
DATE OF TRANSACTION	COST OF PRODUCT OR SERVICE \$	HOW PAID (Check those which apply) <input type="checkbox"/> Cash <input type="checkbox"/> Check <input type="checkbox"/> Credit Card <input type="checkbox"/> Other _____
DID YOU SIGN A CONTRACT? <input type="checkbox"/> Yes <input type="checkbox"/> No	WHERE DID YOU SIGN THE CONTRACT?	DATE SIGNED
WAS PRODUCT OR SERVICE ADVERTISED? <input type="checkbox"/> Yes <input type="checkbox"/> No	WHERE WAS IT ADVERTISED?	DATE ADVERTISED
TYPE OF COMPLAINT (e.g. car, mail order, etc. Use the reverse side of this form to provide details)		
DATE YOU COMPLAINED TO THE COMPANY OR INDIVIDUAL _____ <input type="checkbox"/> By Mail <input type="checkbox"/> By Telephone <input type="checkbox"/> In Person		PERSON CONTACTED _____
NATURE OF RESPONSE _____		JOB TITLE _____
DATE OF RESPONSE _____		
HAS MATTER BEEN SUBMITTED TO ANOTHER AGENCY OR ATTORNEY? (If "Yes," give name and address) <input type="checkbox"/> Yes <input type="checkbox"/> No		
IS COURT ACTION PENDING? (Please describe as necessary) <input type="checkbox"/> Yes <input type="checkbox"/> No		
ADDITIONAL INFORMATION		
MANUFACTURER OF PRODUCT _____		PRODUCT MODEL OR SERIAL NUMBER _____
ADDRESS _____		WARRANTY EXPIRATION DATE _____
DID BUSINESS ARRANGE FINANCING? (If "Yes," give name and address of bank or finance company) <input type="checkbox"/> Yes <input type="checkbox"/> No _____		

PLEASE DESCRIBE COMPLAINT ON REVERSE SIDE

BRIEFLY DESCRIBE YOUR COMPLAINT _____

WHAT FORM OF RELIEF ARE YOU SEEKING? (e.g., exchange, repair or money back, etc.) _____

WHO REFERRED YOU TO THIS OFFICE? _____

READ THE FOLLOWING BEFORE SIGNING BELOW

PLEASE ATTACH TO THIS FORM **PHOTOCOPIES** of any papers involved (contracts, warranties, bills received, canceled checks, correspondence, etc.). **DO NOT SEND ORIGINALS.**

NOTE: In order to resolve your complaint, we may send a copy of this form to the person or firm about whom you are complaining.

In filing this complaint, I understand that the Attorney General is not my private attorney, but represents the public in enforcing laws designed to protect the public from misleading or unlawful business practices. I also understand that if I have any questions concerning my legal rights or responsibilities, I should contact a private attorney. I have no objection to the contents of this complaint being forwarded to the business or person the complaint is directed against. The above complaint is true and accurate to the best of my knowledge.

I also understand that any false statements made in this complaint are punishable as a Class A Misdemeanor under Section 175.30 and/or Section 210.45 of the Penal Law.

Signature: _____ Date: _____

HAVE YOU ENCLOSED COPIES OF IMPORTANT PAPERS?

Return to: Office of the Attorney General
Bureau of Consumer Frauds and Protection
Buffalo Regional Office
Main Place Tower, Suite 300A
350 Main Street
Buffalo, NY 14202