



[Home](#)

[Search Contractors](#)

[Helpful Hints](#)

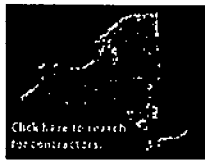
[Contractor Tip Card](#)

[Home Improvement Resources](#)

[Press Releases](#)

[File a Complaint](#)

[Attorney General's Home Page](#)



## Helpful Hints

### WHAT TO DO BEFORE YOU HIRE A CONTRACTOR

- 1. Know what work you want done.**
  - Make a thorough list and be specific. This will enable you to easily negotiate with various contractors, lock in firm prices and avoid surprises. Having a written list will also help in ferreting out unscrupulous contractors who might try to convince you to have additional work done that you don't want or need.
- 2. Know what permits are needed.**
  - Even though a qualified contractor should be aware of necessary permits and inspections, you should know them too.
  - Check with your local building and codes office before beginning a project.
- 3. Shop around.**
  - Look at multiple contractors. Get quoted prices for the work you want done and compare.
  - Also, find out the proposed timeline for when each contractor can start and finish the project.
- 4. Get references and check them.**
  - Ask your friends and neighbors which contractors they used for home improvement projects and whether or not they were satisfied with the results.
  - Get references from the contractor directly and speak directly to former customers.
  - Check your local Better Business Bureau to see if the contractor is accredited.
- 5. Get proof of insurance.**
  - If a worker is injured, or damage is caused on your property, you could be held liable if the contractor does not have the proper insurance. So, make sure the contractor is insured.
- 6. Check licenses.**
  - Home improvement contractors must be licensed in New York City, Suffolk, Nassau, Westchester, Putnam, and Rockland counties.
- 7. Never pay the full price upfront.**
  - Establish a payment schedule and stick to it. Often this could include an initial down payment and subsequent incremental payments until the work is completed.
  - Withhold final payment until all the work is completed and all required inspections and certificates of occupancy are finalized.
- 8. Put it in writing.**
  - New York state law requires a contractor to provide a written contract for home improvement work. The contract should include a timeline for work to be completed, a payment schedule and as many specifics as possible about the project, such as types or brands of materials.
  - On larger projects, architect or engineer plans should specify virtually every detail of a project.
- 9. Know where your payments are going.**

Contractors are required by state law to either:

  - Put your payments into an escrow account and use it only for your job until it is substantially complete (contractors are legally required to disclose where money will be held in escrow).
  - Prove they have bond insurance to protect your money. Ask for proof of which option they use before hiring them.
- 10. Never do business with a contractor who is unwilling to abide by any of the conditions above.**
  - If the contractor doesn't meet the above criteria, look elsewhere. Even if the contractor seems reputable, it's simply not worth the risk.

Finally, check the Attorney General's web site [nyknowyourcontractor.com](http://nyknowyourcontractor.com) for a listing of contractors with judgments or substantiated complaints against them.

This website is a crucial resource for anyone looking to have work done on their property. It's easy to use and contains a wealth of important information to help you from becoming a victim of a bad contractor.