

Contact Information:
 Governor's Press Office
 NYC Press Office: 212.681.4640
 Albany Press Office: 518.474.8418
 press.office@exec.ny.gov



Andrew M. Cuomo - Governor

Consumer Alert: Governor Cuomo Warns New Yorkers to Avoid Home Building Contractor Scams

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Homeowners and Renters Impacted by Sandy Must Use Caution When Choosing a Contractor

Albany, NY (July 1, 2013)

Governor Andrew M. Cuomo today advised New Yorkers to be vigilant when seeking the services of home contractors, especially those looking to repair and rebuild their homes in the aftermath of Superstorm Sandy, and report any illegal activity to the New York State Division of Consumer Protection at 1-800-697-1220.

"Unauthorized home contractors are pulling a take the money and run scam on homeowners still trying to rebuild and recover from Superstorm Sandy," Governor Cuomo said. "Preying on New Yorkers who suffered during Sandy will not be tolerated. The State working diligently to investigate these complaints and prosecute the scammers. As we all continue to rebuild after Sandy, I urge New Yorkers to be aware and on alert when they select home building contractors."

Professional building contractors are required to be licensed by local authorities in New York City, Nassau, Suffolk, Putnam, Rockland and Westchester counties. Consumers in those areas should verify that the contractor is licensed to perform the work at hand before agreeing to conduct business.

The Division of Consumer Protection has received numerous complaints regarding unscrupulous or misleading home contractors who demand upfront payments or charge astronomical prices to repair damaged property. In the majority of cases, the contractor does not complete the job or performs substandard work. Consumers often fail to obtain written contracts and pay money upfront, leaving them vulnerable to scams.

The Division of Consumer Protection is aggressively investigating home contractor complaints and is working closely with local and state authorities to prosecute violators.

Tips When Choosing a Home Contractor

- **Beware of Unsolicited Offers** -- Avoid doing business with contractors who show up at your door or contact you by phone.
- **Licensing Requirements** -- Make sure the contractor is licensed in your town or county.
- **Get a Written Estimate** -- Obtain at least three written estimates, especially if it is going to be a big job.
- **Get a Written Contract** -- Always insist on a written contract specifying all terms, timeline and breakdown of payments. Under New York State law, any home improvement contractor who fails to provide a written contract (for a contract over \$500) may be fined up to \$2,500.
- **Do Not Pay Upfront** -- Do not make the final payment until all work has been finalized. Avoid paying in cash.
- **Get Proof of Insurance** -- Get proof of the contractor's insurance coverage.
- **Check References** -- Obtain local references from the contractor and check if they are legitimate; know what permits are required.
- **Building Permits Requirements** -- Find out what construction and building permits are required in your municipality.

For more information on Hiring a Home Improvement Contractor, visit: <https://www.dos.ny.gov/consumerprotection/>.

To file a consumer complaint, contact the Department of State's Division of Consumer Protections at 1-800-697-1220 or file a complaint online at www.dos.ny.gov.