BEWARE OF HOME REPAIR SCAMS

Investigate Contractors | Shop Around | Get a Written Contract | Don't be Pressured

WARNING SIGNS – AVOID A CONTRACTOR OR SALESMAN WHO:

- Knocks on your door or calls you on the phone offering to make repairs.
- Tells you that you must make repairs immediately.
- Talks very quickly to confuse you and pressures you to sign a contract immediately.
- Tells you they are doing work in your neighborhood and have extra materials left from another job.
- Offers a discounted price if you refer other people to them, but only if you buy today.
- Tells you something that sounds too good to be true. If it sounds too good to be true, it probably is!
- Is not an established local business, but has come to the area from somewhere else to “help.”

TO PROTECT YOURSELF:

- Avoid unlicensed contractors in NYC, Nassau, Suffolk, Putnam, Rockland, Westchester – these are areas of the State where a license is required. Unlicensed contractors are operating illegally in those areas.
- Avoid contractors who don't have references or whose references can't be reached.
- Avoid contractors who tell you there's no need for a written contract. By law, all contracts for $500 or more must be in writing, but it's a good idea to get a written contract even for smaller projects.
- Avoid contractors who only have a P.O. Box address or a only a cell phone number.
- Avoid contractors who do not supply proof of insurance.
- Avoid contractors who ask you to get required building permits. It could mean that the contractor is unlicensed or has a bad track record and is therefore reluctant to deal with the local building inspector.
- Verify with your local building department that the contractor has obtained all the necessary permits.
- Be wary of contractors who ask for money to buy materials before starting the job. Reliable, established contractors can buy materials on credit.
- Avoid contractors who demand payment in cash or want full payment up front, before work has begun. Instead, find a contractor who will agree to a payment schedule providing for an initial down payment and subsequent incremental payments until the work is completed.
- Always withhold final payment until you have completed a final walk through, approved all the completed work, and all required inspections and certificates of occupancy have been delivered to you.
# Follow This Checklist to Find a Contractor to Repair Your Home

## Check out contractors:
- Ask how long they have been in business
- Ask for references
- Check references!
- Search online resources
- Ask if they guarantee or warrantee their work

## Make sure they are:
- licensed
- bonded
- insured

## Ask to see:
- insurance policy, or certificate of insurance

## Get estimates:
- Get at least two estimates
- Compare costs, materials and methods

## Demand a written contract that includes:
- detailed description of the work to be performed
- exactly what materials will be used and their quality
- starting date and estimated completion date
- price
- payment arrangements
- finance charges (if applicable)

## Before you sign a contract:
- read the contract yourself (don’t rely on the salesperson to read it for you)
- make sure you understand everything in the contract

## Do not sign a contract that:
- is missing information or has blank pages
- you don’t understand
- is different from what you discussed with the contractor

## Retain copies of:
- your signed contract
- all other signed documents
- guarantees or warrantees on work or materials

## Upon project completion:
- inspect the work to make sure it is done properly
- do not make a final payment or sign completion certificate until the work is completed to your satisfaction

Many companies give free inspections and written estimates - get two or three before choosing a contractor. The lowest price is not always the best deal. Compare costs, materials, and methods suggested by different companies to decide what materials and methods are best for your home.

### If You Have Been the Victim of a Scam

If you think you have been the victim of a scam, contact a lawyer immediately. There are time limits to cancel sales and pursue legal claims.

Contact the Department of Financial Services, your district attorney or the Attorney General’s Office.

If you have a problem with a home improvement contractor and can’t resolve it yourself, file a complaint with the New York Department of State online at www.dos.ny.gov or call (800) 697-1220.

Contact your insurance company, agent or broker to get answers to specific questions about policies or claims.

If you need more help, call DFS at (800) 342-3736 between 9 a.m. and 4:30 p.m., Monday through Friday.

For disaster related questions call the DFS Disaster Hotline 24/7 at (800) 339-1759