

### **Homeowner Tips for Hiring a Home Improvement Contractor:**

- **Always use a licensed Home Improvement Contractor and/or Salesperson.**  
Check to see if a contractor is licensed by calling 311, or use DCA's Instant Online License Check at [www.nyc.gov/consumers](http://www.nyc.gov/consumers). Also make sure that the person you are negotiating with is a licensed home improvement salesperson and authorized to negotiate a contract on behalf of the contractor.
- **Get References.**  
Check with at least three reputable references before hiring a contractor. In addition to checking with DCA, also check with consumer protection agencies in Suffolk, Nassau and Westchester counties for complaints.
- **Never Pay Cash.**  
Don't ever pay for repairs or improvements without a contract and in cash. Pay no more than a third of the total amount upfront to get the work started, and then continue with 'progress' payments as work continues. Keep track of all paperwork and payments.
- **Know Your Contract Rights.**  
By law, homeowners have the right to cancel any contract within three days, including contracts for home repair and/or improvements. DCA provides a sample contract on its Web site, [www.nyc.gov/consumers](http://www.nyc.gov/consumers), or by calling 311.
- **Don't Finance Improvements or Repairs through Your Contractor.**  
If a home improvement contractor or salesperson tries to arrange financing, file a complaint immediately with DCA. It is illegal for contractors to offer or arrange loans when soliciting or performing home improvement work. If financing is needed for repairs or improvements, investigate reliable and legitimate options on your own at your bank or credit union of choice.