

If your home has been damaged by Hurricane Sandy, only hire a licensed home improvement contractor.



In the aftermath of Hurricane Sandy, the Department of Consumer Affairs (DCA) urges all New Yorkers to be aware of predatory scams that attempt to take advantage of your situation or recovery efforts.

- Never use a contractor who isn't licensed by DCA—call **311** or visit us online to verify at **nyc.gov/homeimprovement**.
- Insist on more than one reference—and check them.
- Use written estimates and contracts—DCA has model contracts you can use at **nyc.gov/homeimprovement**.
- Don't pay the full price upfront and don't pay cash—protect yourself with installment payments.
- Repair loans through contractors are such a bad idea they're illegal—help is available at **DisasterAssistance.gov**.
- Trust your instincts—don't give in to high pressure tactics.



Department of
Consumer Affairs