



# Planning to Hire a Home Improvement Contractor?

## Quick Tips for Consumers

A person or business must have a Home Improvement Contractor license to do work that costs more than \$200 to any residential building in NYC. Home improvement work includes remodeling or repairs. It does *not* include new home construction, plumbing, or purely electrical work. Follow these tips to protect your home and money:

### Always use a licensed home improvement contractor.

To check license status with the Department of Consumer and Worker Protection (DCWP), call **311** or visit [nyc.gov/dcwp](http://nyc.gov/dcwp). Click *Consumers* → *Check License*.

### When They're Licensed, You're Protected

If a DCWP-licensed home improvement contractor owes you money, you may be eligible for reimbursement through the Home Improvement Contractor Trust Fund. See back for more information. **Beware:** *You are not eligible for Trust Fund repayment options if you use an unlicensed home improvement contractor.*

### Make a list of work you want done.

Be prepared before you speak to any home improvement contractors. Know project specifics, including detailed features you may want. Know your budget, in particular budget limitations.

### Get written estimates from more than one licensed home improvement contractor.

Home improvement contractors must give you a written estimate if you request one. They can charge a reasonable fee, but they must tell you the cost before they prepare an estimate. Visit [nyc.gov/dcwp](http://nyc.gov/dcwp) to see a sample Estimate created by DCWP.

### Get reliable references and check complaint history.

Call **311** and say “Business Background Check” to check complaint history with DCWP. Also check complaint history with agencies outside NYC.

### Outside NYC

#### Nassau County

Department of Consumer Affairs  
[nassaucountyny.gov](http://nassaucountyny.gov) (Search “Consumer Affairs”)

#### Suffolk County

Division of Consumer Affairs  
[suffolkcountyny.gov](http://suffolkcountyny.gov) (Search “Consumer Affairs”)

#### Westchester County

Department of Consumer Protection  
[consumer.westchestergov.com](http://consumer.westchestergov.com)

#### New York State Department of State

Division of Consumer Protection  
[dos.ny.gov/consumer-protection](http://dos.ny.gov/consumer-protection)

## Know your contract rights.

- ☑ Contractors must give you a written contract that you and the home improvement contractor both sign.
- ☑ The contract must include a separate Notice of Cancellation form.
- ☑ Contractors must give you a copy of the signed contract before work can begin.
- ☑ The contract and Notice of Cancellation form must be in plain English. If you negotiated the contract in another language, the contractor must give you a copy of the contract and Notice of Cancellation form in that other language.
- ☑ The contract must include important dates, a description of the work to be performed, a description of materials the contractor will provide, any negotiated schedule of payments, and all charges, guarantees, and warranties.

Visit [nyc.gov/dcwp](https://nyc.gov/dcwp) to see a sample Contract and Notice of Cancellation plus Change Order form created by DCWP.

## Never pay in cash or without a contract.

- ☑ Pay no more than 25% of the total contract amount upfront to get the work started.
- ☑ Keep track of all paperwork and payments.

## Arrange financing on your own.

Home improvement contractors are not allowed to arrange or offer financing for a home improvement loan. Use your own bank or credit union.

### Free Financial Counseling

If you need help with your finances, NYC Financial Empowerment Centers are here to support you.

#### Book an appointment today:

Visit [nyc.gov/TalkMoney](https://nyc.gov/TalkMoney) | Call **311**

## Ask to see permits.

Your home improvement contractor must secure every permit, license, certificate of occupancy, or special exception needed to complete the contracted work. If your contractor does not have required permits before work begins, you will end up paying the fines.

## File a complaint.

To report contract and quality-of-work disputes with a home improvement contractor, call **311** or visit [nyc.gov/dcwp](https://nyc.gov/dcwp).

### Home Improvement Contractor Trust Fund

You may be eligible for repayment if a DCWP-licensed home improvement contractor:

- did not complete the contracted job; or
- owes you money.

Visit [nyc.gov/dcwp](https://nyc.gov/dcwp) for information about repayment options through the Home Improvement Contractor Trust Fund.