

YOUR RIGHT TO CANCEL

You have the right to cancel home improvement contracts within three business days of signing them. Your cancellation must be in writing.

Within ten business days of receiving your notice of cancellation, the contractor must refund all payments made under the contract and notify you of a plan for any materials already delivered to the home improvement site.

YOUR RIGHT TO SAFEGUARD PAYMENTS

Under New York State law, home improvement contractors must deposit all payments received before completing a job into an escrow account or post a bond. The payments must be deposited in a New York State bank and withdrawn according to the schedule set in your contract.

Remember, you can withhold final payment until all the work is completed and all required inspections and certificates of occupancy are finalized.

BEFORE YOU HIRE A CONTRACTOR

Visit - www.nyknowyourcontractor.com - a website designed to help you make informed decisions before hiring a contractor. On this website, you can search and find legal actions brought by the Attorney General's Office against contractors in your local area or confirm whether any substantiated consumer complaints were filed against them. The website also offers helpful tips you can use to select a reputable contractor and links to statewide or local agencies if you need assistance.

FILE A COMPLAINT

If you are a victim of an unscrupulous contractor, we encourage you to file your complaint by visiting - www.nyknowyourcontractor.com - or calling **1-800-771-7755**.

To learn more about the Attorney General's office, visit www.oag.state.ny.us.

New York State Attorney General

Andrew M. Cuomo

KNOW YOUR CONTRACTOR



www.oag.state.ny.us
www.nyknowyourcontractor.com
1-800-771-7755

Protect Yourself From Home Improvement Fraud

When an 88-year-old widow in Western New York received a call from a home improvement contractor promising repairs at cheap prices, she accepted the offer. Over the next seven months, Bryan Boone, doing business as Urban Residential Maintenance, pressured his elderly victim into writing 70 checks for more than \$82,000 claiming to have completed extensive basement and roof repair. When Boone tried to cash the 71st check, a vigilant bank teller declined and called the local Police Department, which then contacted the Attorney General's office.

An investigation by the Attorney General's office found the quality of the contractor's work to be grossly substandard, negligent and incomplete; the actual cost to be no more than \$13,000. The investigation also uncovered that Boone had violated the legal requirements for home repair work by failing to obtain the proper permits, provide a written contract to the consumer and deposit payments into a trust account. The unscrupulous home contractor was arrested and pleaded guilty to grand larceny.

Boone faces up to 7 years in prison.

Know Your Rights

To prevent becoming a victim, carefully select a reputable home improvement contractor and ensure you get a written contract.

YOUR RIGHT TO GET A WRITTEN CONTRACT

Under New York State law, a home improvement contractor must provide you with a **written, legible** copy of the contract in plain English for jobs exceeding \$500. A home improvement contract, a written agreement, can protect you if the contractor does a shoddy job or goes out of business.

Make sure the contract includes:

- The contractor's name, company name, addresses, phone number, and license number.
- The schedule of completion, including estimated dates for start and finish, and reasons why there may be delay.
- List of materials to be used in the project, including brand names and model numbers, if applicable, along with the price.

- The total cost of the work to be done and a payment schedule – **never agree to make the entire payment up front.**
- Proof of payment to subcontractors - otherwise, the subcontractors and suppliers can put a lien on your property if the contractor does not pay them.
- A statement of any guarantee or warranty for services or parts.
- A statement that the contractor will obtain all permits required by law.

It is very important to amend the written contract, if needed, to include any verbal agreements made with the contractor. Make sure it's signed and dated by you and the contractor **BEFORE** the work begins. Keep a copy of the original contract and any amendments for your records.

Dear New Yorker:

A home is one our biggest investments. Unfortunately, many New Yorkers, especially seniors, are targeted by unscrupulous home improvement contractors.

My office has aggressively prosecuted dishonest contractors across the state, obtained civil judgments banning them from doing business, and recovered thousands of dollars in refunds for defrauded New Yorkers.

We have also launched a new website aimed at equipping you with critical background information about home contractors. Visit - www.nyknowyourcontractor.com - and check whether a local contractor is subject to legal actions or any substantiated complaints have been filed against them.

This brochure also addresses how to exercise your rights and protect yourself from home improvement scams. By working together, we can defend the safety and value of your home.

Sincerely,



Andrew M. Cuomo
Attorney General

