

November 16, 2012

**MAYOR BLOOMBERG AND CONSUMER AFFAIRS COMMISSIONER MINTZ ANNOUNCE DEPARTMENT  
WILL EXPEDITE LICENSING OF ADDITIONAL HOME IMPROVEMENT CONTRACTORS**

***More than 13,200 Home Improvement Contractors Currently Licensed by DCA – Unlicensed  
Contractors Will Now Have Applications Processed in Only 2 Days***

Mayor Michael R. Bloomberg and Consumer Affairs Commissioner Jonathan Mintz today announced that the Department of Consumer Affairs (DCA) will expedite additional Home Improvement Contractor licenses. In an effort to get unlicensed contractors or contractors who normally work outside of New York City licensed and working on repairs for homes damaged by Hurricane Sandy, Consumer Affairs will be expediting fingerprinting and licensing procedures so approved applicants will receive their license in only two days. Agency staff is also contacting homeowners door-to-door and through the mail in areas throughout the City with information about using licensed home improvement contractors, and partnering with the Better Business Bureau of Metropolitan New York, BJ's Wholesale Club, Home Depot, Lowe's, the National Association of Remodelers/Home Improvement Contractors of Staten Island, PortSide New York, and Sherwin Williams to distribute information flyers to consumers and contractors. Consumer Affairs is also warning New Yorkers about home improvement contractors who may try to take advantage of those whose homes have been damaged by Hurricane Sandy, for example by collecting insurance and relief money up front but then not performing or completing the work. According to the City's consumer protection laws, anyone soliciting or performing home improvement work in New York City that costs more than \$200 must be licensed by DCA to ensure that they are accountable to homeowners.

"Our Administration is doing everything possible to help New Yorkers whose homes were damaged by Hurricane Sandy, and this is one more step we are taking to help them get their lives back on track," said Mayor Bloomberg. "By providing expedited licenses, removing application and permit fees for repair work and mobilizing Rapid Repair crews for eligible home-owners displaced by Sandy we can help New Yorkers rebuild their lives and their homes as quickly as possible."

"In the aftermath of Hurricane Sandy, tens of thousands of New York City homeowners need home repairs and not only do we want to make sure that consumers are protected against scammers, but that homeowners are able to find available, legitimate contractors to help them out," said Commissioner Jonathan Mintz. "The most important thing that homeowners can do to protect themselves is to only hire a licensed, and therefore accountable, home improvement contractor, of whom there are currently over 13,000. For those would-be contractors out there who want to lend a helping hand, we've made getting a license even quicker and easier than it was before to help rebuild our affected communities."

Homeowners looking to hire a home improvement contractor in the aftermath of Hurricane Sandy should:

- Never use a contractor who isn't licensed by DCA—call 311 or visit us online to verify at [nyc.gov/homeimprovement](http://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](http://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](http://DisasterAssistance.gov)
- Trust your instincts—don't give in to high pressure tactics.

There are currently more than 13,200 home improvement contractors licensed by DCA and unlicensed contractors can now have their applications processed in only two days. A DCA license ensures that a background check has been performed and is ultimately backed by DCA's Home Improvement Contractor Trust Fund, into which licensees pay a fee and consumers can seek up to \$20,000 in restitution. Home improvement contractors can begin the license application [online](#) or in-person at the Consumer Affairs

Licensing Center (42 Broadway, 5th Floor). After submitting the application online, applicants must visit the Licensing Center to take the home improvement contractor exam and get fingerprinted. The cost for a two-year Home Improvement Contractor license is \$100 plus \$200 that is paid into the Home Improvement Contractor Trust Fund and a \$75 fingerprinting fee. The City encourages DCA-licensed contractors interested in subcontracting as part of NYC Rapid Repairs to register at [bteany.com/rapidrepairs](http://bteany.com/rapidrepairs)

New Yorkers can download all of Consumer Affairs home improvement contractor tips and model contract at [nyc.gov/homeimprovement](http://nyc.gov/homeimprovement) and watch a video about hiring and working with a home contractor on [YouTube](#) in [English](#) and [Spanish](#). Consumer Affairs encourages New Yorkers to file a complaint at [nyc.gov/consumers](http://nyc.gov/consumers) or by calling 311 or report a possible home improvement scam on [Facebook](#) and or by tweeting [@NYDCA](#).

The Department of Consumer Affairs enforces the Consumer Protection Law and other related business laws throughout New York City. Empowering consumers and businesses to ensure a fair and vibrant marketplace, DCA licenses more than 78,000 businesses in 55 different industries. Through targeted outreach, partnerships with community and trade organizations, and informational materials, DCA educates consumers and businesses alike about their rights and responsibilities.

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

- **Always use a licensed home improvement contractor and/or salesperson.**  
Check if your home improvement contractor and/or home improvement salesperson is licensed by calling 311 or using DCA's Instant License Check at [nyc.gov/consumers](http://nyc.gov/consumers). Persons soliciting or performing home improvement work in New York City costing more than \$200 must be licensed by DCA.
- **Get references.**  
Call 311 to check a contractor's complaint history with DCA and check with at least three reputable references before hiring a contractor. Also check with surrounding areas including Suffolk, Nassau and Westchester counties for complaints.
- **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. Always check the contract, especially for a cancellation notice.
- **Get a written estimate.**  
One of the best ways to calculate the cost of your home improvement work is to get estimates from a minimum of three contractors. Under the Home-Improvement Business Law, a home improvement contractor must provide a written estimate upon request. If a contractor charges for supplying a written estimate, you must be told the fee before an estimate is prepared.
- **Use DCA's home improvement model contract.**  
Don't start work or make payments without a written contract that clearly indicates all of the specifics of the project. DCA's model contract is an easy-to-use template that covers the breadth of a home improvement project, from materials and equipment to prices, payments and work schedules. DCA's model contract is free and available online at [nyc.gov/consumers](http://nyc.gov/consumers) or by calling 311. Ask for the Home Improvement Contractor license application packet.
- **Never pay cash.**  
Never pay for repairs or improvements without a contract and never pay in cash. Pay no more than a quarter of the total amount upfront, up to a maximum \$15,000, to get the work started. Then continue with 'progress' payments as work continues so payments are tied to specific work progress, with final payment due when all the work is completed to your satisfaction. Be sure to keep track of all paperwork and payments.
- **Don't finance improvements or repairs through your contractor.**  
It is illegal for contractors or salespeople to arrange or offer to arrange home improvement loans for you. If they attempt to do this, file a complaint immediately with DCA through 311 or online

at [nyc.gov/consumers](https://nyc.gov/consumers). If financing is needed for repairs or improvements, investigate reliable and legitimate options on your own at your bank or credit union of choice.