



NEW YORK STATE SENATOR

Charles J. Fuschillo Jr.

## Senator Fuschillo Informs Residents How to Protect Themselves From Home Repair Scams After Hurricane Sandy

CHARLES J. FUSCHILLO JR. November 21, 2012

| ISSUE: **CONSUMER PROTECTION**

Senator Charles J. Fuschillo, Jr. (R-Merrick) is informing homeowners who sustained damage during Hurricane Sandy about precautions they should take to avoid falling victim to home repair scams.

Senator Fuschillo offered the following tips, which are provided by the New York State Division of Consumer Protection, to residents who need to repair storm damage to their homes:

- Avoid unlicensed contractors in Nassau and Suffolk Counties, where contractors are required to have a license. Unlicensed contractors are operating illegally in those areas;
- Avoid contractors who show up at your doorstep unannounced or contact you through telemarketing;
- Avoid contractors who use high-pressure sales pitches or whose promises appear "too good to be true;"
- Avoid contractors who don't supply references or whose references can't be reached;

- Avoid contractors who tell you there's no need for a written contract. By law, all contracts for \$500 or more must be in writing, but it's a good idea to get a written contract even for smaller projects;
- Avoid contractors who only have a P.O. Box address or a cell phone number;
- Avoid contractors who do not supply proof of insurance;
- Avoid contractors who ask you to get required building permits. It could mean that the contractor is unlicensed or has a bad track record, and is therefore reluctant to deal with the local building inspector. However, you should verify with your local building department that all necessary permits have been obtained by the contractor;
- Be wary of contractors who ask for money to buy materials before starting the job. Reliable, established contractors can buy materials on credit;
- Avoid contractors who demand payment in cash or want full payment up front, before work has begun. Instead, find a contractor who will agree to a payment schedule providing for an initial down payment and subsequent incremental payments until the work is completed;
- Always withhold final payment until you have completed a final walk through, approved of all the completed work, and all required inspections and certificates of occupancy have been delivered to you.

Residents who have problems with a home improvement contractor and can't resolve it themselves can file a complaint with the New York State Division of Consumer Protection at [www.dos.ny.gov](http://www.dos.ny.gov) or by calling 1-800-697-1220. Homeowners can also file complaints by calling the Nassau County Office of Consumer Affairs at 516-571-2600 or the Suffolk County Department of Consumer Affairs at 631-853-4600.