



# NY Rising Housing Recovery Program

## Hiring a General Contractor

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The general contractor (GC) is the company you hire to manage your construction project, whether it is the repair, elevation, or full reconstruction of your dwelling. Your general contractor will be responsible for managing all aspects of the job: estimating material quantities and costs, sub-contractor hiring, scheduling, and daily oversight. A typical construction project has many moving pieces that your general contractor will manage on your behalf. The general contractor knows who is doing what, where, when and why — putting all the pieces of your puzzle together.

Home improvement contractors must be licensed in [Suffolk](#), [Nassau](#), [Westchester](#), [Putnam](#), and [Rockland](#) counties. Before you hire a home improvement contractor, click on your county name to check whether the contractor is licensed or registered in your county. If you live in a county not included in the above list, check with your local municipality for licensing requirements.

In addition to county licenses, your local city, town, village or hamlet may also require your GC to be licensed in their jurisdiction. Check with your local building department, in many cases you will need a New York State licensed architect or engineer for plan submittal.

All general contractors should provide you with proof of the following:

- County license, number and expiration
- Name as it appears on license and on record at consumers affairs office
- Physical address of their business or as it appears on record at consumers affairs office
- General Liability insurance, naming you as an additional insured on their policy
- Workers Compensation
- Auto insurance
- Provide payment and performance bonds for contracts in excess of \$100,000
- Builders Risk insurance (coverage for your structure from loss during construction)

You should also verify how your general contractor ensures that his subcontractors are fully insured. Your county will have a web site to verify license, name, address and expiration.

When hiring a GC, treat the process like any job interview: ask for references and samples of their previous work, review your proposed scope of work and ask for an estimate for the project. Verify the references and ask about the quality of their previous work and satisfaction of the overall project. You may also wish to request and compare estimates from several different contractors.

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New York State law requires a general contractor to provide a written contract for home improvement work. Contracts must be in writing, legible and in plain English. A copy must be given to the customer before any work is done. Your General Construction contract should contain the following:

- General Contractor's name address and telephone number.
- Approximate start date and completion dates with contingencies which would change the completion date.
- A specific description of the work, materials brands, model numbers and other applicable information related to your specific project along with a price.
- An established payment schedule; often this could be an initial deposit and subsequent progress payments until the work is completed.
- Final payment is contingent on a completed punch list and all required inspections, Certificate of Occupancy and all related NY Rising Program requirements

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