



# NY Rising Housing Recovery Program Hiring a General Contractor

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The general contractor (GC) is the company hired to manage your construction project, whether it is the repair, elevation, or full reconstruction of your dwelling. The GC 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 the GC will manage on your behalf. Electricians, plumbers, and HVAC technicians all work for the GC. Prior to receiving your first payment through the NY Rising Condo/Co-op Program, please note that you will be required to fill out the **Request for Design Professional and Contractor Information Form** where you will need to provide the name and license number of a contractor and/or design professional.

While in some instances you may save money by not using a GC, a GC can provide valuable assistance to your project, saving you both time and money in the long run. GCs often have strong relationships with sub-contractors and can obtain discounted quotes for work that would otherwise be unavailable to you.

Property improvement contractors must be licensed in [Suffolk](#), [Nassau](#), [Westchester](#), [Putnam](#), and [Rockland](#) counties. Before you hire a 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 to determine their requirements. In many cases you will also need a New York State licensed architect or engineer for plan submittal. Any design professional and/or construction contractor hired must be properly licensed by the State of New York, if so required, and must not be on the federal debarment list.

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
- Ask if they take projects of your size
- Inquire about how many other projects they will have going at the same time

You may also wish to request and compare estimates from several different contractors.

New York State law requires a GC to provide a written contract for property 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 Homeowner Program requirements