



ANDREW M. CUOMO
Governor

NY Rising Housing Program

Hiring a General Contractor

Revised August 3, 2017

NY Rising Housing Program (applies to all Programs)

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 practicing in [Suffolk](#), [Nassau](#), [Westchester](#), [Putnam](#), and [Rockland](#) counties must be registered with the county’s Consumer Affairs office. 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. Depending on the requirements of your local building department, you may also need a New York State-licensed architect or engineer to submit plans for your project. If permitted by your local municipality, you may act as your own GC.

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

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



Governor's Office of Storm Recovery

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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. You are ultimately responsible for negotiating the final costs of construction with the contractor.

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. If you are receiving your first award payment after December 19, 2016, you must provide a copy of this contract to NY Rising Housing Recovery Program (the "Program").

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.
- Confirmation that final payment is contingent on a completed punch list, passing required inspections, obtaining a Certificate of Occupancy, and meeting all additional Program requirements.