

Home Repair Scams: How Not to Get Taken

Safety and Security Tips from S.E.A.L. Security Solutions

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If you're looking for a home repair contractor:

You need to do some homework to make sure you get a contractor who is licensed, reputable, and professional. You do not need to be taken in by a contractor who is only working a scam.



Reputable professionals will be:

...licensed with the state, will have been in the business for a period of time, and will likely have a photo album of their completed projects to show you. They should also acquire all the necessary permits to do your job.

Selecting a Contractor

When you want to get a home repair or home improvement job done, you should consider only reputable professionals. Ask for written estimates. Other questions to ask include:

- How long have you been in business?
- Are you licensed and registered with the state?
- How many projects like mine have you completed in the last year?
- Will my project require a permit?
- Will you use any subcontractors on my job?
- What type of insurance do you carry?
- May I have a list of references?

Contractors to Avoid

If you've run into a contractor who has done any of the following, you already know that the contractor is a potential rip-off artist:

- Solicits door-to-door.
- Offers you discounts if you find other customers.
- Just happens to have materials left over from a previous job.
- Only accepts cash payments.
- Asks you to get any required building permits.
- Does not list a business number in the local telephone directory.
- Tells you that your job will be a "demonstration" to show potential new customers.
- Pressures you for an immediate decision.
- Offers exceptionally long guarantees.
- Asks you to pay for the entire job upfront.
- Suggests that you borrow money from a lender that the contractor knows.

Get It in Writing

Even professional contractors are eager to get to work. Some will ask that you sign the estimate to create a contract. Don't do it! Estimates are just that, estimates. Take time to review the estimate and ask questions about any unfamiliar items.

Ask for a written contract that includes the following:

- Contractor's name, address, phone number and license number.
- Payment schedule for the contractor, subcontractors and suppliers.
- Estimated start and completion dates.
- Contractor's obligation to obtain necessary permits.
- Process for handling change orders (your authorization to make changes or additions to the work along with any change in project costs and schedules).
- List of materials including color, model, size, brand name and product.
- Warranties covering materials and workmanship, including length of warranty period and limitations.
- List the specific work or tasks the contractor will or will not do. Make sure that it lists the contractor's responsibility for cleanup work including spills and stains.
- Write in any oral promises that were made before either party signs.
- A written statement of your right to cancel the contract within three business days if you signed at your home or at a location other than the contractor's business.

Keeping Records

Keep a file related to your project in one place. The file should include:

- The contract.
- Any change orders you authorized.
- All correspondence about your project.
- A log or journal of all phone calls, conversations and activities.
- Photographs as the job progresses.

This file will be invaluable as a reference of what was done, particularly if you have problems with your project.

Where to Complain

If you have a problem with your contractor, you can file a complaint with your state and local consumer protection office, the local builders association, the Better Business Bureau, or the Federal Trade Commission, or you can consult with a consumer law attorney.

One More Thing...

If you have internet access, conducting a search on a potential contractor is easy. It would be to your benefit to read what others have to say about a contractor's work ethic, pricing, customer service, and workmanship.

Oak Forest Hotline

832.900.7017

**Investigate Contractors/Shop Around/
Get a Written Contract/Don't Be Pressured**

