

## Home Repair Scams

Making improvements to your home can be a stressful endeavor, but even more so with the threat of home-repair scams. How do you know if you can trust the contractor or repair service? Nobody wants to be the victim of a scam. Be informed about common home-repair scams and how to spot them. Here are some examples:

- A contractor asks for a significant portion of money up front, and then disappears, never completing (or even starting) the project.
- A contractor does a fast and faulty repair, like applying used motor oil to “repave” the driveway or painting shingles to make it look like the roof has been repaired.
- A contractor who was “in the neighborhood” points out various items that need repair, often shaming the homeowner into paying for unnecessary or sub-par repairs. Or, he or she offers “free” inspections and then breaks something on purpose in order to get paid to “fix” the problem.
- A pair of contractors knocks on a door and one distracts the homeowner (perhaps insisting that he or she look at “damage” outside) while the other sneaks inside and steals valuables.

## Take Precautions Against Home-Repair Scams

- Do not let an unsolicited contractor inside your home.
- Ask for a written contract that itemizes the costs and includes a timeline and payment terms.
- Before signing a contract, get multiple estimates to determine a fair price.

- Never pay in full up front, especially if cash is the only payment accepted.
- Don’t be pressured into an on-the-spot decision, even for a discounted price.
- Verify the contractor’s references.
- Check for complaints with the Better Business Bureau (BBB).
- Check for reviews about the company online.
- Find out if the company is registered with your state board of contractors and your local building inspection office.
- Make sure the contractor is insured and bonded.
- If a utility worker requests access to your home without prior notice, verify his or her identity with the utility company before letting the worker inside.



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