

## Home Improvement Scams: Don't Get Nailed!

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Home Improvement scam artists often show up at your front door. This scam is happening more and more. Seniors, those living alone, and victims of weather-related disasters are among those most commonly targeted.

### ***When you should be skeptical:***

- The person at your door notices the roof of your home (or another area that is hard to see) needs repair.
- The person may also try to trick you into signing a contract without disclosing all of the charges.
- The person says he just finished work in your neighborhood and has just enough materials left to repair your home. He may offer a better “bargain” if you let him do the work that day since he has the supplies on him.
- The person is pressuring you to accept an offer or states the offer is only good today.
- You signed a contract, some of the work has been completed, and you have made some payments, but the person is nowhere to be found.

### ***Deciding on the right contractor:***

- Take your time. Don't let the contractor pressure you into a decision you aren't ready to make. Ask for a contact list of the contractor's previous clients.
- Ask your friends, neighbors, and family for the name of a contractor they used. Did they like their work?
- Do your research. Know what you can afford and what you want done.
- Contact the Virginia Attorney General about consumer protection at (804) 786-2071 or visit the website at <http://www.oag.state.va.us>
- Contact the Virginia The Department of Professional and Occupational Regulation at <http://www.dpor.virginia.gov/> This site can help make the decision to eliminate or accept a potential contractor.
- You can also contact the Better Business Bureau to check for complaints on a worker or business. Their website is: <http://www.bbb.org/online>, or you can write to 4200 Wilson Blvd. Suite 800, Arlington, VA 22203
- Is the contractor licensed, bonded, insured? Check with your city or county building department to determine the licensing requirements and if the person is properly licensed, bonded, and insured.
- Opt for well established contractor. Don't assume an ad makes a person reliable.
- Compare bids and services, and be skeptical if a bid is too low. A contractor may provide a cheap quote and later claim that more money is needed to finish the job.
- Get a bid in writing. How long will the project take? Are all the terms you discussed there? Are there terms present that you didn't discuss?



***Before Signing a Contract:***

- Is there a permit needed for your home improvement? Contact your local building department to see if one is needed, and do NOT allow a contractor to begin work before one is obtained.
- Never pay for the entire project before the work begins. Do not pay more than 1/3 of the total cost as a down payment. Remaining payments should be tied to completion of specific amounts of work.
- Get a written contract and be sure that it includes:
  - The price of the job
  - A payment schedule
  - Estimated start and completion dates
  - A name and telephone number of the person to contact if problems arise
  - A detailed description of the work and materials (colors, brand names, patterns)
  - The contractor's name and address
  - The contractor's signature and date, your signature and date when you agree to its terms

**Consumer Alert!**

***After Signing the Contract:***

- Get a copy of the warranty. If a contractor guarantees labor and/or materials, this should be in writing.
- Keep any and ALL records related to the project. These are vital if a problem should arise with the contractor.
- Do a final walk through of the project with the contractor comparing your contract with what was completed – before signing over the final payment.

***More Information and who to contact if there is a problem:***

- Contact the Virginia Office of Consumer Affairs at 1-800-552-9963 or visit their website at <http://www.vdacs.virginia.gov>
- The National Association of the Remodeling Industry website provides an informational brochure at: <http://www.nari.org/homeowners/tips/scams.asp>
- More information on home improvement fraud can also be located at <http://www.scamshield.com> under scam alerts on the right side of the page. The section is titled “Home Improvement and Home Repair Frauds”.
- The American Association of Retired Persons (AARP) provides a printable brochure on home improvement scams. It can be found at <http://www.aarp.org> under the “fraud” section of Policy and Research
- Check out contractor's licensing and complaint history with the Virginia Board for Contractors (804-367-8511) and the Virginia Office of Consumer Affairs (804-786-2042) or (800-552-9963 if calling from outside the Richmond Area).
- You can also contact the Department of Professional & Occupational Regulation - the agency responsible for investigating fraud/claims against a variety of professions
  - Elder Abuse Hotline (804) 367-2178
  - Complaint Form: [www.dpor.virginia.gov](http://www.dpor.virginia.gov)
  - Free Educational Brochures

