



Watch Out for Home Improvement Schemes

On a bright Saturday morning, a roofer knocks on your door and offers you a free inspection. His crew is working in the neighborhood, and so he can offer you discounted pricing for any work that you might need done. You have been wondering about your roof's condition. What have you got to lose?

Well, maybe your shirt. Honest contractors hardly ever go door-to-door soliciting business, meaning that you've probably got a scam on your doorstep. Many homeowners have accepted "deals" like these when they didn't need any work at all. Or, once accepting money for supplies, the workers never returned.

The pitch may change depending on the day (driveway repairs and power-washing are common), but it's an old game: consumer fraud. Those peddling home improvement schemes often misrepresent themselves, overcharge, or fail to deliver goods.

The difficulty lies in knowing whom to trust. Homeowners of any age can be vulnerable, but seniors are more often targeted. However, empowered consumers can usually scare off contractors who aren't reputable by insisting upon certain actions. Here's how you can guard yourself and your wallet when undertaking home improvements:

- **Be Wary.** Never work with someone who shows up at your door without your invitation. Also avoid any contractors who arrive in unmarked vehicles, who require large payments before any work is begun, or who use high-pressure sales tactics.
- **Get It In Writing.** Obtain at least three written cost estimates. Identify any specific materials you want to use because quality will affect the cost. Ask how cost "over-runs," clean up, and unexpected damages will be handled.
- **Do Your Homework Before Selecting a Contractor.** Ask for references from earlier jobs and call to see how satisfied they were with the work. Request copies of a contractor's license so you can call your state's contracting board and the Better Business Bureau to make sure the license is in good standing, and to inquire about any complaints.

- **Check the Details.** Before signing a contract, be sure it includes a summary of the work to be done, a description of materials, the total price, specific timelines and what will happen if the contractor doesn't meet the deadlines.
- **Consider the Subs.** Your contractor should provide a list of any subcontractors, and everyone involved should be licensed and bonded. Also, ask the contractor for a lien release (waiver). Some unscrupulous contractors will subcontract work and then not pay "the subs." A lien release will protect you from subcontractors filing a lien against you for payment.
- **Price Any Changes.** If you consider altering your project while in progress, request the cost of the additional materials and labor, no matter how small the change. Paying \$50 an hour adds up fast.

For many of us, our home is one of our largest assets, and a storehouse of memories. Be sure to exercise caution with anyone promising to "improve" it.

Resources

- <http://lookup.bbb.org> for your local Better Business Bureau
- To find your state's licensing agency: look in the state government pages of the phone book, usually under the commerce department\
- To find various contractors' associations by trade: look under "Associations" in the yellow pages. Many associations also host websites that will allow you to search for contractors who abide by their codes of ethics.

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