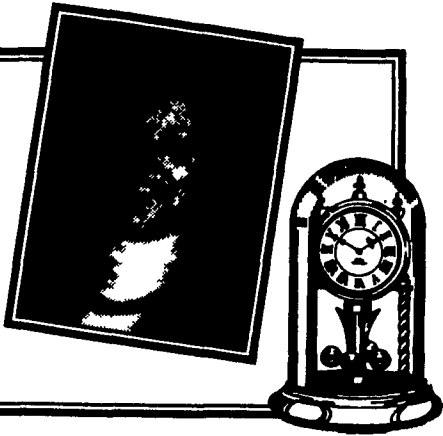


Taking Time by Rebecca Escott



Avoiding Home Repair Scams

During the late spring and early summer, many homes in our state were damaged as weird storms ravaged across mountains and down valleys. Now families are tackling the clean-up and repair process. This kind of situation is just the opportunity that home repair scam artists are waiting for!

If your home sustained damages or is simply in need of routine improvements like roof repairs, siding, replacements, driveway surfacing, deck or

porch repairs, you need to be informed. Crooks know that people are vulnerable after storms have wrecked their homes. They show up with special deals saying, "I just happen to have some left-over materials from the job I finished just down the street. I could give you a great price on..." Don't even listen to that offer. Say "No thanks," and shut the door!

Here are some other warning signals: the repair person seeks you out instead of you initiating the call to his business, pressures you for an immediate deci-

sion, the contractor can only be reached by leaving messages with an answering service, contractor drives unmarked van/truck or has out-of-state plates on his vehicle.

Even if it means waiting several days or weeks, be sure to get *several* detailed estimates from reputable, licensed contractors. Don't assume that just because someone advertises in the Yellow Pages that they are reputable or have a valid license. Ask them to see a license. Ask how long they have been in business *at this location*. You may want to ask relatives, your insurance agent or a local claims adjuster for recommendations.

The contractors should have permanent office locations, not a "P.O." box or just an answering service. Having professionally printed letterhead is a good sign, but with improvements with technology, a scam artist could make up new letterhead on a computer each day and make fake addresses, too. Just be cautious.

Check with your local better

business bureau and consumer protection for complaints/licensing issues with selected company. Be sure your contractor has proof of insurance for himself and workers in case of injury. Ask each contractor if there is a charge to do an estimate. Some rip-off businesses make their money simply charging people, after the fact, for estimates. Don't let them in the house unless you are willing to pay for the estimate at the stated rate. Most reputable companies provide estimates free of charge.

After you have received the estimates, review them. Don't necessarily select the lowest bidder. Ask for explanations about the difference in charges. Discuss payment policies. The contractor should ask for no more than one-third of the total price up front.

Insist on a complete, detailed written contract of work, including the quality of materials and timetable, total price, payment schedule. If the repair is a long one, or the estimate is complicated and includes subcontractors, you may want to have an unsigned copy of the contract reviewed by a lawyer to make sure you are protected if the

work is not done as stated.

You can always ask for names of previous customers. If you want confirmation of a company's quality of work, visit a completed job and talk with the customer about his or her experience with the contractor you are considering.

If you sign the repair contract in your home or at a location that is not the seller's permanent place of business, you have three business days to change your mind and cancel the contract. Be sure the salesperson dates the signed contract and give you two copies of the cancellation form.

Certainly avoid salespeople who required payment in full in advance. When you do pay, pay by check or credit card, not with cash.

Heavy storm damage is not the only thing that brings home repair scam artists out of the wood work, they target senior citizens and low-income home owners year-round. Anytime you invest your hard-earned money in home repair or improvement, be sure to do your homework and proceed with caution in order to get quality work at a fair price.

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