

# Scams & Fraud

When dealing with contractors in general, have a plan. Follow these simple tips when thinking about hiring a general contractor:

- Have a definite idea about what you want or need, and what you can afford
- Get estimates
- Deal with someone you know, have used before, or is recommended by someone you trust
- Look for references
- Check to see if the Contractor licensed to do specifically what you want done
- Check on complaints by checking with,
  - Department of Professional and Occupational Regulation (DPOR)
  - Consumer Affairs
  - Better Business Bureau
  - Building Inspector, Public Works
- Prepare a list of items for your contract and time frames for completion
- Have a payment schedule with the contractor and stick to it
- Make sure you understand the contract and guarantees
- Get a signed copy of the contract in your possession before the work is started
- Verify address and phone numbers of the contractor

## Beware Of

- Large down payment requests
- Request for cash only
- Pressure for you to obtain the building permit, rather than the contractor
- Door-to-door solicitations, itinerants or travelers
- Phone solicitors with free estimates
- Fast talkers
- "Now Only" discounts
- Familiarity or asking personal questions
- Hard luck stories
- Easy financing by the contractors or affiliate
- Deeding your property to the contractor while the house is under construction

## Do . . .

- Plan
- Be cautious
- Call police if suspicious contractors or solicitors are in your area
- Call DPOR if you have a problem
- Research your local building code, and if you find problems, call your Building Inspector

## Don't . . .

- Let strangers into your house
- Deal with contractors you have not investigated
- Believe that the contractor happened to be in the neighborhood with a little material left over
- Let others know you have a large amounts of cash in your house
- Agree to open-ended deals
- Fall for horror stories of serious damages that must be corrected now
- Be taken advantage of by scavengers offering to do repairs after natural disasters
- Accept spur of the moment deals
- Accompany strangers to the bank to assist in cashing checks
- Believe deals that are just too good to be true