

FRAUD ALERT

How to Properly Vet a Home Improvement Contractor

With the onset of warmer weather and some expecting tax refunds, many consumers may be considering renovations to their homes. Even those who aren't planning a project should work to build a list of trusted contractors that can be called if an emergency repair need arises, especially with the severe weather typical in the spring and summer months. Consumers should always take the time to make sure they are protecting their hard-earned money and one of the biggest investments we have, our homes.

You need to make sure you're comparing apples to apples when hiring a contractor so be specific in the quality of materials and specific brands or other specific fixtures you would like quoted for your project. Some contractors may allow you to contact the supply house to pay for the materials directly. In this scenario you would retain ownership of the materials and could potentially put less of a deposit, which may make you feel more protected as you begin your home renovation project. Calculate exactly what will be needed or make sure your contractor is quoting specific amounts based on measurements taken. Always obtain a written estimate, never do business verbally or on a handshake this always leads to problems and in many cases a huge financial loss to the consumer when things go wrong. The contractors who don't provide any detail in their estimates and just put large numbers out there with little detail of what work will be completed and don't outline what specific materials will be used for your project, should be avoided or at least formally asked to provide a more detailed quote if they would like you to consider hiring them. This way, even if you are hiring a contractor, you can be assured you are only purchasing/paying for what your job will need.

When you're pursuing a large home improvement project, always get several reputable and registered contractors to provide written estimates. This will likely be time-consuming, but time well spent to avoid future headaches, as it allows you to have an idea of what the going rate is for your home improvement.

Keep in mind that unfortunately the cheapest quote may not always be the best quote. You certainly do not want to throw good money after bad by having to hire another contractor to correct the original contractor's mistakes or shortcomings.

Word of mouth recommendations are helpful as a start but should by no means be the end of your vetting. Ask family, friends or even neighbors, who recently had work done, and if they were happy with the outcome.

When first contacting contractors you're considering hiring always inquire if their business is registered with the Office of Attorney General as a Home Improvement Contractor and ask them to share with you their Home Improvement Contractor (HIC) number to verify, which can be verified through:

<https://hicsearch.attorneygeneral.gov> Ask them for their business' physical address and phone number. Never settle for a PO Box or a suite number that when researched comes back to a "virtual office" building or a UPS Store mailbox number which is displayed as a suite number for the illusion of a physical office space. Request a written estimate and make sure the estimate or contract has a detailed

description of the work to be performed, the materials to be used, and an estimated start and completion date which is required by law. Also, if any warranty is offered, that should also be in writing not simply reassured and used as a sales tactic verbally but not ever formalized into the quote. Under the Home Improvement Consumer Protection Act, all home improvement contracts are to contain a notice of your 3-day right to cancel except in limited emergency circumstances to stop a bona fide emergency. In those limited cases a formal waiver of your right to cancel is required to be signed acknowledging that you need the emergency work completed.

To narrow down your list of potential reputable contractors you should also conduct a basic web search to see what online presence the company has. A few things to consider; Does the company have a google business profile with positive reviews and most importantly no pattern of negative reviews which would be a red flag, do they have a website, do they have positive reviews over a multi-year period on reputable third-party review websites? Give more weight to a company with many good reviews over a multi-year period showing they've consistently performed well for other customers compared to a company that may not have any reviews or very few but has supposedly been in business for many years. Once you narrow down your list to a few companies, call Bucks County Consumer Protection to inquire whether there are any complaints on file in their database. A Consumer Protection Investigator can also check to make sure they have a valid Home Improvement Contract Registration (HIC#) on file with the PA Office of Attorney General.

You can find additional and helpful information, including red flags to pay attention to, in the "Hiring a Home Improvement Contractor Booklet" on the Bucks County Consumer Protection Department website at www.BucksCounty.gov/CP. Click on "Consumer Tips" to get to our brochures section and open the "Hiring a Home Improvement Contractor" booklet. You can also call our office if you would prefer a copy mailed to you. The information in the booklet provides consumers great information on what to look for and what to beware of with contractors, including but not limited to the wording required in the contract, such as an estimated start and completion date, a payment schedule, which should not require that a consumer put more than a 1/3 deposit as required by law, and any warranty terms.

If you have additional questions after reading the booklet, we would be happy to speak with you. Also, if you believe you have been the victim of home improvement fraud, or any other type of consumer fraud, please contact the Bucks County Consumer Protection Office at 215-348-6060.

Fraud Alerts brought to you by the Bucks County Crimes Against Older Adults Task Force

Bucks County District Attorney's Office 215-348-6344	A Woman's Place (AWP) 1-800-220-8116
Bucks County Area Agency on Aging 267-880-5700	Bucks County Office of Consumer Protection 215-348-6060
Bucks County Coroner's Office 215-348-3852	Bucks County Register of Wills 215-348-6265
Network of Victim Assistance (NOVA) 1-800-675-6900	US Dept. of Health and Human Services/OIG 1-800-447-8477
www.buckscounty.gov/CrimesAgainstOlderAdults 24 - HOUR HOTLINE: 1-800-490-8505	