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What Are Some Ways to Avoid Home Repair Scam Artists This Spring?

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A weekly question/answer column

What Are Some Ways To Avoid Home Repair Scam Artists This Spring?

Barbara Rowe answers:*

Spring is a time when many homeowners are thinking repairs and con artists are thinking scam. If you think you're too smart to be taken in by home repair scam artists, experts say you should reconsider. While the elderly are frequently targets, they are not the only victims. Here are some typical scams to watch out for:

- A driveway repair person who comes to your house and offers to re-pave your driveway with tar left over from a nearby job. He'll charge what he claims is a very good price — you just have to pay for it on the spot. If you go for the deal you may find out that the price was higher than average and the job not very good.
- A siding company advertise for 10 houses it can reside and use as examples of its fine work. In exchange for signing up, the company waives the labor charges and bills you for the siding only. This may sound great, but when the bill arrives it may be so inflated that you pay more than if you'd shopped around.
- Several people dressed as repairmen come to your house to ask about a specific repair job. While one distracts you, the others pretend to inspect the alleged problem, but are, in fact, stealing your possessions.
- You may give a contractor a deposit check one night, concerned you're being rushed, but confident you have a three-day waiting period to think it over or withdraw from the contract. But a crew shows up the next day and demolishes your kitchen. You may be too embarrassed to challenge them about what you think is too high a price.
- An outfit uses newspaper ads and telemarketing to let you know about a "very special price" on a certain product that sounds a lot like a well-known brand. But it isn't really that well-known brand, and you've bought an inferior product with no warranty.
- A catastrophe strikes and home rebuilding scam artists come swarming in, giving exorbitant bids. Many homeowners are unaware that after a disaster local officials sometimes place moratoriums on the licensing and other requirements for out-of-town contractors to do business in their jurisdiction.

Here are some tips that may help you get your home repairs done without being scammed.

- Ask friends, relatives and coworkers to recommend a repair person. Don't just rely on the Yellow Pages and classified ads. If someone pressures you for an immediate decision and demands the entire fee up front, watch out.
- Shop around before hiring. Ask for references for quality of work and reliability of repair, and get written estimates.

- Check contractors' licenses and don't do business with unsolicited callers or door-to-door handymen. Local contractors are licensed, insured and experienced. They carry liability insurance eliminating the potential for homeowners to be sued in case of an accident while the work is going on. Never accept a verbal presentation of permits and insurance coverage.
- Use a written contract to make sure the work gets done correctly. The contract should include a description of the work to be done, the grade and quality of materials to be used, when the work will start, the date the work will be finished and the total cost (as a bid and not an estimate which is an educated guess). Resist a lowball bid which may leave the contractor without enough money to finish the job. Agree on any financing arrangements, the payment schedule and the interest charged. Don't advance more than 20 percent, and reserve a final 20 percent until you are satisfied with the work. Note any warranties, and get the contractor's signature.
- Make sure you're satisfied with the contract and don't let any work begin until you are. Before work is started take photographs.
- Be wary of someone claiming to be a building inspector or repairman from a utility company who does not have identification. Call the employer and verify the information before you let the person into your home.

* Barbara Rowe is Utah State University Extension Family Resource Management Specialist