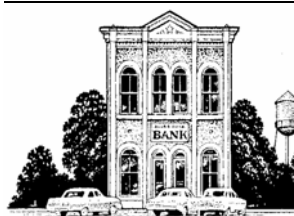


Beware of Home Improvement Scams

It's spring and the time of year that many homeowners consider home improvement projects. It's also the time of year that many scam artists are on the prowl trying to make some quick and easy money. Unfortunately, many home improvement "contractors" target unwary consumers—especially elderly people living alone—with high-pressure techniques to sell unnecessary and overpriced "home improvements."



*Tips from your
Community Banker*

- They add hidden extra charges above the negotiated price.

Never rush into signing a contract, especially in your home. If it's a really good deal, it will still be a good deal tomorrow. Make sure you read the contract in full. If the salesperson insists on you signing the contract immediately, tell him "no thanks."

Home improvement scams top the list of national consumer complaints. A common scam to be on the lookout for is the contractor who offers to reseal your driveway. He's been working in the neighborhood and just happens to have some materials leftover and will reseal your driveway for a nominal fee of \$50.00. After he finishes the work, he may ask for \$2,000.00 and threaten to call law enforcement officials if you don't pay. Many people will unwittingly pay the \$2000.00 before realizing they've been "had."

Another rip-off might involve the "contractor" who comes to your door saying that while working on another house in the neighborhood, he noticed that your roof had some serious ice or snow damage. He will then quote a price for "minor" repair and probably do nothing. He will then tell you the damage was more extensive than he thought and ask for a much larger amount of money.

Rule number one when dealing with home improvement contractors: Be wary of a salesperson who appears at your door uninvited.

Many of these improvement con artists employ different techniques in their sales pitch:

- They offer low prices for an item and later tell you that the item was out of stock and can only be replaced by a more expensive substitute.
- They misrepresent the urgency of the needed repair.
- They misrepresent the terms of financing.

Never sign a contract that has blanks allowing an unscrupulous salesperson to go in later and put in a different amount than was agreed to orally.

When making home improvements, be sure you do your homework to see what you can afford. Always get references and a written contract. Be sure to check with the Better Business Bureau to see if the company has had any complaints against them and more importantly if those complaints have been settled to the customer's satisfaction.

It is best to only do business with a company after you have done extensive research or the company has been recommended to you by a family member or friend.

There are many reputable home improvement contractors who have many years of experience in your local community. Make sure to work with them rather than the "here today and gone tomorrow" con artist.

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Note: These tips are intended to provide accurate, yet general consumer information. They are not intended to provide legal, accounting or other professional services. Please contact a professional service provider for specific questions.