



# Fixing for a Home Repair?

*Don't get scammed!*

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**Here are the top 10 tips to keep in mind when you're considering hiring a contractor for home repair or remodeling work:**

1. Get more than one estimate, and get them in writing.
2. Don't fall for high pressure sales tactics and prices that seem "too good to be true."
3. Determine how long the contractor has been in business.
4. Inspect the contract carefully. Check to see that it includes:
  - o the contractor's full name, address, and telephone number
  - o a description of work to be performed
  - o starting and estimated completion dates
  - o the total cost for work performed including charges for estimates
  - o a schedule and method of payment including down payment, subsequent payments, and final payment
5. Do not sign a contract that has blank spaces or that you do not understand.
6. Find out whether the contractor guarantees his or her work and products.
7. Get lien waivers—they protect you from claims against you or your property in the event a general contractor fails to pay subcontractors or material suppliers.
8. Don't make final payment until you are completely satisfied with the work and all subcontractors have been paid.
9. Remember, you have three business days to cancel any contract if the sale is made and signed at your home. The contractor CANNOT take this right away from you by initiating work, selling your contract to a lender, or any other tactic.
10. Beware of red flags for home repair rip-off schemes:
  - o Unsolicited door-to-door salespeople with no local connections offer to do home repair work for substantially less than market price.
  - o A company's solicitation materials list only a telephone or post office box number.
  - o A contractor refuses to provide proof of insurance and references when requested.
  - o Someone offers to inspect your home for free without authentic identification establishing their business status.
  - o A contractor demands cash and/or full payment before finishing the job.
  - o A contractor asks for a check payable to a third party.
  - o A contractor offers to drive the homeowner to the bank to withdraw funds to pay for their work.