

Planned Home Improvements or Emergency Repairs? Either way be prepared!

After this week's severe weather, not to mention all of the other unexpected events of 2020 so far, planning ahead and being prepared for the worst case scenario should be a priority for us all. Many Bucks County residents have called Bucks County Consumer Protection recently as they scramble to find a reputable company for planned home improvement projects, as well as for unexpected repairs needed due to storm damage. We are happy to help and we always strongly advise consumers to use caution when hiring a home improvement contractor.

The following are tips and things to keep in mind before signing a contract:

- Do not be an easy target. Ask to see a contractor's license and verify it by calling (717)772-2425 or if you have internet access by checking it on the Pennsylvania Office of Attorney General website: <https://hicsearch.attorneygeneral.gov/> or emailing hic@attorneygeneral.gov.
- Be wary of contractors knocking on your door. We like to see the consumer initiate the business transaction.
- It is required under the Home Improvement Consumer Protection Act that contractors provide a physical street address and landline phone number to the consumer, not just a P.O. Box or cell phone number.
- Written contracts for home improvements are mandatory under the law and must be signed by the consumer and contractor before work begins. It should include the contractor's HIC registration number. The contract must detail the exact work to be done, an estimated starting and completion date for the project and total cost, including a payment break down. Guarantees/warranties should be listed as well; no verbal agreements. Make sure you receive a full copy of anything you sign immediately for your records.
- By law you are only required to pay a one-third deposit up front.
- A contractor who offers to do a job cheaper, if paid in cash, is probably not paying taxes and almost certainly not paying for insurance. This is a red flag, avoid paying with cash. A check or credit card provides a paper trail if a contractor takes your money and never returns.
- A contractor driving an automobile without a company logo on it could be another potential red flag.
- If filing an insurance claim work with your insurance company directly. If you are not satisfied with your insurance company's service then consider hiring a reputable public adjuster to help after you've properly vetted that company as well.

Remember, scammers usually present themselves as a friendly, reliable person. The numerous complaints that we receive about scam artists include that they were "so nice". Make an informed business decision, not an emotional one. As in any consumer transaction be polite but firm. Residents can go to the Bucks County Consumer Protection web site at www.buckscounty.org/ConsumerProtection, then click on the "Tips and Brochures" section to download the Hiring a Home Improvement Contractor brochure for additional information and tips on hiring a contractor and avoiding home improvement fraud.

You may also call 215-348-6060, and ask to speak to a Consumer Investigator. The Investigator will then check the Consumer Protection database to see if a business has had complaints filed against them.

Monthly Fraud Alerts brought to you by:

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.org/CrimesAgainstOlderAdults 24 - HOUR HOTLINE: 1-800-490-8505	

