

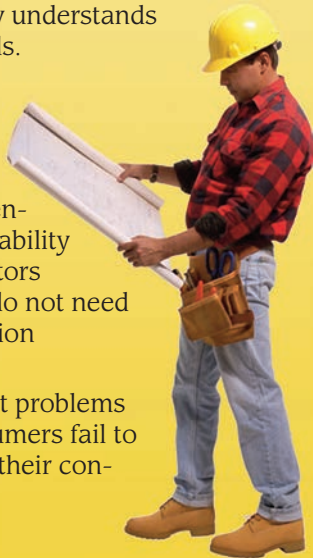
# AVOIDING HOME REPAIR RIPOFFS

The title text is set against a yellow background. To the right of the text, there is a partial illustration of a hammer with a wooden handle and a metal head, and a paintbrush with a wooden handle and a red-painted surface. The hammer and paintbrush are positioned diagonally, with the hammer head pointing towards the top right and the paintbrush pointing towards the bottom right.

# NO REPAIR IS TOO SMALL TO SKIP THESE STEPS:

## CHOOSING A GOOD CONTRACTOR

- ◆ Find a contractor with an established business. Check for an office and a listed phone number.
- ◆ Ask former clients about the quality of the contractor's work.
- ◆ Inspect a finished job site.
- ◆ Demand a contract that includes details of the work to be done and the quoted price.
- ◆ Be specific about starting and completion dates.
- ◆ Beware of unusually low bids or low advertised pricing. If it sounds too good to be true, it probably is.
- ◆ Select a contractor you are comfortable with and who clearly understands your tastes and needs.
- ◆ Ask for an insurance certificate verifying that the contractor has current workers' compensation and general liability insurance. (Contractors without employees do not need workers' compensation coverage.)
- ◆ Take your time. Most problems occur because consumers fail to properly investigate their contractor.



## CONTRACTORS TO AVOID

### *Never hire a person if:*

- ◆ You cannot verify their name, address, phone number or credentials.
- ◆ You feel pressured into signing a contract.
- ◆ The contractor is unwilling to supply references, or if the references have reservations about the contractor.
- ◆ You are unable to verify that the contractor is properly insured.
- ◆ If offered a special rate in return for advertising considerations, check with references who have been offered a similar rate to see if they were pleased with the results of the arrangement.



## THE CONTRACT

### *A solid contract should specify:*

- ◆ Quality and quantity of materials.
- ◆ Styles and brand names of products.
- ◆ A firm price for the work, a payment schedule, work schedule and cancellation penalties.
- ◆ Any items of work that will **not** be performed by the contractor.

## YOUR ROLE IN CONSTRUCTION

- ◆ Designate one person to be the contact with the contractor.
- ◆ Ask questions and stay informed of progress on the job.
- ◆ If any changes are made to the job, add them to the contract in writing. Verbal agreements and directions may result in misunderstandings.
- ◆ Plan your project carefully to avoid problems.
- ◆ **READ YOUR CONTRACT CAREFULLY.**
- ◆ Keep notes of all conversations, dates and times.

## THE CONTRACTOR'S RESPONSIBILITIES

*Your home is probably your biggest investment. Poor quality work can reduce your return on that investment. A good contractor will provide the following services:*

- ◆ Is responsible for all phases of the job from start to finish, planning, labor, materials and scheduling.
- ◆ Works to avoid costly and inconvenient delays.
- ◆ Obtains high quality materials and labor, often at lower prices due to volume purchasing and knowledge of the marketplace.
- ◆ Performs work according to specifications.
- ◆ Hires competent laborers and subcontractors.
- ◆ Fully understands design options, building codes and construction practices.
- ◆ Obtains all necessary permits, arranges for required inspections and complies with insurance regulations.
- ◆ Corrects problems after the job is finished.



*If you are like most Pennsylvanians, your home is your most valuable financial asset.*

*Performing upgrades on your home in the form of a new roof, new kitchen, or addition can increase its value, but home improvements can also be needlessly expensive and frustrating if you pay for work that is not performed, work that does not meet the building codes in your town, or work that is of poor quality.*

*For these reasons, it's important to take extra care when you hire someone to work on your home. Unfortunately, the Pennsylvania Attorney General's Bureau of Consumer Protection reports that complaints about home repairs are consistently near the top of the list of common consumer grievances.*

*This brochure can help you avoid losing money to a bad contractor, and choose the right person to do your home repairs. I encourage you to read this before hiring anyone to work on your property.*

*If you still have questions, contact the following office before you sign anything:*

**Office of the  
State Attorney General  
Bureau of Consumer Protection  
14th Floor, Strawberry Square  
Harrisburg, PA 17120  
1-800-441-2555**

*or*

**Pennsylvania Builders Association  
600 N. Twelfth St., Suite 200  
Lemoyne, PA 17043  
1-800-692-7339**