



Alliance for Consumer Protection, Beaver County

*"THE KEY" Member, Beaver County Chamber of Commerce
Mediation and Solution*

2nd Quarter 2013

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PROTECTIONS FOR HOME IMPROVEMENT CONTRACTS

Summer time is the season for making many home improvements. Consumers need to be vigilant in hiring and making contracts with workmen-contractors.

Here are some warning signs of scams:

Beware of the knock on your door by an unsolicited handyman contractor who points out problems with your roof, driveway, windows or chimney and he is in the neighbor-

hood and offers to repair the problem at a reasonable cost.

A request for cash or a large deposit upfront is a warning sign. Legitimate contractors have credit for the purchase of materials.

Large jobs may require a deposit upon signing of a contract but no more than 20-30% of the cost of the project should be initially paid. A payment schedule should be established in the contract.

Be wary of special price offers if you sign today. Don't be persuaded to sign a contract "today." Honest companies give you bids good for specified number of days.

Ask for references and the names of satisfied customers in order to view the work. Do check the references.

Offers of exceptionally long warranties are suspect. If the offer sounds too good, it probably is not legitimate.

In Pennsylvania contractors who perform \$5,000 worth of work a year must be registered with the Attorney General. Check to see if they are registered, on line, see "Registered Contractors" in Pennsylvania; or call 1-888-520-6680.

Contracts should be in writing with specific description of the work to be done and the brand names of products to be used. The contract should be dated, price stated, down payment and payment schedule. A start and completion date should be part of the contract. All promises of work to be done and warranties should be in writing. **DO NOT RELY ON ORAL PROMISES.** Call ACP for assistance.

If you need to finance the project, be careful if the vendors wants to arrange the credit. Seek our your own financing through your bank or credit union.

Check your contracts

To ensure your rights when working with a contractor or company on a home improvement or project, check your contract carefully. The contract should contain the following information:



- * Your name, address of work site and contact numbers.
- * Contractors name, address and contact numbers.
- * Date for start of work and the estimated date of completion.
 - Set a penalty for late completion of the work. i.e. – Deduction of \$10 per day from the final payment.
- * Detailed description of work to be done.
 - Breakdown ALL details including colors and manufacturer information.
- * Payment details.
 - We do not recommend paying in full up front.
 - Set out a payment schedule. i.e. – 25% as a down payment, 25% once as specified part of work is reached, 25% once further work is completed and the FINAL 25% due 30 days AFTER completion of the project. This allows you to review the work thoroughly prior to final payment.
- * Information on cancelling the contract.
 - What is the policy of the contractor? Do you have 3 days to rescind the contract? Will there be a fee if materials have already been ordered? If so, how much?
- * Signatures of owners and contractor.
- * A copy of the contractor's PA Contractor License and Insurance should be attached.

Contact our office at 724-770-2078 to have a Consumer Consultant help you review your contracts prior to signing.



After a project has gone bad...

Too many homeowners have had projects go bad and then ask "WHAT CAN I DO?"

Here are the first steps to getting some resolution:

Contact the company by phone. Follow up with a written list of issues to the contractor. Ask for the repairs within a set time period.

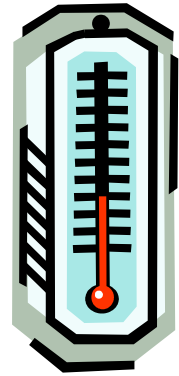
Open up the conversation with the contractor. Stay calm and discuss the options.

If the contractor is not responding to your calls or requests, contact a third party to mediate.

You can file a complaint with our office. We can review the complaint and work to gather the information and details to work with all parties involved to resolve the complaint and issues.

KEEPING COOL THIS SUMMER

So far the heat has given our air conditioners a work out. There are ways to cost of the electric down while staying.



- * Adjust your thermostat when you leave the house. Your house plant don't need to be pampered that much.
- * Have a trial run at setting the air conditioner 1-2 degrees higher. You will be surprised how little it will affect you.

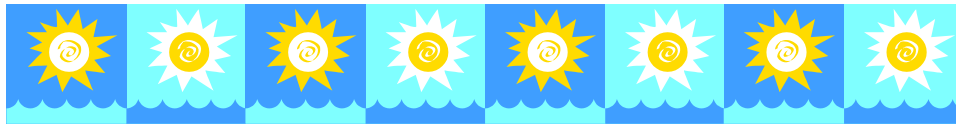


* Stay on the lower levels of your home. A basement room can be a wonderful retreat in the extreme heat of summer.

* Cook outside on the grill. The less you use your oven and stove the less heat that will be in the house.

* Shut computer's when not in use.

These are just a few simple ways to save on the cost of electric and maintain the life of your air conditioning system.



TIME FOR SOME HOME IMPROVEMENTS

Spring is the time for home improvements. Hiring a contractor or company to work at your home does not have to be stressful. Here is a simple checklist to help:

- * Prepare a written description of the work you would like done. This will ensure that all the companies are getting the same information.
- * Contact at least 3 companies to get quotes. You can check our list of business members.
- * Do your own research on the cost of the materials.
- * Review the quotes. Ask all questions and clarify any differences.

Once you have decided on a company, be sure to notify the others of your decision. It is a courtesy and in the future you may want another quote from them.

Our Consumer Consultants will be happy to assist you in the process of reviewing the quotes.



SCAM ALERTS

* A polite contractor knocks on your door. They have noticed your roof/ gutters seem to have a problem. You should be grateful that noticed it for you before it became even worse. After speaking to the person for a short bit, you are handed a flyer with a cost to repair the 'problems'. **THIS NOT A CONTRACT.** -If you feel there may be a problem with your home, contact another company for a second opinion. **DO NOT** make on the spot decisions because of high pressure sales tactics. **AND NEVER GIVE ANY MONEY UP FRONT.** Any reputable company will allow you the time to review the contract and repairs needed.

* A work truck pulls into your driveway. 'It is your lucky day!'

They have leftover seal coating from a job nearby. The company is willing to give you a discounted rate on the materials for your driveway to sealed. **BUT** they are only taking **CASH IN FULL PAYMENT** for the work.

- In most of these cases, there was never a job nearby and they are not willing to sign a contract to cover their work.
- **DO NOT** give any cash to anyone up front.
- You should tell them without a contract to protect yourself that **YOU ARE NOT INTERESTED.**

* **UTILITY WORKERS** – There have been many reports of people dressed in utility company uniforms knocking on doors. You will be told they need to read your meters for billing or that there has been a high reading and they are concerned about a leak.

- Know where your meters are for **ALL** your utilities, gas, electric, water. Most of the time these meters are located outside of the house.
- Ask for ID for the company they work for. Call the company. Use the phone # on your bill **NOT** the phone # they give you.

In most cases, you can ask yourself very simply questions to figure out that a call or email is a scam.

- * Is this too good to be true?
- * Why do they need my bank account? **RED FLAG**
- * Why do they need my credit card #? **RED FLAG**
- * Why are they asking for my social security #? **RED FLAG**



Unfortunately, scams are becoming more frequent and more complex. As consumers, we all need to pay attention to details. If someone is calling you and you feel uncomfortable or pressured to give information, hang up or walk away.

You can also contact our office to ask if we are aware of any companies that may be calling you for services. We can gather the information and inform more people of the scam/ calls.





Plant your financial garden...

With a small seed, you can start to grow a beautiful financial future. Most people feel that if they don't have an extra \$100 or more to put in a saving account each month, what is the point. There is no excuse to start small and let your saving grow.

Open the saving account and add a small amount from EVERY PAYCHECK... \$5 or \$10 will add up over the course of time and you will not miss such a small amount. That fast food meal or a coffee. I challenge you to skip one every

once in a while.

If you have a goal for what the saving will be used for, i.e. college, car, house, vacation... make a DREAM BOARD to remind yourself why you are saving. Visual reminders will help you succeed.



Consumer Consultants Wanted...

Alliance for Consumer Protection is always looking for dedicated and caring volunteers to help in our office in various ways. If you have a few hours a week and would like to join our team assisting the consumers of Beaver and surrounding counties, please call our office 724-770-2078.



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Carl DeChellis, Director

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PA 6338

CONTACT US

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Fax: 724 770-2079

Web Site: www.ACP-Beaver.org

E-Mail: rlivengood@acp-beaver.org

Office hours are 9AM—4PM

Monday thru Friday.

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