FRAUD ALERT April 2017

Traveling Contractors

The members of the Bucks County Crimes Against Older Adults Task Force warn residents; spring is the time of year when consumers are anxious to get outside and begin cleaning up around their homes. So it's not surprising that this is also the time of year that traveling contractors begin making their rounds, hoping for business. They may say things to you such as "We are doing a job in your neighborhood/on your street" or "We have extra material" or make you a "great offer" to get the job done today.

Unfortunately, many contractors that solicit business by going door to door are, most likely, not legitimate contractors. Many are not registered as Home Improvement Contractors (HIC) as required by Pennsylvania law. In order to register as an HIC there are a few, but basic requirements. The business must provide a physical address (not a P.O. Box), a landline telephone number and provide proof of adequate insurance coverage.

Each year around this time, we see a spike in complaints from consumers who have paid for work to be done and either the business did not come back to finish the job, or the work was subpar. And because the contractor was not registered and did not provide good contact info, the consumer is left "holding the bag".

Please be aware of this type of contractor. If you have work or repairs that you need done either inside or on the outside of your home or lawn, please be certain that:

- The business has and shares with you their Home Improvement Contractor (HIC) number.
- Ask them what their business' physical address and phone number are.
- Request a written estimate and make sure the estimate or contract has a detailed description of the work to be performed, the materials to be used, and a start date and a completion date. Also, if any warranty is offered, that should also be in writing.
- Red Flags: High-pressure sales and time pressure tactics, offering a discount because they have "left over material from a job done at your neighbors".
- Remember that, any contract that is signed in your home allows you a 3-day right to cancel. This statement should be in writing, on the contract, for it to be a legitimate, as required on a home improvement contract under the Home Improvement Consumer Protection Act.
- Call Bucks County Consumer Protection to inquire if there are any complaints in our database against the contractor you are considering. It is also recommended that you do a web search of the business, prior to signing any contract, to check out any online reviews from other consumer's experience with the company.
- If you have decided on a contractor, they may request a one-third deposit up front. It is not recommended nor is there any reason to pay in full until the work is completed to your satisfaction. Once the bill is paid in full, there is no incentive for the business to come back and complete the work.
- Red Flags: the Company name written on the vehicle is different from the name of the company that you hired (make note of the license plate #), license plate is from "out of state". Ask for a business card.

Monthly Fraud Alerts brought to you by:

Bucks County Crimes Against Older Adults Task Force

Bucks County District Attorney's Office	A Woman's Place (AWP)
215-348-6344	1-800-220-8116
Bucks County Area Agency on Aging	Bucks County Office of Consumer Protection
215-348-0510	215-348-6060
Bucks County Coroner's Office	Bucks County Register of Wills
215-348-3852	215-348-6265
Network of Victim Assistance (NOVA)	
1-800-675-6900	

www.crimesaginstolderadultsbucks.org 24 - HOUR HOTLINE: 1-800-490-8505