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## **Don't Be Fooled by Contractor Scams**

Personal and financial safety is more important in our senior years than ever before—especially when it comes to home improvement and repair. Many times, property owners become construction scam targets because they are home during the day, come from a time when a handshake was honored, vulnerable because of physical limitations, or because many live alone.

Don't let an unscrupulous contractor devastate your bank account or damage your property. Always make sure a contractor is state-licensed and, if your contact is with a company representative, make sure the person is a state-registered [home improvement salesperson](#). You can ask for the license or registration number and verify it on the [Contractors State License Board](#) (CSLB) website.

CSLB encourages consumers to stay alert when a stranger approaches and says:

- “I just signed up your neighbor for a great cost-saving solar system and thought I'd see if you'd also like to get in on the savings. What is your monthly utility bill?” Solar power companies actively canvas neighborhoods to gain customers. Before you decide on any major purchase for your home, gather all of the information and facts *before* you sign a contract; do not let the salesperson's enthusiasm or insistence influence your decision to make an on-the-spot purchase. Legitimate companies will be happy to let you review their marketing information and return for a scheduled appointment to discuss the purchase details as well as your real purchase costs and potential savings.
- “I was driving by and noticed some of the shingles on your roof are loose. You should replace them before the rains come.” He or she gives you a price quote, which increases as the two of you review the work plan. When you ask for the estimate in writing, you're told it's not necessary and the so-called contractor becomes angry and intimidating.
- “I was in the neighborhood and noticed that your driveway hasn't been sealed in quite a while. I have some leftover materials and will seal it for you at a reduced price, but you need to make the decision right now.” He inflates the price upon completion and demands payment, and you later find out that the job was substandard.
- “I was at your neighbor's house fixing her water pressure problem. Do you want me to check and see if you also have a problem? I'll do the inspection for free.” Unbeknownst to you, he already has turned off your water. You accompany him to the kitchen, he turns on the faucet, and only a few drops of water hit the sink. You may never realize that you paid for nothing.

- “I was driving by and saw that your trees need trimming. I only accept cash, but can drive you to the bank so you don’t have to use your gas.” After the cash is given, the so-called contractor does a shoddy job or leaves without performing any work.

In other cases, you may find two people standing at your door, offering home improvement services. While one diverts your attention and asks you to come outside to look at the peeling paint on your house, the other person goes inside your home and steals money and valuables.

There also are “contractors” who travel to California from other states. You may notice they have out-of-state license plates, shiny trucks, and nice construction equipment. Don’t let that fool you. California does not recognize contractor licenses from other states. Ask them for a local telephone number and address, contractor license number, and photo identification.

Before you sign a contract or agree to any construction or home improvement work, make sure the contractor provides you with a California contractor license number, and then check the CSLB website or call the toll-free number to make sure the license is current, valid, and unrestricted.

In most cases, if the contractor asks for *more* than 10 percent down or \$1,000 (whichever is less) after completing the written contract, he or she has violated state contracting law. Be wary of anyone asking for a large amount of money or cash before completing a home improvement job.

Remember these helpful tips:

1. Only hire state-licensed contractors.
2. Check the contractor’s license number at [www.CheckTheLicenseFirst.com](http://www.CheckTheLicenseFirst.com), [www.cslb.ca.gov](http://www.cslb.ca.gov) or by calling (800) 321-CSLB (2752).
3. Get at least three bids, three references from each bidder, and review past work in person.
4. Make sure all project expectations are in writing and detailed.
5. Only sign the contract if you completely understand the terms.
6. Confirm the contractor’s workers’ compensation insurance policy for employees, and ask about liability insurance to cover accidental property damage.
7. Don’t pay in cash; and never pay more than 10 percent down or \$1,000, whichever is less, unless the contractor has a blanket performance and payment bond on file with CSLB.
8. Don’t let payments get ahead of the work.
9. Keep a job file of photos and all papers relating to your project, including all payments.
10. Don’t make the final payment until you are satisfied that the job meets all contract expectations.

CSLB provides a host of helpful information on its website [www.cslb.ca.gov](http://www.cslb.ca.gov) or [www.CheckTheLicenseFirst.com](http://www.CheckTheLicenseFirst.com) and also can answer questions or concerns you may have about a contractor. It’s a free call: (800) 321-CSLB (2752).

And always remember: If it sounds too good to be true, it probably is.

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