

HOME REPAIR SCAM PREVENTION CHECKLIST



WARNING SIGNS:

- ☐ Has no local business address or only provides a cell phone number
- ☐ Requests full payment upfront before work begins
- ☐ Refuses to provide a detailed written estimate
- ☐ Cannot show proper licensing or insurance documentation
- ☐ Uses high-pressure sales tactics or demands immediate decisions
- ☐ Offers bids significantly lower than other competitors
- ☐ Claims to have "leftover materials" from another job
- ☐ Solicits door-to-door after storms or extreme weather
- ☐ Offers "free" inspections and immediately finds urgent problems



BEFORE YOU HIRE:

- ☐ Check state licensing database
- ☐ Request Certificate of Insurance
- ☐ Verify Better Business Bureau rating
- ☐ Confirm business registration with your Secretary of State
- ☐ Ask for local references from recent projects
- ☐ Test their expertise with specific questions about your project type



IF YOU SUSPECT FRAUD, ACT QUICKLY:

- ☐ Document everything: contracts, receipts, photos, communications
- ☐ Contact your bank/credit card company to dispute charges
- ☐ File a police report with local law enforcement
- ☐ Report to state consumer protection agencies
- ☐ File a complaint with the Better Business Bureau
- ☐ Notify your homeowners insurance company
- ☐ Consider consulting with legal counsel for significant losses



ADDITIONAL PROTECTION STRATEGIES:

- ☐ Get multiple quotes for any major work
- ☐ Never sign contracts under pressure
- ☐ Research contractors online beyond their own website
- ☐ Ask neighbors for recommendations and experiences
- ☐ Start with small projects to test a contractor's reliability
- ☐ Keep detailed records of all home improvement work
- ☐ Know your insurance coverage

Remember: Legitimate contractors welcome questions and verification.
If someone pressures you to skip these steps, that's your biggest red flag of all.