TIPS TO AVOID SENIOR SCAMS:

- Unless you call them to come to your house, don't let salespeople into your home.
- Before you allow a contractor into your home, check the license with the Board for Contractors.
- Never let others see where you keep your wallet, purse, or checkbook
- Check the ID of any repairperson or contractor.
- If anyone — including those claiming to be contractors — comes to your door and is suspicious, call the police.
- Don't pay cash.
- Refuse to pay for materials up-front.
- Don't let payments get ahead of the work
- Don't be intimidated into immediately withdrawing funds from the bank.
- Always get a written and signed contract for home improvements and repairs

☞ ***Before you sign a contract . . .***

☞ ***Before you hire a contractor . . .***

☞ ***Before you pay for work on your home . . .***

Check with the BOARD FOR CONTRACTORS!

www.dpor.state.va.us

Hotline for Older Virginians: (804) 367-2178

The Board for Contractors at DPOR enforces laws involving contractors, and provides information about license status and complaint history DPOR also administers the Virginia Contractor Transaction Recovery Fund, which provides monetary relief to consumers victimized by the improper and dishonest conduct of a licensed contractor

Board for Contractors
Department of Professional & Occupational Regulation
(804) 367-8511 • TDD (804) 367-9753
3600 West Broad Street • Richmond VA 23230

Portions of text appear courtesy of the California Contractors State License Board

What Seniors Should Know

BEFORE HIRING A CONTRACTOR

Board for Contractors

What You Should Know Before You Hire a Contractor

- **Take your time** — don't be rushed into making a decision.
- Ask friends and neighbors for referrals
- Get at least three written estimates and check contractor references
- **Hire only licensed contractors.** By hiring a licensed professional, you make yourself eligible for the Contractors Transaction Recovery Fund in case of dishonest conduct.
- **Verify the contractor's license** online at www.dpor state.va us or by calling (804) 367-8511

What You Should Know About the Contract

- Insist on a detailed contract with all agreements in writing. Get a sample contract at www.dpor.state.va us or (804) 367-8511.
- Don't sign anything until you understand all the terms.
- Ask a friend or relative to review the contract before you sign it.
- Make sure your contract includes a specific description of work to be done, materials to be used, total cost, and start and finish dates.

Older Virginians are particularly vulnerable to construction scams because so many own their own homes but cannot do their own repairs. Your home is likely to be your most valuable financial asset — that's why you must be extra careful when you hire someone to work on it.

What You Should Know About Contractor Scams

☒ **Door-to-Door Solicitations** — Someone offers to do roofing, painting, or paving work at a reduced price. Once payment is made, little or no work is done and the project is abandoned

☒ **High Pressure Sales** — An unscrupulous contractor pushes for an immediate decision, which makes it impossible for the homeowner to get competitive bids, check licenses, or review references

☒ **Scare Tactics** — A deceitful contractor offers to perform a free inspection, then claims that faulty wiring, bad plumbing, or a leaky roof put the homeowner in danger. The alarmed consumer agrees to unnecessary, overpriced work

☒ **Large Down Payments** — A contractor asks for most or all of the total cost up front, claiming to need instant cash for supplies or laborers

☒ **Demand for Cash** — A contractor demands cash payments, sometimes going so far as to drive the victim to the bank to withdraw money. With cash in hand, the scam artist takes the money and runs.

☒ **Illegal Verbal Agreements** — A contractor says a written contract is unnecessary — promising to deliver on a verbal agreement. By law, contractors are required to provide a contract for all residential work

What You Should Know About Payments

- Don't pay cash.
- Include a payment schedule in your written contract.
- Don't pay more than one-third (30%) of the total cost as a down payment
- Don't let payments get ahead of the work
- Don't pay 100% of the bill until the work is 100% complete