

**“There’s No Place Like Home...” Are You Prepared?**

Oh what a summer we have had so far throughout Bucks County! We have experienced many summer storms, throughout June and July, impacting our area with rain, hail, high winds, and flooding. Many Bucks County residents have called the office of Consumer Protection this summer as they search for reputable contractors for their summer renovation projects or unexpected repairs. We strongly advise consumers to use caution and do their research prior to hiring a contractor. Each year it seems, Bucks County residents are having to deal with bigger and stronger weather related disasters. Be it a winter blizzard or summer hurricane, damage to property happens and power outages and downed trees have become a more common occurrence during these storms. Unfortunately, scam artists have learned that these events can make people more vulnerable to becoming victims of fraud. Historically, when these type of events happen, the rip off artist, posing as home improvement contractor, show up on the scene, offering to help repair such things as your roof, hail damage, or, in some cases, water damage. We strongly urge residents to prepare now for the inevitable. Bucks County Emergency services has published a free booklet that will help you be prepared for many emergencies. You can view and download a copy of this Emergency Preparedness Guide through the Bucks County Emergency Management web page at: [www.buckscounty.org/government/EmergencyServices/EmergencyManagement](http://www.buckscounty.org/government/EmergencyServices/EmergencyManagement) or call Bucks County Consumer Protection, provide your name and mailing address to receive your free copy through the US MAIL. The following are advice of things to keep in mind before signing any home improvement contract:

- Do not be an easy target. Be wary of contractors knocking on your door. We like to see the consumer initiate the business transaction.
- Ask to see a contractor’s license and verify it by calling (888)520-6680 or if you have internet access check it on the Attorney General’s website [Hicsearch.attorneygeneral.gov](http://Hicsearch.attorneygeneral.gov). Written contracts for home improvements are mandatory under the law and must be signed by the consumer and contractor before work begins. It should include the contractor’s HIC license number, must state the exact work to be done, a starting and approximate completion date for the project, the total cost including a payment break down. Guarantees/warranties should be outlined in writing as well; **no verbal agreements**. Make sure you receive a full copy of anything you sign immediately for your records as it will be needed if an issue arises.
- A contractor who offers to do a job cheaper, if paid in cash, is probably not paying taxes and almost certainly not paying for insurance. Avoid paying cash if possible. A check or credit card provides a paper trail if a contractor takes your money and never returns.
- Work with your insurance company directly. If you are not satisfied with your insurance company’s service then consider hiring a reputable public adjuster to help.

Remember, scammers usually present themselves as a friendly, reliable person. The numerous complaints that we receive about a scam artist include that they were “so nice”. Make a business decision to the best of your ability; not an emotional one. As in any consumer transaction be polite but firm. Residents can go to the Bucks County Consumer Protection web site at [www.buckscounty.org/consumerprotection](http://www.buckscounty.org/consumerprotection), then to our “Tips and Brochures” section to download the **Hiring a Home Improvement Contractor** brochure for additional information. You may also call 215-348-6060, and speak to a Consumer Investigator. The Investigator will then check the Consumer Protection database to see if a business has had complaints filed against them.

**Monthly Fraud Alerts brought to you by:**

| <b>Bucks County Crimes Against Older Adults Task Force</b>  |   |
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| Bucks County District Attorney’s Office: 215-348-6344   | A Woman’s Place (AWP): 1-800-220-8116                     |
| Bucks County Area Agency on Aging: 267-880-5700   | Bucks County Office of Consumer Protection: 215-348-6060  |
| Bucks County Coroner’s Office: 215-348-3852   | Bucks County Register of Wills: 215-348-6265              |
| Network of Victim Assistance (NOVA): 1-800-675-6900   | US Dept. of Health and Human Services/OIG: 1-800-447-8477 |
| <a href="http://www.buckscounty.org/CrimesAgainstOlderAdults">www.buckscounty.org/CrimesAgainstOlderAdults</a> <b>24 - HOUR HOTLINE: 1-800-490-8505</b> |   |