

Rain and Hail and Tornados Oh My!

What a spring season we have had so far across Bucks County! Springtime storms have pelted the area with rain and hail and, in some parts of Bucks County, tornados. Many Bucks County residents have called the office of Consumer Protection recently as they scramble to find a reputable damage repair company. We are happy to help as we always strongly advise consumers to use caution when hiring a contractor. The following are tips and things to keep in mind before signing a contract:

- Do not be an easy target. Ask to see a contractor’s license and verify it by calling (888)520-6680 or if you have internet access by checking it on the Attorney General website. <http://www.attorneygeneral.gov/index.aspx> Be wary of contractors knocking on your door. We like to see the consumer initiate the business transaction.
- It is required under the **Home Improvement Consumer Protection Act** that contractors provide a physical street address and landline phone number to the consumer, not just a P.O. Box or cell phone number.
- 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. The contract must state the exact work to be done, a starting and completion date for the project and total cost including a payment break down. Guarantees/warranties should be listed as well; **no verbal agreements**. Make sure you receive a full copy of anything you sign immediately for future use.
- You are only required to pay one third deposit up front.
- 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.
- A contractor driving an automobile without a company logo on it could be another red flag.
- 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 as best as you can; not an emotional one. As in any consumer transaction be polite but firm. Residents with electrical power can go to the Bucks County Consumer Protection web site at www.buckscounty.org , then to “Quick Links Consumer Protection” then to the “Tips and Brochures” section to download the **Contractors Home Improvement Act** brochure for additional information. You may also call 215-348-6060, and ask to 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:**

Bucks County Crimes Against Older Adults Task Force

Bucks County District Attorney’s Office

215-348-6344

Bucks County Area Agency on Aging

267-880-5700

Bucks County Coroner’s Office

267-880-5040

Network of Victim Assistance (NOVA)

1-800-675-6900

A Woman’s Place (AWP)

1-800-220-8116

Bucks County Office of Consumer Protection

215-348-6060

Bucks County Register of Wills

215-348-6265

US Dept. of Health and Human Services/OIG

1-800-447-8477

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