



How to avoid contractor scams

The scam: A contractor asks you to sign something before going on your roof to estimate repairs.

What to do: Read it carefully. Make sure it's not a contract, or you could be left holding a bill without ever seeing an estimate.

The scam: A contractor asks you to sign a contract with blank sections.

What to do: Don't do it. The contractor could fill in the blank sections later with higher amounts or different work.

The scam: A contractor asks you to sign a contract that says, "Homeowner agrees to the listed repairs for the value of the insurance proceeds." This means that you've agreed to give the contractor every penny you get from the insurance company.

What to do: Never sign a contract with this language. The contractor may not make all the needed repairs.

The scam: Contractor offers to waive your deductible.

What to do: Avoid contractors who tell you this. It could be a sign of fraud or shoddy work.

The scam: A roofer asks for a large down payment or a full payment up front.

What to do: Never pay in full up front, and be wary if a contractor asks for a large down payment. If a disaster is declared, it's against the law for contractors from outside your area to ask for payment before they start work.

The scam: A contractor uses materials that are defective or lower quality.

What to do: Make sure your contract lists the type of materials that will be used. Check the work as it progresses to make sure the materials and quality are what you expected.

To avoid these and other common scams:

- Get bids in writing.
- Use local companies when possible.
- Check references.