

Home improvement fraud, home repair fraud: Because home repairs and improvements are expensive undertakings, con men and vagabond thieves have entered the industry to rip you off. Be careful if somebody mails you a brochure offering to do an expensive job for an unusually low price. This is a favorite trick of dishonest home repair firms. Once you sign the contract, you learn why the price is so low--the firm never delivers the service you paid for in advance.

Free inspections by con men turn up plenty of expensive repairs you don't need. Some vagabond thieves may not even mail you an offer to do a free inspection. They just show up at your home and try to gain access by posing as utility repairmen or home insulation inspectors offering a free inspection. They may quickly flash something that looks like an identification card to convince you to let them enter. Some shady operators offer to do the work on the spot. However, when they leave, you may be left with a large bill and a faulty repair job.

Precautions you can take to make an informed decision include:

- Always get several estimates for every repair job and compare prices and terms. Ask if there is a charge for an estimate before agreeing to let the repair person or company inspect your home.
- Make sure you know your salesperson's name and the name and address of the company he or she represents.
- Ask the firm for references, and check them out. Inspect the finished product.
- Contact your local Better Business Bureau to check out the company's reputation before you authorize any work or pay any money.
- If you decide to sign a contract, make sure a completion date is specified and that you know what the job will cost, if work will be subcontracted, if a bond will be posted to protect you against liens on your home, if the contract includes all oral promises made, and if materials to be used are described in detail.

Always pay for home improvement work with a check or money order, never with cash. You may wish to make installment payments at the beginning of a job, when the work is almost complete, and after the job is finished. Many reputable companies do not require payment until work is completed.