

How to spot a scamming home improvement operator

It usually starts with a knock on your door and a story or a deal – the roofer spots missing shingles on your roof; the paver has leftover asphalt and can give you a great deal on resealing your driveway. These scammers stay on the move, keeping a few steps ahead of the law and angry consumers.

Be skeptical of a "contractor" who shows up at your door offering to work for you. Make sure that contractors are legitimate and trustworthy before you use them. Check online to see if the person has any kind of track record -- good or bad. Ask for references, and then follow up with them.

Here are ten ways to spot a potential scammer:

1. You can't verify the name, address, telephone number or credentials of the remodeler.
2. The salesperson tries to pressure you into signing a contract.
3. The salesperson tells you a special price is available only if you sign the contract "today."
4. No references are furnished.
5. Information you receive from the contractor is out-of-date or no longer valid.
6. You are unable to verify the license or insurance information.
7. You are asked to pay for the entire job in advance, or to pay in cash to a salesperson instead of by check or money order to the company itself.
8. The company cannot be found in the telephone book, is not listed with the local Better Business Bureau, or with a local trade association.
9. The contractor does not offer, inform or extend notice of your right to cancel the contract within three days. Law requires notification in writing of your "Right of Rescission". This grace period allows you to change your mind and declare the contract null and void without penalty (if the agreement was solicited at some place other than the contractor's place of business or appropriate trade premises-in your home, for instance.)
10. You are given vague or reluctant answers or your questions are not answered to your satisfaction. In addition, avoid contractors who exhibit poor communication skills, are impatient and do not listen to you, or situations in which the contractor is not accessible.