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SLAMMING CONTRACTOR SCAMS

The foundation to a good home repair or build is a good contractor. Choosing a trustworthy home improvement contractor is not an easy task. Below is a checklist to help you avoid (1) scammers, (2) a disreputable contractor, or (3) even an overworked contractor. Remember, the cheapest price is not always the best choice.

Be sure to check off each item **BEFORE** signing a contract, making a payment, or commencing work on a project. Don't let hiring a contractor cost you your home.

THE CONTRACTOR CHECKLIST

- KNOW YOUR CONTRACTOR
 - Is the contractor from Iowa or another state?
 - Does the contractor have a history of customer complaints?
 - Is the contractor registered with the State of Iowa?
 - Does the contractor have a record of legal actions?

- GET MULTIPLE WRITTEN ESTIMATES BEFORE SIGNING A CONTRACT.

- RESIST ANY HIGH-PRESSURE SALES TACTICS ATTEMPTING TO RUSH YOUR DECISION.

- GET A WRITTEN CONTRACT** AND MAKE SURE IT IS DETAILED ABOUT ALL ASPECTS OF THE JOB.
 - Fixed price that cannot be increased without your written consent
 - Start date
 - Detailed description of the work to be done
 - Brand and specification of materials to be used
 - Assigned responsibility for obtaining permits and necessary inspections
 - All change orders required to be in writing
 - Completion date
 - Assigned responsibility for cleanup
 - Remedies if the contractor does not start or end on time (such as the contract is null and void if the contractor doesn't start on time, the contract is cancellable without penalty, etc.)

- READ THE CONTRACT (front and back) **BEFORE** YOU SIGN IT.

- INSIST THAT THE CONTRACTOR GIVE YOU A COPY OF THE CONTRACT WHEN YOU SIGN IT AND GIVE YOU A RECEIPT **EVERY TIME** YOU MAKE A PAYMENT.
- STRONGLY CONSIDER HAVING AN ATTORNEY REVIEW THE CONTRACT.
- KNOW YOU MAY HAVE THREE BUSINESS DAYS TO CANCEL THE CONTRACT.
- DO NOT PAY THE CONTRACTOR UNTIL THE JOB IS COMPLETED TO YOUR SATISFACTION.
- IF FILING AN INSURANCE CLAIM, DO NOT NEGOTIATE WITH THE INSURANCE COMPANY THROUGH YOUR CONTRACTOR.
- IF FILING AN INSURANCE CLAIM, DO NOT SIGN ANY FORMS THAT AUTHORIZE YOUR INSURANCE CARRIER TO PAY FOR THE CONTRACTOR (OR AN INDEPENDANT INSURANCE ADJUSTOR IF YOU RETAINED ONE) UNTIL YOU HAVE AGREED TO THE PAYMENT.
- INSIST ON A MECHANIC’S LIEN WAIVER WHEN YOU MAKE YOUR FINAL PAYMENT.
- COMPARE ALL FINANCING OPTIONS WITH YOUR LOCAL CREDIT UNION AND BANK BEFORE DECIDING IF YOU WILL FINANCE THROUGH A CONTRACTOR.

Find more details regarding this checklist and our TOP TIPS on hiring a reputable contractor <https://www.iowaattorneygeneral.gov/for-consumers/general-consumer-information/home-improvements--repairs>.

If you believe you are the victim of contractor or home repair fraud, please call the Iowa Attorney General’s Office at 888-777-4590 or file a complaint at www.iowaattorneygeneral.gov.