



SCAM ALERT!

A Consumer Update from
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Watch for Home Improvement Scams!

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Now that Spring is here, lots of people will be considering improvements or repairs to their home. Be careful when selecting a contractor. Here are some "Do's and Don'ts" for protecting yourself when entering into an agreement with a contractor:

- **DON'T** do business with door-to-door contractors who use high pressure or scare tactics to close a deal. Also beware of bargain-price offers on "left-over materials."
- **DON'T** let strangers into your home, no matter who they claim to be. City inspectors do not go door-to-door and reputable businesses have no need to either.
- **DO** check references for the contractor. Actually speak to more than one person that has had work performed by this contractor in the past and inspect the work done if you are undertaking a large project.
- **DO** get at least three written estimates from three different contractors.
- **DO** shop around for financing. Usually banks or credit unions will offer the best rates.
- **DO** put the agreement in writing signed by both parties with a complete description of the work to be done, a completion date and the terms for payment. Make sure any changes to the agreement must be made in writing.
- **DON'T** pay a large sum of money in advance of the work being complete.
- **DO** read and understand all papers before you sign them, including copies. Watch out for "slip-sheeting". This is a practice when the scammer slips paperwork into the package without your knowledge.
- **DON'T** throw away any contracts, orders, permits, receipts, or promotional materials. You never know when you might need these records.

Ohio Mechanic's Lien Law states that if you pay the original contractor in full before receiving official notice of a mechanic's lien, a lien can't be placed on your home by that contractor or any supply companies, subcontractors or laborers. Once 60 days have passed from the date when work on your property has been completed, no contractor, subcontractor, supply company or laborer has the right to file a mechanic's lien on your property.

Always remember, if it sounds too good to be true, then it probably is. Be careful this spring as you select a contractor for all your home improvement needs.

The above ALERT is part of the Montgomery County Prosecuting Attorney's initiative to help citizens become aware of ways they can avoid becoming a victim, or ways they can help stop criminal activity that may be occurring. Upon request, the office can provide presentations on crime prevention actions and activities to halt crime and increase the quality of life in our community.

If you would like additional information on the above ALERT, or would like additional information regarding our programs to assist consumers in general and/or seniors in particular, please contact Jennifer Heapy, Supervising Attorney, Adult Protection Unit, or Sarah Schenck, Supervising Attorney, Fraud and Economic Crimes Unit at 937-225-5757.

If you would like us to send *SCAM ALERT* updates to you electronically, please send your e-mail address to: newsletter@mcpo.com to be added to our distribution list.