



Who We Are

Attorney General
Tom Miller
Office Directory

What We Do

Protecting Consumers
Fighting Crime
Helping Victims of
Crime
Working for Farmers
Protecting the
Environment
Raising Child Support
Awareness
Representing State
Government
Issuing Attorney
General Opinions
Enforcing Tobacco Laws
Protecting Utility
Customers

Resources

File a Consumer
Complaint
Other Complaint
Resources
News Releases &
Publications
Legal Resources
Jobs & Internships
Contact Us

Consumer Advisory Bulletin-May 2007

Prevent Home Repair Scams and Disputes

Spring is here, and that means home-improvement fraud soon will be in full bloom. We see it every year. Home repair needs accumulate over the winter, and some homes suffered significant damage from this year's winter storms. Spring home improvement fraud is as common as the return of migrating birds.

Home improvements can be costly, and home-improvement fraud is always one of the most common consumer complaints. Examples include local contractors who ask for substantial up-front payments, do little or no work, and never finish the job right. Some fraudsters quote a price and then unfairly charge a lot more as the job progresses. And some are the old "fly-by-night" itinerant scam-artists who "case" neighborhoods looking for potential victims of their driveway, paving or roof-repair scams.

Follow these tips to avoid being taken by home-repair scams and disputes:

- **Don't fall for the "knock-at-your-door" scam**, where someone shows up "out of the blue" and says your driveway needs repaving or your house needs new shingles – and they "just happen to have materials left over" at a big price discount. They are sure to take your money and run, without doing the job at all or doing it right.
- **Check out contractors**. before you sign a contract or pay any money. Request local references -- and check them out. Contact the Attorney General's Office to see if it has complaints (call 515-281-5926, or 888-777-4590.) Contact the Better Business Bureau (515-243-8137, or www.bbb.org.) Contact your county clerk of court and ask how to check if a contractor has been sued by unsatisfied customers
- **Get several written estimates, choose the best, and get a contract in writing**.. Before any work begins, agree on a written contract detailing work to be done, responsibility for permits, costs, and any other promises. Ask for a copy of the contractor's liability insurance certificate. Put start and completion dates in writing, and consequences if the contractor fails to meet them. (Example: the contract could be nullified if the contractor doesn't start on time.) Note, if you sign a contract at your home, in most cases you have three business days to cancel.
- **Avoid paying large sums in advance if you don't know the contractor**..If you need to make a partial advance payment for materials, make your check out to the supplier and the contractor. Insist on a "mechanic's lien waiver" in case the contractor fails to pay others for materials or labor.

Listed below are additional resources regarding home repairs and disputes.

Federal Trade Commission

["Home Sweet Home Improvement"](#)

National Association of Home Builders

["Preventing Remodeling Fever"](#)

["Everything You Ever Wanted to Know About Hiring A Professional Remodeler"](#)

For more information or to file a complaint, contact the Attorney General's Consumer Protection Division, Des Moines, Iowa 50319. Call 515-281-5926. The Attorney General's web site is: www.iowaAttorneyGeneral.org.

Consumer Advisory on ["Asphalt Paving Scams."](#)

[Return to Consumer Advisories](#)

State of Iowa Privacy Statement Translation PDF Reader