

Make sure your home improvement projects are contractor scam-free!

Home repair and remodeling, whether in the aftermath of a natural disaster or to rehabilitate the years of wear and tear, is no trifling investment.

Protect your home and your hard-earned money with these tips to keep your home improvement project scam-free:

Finding your contractor

1. Before you go off on a blind hunt, get two or three recommendations for contractors who do business locally. Avoid door-to-door sweet-talking salesmen.
2. Always ask for references — one from a homeowner who called the contractor back after a job was done, and three from the contractor's most recent clients.
3. Check with your local business tax office to check the status of the contractor's business license. You can also look up the status of the contractor's state license by checking with the Contractors State License Board (CSLB) at www.cslb.ca.gov.

Making a deal

1. Check that your homeowner's insurance and your contractor's insurance policies cover negligent construction, performance bonds and worker's compensation. Always deal with your insurance company yourself.
2. Competent contractors do not require payment before starting a job. If you make a deposit, never pay more than 10% or \$1,000 and don't pay the total until you're completely satisfied. Don't agree to cash-only deals and make checks payable to the name of the company or person on the contractor's license, not the person you are negotiating with.
3. Get a contract in writing, and make sure that contract includes the three-day notice of cancellation mandated by law for contracts signed in a home. Don't ever sign a contract with blanks left open. It doesn't hurt to have an attorney look over the contract either.

Patrolling the job

1. Before signing the contract, contact your local government building codes department to confirm whether you really need what the contractor says you need. Be certain the contractor has a building permit which is posted by the building department. When the job is complete, ask the building department whether the work was done correctly and is code compliant.
2. Building contractors buy the supplies needed for the job. However if this isn't your case, go buy the supplies with the contractor when needed and have them delivered to your home, not a contractor's construction yard.

3. Don't rush. Rebuilding a home after a major disaster or when making long-needed repairs is a considerable investment, not a dime-store purchase. Take the time to ask questions and follow through to (hopefully near) perfection.

[For more information on contractor smarts, see the California Department of Consumer Affairs Contractors State License Board's [*Guides and Pamphlet for Consumers.*](#)]