



THE SAVVY CONSUMER COLUMN

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Prevent home repair rip-offs

Nashville, TN – After a major disaster, such as a flood or tornado, many victims need immediate help to repair damage and secure their property to avoid further loss. That's when it's important to understand how to best purchase qualified home repair services -- and to have knowledge about scam artists who take advantage of disaster victims.

In Tennessee, anyone doing home repair or improvement work with an estimated value of more than \$25,000 must be a licensed contractor in order to do business.

Before you hire a contractor:

- Make sure the contractor is properly licensed. Write down the license number and verify that it is legitimate by visiting <http://verify.tn.gov>. To view the problem contractors list with the Division of Consumer Affairs, visit <http://tn.gov/consumer/probcontractor.shtml>.
- Get several bids. It's best to get at least three bids and check references.
- Get a written contract that includes the company's name, address and telephone number. The contract should also include an anticipated start and completion dates.
- Never pay more than one-third down and do not let the payments get ahead of the work.
- Make sure the contractor is insured to cover workers' compensation, damage and general liability insurance.

Below are some examples of what to avoid when hiring a contractor:

- A person going door-to-door selling their services.
- A person who offers services for a short time only, which makes consumers feel rushed and unable to research the contractor.
- Unmarked trucks or vans, or a refusal or reluctance to set out complete and specific contract terms in writing.
- Being pressured to pay for more than half of the cost upfront.

To file a complaint with the Board for Licensing Contractors, visit <http://www.tn.gov/commerce/boards/contractors/complaint.shtml> or call 800-544-7693.

To file a complaint with the Division of Consumer Affairs, visit <http://tn.gov/consumer/complaint.shtml>.

Consumer Affairs (www.tn.gov/consumer/) is a division of the Department of Commerce and Insurance (www.tn.gov/commerce/), which works to protect consumers while ensuring fair competition for industries and professionals who do business in Tennessee.
