

HOME REPAIR/CONSTRUCTION FRAUD

Springtime in Missouri means storms and high winds, which leads to home damage. Getting repair work done may make you the victim of a scam.

A common scenario in home repair construction involves an individual or group of individuals who approach a potential victim unsolicited. These entrepreneurs often claim to have “left-over” supplies from a previous job or to be doing work for others in the neighborhood and offer a special deal on work because they are already in the area. They offer to begin the repair or construction with the supplies they already have for a fairly reasonable price, then ask for an advance on the work they will return to complete. The types of services they may offer to perform include roofing, building a deck, or paving/repairing a driveway. Contracts may be verbal or appear very professional, with written contracts.

These types of scams work in many different ways, only limited by the ingenuity of the thieves. Often, they do complete some of the work, but usually supply substandard supplies or efforts. They then disappear before the job is completed. Sometimes they claim unnecessary work is needed or even create the damage themselves. To add insult to injury, fraudulent home repair artists may find some reason to gain entry into the home and inflict more damage inside for them to offer to repair as well. Or, they may use their time inside the home to seek out valuables such as money, jewelry or weapons. By the time the homeowner realizes the items are missing, the criminals are long gone.

Do not be fooled by a flashy presentation, professional-looking materials or even positive references, especially if the individual offering the service has contacted you. Never give money up-front or other “start-up fees.” Most legitimate businesses will not need this. If you are satisfied that the company is legitimate, do not give cash for a deposit. Checks are much more secure as they offer some way to trace where the money went and offer some degree of documentation for the homeowner.

Remember: You always have the right to consider an offer and investigate a company. Important steps in any research are to: 1) check with the state of Missouri (Secretary of State Corporate Division 314-340-7409) to see if they are licensed to do the type of work that they are offering to do; 2) have there been any complaints lodged against them, either with the state or the Better Business Bureau (314-645-3300)?; 3) can you contact them at the number/address that they have provided?; 4) do they return your calls timely?; 5) once the work is scheduled to start, have they procured the necessary local licenses and permits?; 6) did the supplies arrive on time and did work start as scheduled? Problems answering any of these questions should make you cautious.

If you suspect that you are a victim of fraud, contact the Shrewsbury Police Department.