

THE MORE YOU KNOW...

KNOWLEDGE TO COMBAT FRAUD SCHEMES

AVOID A HOME IMPROVEMENT SCAM

Spring is in the air! The warmer weather ushers in a new wave of scammers: those pretending to help you with home improvements, but running off with your money instead!



There are many variations of home improvement scams out there—chimney repairs, roof replacements, deck additions—that all operate essentially the same way. You are approached by a “contractor” who says they notice something on your home may need a repair. When the “contractor” assesses the damage, they locate additional repairs that supposedly need to be done. Using high pressure sales tactics, the “contractor” convinces you to pay them a portion of the total cost in advance. If repairs are done, they are completed with low quality materials or shoddy craftsmanship. More than likely the contractor will disappear into thin air. Either way, you may end up in a worse position than you started in—or have paid for low quality, unnecessary repairs!

To protect yourself from being scammed, follow these tips:

- **Be wary of unbelievably low prices or one day only offers;**
- **Be cautious about strangers coming to your door or calling you;**
- **Research the company by checking with the Better Business Bureau;**
- **Verify the company has the proper license and is bonded;**
- **Ask around to see if someone you know and trust has used the company before;**
- **Ask for references from the company;**
- **Obtain a written contract; and**
- **Do not pay the entire cost up front or pay in cash.**

WANT TO REPORT A POSSIBLE FRAUD?

General Reports: Anti-Fraud Hotline (provided by the U.S. Senate Aging Commission)

1.855.303.9470 or www.aging.senate.gov/fraud-hotline

Telephone or online fraud scheme? Federal Trade Commission (877.FTC.Help), www.ftccomplaintassistant.gov or Internet Crime Complaint Center (www.ic3.gov)

Mail fraud scheme? United States Postal Inspection Service

1.717.257.2330 or www.postalinspectors.uspis.gov

Scheme involving money sent with GreenDot, MoneyGram or Western Union?

Green Dot: 1.866.795.7597

MoneyGram: 1.800.MONEYGRAM or 1.800.666.3947

Western Union Fraud Hotline: 1.800.448.1492