If home repair offer sounds too good, watch out

While there are many legitimate businesses that offer home repair services, it is important to be cautious in order to avoid home-related repair fraud.

It’s common for the elderly to be prime targets for these repair schemes, since many seniors own their homes and frequently need help with repairs.

However, with damage left by flooding or other disasters, people of any age could become victims if they aren’t careful.

Watch for several warning signs: someone comes to your door with materials left over from another job, prices are much lower than other estimates, the price is only available today, the company uses a post office box and has no street address or telephone number, full payment is due before the work is completed, and contractors will not give you references.

In order to get the job done right, know what you want done before talking with legitimate, local contractors.

Ask for identification before letting anyone into your home. Get detailed estimates, in writing, from several reputable, licensed contractors and find out if the contractors are insured and bonded.

It is also important to ask for references, check them and ask about the availability of warranties on repairs or materials used.

Get a written contract before the work is started to avoid surprises or misunderstandings. Make sure this includes the company’s address and telephone number.

If you suspect fraud, contact local authorities immediately and contact the Missouri Attorney General’s Consumer Protection Hotline at 800-392-8222.

Remember, if it sounds too good to be true, it probably is.