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EXCLUSIVELY FOR OUR MEMBERS AGES 55 AND BETTER.

Watch Out For Home Repair Scams

Seniors Need To Watch Out For Home Repair Scams

If you are a senior citizen and have been in your house for a while, there's a good chance your home needs some sort of repairs - and that could turn you into a target for scammers.

Seniors Need To Watch Out For Home Repair Scams



How can you tell a home-repair scam and what can you do to protect yourself from frustration and potentially losing a lot of money?

Experts say to beware of anyone who just 'happens to be in your neighborhood' and offers to do repair work, and to be even more concerned if they want to be paid in cash in order to save you money.

There are things seniors can do to avoid scams and protect their accounts. Experts say that if you need work done inside or outside your home you should ask relatives or friends for recommendations or use the internet to look for contractors with a lot of high ratings.

Call them and set up an appointment to talk about what needs to be done and then ask for a cost estimate and how long it will take for the job to be finished.

Get several estimates and compare costs, and ask for references from previous customers. Look for qualified contractors who have an established business, a local address and a published phone number. Be wary of any estimate that is far below the others.

Make sure the contractor is qualified to do the job you need to have done. You probably don't want a drywall installer doing complicated electrical work.

You also should ask for proof that they are licensed and insured and check online to see if there are any complaints about them. The Better Business Bureau at bbb.org would be a good place to start.

Once you chose someone, ask for a contract detailing the work to be done and how long it will take. Don't sign any agreement unless you understand it, and don't hesitate to ask someone you trust if you need help.

Experts also recommend that you never pay in full before work begins, and that you never pay in cash because you might not see it again if an untrustworthy contractor disappears or leaves work undone.

Use a credit card; it offers you more protections against fraud and scams. Some people advise that if a down payment is required you shouldn't pay more than about a third of the cost up front.

If you feel like you've been scammed, contact your state attorney general's office, a local consumer protection agency or your attorney and explain the situation. Keeping detailed records of problems will be helpful.

Watch out for yourself when having home improvements made so you don't get nailed by a scammer.

Whether it's years down the road or you're already living your best life in retirement, our Endless Summer program is perfect for members ages 55 and better.

[Visit Endless Summer](#)

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