

San Leandro Police Department

Seniors & Contractor Scams

As the weather gets warmer, we begin to think about home improvement projects that may have been put off during the winter months due to inclement weather. Unfortunately, there are individuals who look to take advantage of senior citizens. Consumers often do not realize the variety of risks they run when hiring unlicensed contractors. Unlicensed contractors typically do not carry insurance, leaving homeowners open to liability for worker injuries, property damage, and other mishaps. When a contractor fails to pay an employee or supplier, the unpaid party may file a mechanic's lien on the homeowner's property. Worse, unscrupulous unlicensed contractors often disappear after accepting hefty down payments from homeowners and abandoning the job. Here are a few tips to help you avoid becoming a victim of a contractor scam:



- Have a clear idea of the work you want done before you call in the professionals.
- Anyone performing home improvement work valued at \$500 or more must be licensed by the Contractors State License Board (CSLB). CSLB-licensed contractors have passed trade and contractor license law exams, and have undergone professional background investigations.
- Always ask the contractor for his/her state contractor license number. Verify that the number is active and in good standing by checking online at www.cslb.ca.gov, or by calling 1-800-321-CSLB (2752).
- Door-to-door solicitations—don't be fooled by a solicitor who offers to do roofing, painting, or paving work with "leftover" materials at a "reduced" or significantly discounted price. Once the payment is made, little or no work is done and the project is abandoned.

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- High pressure sales—seniors are often influenced by a fast-talking solicitor who pushes for an immediate decision about work. Always take the time to get competitive bids, check licenses and/or review references. Do not be bullied into work that you might not even need.
- Scare tactics—be wary of someone who offers to perform a free inspection and then claims a serious problem such as faulty wiring, bad plumbing, or a leaky roof. Do not be scared into over-priced work that may be unnecessary.
- It is a good idea to get at least 3 bids.
- Demand for cash—The worker insists that you pay in cash, sometimes going so far as to drive you to the bank to withdraw funds. With money in hand, the unscrupulous person takes the money and abandons a substandard or unfinished project.
- Illegally large down payments— a contractor asks for a very large down payment claiming to need instant cash for supplies or to pay workers.
- Verbal agreements—the “contractor” states that a written contract is unnecessary and promises to deliver on the verbal agreement. He then performs shoddy work—or none at all—and the property owner has no recourse.
- Do not let payments get ahead of the work.
- Keep a job file of all papers relating to your project, including all payments.
- Do not make the final payment until you are satisfied with the job.

Information in this article provided by the Contractors State License Board (www.cslb.ca.gov).



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