

A Note from Attorney General Steve Marshall



Dear Consumer,

Every year, thousands of Alabama citizens remodel and repair their homes. While most residential contractors operate honest businesses, my Consumer Affairs Section repeatedly receives more home repair fraud complaints than any other type. By following the tips outlined in this brochure, you will be armed against unscrupulous contractors.

I encourage any consumer who is considering hiring a remodeling contractor to check references and determine if they have a good record. My office has joined with the Home Builders Association of Alabama, the Alabama Home Builders Licensure Board, and the Better Business Bureau in an effort to fight home repair fraud, and we encourage you to do your homework before you hire anyone to repair your home. Together, we can fight home repair fraud in Alabama.

Sincerely,
Steve Marshall
Attorney General



This campaign is a service provided by the Home Builders Association of Alabama Remodelers, the Office of the Attorney General of Alabama, and the Alabama Home Builders Licensure Board.

Getting Help

If you have been the victim of home repair fraud:

**Attorney General's
Consumer Hotline**

(800) 392-5658

www.ago.alabama.gov

For information on how to contact your local home builders association:

**Home Builders Association
of Alabama**

(800) 745-4222

www.hbaa.org

To find out if the contractor you are dealing with is licensed:

**Alabama Home Builders
Licensure Board**

(800) 304-0853

www.hblb.alabama.gov

To find out if any complaints have been filed against the contractor you are dealing with:

Better Business Bureau

(800) 824-5274

www.bbb.org

Home Builders Association of Alabama Remodelers

P.O. Box 241305

Montgomery, AL 36124-1305

Protect Yourself from Home Repair Fraud



HOME BUILDERS ASSOCIATION OF
ALABAMA REMODELERS
WWW.HBAA.ORG



WWW.HBLB.ALABAMA.GOV

Your home is your own piece of the world. Don't trust it to just anyone to build or remodel.



Whether you are making minor repairs or adding an addition to your home, arm yourself with the information necessary to choose the right contractor.

Before you hire a contractor...

- Make sure that your contractor has an **occupational license** (see examples at right) from the Alabama Home Builders Licensure Board as follows:

- If a project is more than \$10,000, the contractor must have an **UNLIMITED LICENSE** issued by the Licensure Board. This covers multiple trades on a project and is what most home builders and remodelers have. (General contractors licensed prior to January 1, 1992 are exempt.)

- If the project is more than \$10,000 but does not include more than one trade, the contractor must have a **LIMITED LICENSE**.

- Any residential roofer that does work for a homeowner totalling more than \$2,500 must have a **ROOFERS LICENSE**. This license limits contractors to roofing only. (They must also carry a \$10,000 performance bond.)

- **Verify** the contractor's name, address, and phone number.

- **Request references** on similar work recently performed by the contractor.

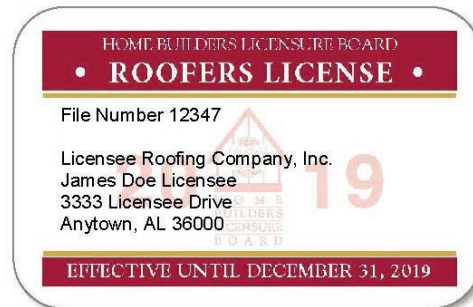
- **Obtain 2 or 3 bids.**

- Check with professional associations and licensing boards to **verify the worker's record.**

- Check to see if the remodeler has a **professional designation** such as the Certified Graduate Remodeler (CGR), which is awarded upon completion of coursework in technical courses, business management and contracts and law.



Verify card is for current year.



When approached by a contractor, remember that most professionals do not solicit door-to-door, and do not require large payments up front. Below are some lines commonly used by scam artists:

"I just finished another job in the neighborhood and am trying to get rid of this extra material."

"The price I'm quoting is very low because we plan to use your home as a demonstration model."

"You will have to pay me in cash since I am giving you such a great deal."

"This offer is good today only."

"Don't tell anyone else about our deal. I've charged other people a lot more for the same type of work."

"I'll have to have all (or half) the money up front."

"I will need some additional money to order more supplies before I can finish the job."

"You need to have this work done immediately. You don't have time to think about it."

"The price of these materials will go up tomorrow."

Before your contractor begins work, you should...

- Ask to see their Alabama Home Builders Licensure Board card.
- Ask to see proof of workers comp (when applicable) and liability insurance.
- Agree on finance charges and make a payment schedule.
- Make sure you have guarantees and warranties in writing.
- Agree on start and finish dates and put the dates in writing.
- Make sure the contract is specific, including details about size, colors, materials, brands and models.

If your home was built prior to 1978...

and contains lead paint, your contractor must be certified by the Alabama Department of Public Health (ADPH) in the Lead Based Paint Activities Accreditation Program.

For more information and to find a Home Builders Association member in your area who is lead paint renovation-certified, contact the HBAA at 1-800-745-4222.

