



AROUND *the* **HOUSE** A NEWSLETTER FOR HOMEOWNERS AND HOMEBUYERS

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Choose the right contractor for the job and avoid scams



Are you looking to build a home or have some renovations done? Here are some tips to help you hire the right contractor for the job and not get scammed in the process.

First things first. The best place to start is to decide exactly what you want to accomplish with your renovation. For example, if you'd like to add extra living space with an addition, do you want to just add some extra space to an existing room, or do you want to make renovations to an existing room like a bathroom or kitchen? Once you've decided what exactly you want, then you can look for contractors with the type of experience you need to get the job done.

Choosing a contractor can be a daunting experience. Be sure to do some checking before hiring someone. Ask contractors for references and follow through by checking them. Always get more than one bid from different contractors. Also, check the Better Business Bureau for any complaints made against the contractors you're considering. You should also check to see if the contractor is registered with the Pennsylvania Attorney General's office. It can be very informative to talk to friends, family and neighbors for references of any contractors they've used. There are online contractor matching services that can provide reliable hiring options. Most of these services offer information about the contractors including criminal background checks, license verification, client reviews and photos of their work.



Signs of a good contractor

A good contractor will be on time for appointments, listen to your ideas and offer their ideas about how to accomplish your vision. They will be honest regarding building codes, permits, inspections and zoning. Always get final and firm cost estimates in writing, including any changes that take place during construction. Always insist on a written agreement defining the scope of the job that is signed by both you and the contractor. A good contractor will not ask for full payment for the job up front. They usually ask for an initial payment and progress payments as the job moves forward.

Beware of contractors who just show up at your door. The most common ones are looking to do roofing, driveway and siding repairs or replacements. These contractors are often running a scam of some sort.

Decide exactly what you want done, do your research, work closely with your contractor, and be sure to get things in writing. A little effort on the front end can save you money and hassles on the back end.



*A PHFA-supported
counseling workshop*

REMINDER

Pennsylvania residents are eligible for **FREE** housing counseling to help with mortgage delinquency, preventing foreclosure, and managing debt. Visit [PHFA.org](https://www.phfa.org) to help determine which program best fits your needs.

Are you “Falling” for a scam?

Fall is in the air and so is another type of fall: falling for \$cam\$. We’ve probably all heard of the Nigerian lottery by now, but fraudsters are getting more creative and better at their schemes. Familiarity, fear, and urgency are common themes, such as receiving an unusual call or email to help a friend or family member with an emergency, or what sounds like the IRS threatening if payment is not made immediately. The key is to stay calm and don’t make any quick decisions about sending money.

According to the Consumer Financial Protection Bureau and the Federal Trade Commission, here are a few warning signs that you may be dealing with a scammer. A scammer may:

- Ask you to send money to cover taxes before a prize can be delivered.
- Ask you to buy specific gift cards and provide them with the card numbers and PIN.
- Ask you to wire money or send cash by courier.
- Ask you to access cash from an ATM or bank account.
- Call or email claiming to be from a government entity (IRS, Social Security Administration, etc.) and demand immediate payment.
- Call or email claiming to be from a utility provider and threaten to shut off service if you don’t pay immediately.
- Call claiming to be from tech support and saying there is something wrong with your computer; they can fix it if you pay them a fee.
- Email stating you have a package waiting that will be delivered by clicking on the “Track Package” button and then asking for a delivery fee.

Finally, remember that if it sounds too good to be true, it usually is. Plus if your gut tells you something isn’t right, it probably isn’t.

For more information to avoid becoming the victim of a scam, go to ConsumerFinance.gov and Consumer.FTC.gov.

Learn how to manage your personal finances better. PHFA’s “Master Your Money” podcast can help!

Find new episodes of the “Master Your Money”



PROTECT YOUR HOME FROM THEFT

The latest FBI statistics show an estimated annual loss of \$3 billion due to burglaries with an average loss of \$2,661.

1

PUT UP OUTSIDE LIGHTING

INSTALL CAMERAS AND A SECURITY SYSTEM

2

3

CHECK FOR VULNERABLE SPOTS

SECURE DOORS, SLIDERS AND WINDOWS

4

Find more theft protection resources on the internet. Here are a few.

[The Andover Companies](#)
[Insurance Information Institute](#)
[CNET](#)



**Need help with housing?
Assistance is a call or click away!**

**Customer Solutions Center • 1-855-U-Are-Home (827-3466)
Mon - Fri 8 a.m. - 5 p.m.**

Or email your questions to: AskPHFA@PHFA.org

