

## Recognizing Con-Artists

Hurricane Ivan damaged your property. Do not let his greedy followers steal your money!

With an urgent need for repairs and not enough workmen available it's very easy to forget about caution and hire the first available person. That is a good way to be victimized again. Before hiring anyone to repair your home carefully consider the person's qualifications and reliability, for example:

- Did the person contact you or did you contact a business? If an individual contacted you be especially cautious. What is the name, address and telephone number of the person or business.
- Is the repairman licensed to work in Florida? (Ask to see license.)
- What type of experience does he have? Ask for references. (Call if possible. Does he have needed skills or is he out for a "fast buck.")
- Does he have liability insurance? (If not he could sue you if he is injured.)

If the workman or company appears qualified:

- Clearly state the work to be done. Get the estimated cost for the total amount of work to be done. If estimate is reasonable continue. If overpriced tell him "good-bye."
- Decide how cost of repairs will be paid. If they are to be financed, who will handle the loan? (Shop for credit. Compare credit terms. Carefully compare APR.)
- If repairs are financed it may become a "second" mortgage. A lien against the home provides a 3-day cancellation period during which either the borrower or lender can cancel the contract.
- Get a written contract. List all work to be done, materials to be used, starting and completion dates and costs of units and total cost. Both lender and borrower should sign the contract and each should receive a copy of the signed contracts.
- Never pay for repairs before they are started. Partial payments can be made as a part of the work is completed. Never pay total amount until work is satisfactorily completed. Never sign a completion form until all work is satisfactorily completed.

If a repairman will not agree to the above terms he poses a financial risk for you. Clearly stated plans are a protection to both the homeowner and the repairman. After hurricane Ivan, you do not want to be victimized again.