WHAT SENIORS SHOULD KNOW

Before Hiring A Contractor

- Read the Contractors State License Board's free publication What You Should Know Before You Hire a Contractor, available online at www.cslb.ca.gov or at 1-800-321-CSLB(2752).
- Take your time before you make a decision about hiring a contractor. Don't let anyone rush you.
- Get at least three bids and check references.
- Hire only licensed contractors.
- Anyone performing home improvement work valued at \$500 or more must be licensed by the Contractors State License Board.
- Ask to see a second piece of identification with a photo.
- Get the contractor's license number and verify it online at www.cslb.ca.gov or at 1-800-321-CSLB(2752).

What You Should Know About Payments

- Don't pay cash.
- Include a payment schedule in your written contract.
- Don't pay more than 10 percent of the job or \$1,000, whichever is less, as a down payment.
- Don't let payments get ahead of the work.

What You Should Know About the Contractors State License Board

The CSLB provides information about a contractor's license, bond and workers' compensation insurance status, as well as pending and prior legal actions.

Free consumer publications and complaint forms are available from the CSLB.

Go to the CSLB website at www.cslb.ca.gov, call 1-800-321-CSLB(2752), or write to CSLB, P.O. Box 26000, Sacramento, CA 95826 for information.

CONTRACTORS STATE LICENSE BOARD
1-800-321 CSLB(2752) www.cslb.ca.gov

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CONTRACTORS STATE LICENSE BOARD

Department of Consumer Affairs







What You Should Know About the Contract

- Get your contract in writing and don't sign anything until you understand the terms.
- Ask a friend or relative to review the contract before you sign it.
- Include in your contract: a specific description of work to be done, materials to be used, total cost of the project, and start and completion dates.

Watch Out For Unscrupulous Contractor Scams

Door-to-Door Solicitations

A solicitor offers to do roofing, painting or paving work at a reduced price. Once payment is made, little or no work is done and the project is abandoned.

High Pressure Sales

An unscrupulous contractor pushes for an immediate decision about work, which makes it impossible for the homeowner to get competitive bids, check licenses or review references.

Scare Tactics

A deceitful contractor offers to perform a free inspection, then claims that faulty wiring, bad plumbing, or a leaky roof put the homeowner in peril. The alarmed homeowner agrees to unnecessary and over-priced work.

Demand for Cash

A contractor demands cash payments, sometimes going so far as to drive the victim to the bank to withdraw funds. With money in hand, the unscrupulous operator takes the money and runs.

Illegally Large Down Payments

A dishonest contractor takes more for a down payment than is allowed by law, claiming to need instant cash for supplies and to pay workers. By law, a down payment cannot exceed 10 percent of the project price or \$1,000 whichever is less.

Verbal Agreements

A contractor states that a written contract is unnecessary — promising to deliver on the verbal agreement. The shady operator takes advantage of the situation to perform shoddy work — or none at all.