

CHECK OUT HOME REPAIR CONTRACTOR BEFORE YOU HIRE ONE

The Iowa Attorney General on June 1st, 2018, released news of a settlement involving a home-repair contractor in the Des Moines area, requiring that contractor to refund almost \$130,000 to ten customers. The contractor, Joshua Auten, did business under a couple of names. His business model seems to have been to take advance payments for home-repair jobs, and then never did any work.

And that is the most common complaint I get regarding contractors. People tell me they hire a contractor, pay half the bid, and nothing happens, or maybe they paid the contractor a down payment, he dropped off some materials, and then – nothing.

The news release from the attorney general about this settlement also offered a lot of advice on how to hire a contractor, and avoid this kind of problem. I'll share some of these tips.

- Check out the contractor. Besides local references, check and see if the contractor is registered with the Iowa Division of Labor. You can do this online at www.iowadivisionoflabor.gov/contractor registration, or call 800-562-4692. If you're wondering if the contractor's ever been sued, or sued someone else, you can check that out at Iowa Courts Online. The Better Business Bureau, or the Iowa Attorney General's Consumer Protection Division at 515-281-5926 can tell you about complaints on the contractor.
- Get several estimates, in writing
- Forget about an oral agreement with the contractor. Get an agreement in writing. That agreement should set forth in detail the scope of the work, the start and completion dates, consequences of missing those dates, and the responsibility of securing permits
- Ask to see the contractor's liability insurance certificate
- Don't pay large sums in advance. Some contractors want half up front, for "materials". If so, make the check out directly to the supplier, or make the check out to both the supplier and contractor.
- Insist on a mechanic's lien waiver. This will come in handy in case the contractor doesn't pay sub-contractors, or materials suppliers, and they start looking for someone to sue
- Remember, in most cases, you have three days to cancel any contract signed at your house.

If you get resistance from a contractor on providing these things, that's a good sign to look for someone else.

MORE DOOR TO DOOR PEDDLERS

I wrote about the cable TV salesman in the Dewitt area in my last column. Since then, I received complaints from Camanche residents on the same topic. And this week, I received a complaint of a crew in Clinton offering free carpet cleaning as part of a “one-day promotion”. The Clinton City Clerk told me, this crew did not apply for a peddler’s permit.

I also received reports of a peddler selling children’s educational books door to door in Clinton. In this case, that peddler did obtain a Clinton city permit. She asked for an application for a Dewitt and Camanche permits, but never returned the applications.

My first rule about peddlers is, if you don’t have a permit, you failed the test, and I don’t need to know any more about you. If you encounter peddlers in your neighborhood, I encourage you to contact your local police and get them checked out.

THE EVOLVING TECH SUPPORT SCAM

I’ve used this column on many occasions to write about those folks who call and want to fix our computers, or whose phone number we see displayed as a “help” number on pop-up displays on computers warning of viruses, intrusions, or hacking. These are always scammers. Always.

But what’s becoming clear to me is many folks fell for this scam months or years ago, and never realized it. Perhaps they received a message through a pop-up, or got a phone call, and subscribed for some “security protection”, charging their credit card, or sending off a check. Now, after this passage of time, the scammers re-contact their victims, and offer some more high-powered version of their services. The latest example comes from a Sabula woman who called me this week on another issue. As we talked, she mentioned someone hacked her computer. I asked some questions about that, and learned the woman paid \$800 over a year ago for “protection”. A week ago, she received a follow-up call from these tech support types, and offered her a “lifetime package for any device” for \$4000, which the woman paid for with her credit card. We’re working now to get that claim reversed.

Did you subscribe to or pay for some service relating to your computer after getting a call or a warning on a pop-up display on your computer? If you did, it’s likely you were already scammed, and are getting teed up for another scam. If you did sign up for a service offered in this manner, get hold of me and we can check further.

CONTACT SENIORS VS. CRIME

Let me know about scams, fraud, or other crookedness you run across. Most of what I learn, I learn from you. Contact me at Seniors vs. Crime, Clinton County Sheriff’s Office, 563-242-9211 extension 4433, or email me at randymeier@gapa911.us.

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