given to you. Think about it. Can you really afford to have the work done? Never sign a document that does not have all the information completed.

If you do sign a contract with a door-todoor salesman, you have three working days to cancel it. It must be done in writing.

The contract should include instructions on how to cancel it. If it does not, send a letter to the company stating that you are canceling the contract.

If you need help canceling the contract, contact your local legal services office right away!



let a salesperson into your home.

Yourself!

Never let a salesperson enter your home without proper identification, preferably with a photo. You do not have to

You have the right to tell a salesperson to leave your home.

If a salesperson does not leave when asked, call the police.

This brochure contains general information and not specific legal advice. Although this information is believed to be accurate at the time of preparation, individual situations may require individual analysis, such that it may be advisable to consult with a lawyer. June 2010

ALTOONA

171 Lakemont Park Blvd. Altoona, PA 16602 Phone: 814-943-8139 800-326-9177

BEDFORD

232 East Pitt Street Bedford, PA 15522 Phone: 814-623-6189 800-326-9177

CARLISLE

401 E. Louther St. Suite 103 Carlisle, PA 17013 Phone: 717-243-9400 800-822-5288

CHAMBERSBURG

230 Lincoln Way E., Ste. A Chambersburg, PA 17201 Phone: 717-264-5354 800-372-4737

CLEARFIELD

211 E. Locust Street Clearfield, PA 16830 Phone: 814-765-9646 800-326-9177

GETTYSBURG

128 Breckenridge Street Gettysburg, PA 17325 Phone: 717-334-7624

HARRISBURG

213-A N. Front Street Harrisburg, PA 17101 Phone: 717-232-0581 800-932-0356

LANCASTER

38 N. Christian Street, Ste. 200 Lancaster, PA 17602 Phone: 717-299-0971 800-732-0025

LEBANON

513 Chestnut Street Lebanon, PA 17042 Phone: 717-274-2834

LEWISTOWN

3 W. Monument Sq., Ste. 303 Lewistown, PA 17044 Phone: 717-248-3099 800-326-9177

POTTSVILLE

315 N. Centre St., Ste. 201 Pottsville, PA 17901 Phone: 570-628-3931 866-638-0606

READING

501 Washington Street, #401 Reading, PA 19601 Phone: 610-376-8656 800-299-6599

SHENANDOAH

225 Main Street Shenandoah, PA 17976 Phone: 570-232-3962

STATE COLLEGE

3500 E. College Ave., Ste. 1295 State College, PA 16801 Phone: 814-238-4958 800-326-9177

YORK

29 N. Queen Street York, PA 17403 Phone: 717-848-3605



Home Improvement



MidPenn Legal Services serves residents of Adams, Bedford, Berks, Blair, Centre, Clearfield, Cumberland, Dauphin, Franklin, Fulton, Huntingdon, Juniata, Lancaster, Lebanon, Perry, Mifflin, Schuylkill & York Counties.





As your home ages it needs repairs or improvements. If you have been contacted by someone who wants to do this work for you, you should:

Are



Check Them Out!

Are they a local business with a local address and telephone number?

Have any complaints been filed against them?

Call the Better Business Bureau, the Chamber of Commerce or the Bureau of Consumer Protection.

Better Business Bureau:

412/456-2700 717/364-3250

Bureau of Consumer Protection:

717/787-7109 800/441-2555

Chamber of Commerce:

Check your local telephone directory.



Registered?

Effective July 1, 2009, the Home Improvement Consumer Protection Act requires that all home improvement contractors working in Pennsylvania be registered with The Bureau of Consumer Protection in the Office of Attorney General.

By requiring registration, the bureau ensures that all contractors meet minimum insurance requirements and include required terms within their contracts.

The law also prohibits unfair business practices and creates a criminal penalty for home improvement fraud. All contractors are required to include their registration number in all advertisements and on all contracts, estimates, and proposals.

A list of registered contractors can be found online at:

http://www.attorneygeneral.gov/hicsearch/.

It's important to remember that registration is *not* an endorsement of a contractor's honesty or quality of work.

Consumers are also encouraged to check with the Better Business Bureau, thoroughly check a contractor's references, and obtain multiple bids for a job.



Can You

Afford it?

Find out the entire cost of the project. Make sure you can afford it. Be careful of home equity loans. This puts a mortgage on your home. If you cannot make the payments, you could lose your home.



Read all documents completely <u>before</u> signing. Ask questions. What will you be paying and what will you be getting.

Take your time.

Get answers to your questions in writing!

Never sign a contract the same day it is