Never sign a contract the same day it is 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-to-door 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!

Protect Yourself!

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

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

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

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.

Are They 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/.

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.

Before You Sign!
Read all documents completely before signing. Ask questions. What will you be paying and what will you be getting.

Take your time.

Get answers to your questions in writing!