

# From Home Improvement Contractors to Storm Chasers... **AVOID the SCAMS!**



## ◀ ◀ ◀ **CHECK LICENSES**

Door-to-door solicitors **MUST** be licensed by the Office of Consumer Protection (OCP) and by the Maryland Home Improvement Commission (MHIC).  
**Always ask to see the potential contractor's license(s) FIRST!**

## **DO YOUR HOMEWORK** ▶ ▶ ▶

Before doing business, research the person or company. Check with the OCP, online review sources and the MHIC for complaints. Take your time; and, if you feel pressured, stop and call the police if they won't leave.

**Ask for references of recently finished jobs and call them.**



## ◀ ◀ ◀ **GET THREE ESTIMATES**

Carefully compare each estimate on price, timeline, details, and payment schedule. The cheapest overall price may not be the best deal.

**Lowball bids and "limited time offers" may be a trick.**

## **GET A DETAILED CONTRACT** ▶ ▶ ▶

Contracts should always include the contractor's name, address, MHIC license, start and end dates, details of work to be done and materials to be used, payment schedule and no more than a 1/3 deposit. If signed in your home, you have five days to cancel, seven days if you're 65 or older. Don't pay in cash or with a payment app. **Get ANY agreement or change orders in writing.**



## ◀ ◀ ◀ **COMMON SCAMS**

Be wary of folks who demand cash or payment app, claim your neighbor sent them, say they have extra materials, or want to inspect for storm damage and will work with your insurance company. **If an offer sounds too good to be true, it usually IS!**

Contact us at 410-313-6420.  
Or, discover additional resources on the OCP website, or use your smartphone for access using the QR code. ▶▶▶



  
**Howard County**  
Office of Consumer Protection

[www.howardcountymd.gov/consumer-protection](http://www.howardcountymd.gov/consumer-protection)

For more information, or to request this information in an alternate format, contact us at 410-313-6420 (voice/relay) or [consumer@howardcountymd.gov](mailto:consumer@howardcountymd.gov).