

# HIRE IT DONE U

## BEWARE THE “TRAVELER”

**The home improvement contractor scam known as the "Traveler" has been around for decades,** and is estimated by consumer advocates that they bilk consumers out of more than \$20 million annually. Since home improvement contractors often work out of their vehicles, this scam can appear quite benevolent at a glance, especially since professional scam artists don't seem like solicitors first. But once you fall for the Traveler's scam, you could wind up losing thousands of dollars.

This home improvement contractor scam seems pretty innocent at first. You're doing chores around the house on a lazy Saturday afternoon when your doorbell rings. You answer to find a clean-cut, well-dressed workman standing at your door. He says that he's noticed that your driveway is cracked or that your shingles need replaced or your home could use some paint. He might say that he's new to the area or was just passing through your neighborhood on the way home from a job. He wants to know if you're interested in low-cost home improvement services. Don't be fooled, however, because this is the Traveler.

There are several ways in which the Traveler will try to convince you that it isn't a scam, even if you don't indicate your suspicion. He might give the names of a few of your neighbors and say that he's done work for them before. He might also tell you that he's "booked solid until March", but that he'd be happy to put you on the waiting list for a small deposit. Whatever his line or lie, the Traveler is a contractor scam and you should shut the door immediately. No reputable home improvement contractor goes door-to-door looking for work.

Usually, you can expose this contractor scam by requesting printed material. He won't have any -- usually, he won't even carry a business card -- because he doesn't really want to work on your house. He just wants you to *agree* to his services, and hopefully pay for the job in advance. If he does come back to do the work, it will be with substandard materials. He won't know a thing about doing the actual job and you'll wind up with a sizable hole in your bank balance.

Other variations of the Traveler exist, of course. In some cases, you'll get a telephone call rather than an in-person visit, and the solicitor will want you to pay for his services with a credit card. Never pay a home improvement contractor unless you've met in person and developed a reasonable contract. You should also be able to get references of other people for whom they've done work. One of the best ways to guarantee a great job on the project is to ask to physically *see* work they've done on a neighbor's house. This ensures that you aren't being set up with someone who's involved in the scam.

Another thing you should remember is that you can't rely on the talented-looking contractor with

whom you first meet. Most contractors use *sub*contractors to do the majority of their work, and you never know if they are qualified. In one variation of the Traveler, the solicitor will want you to arrange for financing with a lender he knows who will approve just about anyone. You'll get charged exorbitant interest rates -- in addition to other hidden costs -- and the contractor is paid a portion of the profit the lender makes. His subcontractors won't know what they're doing and you'll have to get the work repaired in addition to paying off the loan.

The moral of the story is that you have to watch out for home improvement contractor scams. The Traveler isn't the only one out there, so make sure you have proper references and a reasonable contract before you shell out the cash.