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Protect yourself from flood repair ripoffs

Edmonton... With homes damaged by recent flooding, Albertans should exercise caution when hiring individuals to do repairs, particularly if someone knocks at the door and offers to do work.

Under the Fair Trading Act, special rules apply to contractors who enter into contracts in any place other than their place of business and who ask for money before a job is fully completed. Careful research is recommend to avoid being cheated or disappointed with the quality of work.

Homeowners may wish to contact homebuilders associations or trade associations for a list of professional contractors and should hire only after checking references and contacting local Better Business Bureaus for a company's complaint history. Talking to friends and neighbours is also an effective way to find contractors who have proven professionalism and reliability.

Consumers should also consider the following steps to protect themselves:

- beware of unsolicited door-to-door offers or deals from contractors who claim to be in the area;
- if the contractor wants payments upfront, check to see if they are licensed and bonded by contacting Government Services' Consumer Information Centre toll-free at 1-877-427-4088;
- get several estimates and ensure contracts are in writing, including key dates and materials to be used;
- include a holdback provision in the contract to deal with any deficiencies and ensure suppliers have been paid.

Albertans have the unconditional right to cancel within 10 days any prepaid home renovation contract solicited, discussed or finalized in their homes. Additional cancellation rights exist in certain circumstances.

In all cases, consumers are advised not to agree to any renovation or repair work until the full repair details and costs are disclosed in writing.

A free tipsheet called *Home Renovations and Repairs* is available through the Alberta Government Services' web site at www.gov.ab.ca/gs. Click on "Forms, Publications and Tipsheets" for a copy.

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