Here’s how they work:

Someone knocks on your door or calls you. They say they can fix your leaky roof, install new windows, or provide the latest energy-efficient solar panels. They might find you after a flood, windstorm or other natural disaster. They pressure you to act quickly, might ask you to pay in cash, or offer to get you financing.

But here’s what happens next: they run off with your money and never make the repairs. Or they do shoddy repairs that make things worse. Maybe they even put you in a bad financing agreement that puts your house at risk.

Here’s what you can do:

1. **Stop. Check it out.** Before making home repairs, ask for references, licenses and insurance. Get three written estimates. Don’t start work until you have a signed contract. And don’t pay by cash or wire transfer.

2. **Pass this information on to a friend.** You may see through these scams. But chances are you know someone who could use a friendly reminder.
Please Report Scams

If you spot a scam, please report it to the Federal Trade Commission.

- Call the FTC at 1-877-FTC-HELP (1-877-382-4357) or TTY 1-866-653-4261.
- Go online: ftc.gov/complaint

Your report can help protect other people. By reporting fraud, you can help the FTC’s investigators identify the scammers and stop them before they can get someone’s hard-earned money. It really makes a difference.