

Government of the Virgin Islands of the United States

Department of Licensing and Consumer Affairs

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DLCA CONSUMER TIPS

The Department of Licensing and Consumer Affairs is issuing the continuation of consumer friendly tips that should be taken into consideration when selecting a contractor. This helpful information is the third series of tips on this particular topic. Home improvement and repairs is an issue that is the subject of frequent consumer complaints and can cost thousands of dollars.

Consumer tips for home improvement and repairs for this week:

- Understand your payment options. Get payment due dates in writing. If payment is due after a particular phase of work- pay for that phase. Do not pay for a second phase of work if part one is not completed.
- Don't make a final payment or sign a final release until you are satisfied with the work and know that subcontractors and suppliers have been paid.
- Pay by credit card when you can. You may have the right to withhold payment to the credit card company until problems are corrected.

Be especially cautious if the contractor:

- Comes door to door or seeks you out.
- Just happens to have materials left over from a recent job.
- Offers you discounts for finding other customers.
- Ouotes a price that's out of line with other estimates.
- Pressures you for an immediate decision.
- Asks you to pay for the entire job up front.

DLCA will continue to issue helpful tips and information to consumers. "There are a number of topics and "need to know" information that all consumers should be aware of and it is our responsibility as lead agency of consumer protection in the Territory to ensure that consumers are kept informed and educated on their rights. We want to equip consumers with the knowledge to make wise purchase decisions, get the most for their money, and avoid potential risks," said Commissioner Biggs.

