KEEPING TENNESSEE SENIORS SAFE

WHAT YOU NEED TO KNOW ABOUT DOOR-TO-DOOR SCAMS

Contact (800) 342-8385
www.tn.gov/commerce/section/consumer-affairs
What if you’re home alone and people knock on your door? They may offer to pave your driveway, set up a security service, or landscape your yard for a low price. They may be polite, charming, and convincing. But be careful! They may be scammers. Scammers are people who try to trick you into giving them money or property.

Scammers prey on older adults because they may live alone, have more assets, or be at home during the day. The Tennessee Attorney General’s Office wants seniors and their caregivers to know about common scams, how stop them, and how to get help and report them.
WHAT IS A DOOR-TO-DOOR SCAM?

Door-to-door scammers will knock on your door, offering to sell you a product or service. Their main goal is to get you to pay money. They may use fear as well as concerns about money, living alone, and keeping up a home. **Be on the lookout for these common door-to-door scams:**

- **Contractor Repair Scam:** Scammers say they’ll fix something of yours, but you must pay them first. They might even say your family sent them to your house. Or they might say that your home’s roof or foundation must be fixed right away. But once you pay them, they never come back to do the work.

- **Repair / Burglary Scam:** Strangers come to your house and say they’ll do some work for you. They ask you to come outside and take a look at what they’re willing to do. But while you’re outside, someone else sneaks into your house and robs you.

- **Home Inspection Scam:** Scammers offer to do a free home inspection. Then they tell you that you have a leaky roof, bad plumbing, or electrical wiring that needs to be fixed. They offer you a great price to make the repairs, but they claim you must pay them first. Once they have your money, you never hear from them again.

- **Security Company Scam:** A team of scammers says they work for a security company. They tell you that there has been a lot of crime in your area. They offer to inspect your house to see how a security system could make your home safer. But while they’re looking around, they may be stealing your things. Or they may be looking around so they can come back later and rob you.
• **Security Company Sales Scam:** If you already have a security system, someone might stop by to offer an upgrade. They may trick you by removing the security equipment that you already have and enroll you in a new contract with a different company. You may end up paying for more than one security system service.

• **Disaster Relief Scam:** If severe weather causes your power or phone to go out, be on the lookout for scammers coming to your door. They may tell you to pay a fee to turn your power or your phone back on. Remember: your utility company will never ask you for money to turn your service back on after an outage.

**WARNING SIGNS OF DOOR-TO-DOOR SCAMS**

• **Demanding Upfront Payment:** Real contractors are licensed and will not ask you to pay the entire cost of their service upfront. Under Tennessee law, they can’t ask you to pay more than 1/3 of the total project cost upfront.

• **Cash Only:** Be careful if someone asks you to pay with cash. If they give you a cash-only deal, or they push you to pay in cash to get a cheaper rate, they may be a scammer.

• **Too Good To Be True:** If someone knocks on your door and offers a deal that seems too good to be true, it usually is.

• **No Permit:** If someone tries to sell you something, ask to see their sales permit (a paper from your local government that says they can sell door-to-door) or other identification that says who they work for. If they do not have a permit or company identification, it’s usually a scam.
• **Scare Tactics:** Scammers want you to pay them as quickly as possible. They try to scare you and make you feel afraid so you’ll pay them as soon as possible.

• **Verbal Estimates or Agreements:** Real contractors or sales people will give you a written quote before they start work on a project. Scammers may give a verbal quote with a good price, but then they might demand more money before the job is finished—or they may never finish the work at all.

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**HOW TO AVOID DOOR-TO-DOOR SCAMS**

• **Do Not Let Strangers in Your Home:** Be very careful when you’re home alone. Think before you let someone in who you don’t know.

• **Do Your Research:** Don’t buy something from a door-to-door salesperson if you’ve never heard of the company. Even if you have heard of the company, ask the salesperson to give you written materials and their contact information. A real salesperson will give you the information you ask for and will offer to come back at a different time if that is better for you.
• **Hire Only Well-Known, Licensed Contractors:** Go to www.verify.tn.gov to check if a contractor is licensed in Tennessee. Look them up online to see if others have complained about them. Also ask friends or family for referrals.

• **Require Written Contracts:** Always make sure you get a written record of the service they’re providing. Contracts should provide the following information:
  - the contractor’s name and how to reach them;
  - exactly what work they will do;
  - the total amount you have to pay, and when it’s due;
  - a statement of warranty on the work;
  - a statement that they have liability and workers’ compensation insurance; and
  - a statement of your right to cancel the contract.

• **Never Pay in Full Upfront or Pay in Cash:** Never pay more than 1/3 of the total cost of the project upfront—or before people start to work. Don’t pay in cash only. Even if they offer a cash discount, ask if you can pay by check or credit card so you will have proof that you paid them.

• **Cancel if Necessary:** Make sure you know how to cancel the contract if necessary. Know which deadlines for cancellation apply.

**WHAT TO DO IF YOU BECOME A VICTIM**

If you think you’re a victim of a door-to-door scam, here are some things you can do:
1) Write Down What Happened: Write down as much as you remember. Include important dates and names—of the scammers and the company they say they work for.

2) Take Action! Report the Fraud:
   • Contact your local police department and report what happened to you.
   • File a complaint with the Tennessee Division of Consumer Affairs by calling (615) 741-4737 or (800) 342-8385, or go online and fill out a complaint form at www.tn.gov/commerce/article/consumer-complaint.
   • If a door-to-door contractor is not licensed, or you have a complaint about a licensed contractor, contact the Tennessee Board for Licensing Contractors by calling (615) 741-8307 or online at www.tn.gov/commerce/article/cont-file-a-complaint.

3) Tell Your Neighbors and Friends: Tell others about what happened to you. Let them know about people who may still be in your neighborhood.
RESOURCES

Want to learn more about door-to-door scams? Here are some places to contact:

• **Tennessee Division of Consumer Affairs:**
  www.tn.gov/commerce/section/consumer-affairs
  or call (800) 342-8385 / (615) 741-4737

• **Tennessee Division of Regulatory Affairs:**
  Alarm Systems Contractors Board: visit www.tn.gov/commerce/section/alarm-systems-contractors
  or call (615) 741-9771;
  Contractors & Home Improvement Board: visit www.tn.gov/commerce/section/contractors-home-improvement
  or call (800) 544-7693 / (615) 741-8307

• **Federal Trade Commission, Bureau of Consumer Protection:**
  www.ftc.gov/