

What are my rights?

- A home improvement contractor must provide you with a copy of the complete contract, free of charge.
- You have the right to rescind your home improvement contract without penalty within three business days of the signing date, except as provided under law for emergency situations.
- A home improvement contract is not enforceable against a consumer if it does not include all of the information required by law.
- A contractor may not demand or receive any payment for a home improvement before the home improvement contract is signed.

Where can I find my contractor's registration number?

- All contractors must display their official registration number on all contracts, estimates, proposals, and advertisements distributed within the Commonwealth.
- To verify a contractor's registration number, visit the Pennsylvania Office of Attorney General's website at www.attorneygeneral.gov or call toll free 1-888-520-6680.

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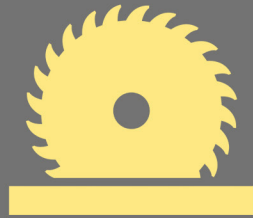
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HOME IMPROVEMENT *Consumer Protection Act*



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Your home is your most important financial investment. It's not just where you live; it's a crucial investment in your future. When it's time to perform repairs or build that addition, you deserve to know that the people and businesses doing the work are trustworthy. That's why Pennsylvania has the Home Improvement Consumer Protection Act (HICPA). The law creates safeguards for consumers who hire contractors for home remodeling projects. As Attorney General, I am dedicated to enforcing HICPA to protect homeowners when they invest in their properties.

Under HICPA, contractors who perform home improvements totaling \$5,000 or more per year must register with the Office of Attorney General. The law requires written contracts between contractors and homeowners when the price of the work exceeds \$500. HICPA also provides for criminal penalties for home improvement fraud and civil penalties for violations of the act.

If you are remodeling your home, be sure your contractor is registered with the Office of Attorney General before you sign a contract. If they're not registered, they may not be trustworthy. To check the registration status of a contractor, visit our website at www.attorneygeneral.gov, or call us toll free 1-888-520-6680.



What is home improvement fraud? *Home improvement fraud occurs when:*

- A contractor intentionally provides false or misleading information to convince a consumer to enter into an agreement for home improvements.
- A contractor receives payment and fails to provide the services or materials.
- A contractor damages a person's property in order to solicit an agreement for services or materials.
- A contractor alters a contract or other documents without the consent of the consumer.
- A contractor publishes false or deceptive advertisements.
- A contractor misrepresents material as special order material or misrepresents the cost of special order material.
- A contractor represents himself or herself as an employee of a governmental unit or public utility.