

IF YOU THINK YOU'VE BEEN SCAMMED

What to Do, Step by Step — A Companion Handout

Acting quickly matters, especially with payments and permits. Work through these steps in order — you don't need to have it all figured out before you start.

IMMEDIATE STEPS

- 1. Stop all payment** — If any payment is scheduled, pending, or being requested, stop or cancel it before doing anything else. Call your bank or card issuer directly.
- 2. Stop work / don't sign anything new** — Don't sign additional contracts, change orders, or releases until you've had a chance to think it through or get advice.
- 3. Gather your paperwork** — Contract, receipts, texts, emails, photos of work (or lack of it), and any permit numbers. Screenshot everything — including the contractor's ads or website, in case they disappear.
- 4. Write down a timeline** — While it's fresh: when you first contacted them, what was promised, what was paid and when, what work (if any) was done.

IF MONEY WAS PAID

- Credit card: dispute the charge with your card issuer — call the number on the back of the card, cite it as goods/services not rendered or as fraud
- Debit card or bank transfer: contact your bank immediately; ask about a fraud claim or Regulation E dispute (time limits are short — often 60 days from the statement date)
- Check: contact your bank to ask if a stop payment or recall is still possible
- Cash or wire transfer: harder to recover, but still report it — see below

VERIFY & DOCUMENT

- Look up the contractor's license status with Maryland's Home Improvement Commission (MHIC) — a lapsed, fake, or nonexistent license is important evidence
- Check whether required permits were ever pulled with Prince George's County DPIE
- Take photos of any incomplete or defective work before anything is touched or repaired

WHO TO REPORT IT TO

- Maryland Home Improvement Commission (MHIC) — handles licensed-contractor complaints and has a Guaranty Fund that may compensate homeowners for losses from a licensed contractor's fraud or poor work
- Maryland Attorney General's Consumer Protection Division — for general consumer fraud complaints
- Prince George's County Office of Consumer Protection — local-level complaint option
- Local police (non-emergency line) — file a report, especially if payment was in cash or if this looks like a pattern targeting the neighborhood
- Federal Trade Commission (reportfraud.ftc.gov) — helps track scam patterns nationally, even if they can't resolve your individual case
- Better Business Bureau — post a complaint/review to warn other homeowners

IF IT INVOLVED A LOAN OR FINANCING

- Contact the lender directly — some home-improvement loans have protections if the work wasn't completed as promised
- If a contractor arranged the financing themselves, treat this as an added red flag and mention it explicitly in every report you file

CONSIDER LEGAL ADVICE

- For larger losses, a consultation with a consumer-protection or contract attorney may be worth it — many offer free initial consultations
- Small claims court is an option for losses under Maryland's small claims limit, and doesn't require an attorney

A NOTE FROM SUSAN

If this happens to you, you're not alone and it's not your fault — these scams are designed to look legitimate. Reporting it, even after the fact, helps protect your neighbors too. Feel free to reach out if you want a second opinion on a contract or contractor before you sign. For more Cheverly resources, visit TheCheverlyGoodlife.com.