

Consumer Protection: Working with Builders, Contractors and Service Providers

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One of the most exciting yet scariest times in a person's life is purchasing property. Whether you're a first time homebuyer or it's your tenth commercial property purchase—major purchases usually bring out the good, the bad, and the emotional in all of the parties involved. Similarly, working with contractors for renovations or hiring service providers to perform work for your residence or business can be stressful, rewarding and overwhelming all at the same time. Therefore, protecting yourself from the onset is critical. According to a survey by the Federal Trade Commission, nearly 25 million Americans—11.2 percent of the adult population—experience consumer fraud each year.

The following Consumer Protection Tips will provide some help:

- Read, make sure you understand and/or have an attorney review every document, contract and addendum before you sign (this includes agreements with agents and brokers as well as builders, owners, landlords, contractors and service providers)
- Do not sign any document with blank spaces that can be filled in after you sign
- Get a copy of every document you sign
- Check the business or individuals standing with Consumer Protection agencies (like the Office of the Maryland Attorney General <http://www.oag.state.md.us/index.htm> and the Better Business Bureau www.bbb.gov)
- Check local governing agencies to see if the business has the required licenses, registration and permits (Like the Maryland Home Builder Registration Unit <http://www.oag.state.md.us/Homebuilder/index.htm> and Maryland Department of Labor, Licensing & Regulation <https://www.dllr.state.md.us/>)
- Check to see if the business has liability insurance
- Check to see how long the business has been in business
- Check references for history and reputation with past or current clients
- Check to see how many projects, similar to yours, the business or contractor has completed

If you find have a dispute with a business, you can seek legal advice and/or file a complaint with state and federal agencies (like the Maryland Consumer Protection Division <http://www.oag.state.md.us/Consumer/complaint.htm>, the Better Business Bureau www.bbb.gov, the Division of Occupational & Professional Licensing <https://www.dllr.state.md.us/forms/oandpcomplaint.htm>, the Federal Trade Commission www.ftc.gov, National Association of Home Builders Remodelers Council: www.nahb.com, and National Association of Consumer Agency Administrators: www.nacaanet.org).

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