

For immediate release from the Town of Merrimac Building Commissioner:

Consumer Advisory: Protect Yourself When Hiring Contractors

The Town has recently received multiple reports of residents paying 50% or more upfront for home improvement projects, only to find that the contractor does not return for months-or never begins the work at all. These practices put homeowners at significant financial risk and are not acceptable under Massachusetts consumer protection standards.

To protect your home and your hard-earned money, please follow these guidelines when hiring any contractor:

1. Upfront Payments Should Never Exceed One-Third (1/3) of the Contract Price

Massachusetts law and industry best practices make clear that contractors should not request 50% or more upfront.

A reasonable deposit is no more than one-third of the total project cost, paid only at the time you sign the written proposal or contract, that has a start date on it.

2. You Have a Three-Day Right to Cancel

Under Massachusetts consumer protection law, homeowners have a three-day “cooling-off” period after signing a home improvement contract. If you experience buyer’s remorse or discover concerns about the contractor, you may cancel within this period without penalty.

3. Never Allow Work to Begin Without a Permit in Hand

Before any contractor starts work that requires a building permit, the homeowner should physically see the permit issued by the Town.

A contractor saying “**it’s in process**” or “**we applied**” is not enough.

4. Be Cautious of Contractors Who Request Large Upfront Payments

If a contractor demands 50% or more upfront, this is a **major red flag**

Residents have reported situations where contractors take large deposits and then fail to show up, delay the project for months, or stop responding entirely.

Thank you!

Building Commissioner, Bob Sinibaldi