BBB Tip: When a Salesperson Knocks… … Don’t Rush to Open Your Wallet!

Submitted by Kelvin H. Collins, President/CEO, Better Business Bureau

Serving the Fall Line Corridor, Inc. • BBB.org/central-georgia • Office: 478.742.9034 (Direct)
OFFICES: Macon: 277 M.L. King Jr. Blvd, Ste 201, Macon, GA 31201 • Augusta: 119 Davis Road, Ste 3-B, Augusta, GA 30907 Columbus: 233 12th Street, Ste 911-B, Columbus, GA 31901

A knock at the door could be a friend, or it could be someone offering to inspect your air conditioner, check your roof for storm damage, clean your carpets, or demonstrate a new vacuum cleaner. They may say they're already working in the neighborhood, have a special offer available today, or can help you qualify for repairs under a warranty.

Door-to-door sales have been around for generations, and many legitimate businesses use this approach to reach customers. However, an unexpected visit can also lead to high-pressure sales tactics, unnecessary purchases, or costly repairs. Better Business Bureau (BBB) encourages homeowners to take a few precautions before inviting someone inside or agreeing to purchase a product or service.

Understand What Is Being Offered

Some salespeople offer free inspections or demonstrations as a way to introduce their products and services. There's nothing inherently wrong with that approach, but consumers should understand that a free inspection may ultimately lead to a sales pitch.

For example, someone offering to inspect your heating and air conditioning system may suggest that expensive repairs are needed. A roofing contractor may claim to have spotted storm damage from the street, while a vacuum cleaner salesperson may offer a demonstration that turns into an extended sales presentation.

Be cautious when someone makes claims about your home's condition without conducting a proper evaluation. If a salesperson identifies a problem, ask for a written explanation and consider getting an independent second (and third) opinion before authorizing repairs.

Also be careful with promises about warranties or insurance coverage. A contractor cannot guarantee that your insurance company or warranty provider will approve a claim. Contact those organizations directly to verify coverage before agreeing to work.

Watch for High-Pressure Sales Tactics

One common approach is to create a sense of urgency. A salesperson might say the special price is available only today, that materials are left over from another job, or that a problem must be corrected immediately.

Another tactic involves getting a foot in the door with a free demonstration or inspection, then making the homeowner uncomfortable about ending the conversation without purchasing something.

Remember that allowing someone to demonstrate a product or inspect equipment doesn't obligate you to buy anything. You have every right to decline an offer, end a sales presentation, and ask someone to leave your property. It is YOUR home; don’t allow an overly aggressive salesperson to make you feel uncomfortable.

Never allow a salesperson to pressure you into signing a contract or estimate you haven't read thoroughly or making a payment you haven't planned for. Be especially cautious of requests for large upfront payments, cash, or other payment methods that offer limited protection.

Verify the Business Before Buying

Before allowing someone into your home, ask for identification and the company's full business name, address, and telephone number. If the person claims to represent a utility company, manufacturer, or warranty provider, verify that relationship directly with the organization.

Visit BBB.org to review the company's BBB Business Profile, customer reviews, and complaint history. For roofing, HVAC, and other home-improvement services, verify any required licensing and insurance and obtain written estimates from more than one company.

For products such as vacuum cleaners, water filtration systems, or other household equipment, compare prices and features before purchasing. An impressive demonstration doesn't necessarily mean the product is worth the asking price or that the offer is the best available.

Also check whether your county, city, or community has solicitation restrictions or whether local permits are required; many do. These requirements vary by location, and a salesperson's presence in your neighborhood doesn't necessarily mean the company has been approved or endorsed.

Know Your Right to Cancel

Many consumers don't realize that federal law provides cancellation rights for certain purchases made at home.

Under the Federal Trade Commission's Cooling-Off Rule, consumers generally have three business days to cancel qualifying sales of $25 or more made at their residence. The rule covers many door-to-door purchases, including certain products and home-improvement services, but exceptions apply.

For covered transactions, sellers must explain the cancellation right and provide the required cancellation forms. Don't assume every transaction qualifies, particularly emergency repairs or certain services you specifically requested.

Keep copies of your contract, receipts, and other paperwork. If you decide to cancel a covered purchase, follow the written cancellation instructions within the required timeframe.

The Bottom Line

An unexpected knock at your door doesn't have to become an unexpected expense. Whether someone is selling a vacuum cleaner, offering a roof inspection, or promising to improve your home's energy efficiency, take time to understand the offer and research the company.

Legitimate businesses should respect your right to ask questions, compare options, and make decisions without pressure. When in doubt, it's perfectly acceptable to say, "No thank you," and close the door.

Before you buy or hire, visit BBB.org to research businesses and find BBB Accredited Businesses you can trust.

****

Kelvin Collins is president & CEO of the Better Business Bureau serving the Fall Line Corridor, which serves 77 counties across Georgia, Alabama and South Carolina. BBB helps consumers make informed marketplace decisions, promotes trustworthy business practices and provides resources to help consumers avoid scams. To research a business, file a complaint, submit a customer review or report a scam, visit BBB.org. For assistance from your local BBB, call 800-763-4222 or email info@centralgeorgia.bbb.org.