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Point-of-Sale Finance Series: Door-to-Door Sales and Home Improvement Financing

SPEAKERS

Jason M. Cover | Taylor R. Gess | Andrew Thurmond

In this special crossover episode of *The Consumer Finance Podcast* and *Payments Pros*, host Jason Cover is joined by colleagues Taylor Gess and Andrew Thurmond to unpack the legal and operational complexities of home solicitation and home improvement finance. The conversation analyzes the Federal Trade Commission's Cooling-Off Rule and state analogs, highlighting practical pitfalls around oral and written cancellation notices, dealer obligations, and extended rescission periods or differing notice requirements in certain jurisdictions. The team explores how funding timing, change orders, electronic contracting, and foreign-language sales can impact risk.

They also dive into contractor and home improvement laws, *e.g.*, down payment and progress payment restrictions, licensing, and conspicuous disclosure obligations plus state home improvement financing acts that may impose registration requirements, finance charge or fee limits, and specialized disclosures. The episode offers practical insights on issues to consider when doing business as in-home sales or under home improvement/contractor laws.

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