



# The Red Guide to Recovery

## Resource Handbook for Disaster Survivors

### How to Avoid Disaster Scams

Part I of II

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#### CONTRACTING TIPS: Do's & Don'ts

- Do** contact your insurance company first.
- Don't** sign a contract for repairs until you and your insurance adjuster have agreed on costs and a complete scope of work.
- Do** find out who you are dealing with: Write down their driver's and vehicle license plate numbers and take note of company info.
- Don't** invite strangers into your home without taking precautions.
- Do** lock away valuables like jewelry, keys, prescription drugs, weapons, and documents, and later re-check locked windows and doors so no one can return and gain access.
- Don't** "deed," "transfer title," or sign a promissory note secured by your home.
- Do** insist on a written contract. It should include a notice of cancellation, giving you the right to change your mind within 3 business days.
- Don't** sign anything without clearly understanding the terms.
- Do** detail a scope of work, costs, payment schedule, and start and completion dates, all in writing. You'll be glad you did.



#### Check out this App!

The iPhone app includes a phone and contact directory, live news feeds and helpful resources. How-To videos are coming soon.

**Con:** -verb. [kon] 1. to abuse confidence. 2. to trick or swindle. 3. to persuade by deception or exaggeration



Unfortunately, in the aftermath of a disaster, not everyone that offers assistance has good intentions. Scam artists swarm to disaster areas to prey on vulnerable disaster survivors. These "scammers" look for ways to

profit from and victimize people (especially the elderly).

Some of the most common scams are perpetrated by fly-by-night home repair contractors or "storm chasers" offering home repair, roofing replacement, water extraction, clean-up and debris removal, and window /door board ups. The following is a partial list.

#### Home Repair and Contractor Scams:

Be very cautious when contracting for repairs, especially when solicited by door-to-door salespeople or telemarketers. Be extremely vigilant about checking facts when responding to mailers, door hangers, or other uninvited offers.

**Debris Cleaning Scams:** Don't be in a hurry to remove the debris; scammers may offer to remove rubble for a significant down-payment and then disappear with your money. Debris is sometimes removed and illegally dumped on neighbor's properties, parks, or playgrounds; making you responsible for the costs of removal and subject to penalties. Be sure you know where the debris is being taken and only provide payment after the job is completed.

**Phony Inspector Scams:** Beware of phony building inspectors. If you have not called for an inspection, be very careful if someone comes to your door offering to inspect your property. Do not give personal information such as Social Security and bank account numbers to individuals claiming to be affiliated with the

