

The Red Guide to Recovery

Resource Handbook for Disaster Survivors

How to Avoid Disaster Scams

Part I of II

August/September 2011

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

Federal government. FEMA inspectors *never* require this information.

FEMA *may* request an applicant's Social Security or bank account number when the applicant calls FEMA's registration line, during the first phone call. On any follow-up calls, a representative may ask for the last four digits of your Social Security identification number.

If you didn't initiate the phone call, never provide sensitive personal information. A FEMA or SBA shirt or jacket is not proof of someone's affiliation with the government. Verify utility or building inspectors I.D. and a phone number to confirm if they work for the agency.



The Red Guide to Recovery will help you to be a Survivor, and not a Victim.

FEMA inspectors will only verify damage and do not hire or endorse repair contractors.

Discount Offers: Beware of contractors that offer bargains or discounts because they have "leftover materials." This may be a sign that another consumer paid for the materials and the contractor failed to deliver them or that the materials may be stolen.

Beware of high pressure sales tactics: Don't allow salespeople to pressure you into contracting for "urgent" repairs. They should be willing to leave the contract with you so you can read it carefully on your own time. If anyone hurries you, wants a signature on the spot, or will not leave a copy for you to study, be suspicious and DO NOT SIGN.

Disaster Scams:

Fake Charity Scams: During and after a disaster, it is common to hear pleas for donations. Many bogus charities have names that sound similar to long-established charities. Give only to charities whom you are familiar with.

Scam artists will set up a website whose name and look is very similar to well-known charities, but will have a different web address (URL). Does the web site address end in .com instead of .org? Most charitable organizations sites have a .org address.

Beware of telephone solicitors who:

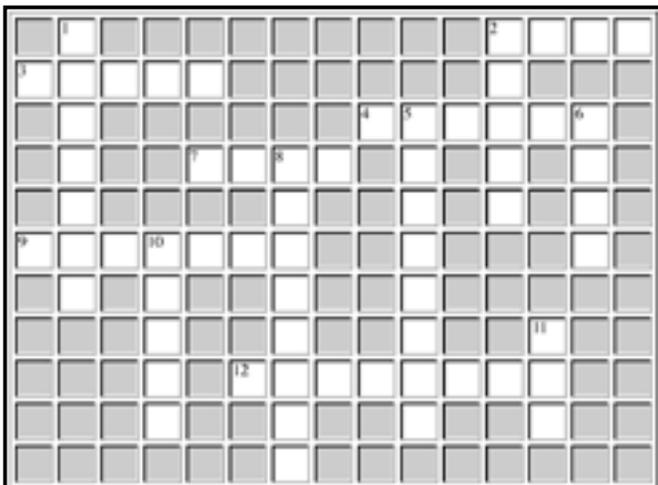
- Ask for a SSN or personal information
- Do not give their name
- Do not offer a call-back number
- Will not send written materials

Form Completion Service Scams: Scammers will impersonate FEMA or SBA officials to charge a fee to help you complete disaster assistance forms (such as FEMA or SBA) or obtain assistance checks. These services are provided *free* through FEMA and the American Red Cross.

Free help is available at a Disaster Recovery Center or by calling SBA's toll-free number, 1-800-659-2955 (TTY 1-800-877-8339). Apply free online at www.sba.gov or call 1-800-621-3362 (TTY 1-800-462-7585).



Frauds and Scams



ACROSS

2. Flim's cousin
3. Rhymes with Henry Winkler's role on "Happy Days"
4. "...Louisville slugger to both headlights." Carrie Underwood
7. Won't catch this when phishing
9. Watch out for her the most
12. The old ball-under-the-_____ trick

DOWN

1. One in 389,652,274 chance
2. Topic of the day
5. Sweatshirt plus a twitch
6. Musubi ingredient
8. Cures cancer, erases cellulite & rebuilds kitchens
10. Fly by this
11. Identity thief's pot of gold

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<http://www.theredguidetorecovery.com/newsletter-answers/>

Answer QRC

