

DISASTER



BEWARE OF THE WOLVES IN SHEEP'S CLOTHING

BEWARE OF CON ARTISTS AFTER A DISASTER

When first responders leave the scene of a disaster, the survivors are often left to figure out their recovery on their own. This is when disaster survivors can often make hasty and/or uninformed decisions that can have serious long-term effect. Those who tend to be the most vulnerable are the elderly. Disasters have a way of attracting all sorts of people that seem to want to lend a helping hand, and in the days immediately following a disaster, it is all-to-common to see people offering to help with debris removal, clean-up, board-ups, home repairs, insurance adjusting, and so forth. Many of these people may be reputable and have good intentions, while others may be wolves in sheep's clothing, lurking to try and take advantage of people in their weakened state. So how do you recognize a wolf and avoid becoming victimized by a con artist? Here is a recent example of what can happen to unsuspecting disaster survivors:



Penny Estes Sentenced to 11 Years, 8 Months in Prison



Paul Wellman

Victims Say Her Construction Scam Ruined Lives and Broke Families

Wednesday, January 8, 2014 by LYZ HOFFMAN

Penny Estes is a hugger. She hugs out of professed encouragement and compassion — sometimes with tears, too — and was recently described by one of her victims as “overblown, bigger than life about everything... She always told you everything was going to be okay.”

For more than three years, between April 2009 and May 2012, Estes allegedly used this inflated empathy to scam 10 Santa Barbara homeowners who lost their houses in the Tea and Jesusita wildfires out of millions of dollars, promising to rebuild their homes with eco-groovy construction materials but then spending much of their money on hotels, restaurants, shopping, and travel. She and her company, Green Building America, reportedly received \$4.87 million from the contracts — which either went over budget, were never completed, or both — and funneled \$1.37 million of that sum into her personal bank account. Estes, 63, was arrested in San Bernardino County on June 4, 2013 and will be arraigned September 11 on 25 felony counts of grand theft, obtaining services by false pretenses, diversion of construction funds, and a slew of tax violations. Many of those charges carry special allegations that she preyed on senior citizens and victims of natural disasters.

After her arrest in June, Estes pleaded guilty to 28 felony counts of diverting construction funds, grand theft, theft by false pretenses, theft from an elder or dependent adult, and failure to file several years' worth of income tax returns. She also admitted to defrauding victims of a natural disaster and theft exceeding \$500,000.

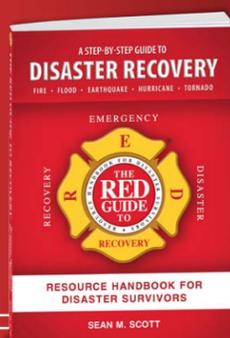
With the fires, said Deputy District Attorney Gary Gemberling, the victims saw “that danger was approaching and instinctively knew to flee. What they didn't see coming was Penny Estes.”

Here are a few tips to protect yourself from a con artist:

- 1) Beware of anyone offering services who shows up to your home uninvited.
- 2) Beware of high-pressure sales tactics or special offers that entice you to sign a contract immediately. If it sounds too good to be true, then it most likely is.
- 3) Beware of free offers, incentives, or discounts on leftover materials.
- 4) Beware of out-of-town contractors that don't have a physical business address, use a P.O. Box, and/or conduct their business with a cell phone.
- 5) Beware of salespeople with unmarked vehicles or those unwilling to show you their identification.
- 6) Beware of contractors who request large deposits, especially cash.
- 7) Beware of any contractor who leaves spaces blank on a contract. This can allow them to insert unfavorable terms later on.
- 8) Beware of anyone who doesn't have the proper licensing, local references, and proof of workers' compensation and liability insurance.

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