

Disaster Recovery: Avoiding Scams



How can I avoid being scammed while recovering from tornado damage?

Unfortunately, although many people throughout the Miami Valley are working to help those who had significant damage from recent tornadoes, there will be some who are looking to profit through scams during this period. Read the information below regarding home repair, charity, and other scams so you can take steps to protect yourself.

How can I protect myself against repair scams?

- **Hire a good contractor.** Check them out on line, with friends or neighbors, the Better Business Bureau, your insurance agent, or other online resources. Get and check several references. Get estimates from several contractors, if possible, before you decide. Be cautious of contractors who show up at your door, promise discounts, or pressure you to decide right away. Get written proof of needed licenses and insurance. Get pictures of their driver's license and vehicle. Get written estimates from at least three contractors. Make sure the estimate is free.
- **Get things in writing.** Get a written contract that details all the work and specific costs for material and labor. Your contract should include complete names and addresses for you and the contractor, the contractor's license number, the date the work will begin, the date the work will be completed, and when you will make payments. Review carefully before signing. Don't sign a contract with blanks. Have a lawyer or someone else review before you sign the contract if needed. Keep a copy.
- **Pay carefully.** Don't pay anything before the work begins. Pay only a small portion of the total cost at the beginning (no more than 1/3). Don't make final payment until the work is finished and approved by you. Pay with check or credit card to have proof of payment.
- **Take other steps to protect yourself.** Take pictures before, during, and after the work is completed. Keep notes of any significant discussions or developments. Talk with an attorney or get other help if needed.

How can I protect myself against charity scams?

During disasters, some people may try to get others to donate to fraudulent charities — or may pocket money themselves. Check out requested donations carefully with a source you trust **before** you donate.

How can I protect myself from other scams?

Sadly, there may be people looking to get YOUR money or property during this time when many are vulnerable—through scams involving insurance, applications for emergency assistance, or in other ways. Be cautious. Don't sign anything you don't understand or haven't had time to check out carefully. Get help available from Legal Aid or others you trust. Keep copies or take a picture of important paperwork.