

Don't Let Lightning Strike Twice

Hermine reminded us that we are still in hurricane season for a few more months.

The aftermath of a severe storm can bring out the best in people but it also can bring out scammers. Be careful if you find yourself in need of help recovering after a storm.

As a reminder, your Better Business Bureau serving Northwest Florida would like to remind consumers and businesses of some of the most common 'after-disaster' scams that involve home and yard repairs or cleanup.

What To Do

- **Document Everything.** Check with your insurance company about policy coverage and specific filing requirements. Save all receipts, including those for food, temporary lodging, or other items that may be covered expenses. Take photos of all damages and especially before any repairs have been made.
- **Shop for Services.** For major permanent repairs, take time to shop around for contractors, be sure they are licensed, check out references and visit bbb.org to obtain a list of contractors and their business reviews. Get at least three competitive bids for the repairs.
- **Rely on Experts.** Don't trust a worker who shows up on your doorstep to announce that your home is unsafe. If you are concerned about possible structural damage in your home, have an engineer, architect, building official or other housing expert inspect it.
- **Use Contracts.** Request a written contract agreement with anyone you hire. It should specify the work to be done, the materials to be used, and the price breakdown for both labor and materials. Review it carefully before signing or paying any money. Be sure that any oral promises are written into the contract, including warranties on materials and labor.

What To Watch Out For

- **Door-to-Door Solicitations.** Be wary of door-to-door workers who claim to have leftover repair materials from a job 'down the street' or who do not have a permanent place of business.
- **Phony Tactics.** Unscrupulous roofing businesses, for instance, may make big promises about repairs, or claim the homeowner's insurance is sure to cover the cost. After you sign a contract, they'll require you to make an advance payment. (Frequently the job is never completed and the insurance company denies the claim.)
- **High-Pressure Deals.** Don't be pressured into making an immediate decision with a long-term impact.
- **Requests for Up-Front Payments.** Never pay for all repairs in advance, and do not pay with cash.

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