

HOME

Hurricanes! TORNADOS! It's Open Season for Home Contractor Scams

NewsUSA

(NU) - It happens after almost every natural disaster: Scam artists come out of the woodwork to prey on homeowners trying desperately to rebuild.

If anything, the scams have gotten even bolder – one of the 61 “contractors” just netted in a New York sting operation allegedly took a Hurricane Sandy victim for \$80,000 – since rampant fraud after 2005’s Hurricane Katrina led the feds to create the Disaster Fraud Task Force. “When the flood waters recede, that’s when fraud comes to the surface,” Neal Buccino of New Jersey’s Division of Consumer Affairs has said.

So with hurricane season still ongoing through November, and tornados like the one that recently shredded the town of Moore, Okla., possible any time of year, here are some scams to watch out for:

- **Pay Me Now.** Sure, practically all you can think about when you literally don’t have a roof over your head anymore is replacing it – quickly. But when some “storm chaser,” as these predators are called, appears at your (rubble-strewn) doorstep claiming he needs either a large deposit or the entire cost upfront before he can even unpack his hammer, warning bells should sound. “Frequently, the job will be started, but not completed, and these con artists are never heard from again,” cautions the Insurance Information Institute (III).
- **Using Inferior Materials.** Did you want that driveway to last longer than Conan O’Brien’s stint hosting “The Tonight Show”? Well, it won’t if some huckster uses shoddy materials to fatten his



Know how to spot home-improvement fraud.

profits. So take basic precautions like using a local home contractor who’s licensed, bonded and insured, and – a great tip, courtesy of the National Center for the Prevention of Home Improvement Fraud – get *four* references. “Contractors come prepared with three references,” says the center’s Phae Howard.

- **Urging Temporary Repairs.** Contractors who encourage homeowners to spend wildly on stopgap fixes tend not to mention this caveat: Payments for temporary repairs “are covered as part of your total insurance settlement,” according to the III, and overspending on them could leave too little money left to pay for the permanent fixes you’ll still need to make.

As Howard notes, the problem isn’t that most contractors are dishonest – they aren’t, he says – but “it’s just that some dishonest people pretend to be contractors.”

To really make sure yours is reputable, GAF, North America’s largest roofing manufacturer (www.gaf.com), lets you search on its website for “Master Elite” roofing contractors in your area who’ve passed the company’s stringent professional standards. Plus, the designation entitles them to offer you enhanced system warranties.