



Attention, HOMEOWNERS

Although it feels urgent to begin rebuilding and repairing your home as quickly as possible, the following steps will help you avoid complications and may prevent you from losing time and money.

Before signing any contract ...

Get to know the contractor. Ask for identification — including name, address and phone number — from the representative of any contractor agreeing to do work for you. Consult the Attorney General's Office and the Better Business Bureau to ensure the business is legitimate.

Be cautious ...

Of any contractor who is not willing to provide proper identification, does not have a permanent place of business, cannot provide references or insists on a large payment before work begins.

Get written estimates ...

From more than one contractor. Refuse to do business with a company that will not provide a written estimate.

A contract should include ...

- A start date indicating when the work will begin.
- A completion date.
- The type, grade and quality of materials to be used.
- Cost of labor and materials.
- The total cost.
- Whether subcontractors will be used.
- Any guarantees or warranties you may receive.
- Whether the contractor has or will obtain the necessary license(s) and permits.

Never sign or initial any document until you understand it fully and completely. All blanks should be filled in before you sign anything. Read the fine print!

Read the contract ...

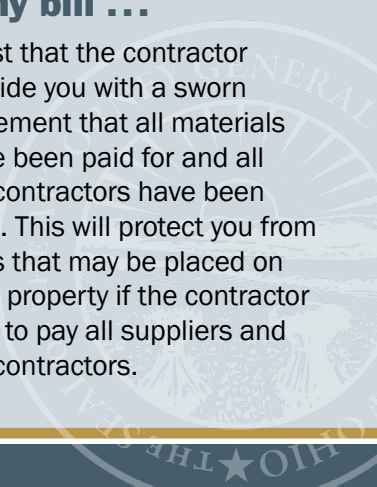
- Does the contract contain the information listed previously?
- Does it include a statement that your written approval is required for any changes to the original contract?
- Does the contract reflect the total cost and the details of what you have agreed upon?
- Does it include payment information, such as a required deposit before work begins?
- Is the contract dated and signed by the contractor?

Insist ...

On a copy of every document you sign or initial.

Before paying any bill ...

Insist that the contractor provide you with a sworn statement that all materials have been paid for and all subcontractors have been paid. This will protect you from liens that may be placed on your property if the contractor fails to pay all suppliers and subcontractors.



Scam alert!!

These are examples of scams you might encounter.

Fly-by-night contractors

They often arrive from out of town or out of state as soon as a disaster occurs. They promise immediate and/or cheap home repair, cleanup or remodeling. They often take your money without doing any or all of the work. If they do work, it's shoddy, and they might add additional costs while the job is in progress. They often demand a large cash deposit before beginning the work and then never return.

Charity scams

Supposed charities may be soliciting for donations to help disaster victims. They may even use legitimate charity names, such as the Red Cross. But the money is never provided to those who are in need of the assistance. To avoid this scam, give directly to your local charity organizations if you want to donate.

Price gouging

Unscrupulous businesses may charge extremely high and unjustified prices for products or services that disaster victims need to purchase or rent, such as roofing materials, plywood, tarps, food staples, charcoal, electrical generators, etc.

Job opportunity scams

Beware of advertisements for jobs, such as tornado cleanup or other such labor, that require an advance fee to obtain the job. Often, the money is paid in advance but no job exists.

Advance-fee loan scams and mortgage scams

Unless you are dealing directly with a bank or other exempt financial institution, you should not be required to pay a fee in order to obtain a loan or credit. Be aware of excessively high interest rates, second mortgage loans or equity loans in which you use your home as collateral.

Water treatment and water testing

Request water assistance from your local health department or environmental protection officials, not questionable water treatment companies. They often use scare tactics to persuade you to purchase their products.

Con artists pretending to be officials

Question anyone claiming to be a government representative or official. Request to see photo identification from anyone who wants access to your home. Con artists may offer help in obtaining disaster relief payments from the government, or act as safety or building inspectors advising you that work should be done immediately.

Never sign over your insurance check to a contractor. Arrange for a certificate of completion with your bank. Your bank will pay the contractor for each completed stage of the job only after you give permission.



Scam artists are experts at what they do. Do not fall prey to these scams. If you encounter anyone suspicious or have been a victim of a scam, call your police department or sheriff's office immediately!



DAVE YOST
OHIO ATTORNEY GENERAL

If you need further assistance, contact Ohio Attorney General Dave Yost's **Consumer Protection Section, 800-282-0515.**