

## TIPS FOR HIRING A CONTRACTOR

Deal with only a licensed and insured contractor

- Do not hire the first contractor that comes along. Get recommendations from friends, relatives, neighbors and co-workers.
- Take your time signing a contract.
- DO NOT deal with a contractor who asks you to pay for the entire job up-front.
- Be skeptical of contractors who encourage you to spend high amounts of money on temporary repairs.
- Ask a knowledgeable friend, relative, or attorney to review the home repair contract before you sign it.
- Ask and check for references.



## INFORMATION YOU CAN USE

**Contractors State License Board**  
(800) 321-2752 License Verification  
[WWW.CSLB.CA.GOV](http://WWW.CSLB.CA.GOV)

**Better Business Bureau**  
(408)278-7400 24-Hour Voice Response  
[www.bbb.org](http://www.bbb.org)

**Small Business Administration Disaster Loans**  
(800) 488-5323  
[WWW.SBA.GOV](http://WWW.SBA.GOV)

**Social Security Administration**  
(800) 772-1213  
[WWW.SSA.GOV](http://WWW.SSA.GOV)

**Internal Revenue Service**  
(800) 829-1040  
[WWW.IRS.GOV](http://WWW.IRS.GOV)

**US Post Office –call to stop mail**  
(800) 275-8777

**Monterey County Animal Service Center**  
(831) 769-8850  
[www.co.monterey.ca.us/health/animalservices](http://www.co.monterey.ca.us/health/animalservices)

**Department of Insurance**  
(800) 927-4357  
[www.insurance.ca.gov](http://www.insurance.ca.gov)

**Consumer Protection Unit**  
1200 Aguajito Road. Rm. 301  
Monterey, California 93940  
Phone: 831-647-7770  
Fax: 831-647-7762  
Website:  
[www.co.monterey.ca.us/da](http://www.co.monterey.ca.us/da)

## POST DISASTER AWARENESS

### AVOID POST DISASTER SCAMS



**Dean D. Flipppo**  
**District Attorney**

# **A Message From Your District Attorney:**

During a time of crisis such as fire, earthquakes and floods, beware of criminals who will attempt to prey on your misfortune. The Monterey County District Attorney's Office is working to keep you from being re-victimized. Hopefully, this brochure will provide you with valuable advice on how to protect yourself.

Beware of ID theft. **DO NOT** provide your personal information such as a Social Security number, driver's license number, or insurance information to anyone who contacts you. Keep a log of names of people you speak with along with dates, times, and a summary of what you discussed.

Contact your insurance company immediately to report any loss. Follow their instructions and do not clean up until they instruct you to do so. Also, take photos of damages right away. Do not rush into repairs or rebuilding; consider all your options. A good contractor will let you check things out before you make a decision.

The District Attorney's Office stands ready to help residents and prosecute criminals who are looking to take advantage of the situation.

## **PUBLIC ADJUSTERS**

Public Adjusters are people who want to represent you in dealing with your insurance. They will tell you that the insurance company will not pay the full amount of money you are entitled to without their help. Public adjusters get a percentage of the money the insurer pays for your loss. Check carefully to see if they are really needed. All Public Adjusters need to be licensed and can be checked with the Department of Insurance.

## **ADJUSTER/CONTRACTOR COLLUSION**

One example of this scam is when an adjuster refers a homeowner to a contractor for a fee. Oftentimes this is pre-arranged for inflated adjustments and a kick back.

## **FRAUDULENT CONTRACTORS**

There are two categories: Those working without a license and those who have licenses, but have accepted more work than can be capably met. They do not have the resources and their work is often substandard or not completed.

## **DOOR TO DOOR SOLICITATIONS**

They are simply seeking to separate you from your money. Do not be hurried or intimidated. If you choose to purchase from or use their services, get all the information and promises in writing.

## **CHARITY SCAMS**

Con artists try to collect funds for non-existent charities. Only give to those you know are reliable. Beware of copycat or similar names to reputable charities. Ask for written information and proof that your contribution is tax deductible. The Better Business Bureau maintains a list of reputable charities and information about them.

## **FAKE DISASTER OFFICIALS**

Always ask for identification and check it out before letting anyone into your home. Some of these rip-off artists will claim that you must pay a processing fee to secure relief.

## **VENDOR FRAUD**

These people represent themselves as professional intermediaries who claim for a fee that they can arrange low-interest loans, expedite relief grants and insurance adjustments and claims. Unscrupulous vendors will often sell substandard materials to victims.

## **DEBRIS-CLEARING SCAMS**

Individuals may offer to remove debris from your property asking for significant deposits and then disappearing with your money. Sometimes, they move debris but dump it on a neighbor's property, park or playground. You may be responsible for the costs of removal and any penalties attached. Be sure you know where the debris is being taken and provide payment only after the job is completed.

## **PRICE GOUGING**

After a state of emergency is declared, it is illegal for individuals or businesses to increase prices of essential goods by more than ten percent unless they can prove it was due to an increase in their supplier's price. The prohibition on price gouging after a disaster applies to consumer food and services, goods or services used for emergency cleanup, supplies, medical supplies, home heating oil, building materials, housing (residential month-to-month rentals), transportation, freight and storage services, and gasoline or other motor fuels.

In addition, it is a misdemeanor during 30 days following the state of emergency proclamation for a hotel or motel to increase regular rates.

You can report price gouging to:

The District Attorney's Consumer Protection Unit at (831) 647-7770.