

Consumer Alert

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County of Summit Office of Consumer Affairs Warns Consumers to Guard Your Home and Money after Severe Weather Strikes

Now that summer is finally here in Ohio, that means we will likely see some volatile weather. Residents need to be aware of scam artists who prey on homeowners when they are most vulnerable. Below are some frequently asked questions after a storm strikes:

Q. Every year it seems that a family member or neighbor gets ripped off by the contractor they hire to repair damage caused by storms. How can a homeowner select a good contractor?

A. First, hire local reputable businesses. You may want to ask for referrals from friends and family before hiring a home improvement contractor. Then check out those businesses by calling the Office of Consumer Affairs at (330) 643-2879 to see if complaints have been filed. Get at least three written estimates. Make sure that the estimates include the contractor's name, physical address (not just PO Box), and both cell phone and landline telephone numbers.

When signing a contract make sure that in addition to the items above, it also includes start and end dates, list of materials being used and all prices, including labor. Be sure that anything that you and the contractor verbally agreed on is put in writing. When you are solicited at your home, the contract must include a 3-day cancellation notice.

Avoid a contractor who asks for payment in full. Pay upon completion or at various stages of completion. Do not sign a release until you are satisfied with the work and know that any subcontractors or suppliers have been paid.

And lastly, beware of "Storm Chasers" who will show up after bad weather has passed offering to do repair work at unreasonably low prices. Often, they have a history of shoddy work and are not from this area. When you have a complaint, they are long gone.

Q. After a recent storm, limbs and branches from my neighbor's tree fell into my backyard. Isn't it his responsibility to clean them up?

A. You are responsible for any clean up on your property regardless of where the tree or limbs came from. The City will only clear their own land, so anything other than the area between the sidewalk and street (known as the devil's strip) is your responsibility. Also, if your neighbor's tree falls on your property, your insurance, not theirs, will cover you.

Never try to remove trees or debris from power lines. For your own safety, stay away from downed trees, limbs, or debris that might be in contact with energized lines. You can clean up debris later, after contacting the electric company to ensure power is off.

If a tree or limb falls and pulls the meter box away from the house, the homeowner is responsible for contacting an electrician to reconnect the box before the electric company will restore power.

If you need to hire a tree trimmer to help with the clean up, be certain to get referrals from family and friends. Do not use someone who just shows up at your door. Again, these may be "Storm Chasers" who may take your money and never complete the work. Look for reputable contractors who will accept payment upon completion. Before hiring a tree trimmer, be sure to contact the Office of Consumer Affairs to find out if any complaints have been filed against the individual you are considering.

Q. Does the government send agents to homes after a storm to see if they need repairs?

A. Not usually. In Summit County, officials may visit specific areas that have been hit hardest by natural disaster to determine if the level of damage qualifies for State Assistance. However, these officials will have proper identification.

Be aware that con artists might knock on your door after a natural disaster claiming to be from a government agency. They may try to pressure you to pay for expensive, unneeded repairs. They may also claim to be brokers and if you pay a “processing fee” they will negotiate a check from FEMA or other government agencies on your behalf. Do not be fooled. Real disaster officials have proper identification. Always, ask to see ID and if you receive a visit from a phony government official, contact your local law enforcement.

Q. My home improvement contractor offered to negotiate a settlement of a personal property claim with my insurance agency. Can they do that?

A. It is strongly recommended that consumers not allow their home improvement contractor to get involved with negotiations. In Ohio, a Public Insurance Adjustor’s license is needed for a third party (other than an attorney) to represent a consumer in any insurance claim. Your insurance agent will send an adjuster to evaluate your claim. You may also hire a Public Adjuster. Additionally, a Public Insurance Adjuster may not benefit from the work that is associated with a claim, which means they cannot steer you toward a particular contractor.

In an example of fraudulent contractor activity after a damaging storm, a consumer reported granting Power of Attorney to a roofing contractor so that he could negotiate with the homeowner’s insurance company. The roofer completed the negotiation, took the insurance settlement and never returned to do the repair work.

When disaster strikes, you should contact your insurance company to verify what benefits are available to you. If you feel that you need help with negotiating or settling your claim, you may

want to consider hiring a public adjuster for assistance or consulting a private attorney.

Sometimes insurance companies provide lists of contractors. Again, ask family and friends for referrals and check on any business by calling the Office of Consumer Affairs. To protect yourself and your money, never give contractors your personal identifiable information, like social security numbers or bank accounts. And, make sure that your name is included on the claim check.

Q. I hear about so many requests for donations after disasters hit. How can I be sure that I am donating to an organization that will put my money to good use?

A. There are many considerations to ensure that your donation dollars will benefit the people and causes you want to help.

First, beware of telemarketers, emails and door-to-door visits asking for donations. Often these can be bogus charities with names that sound like real ones. Do not be fooled.

Avoid pressure tactics or emotional appeals. Often someone seeking a charitable contribution will use words such as “urgent” or “critical” and some may offer to send a runner to pick up your money, but any reputable charity will welcome your contribution when you are ready to give.

Ask for financial information. Sometimes a charitable organization will use paid solicitors, which means that they may keep a large portion of your donation. Ask how much of your donation will go directly to the charity.

Give to charities you know. If you are interested in a new organization, check them out first. In Ohio, charitable organizations cannot begin soliciting for contributions until they have registered, submitted a financial report and a paid a fee. Ask the charity to send you information. After research, if you are sure that they are legitimate, pay by check made payable to the organization, never to an individual’s name.

To see whether a charity or fundraising organization is properly registered, call the Ohio Attorney General’s Help Center at (800)282-0515.