

BEWARE OF FRAUD AFTER DISASTERS

University of Illinois Extension t University of Illinois at Urbana-Champaign t Disaster

Disaster situations, unfortunately, attract con-artists from across the country. The following tips should help the wise consumer detect and avoid price gouging, poor workmanship and con-artists scams.

What you should know about Consumer Fraud

- C All electrical, plumbing, structural work and tree removal services should be performed by a licensed, insured and experienced worker. (Licensing requirements vary across the state. While electricians and plumbers receive state licensure; structural and tree removal licensing is done through local townships and not all townships may require licensure.)
- C Uninsured workers may have the right to sue you if they are injured on your property (e.g., if a floor caves)
- C Unskilled workers doing electrical or structural work may pose a serious, even life-threatening, risk to the tenants of the structure.
- C A felled tree can easily cause major damage to your or your neighbor's property: if the workman is uninsured you may be liable for that damage.

Home Repair Fraud

- C Although it may seem as if repairmen are in short supply after a disaster, it makes good economic sense to shop around first before hiring a repairman for the job.
- C Be wary of door-to-door salesmen, conduct

business only with established, licensed and insured workmen. Be cautious of sound-alike names

- C Never let anyone begin working on your home or business without first establishing a written contract. Don't let anyone rush you into a deal.
- C A good contract should include the contractor's name, business name, phone number and address - you can verify this information with the Attorney General's Office if things don't seem to be adding-up right.
- C The contract should include a thorough description of the work to be completed, the grade and quality of materials to be used, the agreed upon starting and completion dates, the total cost, payment schedule, warranty limits and the contractor's signature.
- C Make your first payment after the contract is established and make your final payment when the work is completed to your satisfaction.

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For more information contact your local Extension office:



Disaster Resources Web site: <http://www.ag.uiuc.edu/~disaster>

Charitable Fraud

- C Although it feels wonderful to give during times of disaster make sure that your donations are going to a legitimate charity not a con-artist. Check whether or not the charity is registered with the Illinois Attorney General's Office.
- C Some important questions to ask: What is the charity's exact name? Where is it located? Does it have local offices? What percent of the money goes to the actual program? What programs does it offer in your community? Where and when are these programs offered? How long has the charity been in operation? A legitimate solicitor will know the answers to these questions and won't mind if you check out the information they provide.

Financial Fraud

- C Filling-out loan and grant applications can be a daunting task but be leery of offers to help you fill-out loan or grant forms for a fee.

- C Use a reputable accountant, financial counselor/planner, bank, credit union or non-profit organization to help you fill-out forms if necessary.

Telephone Fraud

- C Unless you make the phone call - do not give out your Social Security number, credit card number (or expiration date), or checking account number over the telephone.
- C If in doubt, ask the solicitor if you can call them back. Meanwhile, you can seek additional information about them from the Attorney General's Office.

Source: Illinois Attorney General's Office, 800-252-8666.

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