

BEWARE OF DISASTER SCAMS

HOME REPAIR SCAMS

How can you tell if a contractor might not be reputable? Red flags of a home repair scam are if the contractor:

- Just shows up at the door.
- Offers a discounted deal claiming they have left over materials from another job.
- Uses high pressure sales tactics.
- Only accepts cash or asks you to pay in full up front.



Trust your gut! If you have any doubts about hiring someone or entering into a contract, take your business elsewhere.

PROTECT YOURSELF FROM A SHADY DEAL BY:

- Getting references from friends, neighbors or co-workers.
- Checking the vendor's ID with full name, business location and phone number.
- Asking to see the vendor's business license/permit from the state, county and/or city.
- Writing down the vendor's auto/truck tag number.
- Getting at least two other bids from contractors.
- Paying with a credit card or check made out to the business.
- Making sure all details are in a written contract and you get a completed copy.

RENTER'S RIGHTS

Consumers living in apartments or other rental properties may have some recourse if the home in which they are living was badly damaged during the flood. Here are some options if your home is unlivable:

- 1.** Notify the landlord of needed repairs. Move back into the residence when possible, provided it was repaired in a satisfactory time and manner. Continue with the original tenant agreement.
- 2.** Write a letter to your landlord requesting your security deposit and release from the tenant agreement if the damage is too bad.
- 3.** If you cannot work out an agreement with your landlord, go to magistrate's court and request an abatement/reduction in rent. Keep in mind, a tenant is legally bound to their contract until a court states otherwise.



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FAKE CHARITIES

- Avoid charities soliciting door-to-door and seek out a charity that needs your support. Get more information on a particular charity by contacting the Secretary of State's Office at 888-CHARITI (242-7484) or visit www.scsos.com.
- Do not give or send cash. For security and tax record purposes, donate by check or credit card.
- Stick with recognized charities that are well-established.
- Ask any cold caller to send you information about the charity through the mail.

IMPOSTER/PHONY OFFICIALS

After a disaster, scam artists may pose as government officials, aid workers, or insurance company employees. These imposters may ask for personal data such as bank account information and social security numbers. Here are some tips to protect your information:

- Ask for Identification and don't be afraid to hang up on cold callers that make you uncomfortable.
- When possible, initiate contact with government agencies using information posted on official websites or in official information.
- Don't sign anything you don't understand.
- Don't sign contracts with blank spaces.
- Don't give out credit card or bank information.

FOR ADDITIONAL HELP:

Contact the South Carolina Department of Consumer Affairs' ID Theft Unit for more tips on dealing with identity theft and scams at **800-922-1594** or www.consumer.sc.gov



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