

# AG COOPER URGES CONSUMERS TO BEWARE OF FLOOD, ROOF AND TREE REPAIR SCAMS

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## ***Tips for homeowners dealing with different types of damage after Matthew***

**Raleigh:** Be wary and do your homework to get quality repairs for a fair price, Attorney General Roy Cooper today urged North Carolinians facing damage from Hurricane Matthew.

“We don’t want Hurricane Matthew to become a windfall for con artists,” Cooper warned. “Watch out for scammers who travel to storm-ravaged areas, collect upfront fees, and then take off without doing the job.”

Hurricane Matthew brought intense wind and rain to North Carolina and continues to cause flooding, downed trees and damaged roofs. Unfortunately home repair scammers are likely to follow the storm to North Carolina, said Cooper, who visited local officials and residents of flooded areas in Wilson and Edgecombe counties Monday.

### **With all storm repairs:**

- Don’t pay for repairs before the work is done.
- Avoid doing business with anyone who knocks on your door offering repairs.
- Always contact your insurance company before getting repairs done.
- Remember that FEMA does not certify, endorse or approve contractors.

Cooper urged consumers to [report storm-related scams](#) to the Attorney General’s Office at [ncdoj.gov](http://ncdoj.gov) or 1-877-5-NO-SCAM (919-716-6000 if calling from an out-of-state number). **If you suspect that someone who shows up at your home is trying to commit fraud, call local law enforcement immediately.**

Experts with Cooper’s Consumer Protection Division put together the following list of tips based on problems they have seen with flood repairs, tree removal and roofing work following previous

storms including Hurricane Floyd and Hurricane Fran.

**If you have flood damage:**

- **Don't pay in advance for flood repair and cleanup.** Scammers who collect upfront payments may set up a fan or remove a wet carpet and then take off before the real work is done.
- **Use licensed experts.** Water damage often requires work by licensed electricians, plumbers and other skilled contractors. Check to make sure you're dealing with someone who is really licensed.
  - For electricians, check [ncbeec.org](http://ncbeec.org) or 919-733-9042
  - For plumbers and HVAC experts, check [nclicensing.org](http://nclicensing.org) or 919-875-3612
  - For general contractors, check [nclbqc.org](http://nclbqc.org) or 919-571-4183
- **Get required permits and inspections.** Flood repairs are likely to require permits and inspections by city or county officials. Check with your local government to learn more.

**If you have roof damage:**

- **Avoid roofers who knock on your door or leave you flyers.** Local roofing companies don't look for work door-to-door, but drive-by roofers often try to drum up business that way. If you use out-of-town roofers, they may leave town without finishing or even starting the job. It will also be difficult if not impossible to get a roofer who isn't local to repair leaks or other problems in the future.
- **Watch out for storm chasers --** roofing scammers who visit or call hard-hit neighborhoods after a storm and offer to inspect your roof. These scammers nearly always find that your roof needs to be replaced, even when it doesn't.
- **Be skeptical of promises of a free roof.** Storm chasers claim that they can help get your new roof paid for in full by your homeowner's insurance policy. These roofers fail to mention that many insurance policies include a deductible that you will have to pay out-of-pocket, and that homeowners who file large insurance

claims, like a claim for a new roof, usually see their premiums increase.

- **Beware if you're asked to sign an exclusive contract**, making it impossible for you to hire a different roofer who offers to do the job for a lower price or who has a better reputation.
- **Watch out for shoddy work and materials.** Unlike local roofing companies, drive-by roofers don't have a reputation to protect, so their work is often poor quality and they may use substandard materials.

#### **If you have downed trees:**

- **Never pay upfront for tree removal.** Out-of-state tree cutters have been known to collect deposits from entire neighborhoods and then disappear without performing any work. Only pay when the work is done and you are satisfied.
- **Avoid fly-by-night tree removal services** that come to town after the storm. Stick with local tree removal companies that are more likely to stay and finish the job.
- **Check out the company with our** Consumer Protection Division (1-877-5-NO-SCAM toll-free within NC) and the [Better Business Bureau](#). Ask the company for local references, and look at online reviews.
- **Make sure the company is insured.** If a tree removal service claims to have insurance, don't just take their word for it. Contact the insurer directly and ask them to confirm insurance or send you a copy of the tree removal service's certificate of insurance.
- **Find a fair price.** Be skeptical of unusually high or low prices. To find out the going rate for tree removal, get written estimates from more than one company and ask friends and neighbors what they've paid.
- **Don't let anyone rush you.** If an offer is only good now or never, find someone else to do the job. And if the tree isn't on your house or blocking your driveway, you may be better off waiting a few days or weeks to have it removed.

- **Ask about debris removal.** Will the company remove the tree from your property after they cut it down? If not, you may wind up having to pay separately for debris removal.

“It’s horrible to think that anyone would take advantage of people in this time of need but unfortunately experience tells us that some scammers will,” Cooper said. “Trust your instincts, and if an offer seems suspicious, walk away and report it to us.”

To report a scam, [file a consumer complaint online](#) at [ncdoj.gov](#) or call 1-877-5-NO-SCAM (919-716-6000 if calling from an out-of-state number).

Cooper today also warned consumers to [watch out for impostor fraud](#) where scammers try to impersonate FEMA officials, utility workers or insurance adjusters. See additional [warnings on post-storm scams](#) and more [tips on disaster repairs](#) at [ncdoj.gov](#).

Contact: [Noelle Talley](#)

Phone: 919/716-6413