tips for hiring a contractor

- Deal with only a licensed and insured contractor.
- Don't 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.
- Check with Contractors State License Board to verify the license: www.cslb.ca.gov • (800) 321-2752

To report a crime contact your local law enforcement agency

information you can use

District Attorney's Fire Assistance
www.sandiegoda.com/protecting/fire
(800) 315-7672

State of California Department of Insurance
www.insurance.ca.gov
To verify Public Adjuster's License: (800) 967-9331
Hotline: (800) 927-4357
T.D.D.: (800) 482-4TDD (4733)

California Attorney General's Office
Registry of Charitable Trusts
If you need information regarding a charity
(619) 645-2001

Contractors State License Board
(800) 962-1125

Small Business Administration Disaster Loans
(800) 488-5323

Social Security Administration
(800) 772-1213

Internal Revenue Service
(800) 829-1040

Better Business Bureau - San Diego
www.sandiego.bbb.org • (858) 496-2131

San Diego County Animal Control - Central
5480 Gaines Street • (619) 236-4250

U.S. Post Office
(800) 275-8777 • Call to stop mail delivery

www.sandiegoda.com

WILDFIRE ASSISTANCE

avoid post-disaster rip-offs

Bonnie M. Dumanis
District Attorney

A Message from your District Attorney:

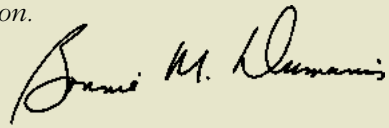
The recent wildfires are bringing out the best in residents of San Diego County, but they also bring out the worst in criminals looking to take advantage. The San Diego County District Attorney's Office is working to keep you from being re-victimized by various scams and illegal activity. This brochure will give you valuable advice on how to protect yourself.

During this time of crisis for many, beware of identity theft. Don't give any of your personal information such as a Social Security or driver's license number, or insurance information to anyone who contacts you. Keep a log of names of the 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 don't clean up until they instruct you to do so. Also, take photos of any damage right away.

Don't rush into repairs or rebuilding; consider all your options. A good contractor will let you check things out before you make a decision.

Together, we will get through this latest natural disaster. The District Attorney's Office stands ready to help residents – and prosecute criminals who are looking to take advantage of the situation.



Public Adjuster Scam

All Public Adjusters must be licensed by the California Department of Insurance. Beware of unlicensed adjusters. One example of a scam is when an adjuster refers a homeowner to a specific contractor for a fee. Oftentimes this is pre-arranged for inflated adjustments and a kickback.

Adjuster/Contractor Collusion

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

Fraudulent Contractors

Contractors must be licensed. Contracting without a license during a declared state of emergency is a felony crime. Ask to see their pocket license and a second photo ID. Verify the license number matches the contractor you are dealing with. A contractor cannot collect more than $1,000 or 10 percent of the contract price, whichever is less, as a down payment for home repairs. Payments should not get ahead of completed work. Make sure the contractor carries workers' compensation and liability insurance. Make sure all verbal promises are in your written contract. Remember, don't be rushed or pressured.

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. If you do purchase something from a door-to-door solicitor, you have the legal right to return it within three days.

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 at www.sandiego.bbb.org

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 intermediaries who claim for a fee 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 and services 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 (619) 531-4070.

Water Testing

Fraudulent firms may try to sell you overpriced or useless water treatment devices by offering to test your water for free and then falsely declaring it to be unhealthful. If you're on the public water system, your local water utility office can tell you about water safety problems and what to do. The county health department can answer questions about private wells. You should know that no single device can solve every water quality problem. Remember that if you buy an expensive unit, state law prohibits liens on homes for the sale of such devices.