

Brace for scams along with Hurricane Matthew, AG Cooper warns

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Wind, rain and floods in North Carolina could bring fraud

Raleigh: Attorney General Roy Cooper today warned consumers to prepare for scams as they prepare for Hurricane Matthew, which could bring severe weather to North Carolina this weekend.

“Serious storms like Matthew can sweep in scam artists looking to take advantage of a crisis,” Cooper warned Wednesday. “Be extra vigilant in watching for fraud and storm scams over the next few days.”

Cooper urged North Carolinians to report fraud to local law enforcement, and to report home repair scammers, charity scams, and price gouging to the Attorney General’s Office at 1-877-5-NO-SCAM or ncdoj.gov.

Hurricane Matthew’s winds and rain could cause flooding, downed trees and other damage in North Carolina. Scammers collecting upfront payments to fix roofs and remove downed trees and posing as charities and FEMA workers have followed previous storms to North Carolina.

“The majority of North Carolina contractors, tree removal companies and car repair shops are reputable businesses, and often local merchants are the first to pitch in to help their communities recover,” Cooper said. “But some fly-by-night scammers travel to disaster areas to take advantage of consumers.”

To avoid scams that follow storms:

- **Take important financial documents with you if you evacuate**, including insurance policies, mortgage documents, an inventory of the contents of your home, and any bills to pay. Also take your insurance agent’s phone number and the number for the Consumer Protection hotline, 1-877-5-NO-SCAM, with you.
- **If the storm damages your property, contact your insurance company.** Some insurance companies require an adjuster’s approval before work can be done. Take pictures and videos of the damage, if possible. Cover holes in your roof or walls with a tarp to prevent additional damage if you can do so safely.
- **Don’t pay for work up front.** Inspect the work and make sure you’re satisfied before you pay. A small down payment may be required for some projects, but don’t pay anything without getting a written contract. Avoid paying with cash; use a check or a credit card instead.
- **Beware of any contractor who tries to rush you or comes to your home to solicit work.** If an offer is only good now or never, find someone else to do the work. Seek recommendations from friends, neighbors, co-workers and others who have had work done on their homes.
- **Get three written estimates, if possible, and compare bids.** Check credentials and contact the Attorney General’s Office and the Better Business Bureau to learn about any complaints against the contractor. Ask to get the contractor’s certificate of insurance directly from their insurance company, not from the contractor. Before work begins, get a written contract detailing all work to be performed, costs and a projected completion date.

- **For car repairs, shop around and compare written estimates** . On major jobs, get a second opinion. If the mechanic recommends replacing parts, ask for the old parts back. You may get credit on some parts if the mechanic wants to keep them.
- **Beware of charity scams that use disasters to make phony pleas for donations sound legitimate** . If a caller refuses to answer your questions about the charity, offers to come to pick up a donation in person or calls you and asks for a credit card, bank account or Social Security number, it may be a scam. To report telemarketing fraud, call the Attorney General's Office. To check up on a charity, call the Secretary of State's office toll-free at (888) 830-4989.
- **Ask for an official ID**. If someone comes to your door claiming to be from the government, ask to see their official laminated photo ID. Do not be fooled by hats or clothing with government logos.
- **Do not share personal information with anyone you don't know who contacts you**. Legitimate workers will not call you, email you or knock on your door to ask for information such as you Social Security Number or bank account number. If you decide to apply for assistance, you will need to provide some personal information, but until then be wary of requests for personal information.
- **Don't pay for disaster assistance applications--** FEMA does not charge for disaster inspections or help filling out applications for disaster assistance.
- **Beware those claiming to be FEMA endorsed:** FEMA does not certify or approve contractors. Beware of anyone going door-to-door offering to repair storm damaged homes, especially if they want money up front.
- **When in doubt**, contact local emergency management or other government officials at a location, phone number or website you know to be valid, such as **1-800-621-FEMA (3362)**, disasterassistance.gov, or m.fema.gov (for mobile devices).

On Monday, Cooper put consumers and businesses on notice that [North Carolina's price gouging law is in effect](#) barring charging excessive prices in 66 counties in central and eastern counties.

"Scammers will take any opportunity to take your hard-earned money," said Cooper. "If you think someone is using this storm to try to rip you off, let my office know right away."

Visit ncdoj.gov/disasters for more tips on topics including [disaster repair](#) and [tree removal](#).

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