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To:
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Subject: NEWS RELEASE: Vigilant of Scammers After Flood



South Carolina Emergency Management Division

Office of the Adjutant General
2779 Fish Hatchery Road, West Columbia, S.C. 29172

South Carolina Severe Flooding

NEWS RELEASE #29

For Immediate Release

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People Seeking Aid after Flooding Should be Vigilant of Scammers

COLUMBIA, S.C. (Tuesday, October 13, 2015, 3:00 p.m.) -- Local, state and federal disaster recovery officials are advising residents who seek assistance after flooding to be vigilant of individuals, companies or organizations who's intent is to scam. After a disaster is a prime opportunity for scammers to take advantage of those in need.

The following is suggested to avoid problems:

Research the Business: Check with the South Carolina Department of Consumer Affairs at the telephone number listed below or the Better Business Bureau at the telephone number listed in your local telephone books to make sure the firm has no outstanding consumer complaints filed against it.

Get a Written Estimate: Be sure to obtain a written estimate for the job and read the fine print. Compare the services and prices of several reputable contractors before making a final decision. Deal locally if possible.

Ask for References: Call former customers who had similar work done to see if they were satisfied with the job.

Proof of Insurance: Make sure the contractor carries general liability insurance and workers' compensation. If the contractor is not insured, the homeowner may be liable for accidents that occur on the property or to the house/building.

Use Licensed Contractors: If possible, use licensed contractors, ones with a permanent street address and who are listed in their local telephone directory. Check to ensure they are licensed with the Department of Labor Licensing and Regulation. In natural disasters, LLR will offer an "Emergency Construction Registration" to out-of-state licensed contractors that is valid only during the state of emergency.

Obtain a Contract: A complete contract will state the tasks to be performed and all associated costs. Never sign a blank contract or one with blank spaces. Make sure the agreement states

who will apply for the necessary permits or licenses. Have a lawyer review the contract if substantial costs are involved.

Written Guarantees: Ask for a written guarantee stating who is responsible for equipment and materials.

Pay by Check: If possible, avoid on-the-spot cash payments; the safest route is to write a check made out to a contracting agency. Federal law requires a three-day “cooling off” period for unsolicited door-to-door sales of more than \$25.

Canceling a Contract: Canceling a contract should be done within three business days of signing. Be sure to follow the agreements stated in the cancellation clauses and send the notification by registered mail.

Have Work Inspected: If excavation work is being performed (e.g., sewers or basement walls) make sure a qualified inspector inspects the work before it is hidden from view to avoid similar problems in the future.

Individuals who are a victim of scams or who witness scamming activities should report these incidents to South Carolina Department of Consumer Affairs at (803) 734-4200 or toll free within South Carolina at 1-800-922-1594.

For more ways to report and prevent scams visit www.consumer.sc.gov

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"South Carolina's emergency management program minimizes loss of life and property damage from all-hazard events."

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