

Avoid Home Repair and Charity Scams

✓ Do's

Do due diligence before hiring a contractor. Look for a business name and phone number on their vehicle. Get references, look up their Better Business Bureau (BBB) profile and check that they are licensed with your state. Make sure they carry liability and workmen's compensation coverage.

Do get detailed written estimates for repairs. Read contracts thoroughly before signing and keep copies of all paperwork.

Do make sure, before repair work starts, that your insurance company will cover it.

Do verify that a public adjuster seeking to handle your claim is licensed. You can check with your state's insurance department.

Do ask to see a purported FEMA representative's official ID. A real agent will have a laminated photo badge. A FEMA shirt or jacket is not proof of identity. Call the FEMA at 800-621-3362.

Do give to charities with a proven track record of disaster work. Go to the BB's Wise Giving Alliance to check out an organization.

✗ Don'ts

Don't agree to door-to-door solicitations for donations or repairs. Even if they seem legitimate, ask for more information rather than giving money on the spot.

Don't sign over insurance checks to contractors or sign documents giving them rights to your insurance claims. Pay them yourself, preferably by credit card.

Don't give personal or financial data to someone claiming to be from FEMA. The agency will ask for Social Security and bank account numbers when you apply for disaster assistance online or by phone, but a FEMA representative will not do so in person.

Don't donate by text before checking with the charity to confirm the number.

Don't take disaster solicitations on social media or crowdfunding sites at face value. Research the messenger before hitting the "donate" button.

Don't be swayed by vague, sentimental appeals. Ask for specifics about how the charity helps disaster victims.

Don't click links or open attachments in email and social media solicitations unless you're sure who sent it. They could be delivery systems for malware.