

## Consumers warned of hurricane-related scams

By: Allison Bourg, The Capital staff writer

The Maryland Attorney General's Office has released the following tips on how to avoid potential scams in the wake of Hurricane Sandy:

Check to see if a home improvement contractor is licensed by the Maryland Home Improvement Commission by calling 410-230-6309 or visiting [www.dllr.state.md.us/license/mhic/](http://www.dllr.state.md.us/license/mhic/). You can check to see if the contractor has a history of complaints, too.

Check to see if a tree expert is licensed with the state Department of Natural Resources by visiting [www.dnr.state.md.us/forests/tree\\_expert\\_search.asp](http://www.dnr.state.md.us/forests/tree_expert_search.asp).

Deal only with contractors who have an established Maryland business.

Obtain at least three bids for major repair work, and be cautious if one seems to be much lower than the others.

Draw up a contract that contains all of the information the contractor has agreed to perform, including the dates the work will begin and is expected to be completed, total cost of the work, type and quality of materials to be used, how and when payments will be made and the provisions of warranties on the material and labor.

The storm was still hundreds of miles out to sea when the first storm-related scam hit Anne Arundel County.

Someone crafted an email that appeared to be from Anne Arundel schools and sent it to area news outlets early Sunday evening. County schools would be closed Monday, the email said.

There was one problem - the school system hadn't made that decision yet, and had even shut down its servers Friday in advance of the storm.

School spokesman Bob Mosier said officials found out about the fraudulent email when FOX-TV 45 in Baltimore posted the false information on its website. He contacted the station, and the information was removed.

"No damage was done," Mosier said. "But it's disconcerting that someone would take the time to do that in the middle of this."

The fake email was little more than a nuisance. But storms - especially massive ones like Hurricane Sandy, which is affecting millions along the East Coast - tend to bring out the scammers, consumer advocates warned.

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**Coalition Against Insurance Fraud**

Maryland Attorney General Douglas F. Gansler is urging consumers to be cautious of home repair scams once Sandy washes through the state.

"These swindlers will try to rip off families and business owners who are desperate to get their storm damage fixed," Gansler said in a statement. "Be careful with door-to-door salesman using high-pressure tactics to get your hard-earned money."

The vast majority of home repair contractors, tree removal companies and car repair shops are reputable, Gansler said. But those are the companies you are likely to know and trust.

Deal first with them, and beware of strangers who solicit you unprompted at your home or business.

In addition to being wary of unfamiliar salesmen who knock on doors right after a disaster, consumers should be suspicious of demands for immediate payments and advance-fee plans that allegedly guarantee loans to rebuild homes or businesses.

Quiggle said a few common scams that pop up every time a major storm hits.

There's the "disappearing down payment," when the contractor demands a lot of money down and then disappears after doing little or no work.