

7 ways Latino homeowners can avoid contractor cons after Hurricanes Harvey and Irma

By: Nina Pineda

Latino families in Florida and Houston should stay alert for storm-chasing contractors who dangle fast and fraudulent home repairs that could cost thousands of dollars out of pocket, the nonprofit Coalition Against Insurance Fraud warns.

“The vast home damage may create a contractor gap if there’s too much damage and too few legitimate contractors to perform urgent home repairs. Con artists could try to exploit the storm crisis with bogus repairs. Decent, hard-working Latino families should stay vigilant,” Coalition executive director Dennis Jay says.

Irma and Harvey seriously damaged tens of thousands of homes. Total cost could reach \$290 billion. Many damaged homes are Latino-owned. Resilient families are working to speed home repairs and put their lives back together.

Most home contractors are honest. A small but disturbing number will try money-gouging repair scams, especially if there’s shortage of legitimate contractors.

Dishonest storm chasers typically troll neighborhoods after natural disasters such as Irma and Harvey. They often go door to door, or leave flyers. Storm chasers may offer low prices and promise speedy repairs.

The contractor may demand a large down payment, then disappear without finishing the work. Or the work may be shoddy.

Fixing up botched repairs can cost Latino homeowners thousands of extra dollars out of pocket, and seriously delay repairs during a time of crisis. Storm chasers also may inflate insurance claims, jeopardizing potentially covered repair payouts.

Homeowners can protect themselves:

Avoid door-to-door pitches. Avoid contractors who go door to door. Many are dishonest and unlicensed, trying to exploit desperate homeowners for profit.

Get written bids. Obtain several written repair bids. Avoid signing the first contract offer, especially if it seems unusually low.

Have a signed contract. Start work only with a signed repair contract. It should detail cost, promised work, material and schedule. Avoid signing up if the contractor pressures you for a fast decision for a “special discount” or “one-time offer.”

Work with insurer. Coordinate covered repairs with your insurer. Have an adjuster inspect the damage first.

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**Coalition Against
Insurance Fraud**

Contractor licensed? Check for required licenses, plus proof of workers’ compensation and liability coverage.

Avoid signing over benefits. Be wary if the contractor tries to convince you to sign over your insurance benefits to the contractor. It could be an insurance scam.

Report scams:

In Florida: Call the state CFO’s consumer helpline 1-877-693-5236. [Click here](#) for more helpful consumer resources.

In Houston ... Call the consumer helpline of the Texas Department of Insurance at 1-800-252-3439, and discover other helpful Harvey resources.

“Latino families will resilient and resolute during this storm crisis. Staying alert to repair scams can help rebuilding go better and ensure repairs are done right,” Jay says.