

## More Sandy Help

By: Kitty Merrill

For the most part, the East End dodged the Super Storm Sandy bullet. But for those who do have to repair damage or rebuild, things just got a little less onerous.

On Monday, County Executive Steve Bellone announced the health department will waive rebuilding fees and expedite the building review process for businesses and residences victimized by the storm. Department of Health Services application and permit fees both will be waived for eligible victims.

However, as property owners begin rebuilding, the Washington, D. C.-based **Coalition Against Insurance Fraud** warned homeowners to be alert to "storm-chasing contractors" who typically descend on disaster areas.

Storm chasers typically go door-to-door seeking business. They're often from out of state, incompetent and unlicensed. They intend to cheat anxious homeowners who urgently need repairs after the storm, CAIF officials reported.

Homeowners could lose thousands of dollars to contractor scams. Shoddy repairs can also take months to correct, making it harder for homeowners to put their lives back together again.

The coalition's announcement listed scams to avoid. They include the contractor demanding a large cash payment up front (He'll disappear after getting the dough), or actually creating more damage than there was to increase the cost of the work. (Nicking undamaged sidewall or roof shingles with a screwdriver or enlarging a hole in the roof to mimic damage are ways a contractor might inflate a bill.)

Some shady contractors may offer to pay your insurance deductible to get your business quickly, and lure you into fraudulent work.

CAIF notes several ways to protect against potential fraud:

- Avoid door-to-door contractors. These usually are the storm chasers who canvass damaged neighborhoods for repair jobs. All too often these contractors have fraudulent repairs in mind.
- Contact your state and local licensing agencies to ensure the contractor is licensed.
- Work with your insurance company. Contact your insurer right away to help screen out scam artists. Work closely with your insurer throughout the claim process to assess the damage, determine what repairs are covered, and the cost. Get the right repairs done, and done right.
- Watch for red flags. No business cards or referrals, a P.O. Box instead of a street address, a



van that looks rundown and has no company name on it, an inability to show proof of workers compensation insurance or surety/performance bond.

- Insist on a contract. Have a signed contract specifying exactly what work will be done, plus the price and repair schedule. Never sign a contract with blanks.
- Contact local Better Business Bureau. Does the contractor have a history of complaints? See if the contractor has a BBB review.

In other Super Storm Sandy-related news, the Suffolk County Legislature's Public Safety and Economic Development and Energy committees will hold a joint public hearing on Post Sandy response Assessment tomorrow at 6 PM at their digs in Smithtown.

The purpose of the public hearing is to give the public an opportunity to express their concerns regarding the overall response to the Super Storm Sandy relief efforts. The public will have a chance to express any grievances related to Sandy, and offer recommendations for future storm preparation.

After the Public hearing, a follow-up meeting will be scheduled so all county departments, agencies, and companies involved in the post Sandy relief may respond to the public concerns and comment. For more information contact the Suffolk County Legislature at 631-853-4070.