HOW TO PROTECT YOURSELF FROM SCAM ARTISTS FOLLOWING WILDFIRE DAMAGE

TO MAKE SURE YOUR HOME INSPECTOR IS LEGITIMATE:

• If a housing inspector comes by and claims to represent the Federal Emergency Management Administration (FEMA) or the Small Business Administration (SBA), ask to see the inspector's identification badge, which all federal employees and contractors are required to carry.

• Remember that FEMA and SBA staff will never ask to see your banking information or charge you for disaster assistance. Do not give out your personal information.

• Know that FEMA housing inspectors will not hire specific contractors to fix your damage.

TO MAKE SURE YOUR CONTRACTOR IS LEGITIMATE:

• Deal only with licensed contractors. Ask to see physical verification of the person's license.

• Check that the license is valid by calling the Contractor's State License Board toll-free at 1-800-321-2752, or by visiting <u>cslb.ca.gov</u>.

• Ask for references.

• Get a written contract, and make sure it contains everything you've talked about in person. If it's not in the contract, the contractor can't be held accountable for making it happen.

• Don't pay in cash, and never pay for the entire project before the work is completed.

Unfortunately, natural disasters present opportunities for scammers to take advantage of people when they're at their most vulnerable. If your house suffers damage from a wildfire, take the following steps to ensure anyone offering grant money or anyone hired to work on repairs is legitimate.

TO MAKE SURE YOU'RE NOT A VICTIM – or perpetrator – of price gouging:

• Price gouging laws prohibit raising rental housing costs by more than 10 percent following the declaration of a state of emergency. Please note that price gouging is a complicated issue – for more details, visit the California Attorney General's website at <u>oag.ca.gov/consumers/</u> <u>pricegougingduringdisasters</u>.

• You can check to see if a declaration of emergency is in effect by visiting **gov.ca.gov**.

• If you feel you're experiencing price gouging following a wildfire, you can file a complaint with the Attorney General's office by calling **1-800-952-5225**. You can also get a referral for a lawyer by contacting the State Bar at **866-442-2529** or visiting **calbar.ca.gov**.

> CALIFORNIA ASSOCIATION OF REALTORS

Sources: "Don't Get Burned After a Disaster." California Department of Insurance, January 2019. "Beware of Post-Wildfire Scams." Federal Emergency Management Agency, December 14, 2018. "FAQs on Price Gouging." State of California Department of Justice.