

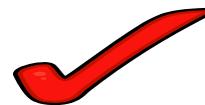


HELP! MY HOME WAS DAMAGED as a Result of Hurricane Matthew –

Here are some tips you can use if your home is damaged.

AVOID HOME REPAIR FRAUDS AND SCAMS

1. Be patient. Your need for fast repairs can make you a target for scam artists.
2. Watch out for inflated prices for services such as tree cutting and repair jobs.
3. Watch out for charitable scams. Even if you are not affected by a disaster, scam artists may target you for donations.
4. Get three written estimates for repair work. Then check credentials and contact your local Better Business Bureau or Chamber of Commerce to learn about any complaints against the contractor or business. Check to see if the contractor is licensed at <http://verify.sos.ga.gov/verification/>.
5. Before work begins, make sure you get a written contract detailing all the work to be performed, the costs, a projected completion date, and how to negotiate changes and settle disputes.
6. Make sure the contract clearly states who will obtain the necessary permits. Consider having a lawyer review the contract if substantial costs are involved. Keep a copy of the signed contract.
7. If the contractor provides any guarantees, they should be written into the contract clearly, stating what is guaranteed, who is responsible for the guarantee and how long the guarantee is valid.
8. Pay only by check or a credit card. A reasonable down payment may be required to buy materials for some projects, but don't pay anything without a signed contract.
9. Be aware that in Georgia most types of emergency home repair contracts cannot be cancelled. For important information on what sorts of contracts can be cancelled, visit <http://consumer.georgia.gov/consumer-topics/canceling-a-contract>. Do not sign completion papers or make the final payment until the work is completed to your satisfaction. An honest reputable contractor will not threaten you or pressure you to sign if the job is not properly finished.



COMMON HOME REPAIR SCAMS

The “Free Roof” Scam - A contractor tells you they will pay your insurance deductible for you. Do not do it! This is a big fraud red flag! There is no such thing as a free roof. Contact your insurance agent for guidance.



The “Free Inspection” Scam - Inspections should be initiated by a phone call from you, not a contractor or sales person coming to your door. Never open the door. When you invite a solicitor into your home, you are creating an opportunity for someone to find and/or create new damage to your property, rob you of your possessions, steal your identity, and potentially physically harm you.

Fee for a FEMA property damage inspection - There is no fee for these inspections. You should report people posing as inspectors or other fraudulent activities to FEMA's toll-free Disaster Fraud Hotline at 1-866-720-5721.

The “Hail Storm Damage” Scam - Many times hail storms are not severe enough to cause hail damage on your roof. Before you believe a contractor's opinion that you have severe hail damage, check to see if you have hail damage at ground level (i.e.: car, air conditioning unit, etc).



The “Pulling the Building Permit Yourself” Scam - This is never a good idea. It is the contractor's responsibility to obtain the permit, perform the work, and manage the inspections. If you pull a permit yourself, you may set yourself up for a variety of code compliance and/or liability issues that you may not be knowledgeable of. If the contractor gets the permit then he is on the hook if anything goes wrong.

Prepayment Schemes - Homeowners should **never** prepay for home improvement or home repair work projects. Payment schedules should be part of your contract with defined amounts to be made payable upon completion of specific tasks. A reputable contractor will accept this.



You should report companies involved in scams to your local Better Business Bureau (BBB) at **1-800-548-4456** or to the Governor's Office of Consumer Affairs at **1-800-869-1123**. You can also visit <http://www.consumer.ga.gov/>.

PROPERTY INSURANCE: Property insurance generally covers physical damage to covered property, subject to conditions and exclusions of the policy. Policies differ so you should be familiar with the particular requirements, restrictions, and exclusions of your policy. **Notify your insurance agent immediately of property damage and follow up in writing.**

If you do not have homeowner's insurance, you may be eligible for assistance under the Individual and Family Grant (IFG) program to pay for necessary repairs to essential parts of your home. You may apply for an IFG by telephone at 1-800-621-3362 (hearing/speech impaired 1-800-462-7585) or at www.fema.gov ONLY AFTER a federal disaster declaration has been issued for your area.

IFG is a grant to cover necessary expenses or serious needs for essential items or services in the following categories:

- For the repair, replacement or rebuilding of owner occupied housing;
- To provide clothing, household items, furnishings, and appliances, tools and equipment required as a condition of employment
- To replace or repair vehicles or provide public transportation;
- To pay for funeral expenses.

IFG benefits do NOT affect your eligibility for SSI, TANF, Medicaid, or Food Stamps. Individual and family grant benefits may not be counted either as income or resources in determining your eligibility for any income-tested programs supported by the federal government.

If you owe money, **IFG** benefits CANNOT be taken by a creditor. IFG benefits are exempt under federal law from garnishment, seizure, encumbrance, levy, execution, pledge, attachment, release, or waiver. They also cannot be assigned or transferred away from the recipient to someone else.

IF YOU HAVE TO MOVE:

- **Protect your public benefits.** Report changes to your local DFCS office or contact the DFCS office that services the area you have moved to.
- **Have mail forwarded to your new address.** You want to make sure you get your bank statements, bills, notices concerning public benefits, and insurance letters.
- **Ensure you still have health insurance.** Original Medicare will follow you. However, your Medicare Part D plan and/or Medicare Advantage plan may have restrictions.

GETTING ASSISTANCE

Federal Emergency Management Agency (FEMA)

www.fema.gov or m.fema.gov from a smartphone or web enabled device;

1-800-621-3362 or TTY 1-800-462-7525 (You have the right to appeal any decision made by FEMA concerning your request for assistance.)

You can find additional free legal information and help at our website, www.GeorgiaLegalAid.org.

Georgia Legal Services Program®

www.glsp.org

404-206-5175; 800-498-9469; TDD 800-225-0056