



## Taylor Exteriors & Construction

Des Moines' Choice for Premium Exterior Protection

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## Avoid Scams After Storms

Federal Trade Commission Consumer Guide

■ After a storm, scammers target homeowners before legitimate contractors arrive. Know the warning signs before you sign anything.

### 8 Red Flags — Signs of a Contractor Scam

- Claims they don't need to be licensed to do the work
- Offers a discount — but only if you sign a contract right away
- Tells you to sign over your insurance check
- Asks you to pay for everything up front
- Insists you pay by wire transfer, gift card, payment app, cryptocurrency, or cash
- Asks you to sign a blank contract
- Suggests you borrow money from a lender they know
- Claims they can help you qualify for FEMA relief — for a fee (FEMA is always FREE)

### How To Protect Yourself

- ✓ **FEMA never charges application fees.** Anyone asking for money to help you qualify is running a scam.
- ✓ **Never sign your insurance check over to a contractor.** Arrange a Certificate of Completion through your bank.
- ✓ **Be skeptical of anyone promising immediate repairs.** No license + no insurance + no written contract = walk away.
- ✓ **Verify the contractor's license and insurance** with your state or county government before agreeing to anything.
- ✓ **Get written estimates from at least two contractors** including scope, materials, timeline, and price.
- ✓ **Get a written contract** with start/end dates, payment schedule, and a 3-business-day cancellation clause. No blank spaces.

### How To Pay Safely

Pay by **credit card or check only**. Never wire transfer, gift card, crypto, or cash — scammers request these because the money is virtually unrecoverable. **Never make final payment until the work is complete and you are satisfied.**

### If You Have Been Scammed

Report fraud to the **FTC at ReportFraud.ftc.gov**. Contact your state attorney general or local consumer protection office.

*Source: Federal Trade Commission — [consumer.ftc.gov/articles/how-avoid-scams-after-weather-emergencies-and-natural-disasters](https://consumer.ftc.gov/articles/how-avoid-scams-after-weather-emergencies-and-natural-disasters) | Summarised for informational purposes by Taylor Exteriors & Construction*