

## HGRBS Homeowner's Guide Series No.16

### Guide Series #16 – Disaster Homeowners On Top Of The Game Part 1 - HURRICANES

This is the sixteenth installment for the new ongoing HGRBS nonprofit series offering resident-friendly information for home defense. This is particularly so for our increased protection against corrupt building tradespersons working in the home remodeling, repair, and improvement industry.

#### \*Overview

This sixteenth installment brings into focus an urgent need for US homeowners to enhance our ability to detect the presence of dangerous individuals working as home contractors. It is known when we are better informed about anyone or anything, we are more capable of making the best decisions. In home improvement, this is particularly crucial when we are hurricane victims having to face the swarms of contractors converging on our neighborhood.

In this view, we are considering the “pros and cons” for being even more effective in our decision-making with regard to having “house rules” which effectively aid in protecting our home from those who have bad intentions.

Recently, the *Federal Emergency Management Agency (FEMA)* re-issued its urgent warning to homeowners against allowing ourselves to be duped into making deals with hazardous contractors. As there are ongoing disasters, FEMA regularly releases its words of caution, hoping as many people as possible will take heed. Here is what FEMA says:

“After a disaster, **scam artists**, **identity thieves**, and **other criminals** often attempt to take advantage of disaster survivors. We encourage survivors to watch for and report any suspicious activity.” End of excerpt.

However, the portion of this warning most significant at this time is the *real threat* from:

\**Scam Artists* : Individuals posing as government or other contractors who DO NOT intend to stick around. Whether we disburse small down payment or huge sums they will either start work then disappear or be “no shows.” When contacted most apparently make excuses some residents tend to believe - for interminable periods. But on the overall, they will NEVER complete or start. Time, money, and sympathies over their lies – wasted.

\**Identity Thieves* : These are usually (not solely) individuals under guise of contractors, after we share information about us or after they sheepishly steal it whether by check, credit card, or other means, use it giving gullible business operators or other impression they are us.

These are usually bad contractors who may or may not have the initial intent to steal our identities but when opportunity presents itself - they will. These are very foul individuals who are like many poisonous snakes which appear harmless slithering along, but suddenly, we are shocked having been bitten.

*\*Other Criminals :* These are individuals who are not usually contractors but pretend they have adequate skills/constitution for repairing our roofs, replacing windows and siding, or for doing whatever project we need help on after the hurricane. They test our wisdom hiring them. They gamble on us being gullible enough to trust them enough to arrange for disbursing funds. We fall victim to the fluke. Most times we never see them or a cent of our money – again.

### **Focus**

It is not up to the Sheriff's Department, the police, or government to make hiring policy for our home. Also, it is usually not law enforcement or governance outside the home setting which are “supposed” to protect us from bad individuals in contracting. Primarily, these functions BEGIN at home. Outside parties who have general obligations towards our safety and security after the hurricane hits always advise against making wrong hiring decisions. They cannot make us heed these warnings. That is up to us. It starts with us. Subsequently, we may feel a need to re-assess our house rules in relation to how and when we are going to ensure we have *best possible chance* of making the right decision – each time.

### **\*Conclusion**

HGRBS nonprofit offers aggressive home-fraud prevention technique which can be useful when we must decide who to hire to help out, especially, with all the damage caused by the hurricane: “Roving Phantoms In The Aftermath Of Disaster – HURRICANES.”

\*HGRBS is always glad to hear from you. If you have benefited in some way from this article, please use the “Comment” link below. Response time varies.

*Edited with special assistance from D. Madden*

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### **FEMA Warning And Other Critical Advice**

<https://www.fema.gov/about/offices/security/disaster-fraud>

**\*Roving Phantoms In The Aftermath Of Disaster – HURRICANES** (Free download):

<https://www.hgrbs-flagship.com/Home-Improvement-Hiring-Guides-For-US-Homeowners.php>

\* **Comment:** <https://www.hgrbs-flagship.com>

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