K-State expert: Be on the lookout for weather-related scams

Cleanup, repair offers may be too good to be true, says Kiss

By Pat Melgares, K-State Research and Extension news service

MANHATTAN, Kan. – Someone knocks on your home’s door and offers a service at a reduced price, simply “because they are in the area.”

Or, a builder comes by offering their service at a lower cost, because “they have materials left over from a previous job.”

Elizabeth Kiss says you should take pause.

These, she says, could be scams. And they’re especially prevalent in areas where severe weather has caused damage to property and buildings – something that is a regular occurrence in Kansas.

“It’s important to be on the lookout for cleanup and repair scams,” said Kiss, a family resource specialist with K-State Research and Extension. “Another type of scam is called an ‘imposter scam,’ in which the scammer pretends to be someone you trust – a government official, safety inspector or utility worker – and tries to convince you to send them money or give personal information.”

The U.S. Federal Trade Commission has published a list of caution signs related to home improvement scams. In addition to offers of reduced prices, some of the common tactics include:

- Pressuring you to make an immediate decision.
- Asking you to pay for everything up front, or accepting only cash.
- Asking you to get required building permits.
- Suggesting you borrow money from a lender they know.
Kiss urges consumers to take their time before making decisions on home repairs or improvements. When approached by a service provider, check the company's background, and get more than one estimate.

“Never pay in cash,” Kiss said. “Pay a portion up front and the balance when the job is completed to your satisfaction.”

If you think you see a scam, she adds, “speak with someone. Report it to the local authorities and to the FTC,” which can be done online at https://reportfraud.ftc.gov.

Kiss said the FTC also publishes information on how to prepare for weather emergencies and how to stay alert to disaster-related scams, which is available online.

She adds that homeowners should also do an annual review of their insurance policy.

“It seems like in Kansas, there is a potentially damaging storm in the state many days of the week,” Kiss said. “If it has been awhile since you reviewed your homeowners' insurance, now is a good time to do that. Inspect and prepare your home for severe weather. Make a plan for your family and pets and get financially prepared now.”

Kiss recommends a K-State Research and Extension publication to learn more about protecting your family’s finances, Get Financially Prepared: Take Steps Ahead of Disaster. The publication is also available in Spanish.

FOR PRINT PUBLICATIONS: Links used in this story
How to Avoid a Home Improvement Scam (Federal Trade Commission), https://consumer.ftc.gov/articles/how-avoid-home-improvement-scam


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Story by:
Pat Melgares
785-532-1160
melgares@ksu.edu
For more information:
Elizabeth Kiss
785-532-1946
dekiss4@ksu.edu