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**DEKALB COUNTY**

**W. Burrell Ellis, Jr.**  
Chief Executive Officer



**NEWS RELEASE**

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**FOR IMMEDIATE RELEASE**

## **CEO ELLIS ISSUES FRAUD WARNING TO CITIZENS**

### ***“Do Not Become A Victim” While Recovering And Rebuilding From Storms***

**DECATUR** – CEO Burrell Ellis is urging DeKalb citizens impacted by severe storms and flooding to be alert and avoid becoming a victim of fraud during the recovery and rebuilding phase of our community. Citizens who suspect fraud from anyone, including contractors, inspectors, disaster survivors or someone posing as any of these, should call the FEMA Disaster Fraud Hotline toll-free at **866-720-5721**. Complaints should also be made to the DeKalb Police Department and the Governor’s Office of Consumer Affairs.

#### **Citizens should take the following precautions:**

- **Ask for ID.** If someone represents him or herself as a federal employee, such as an inspector, but doesn’t produce identification, resident should ask to see the identification.
- **A FEMA or U.S. Small Business Administration (SBA) shirt or jacket is not absolute proof of someone’s affiliation with the government.**
- **Federal employees** carry official, laminated photo identification. Applicants may receive a visit from more than one inspector or verifier.
- **Safeguard personal information.** Do not give personal information such as Social Security and bank account numbers to individuals claiming to be affiliated with the federal government. FEMA inspectors never require this information.
  - A Social Security or bank account number is requested during the first phone call to the FEMA registration line. On any follow-up calls, a representative may ask for the last four digits of your Social Security number.
- **Beware of people going door-to-door.** People going door-to-door to damaged homes or phoning disaster survivors and claiming to be building contractors could be frauds. If visitors or callers solicit personal information such as Social Security or bank account numbers, they are not legitimate.
  - Note that FEMA Community Relations specialists may visit communities to distribute flyers that mention personal information such as Social Security and bank account numbers. They will not solicit this personal information from disaster survivors – they are providing guidance about what information survivors should have on hand to provide to FEMA when registering.

**(MORE)**

- **Federal workers do not solicit or accept money.** Remember, FEMA and SBA staff members never charge applicants for disaster assistance, inspections, or help in filling out applications. If in doubt, do not give out information, then report people claiming to be government workers to local police.
- **FEMA inspectors** only verify damage. FEMA inspectors do not hire or endorse specific contractors to repair damage.

## **SUGGESTIONS FOR WORKING WITH CONTRACTORS**

**Use reliable, licensed contractors** – Demand to see a license. For more information about a contractor or if you are unsure about the validity of a license, check with the Better Business Bureau and your local or state contractor licensing officials.

**Get a written estimate, and be sure to read the fine print** – Always get estimates from several reputable contractors before making a decision. Always hire a local contractor if at all possible.

**Get references and check them** – Call former customers who had similar work done to determine if they were happy with the work done.

**Proof of insurance** – Make sure your contractor carries general liability insurance, workers' compensation and is bonded. A homeowner could be liable for accidents on the property when working with an uninsured contractor.

**Ask for a written contract** – A complete contract should clearly state all the work to be performed, all associated costs, the payment schedule and obligate the contractor to pay for all materials ordered for the job.

**Permits** – Make sure the contract clearly states who will obtain the necessary permits. Have a lawyer review the contract if substantial costs are involved. Keep a copy of the signed contract.

**Written guarantees** – 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.

**Pay by check** – Avoid paying in advance and making payments in cash if at all possible. A reasonable down payment is 30 percent of the total cost of the project. Remember there is a federal law which requires a three-day “cooling off” period for unsolicited door-to-door sales of more than \$25.

**Canceling a contract** – If you cancel a contract, it should be done within three business days of signing. Send notification of the cancelation by registered mail.

**(MORE)**

**Make final payments only when the work is completed** – Do not sign completion papers or make the final payment until the work is completed to your satisfaction. A reputable contractor will not threaten you or pressure you to sign if the job is not properly finished.

Additional information on making disaster-related repairs or rebuilding after a disaster is available online at [www.fema.gov/rebuild](http://www.fema.gov/rebuild).

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