



The Better Business Bureau® Education Foundation

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HELPFUL NUMBERS

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Better Business Bureau - Business Information	(713) 868-9500
Securities and Exchange Commission	(817) 978-3821
Legal Hotline for Older Texans	(800) 622-2520
FINRA Securities Helpline for Seniors	(844) 574-3577
Attorney General (Consumer Protection)	(713) 223-5886
Public Utility Commission	(888) 782-8477
Adult Protective Services (APS)	(800) 252-5400
Harris County District Attorney (Fraud)	(713) 755-5836
State Securities Board	(713) 426-0336
U.S. Postal Inspector	(800) 654-8896
National Association of Remodeling Industry	(713) 621-6274
State Board of Insurance	(800) 252-3439
National No Call Registration (www.ftc.gov/donotcall)	(888) 382-1222
Report IRS scam call	(800) 366-4484

Phone: 713.341.6141 - 877.468.9222 - Fax: 713.341.6192 - www.bbbhou.org

Serving Harris, Austin, Brazoria, Colorado, Fort Bend, Galveston, Matagorda, Montgomery, Waller and Wharton Counties

CONSUMER SELF-DEFENSE KIT

Houston Public Library	(713) 236-1313
State Board of Medical Examiners (doctor complaints)	(800) 248-4062
State Bar Grievance Committee (lawyer complaints)	(713) 759-6931
Texas Department of Agriculture (bad gasoline)	(512) 463-0012 (713) 921-8200
Houston Fair Housing	(713) 868-8300
Hearing Aids	(512) 834-6784
Texas Board of Dental Examiners	(512) 463-6400
Sales Tax Info	(800) 252-5555
Help with your Bank – Comptroller of the Currency	(800) 613-6743

CREDIT BUREAUS

Free Credit report – 1-877-322-8228 or www.annualcreditreport.com

To place a fraud alert on your credit report:

Equifax (1 year) (800-525-6285) or online www.equifax.com

Experian (1 year) (888-397-3742) or online www.experian.com

Trans Union (1 year) (800-680-7289) or online www.transunion.com

All credit bureaus offer a 7 year victim statement if you can verify you are a victim of fraud.

Identity Theft – FTC hotline (877) 438-4338

OTHER:

www.whealthcare.org

Natalie Denberg - study on “Why so many seniors get swindled” University of Iowa

Duke University study—<http://www.rld.state.nm.us/securities-division/elder-investment-fraud-financial-exploitation-prevention-program-1.aspx>

To keep your credit information from being sold to companies by the credit bureau call:
(888) 567-8688.

Scammer's Top 10 List of 2021

From the classics to the innovative, this top ten list includes the most popular scams and fraud schemes of the year with some new additions to look out for in the coming months!

#10 Stealing From the Grieving: Widows/widowers are told that their spouse had outstanding debts. Sometimes, the scammer may appear at the victim's doorstep with a pay-on-delivery package that was supposedly ordered by the deceased. The con artists find widowed spouses by browsing public obituary listings or snooping at funeral homes.

Recommended Action: Do not make a fast decision and open your pocket book. Research the company to see if they are legitimate (call the BBB). Request a copy of the contract. If you do actually receive the contract, review it with a professional. Scammer will even throw together a fake contract; watch out for mistakes in grammar/spelling and a sloppy signature.

#9 Unneeded Repairs: Scammers case a neighborhood looking for elderly residents and knock on the door posing as handymen. They might find you after a natural disaster. These criminals will point out a few things that they insist need repair. Payment may be demanded up front, and if the work is done at all, it's often unlicensed and sloppy. Homeowners stand to lose the upfront payment and face damage to their property due to shoddy workmanship.

Recommended Action: Before making home repairs do your homework, don't make a fast decision. You should ask for references, licenses, insurance and get three written estimates. Don't let the repairman start work until you have a signed contract. And don't pay by cash or wire transfer.

8 Bank Fraud-Prevention Scams: Fraudsters sometimes claim to be calling from a bank's fraud-prevention department and request information such as a credit card security code or expiration date. Victims face the immediate loss of money from their accounts, and even identity theft.

Recommended Action: Never share personal or financial data. Even if the caller ID looks like it's from a bank, don't be fooled. They already have your information on file. Contact your bank directly.

#7 Go Phishing: Phishing (pronounced fishing) may sound like a relaxing way to spend your day, but this scam is anything but that. You may get an email that looks to be from a friend, with a generic subject and attachments, but beware! The email is probably not from someone you know, and the attachment could actually be a virus set to download to your computer when you open it.

Recommended Action: If the sender's name is familiar, be sure to hover your cursor over their name to reveal the actual sender's email address, and if you are still unsure, call that friend or family member directly to see if they did, in fact, email you. Do not respond. Simply, delete the email.

#6 FAKE Sweethearts/ Relatives: Romance scammers contact their victims through online dating websites or social media. Not all contacts may be a love interest; instead a long lost relative will contact you, needing financial assistance. No matter the case, once a relationship is established, the scammer will dupe the victim out of money, usually for an "emergency."

Beware of becoming a victim in a money mule scam. A money mule is someone who transfers or moves illegally acquired money (money laundering) on behalf of someone else. Money mules add layers of distance between crime victims and criminals, making it harder for law enforcement to trace the money trails.

Recommended Action: Always be wary about the personal info that you post online. Fraudsters read social media and troll the most reputable websites. If you develop a relationship with someone you meet online/telephone, research their identity (scamsurvivors.com or Tin Eye). Even if you've been given a check to cover the amount you're wiring, never or send money or gift cards to anyone you have not met and do not know personally.

#5 Two In ONE - Fake Government Agencies: Scammers will impersonate Social Security and Medicare.

Social Security Scam: The caller says: "To avoid initial appearance before the magistrate judge that will lead to your Social Security number suspension, your case number is..... For more information on your case, please call our investigations department immediately."

Recommended Action: Your Social Security number cannot be suspended, revoked, frozen or blocked. Don't wire money or send gift cards to someone you don't know. Don't return the call! Instead call SSA's main number at (800) 772-1213.

Medicare: You may see advertisements on television that encourages you to call and order "free" Medicare-covered braces or medical equipment or you may get an email or see on Facebook that you can now receive a COVID 19 Senior Care Package or COVID 19 vaccine kit.

Recommended Action: Never provide personal info or your Medicare number over the phone. Medicare will NOT call you. Be sure to keep an eye on your Medicare Summary Notices to catch such errors, abuse, and FRAUD. **Report any suspicious behavior to the Texas Senior Medicare Patrol at 888-341-6187.**

#4 Tech Support Scam: You get a call or a pop-up on your computer claiming to be from Microsoft (or Norton, or Apple) about a problem on your computer. They say if you give "tech support" access to your hard drive, they can fix it.

Recommended Action: Never click on pop-up links. Never do business with a "tech support" company who contacts you over the phone or Internet. Change your email and social media passwords and beef up your security by creating hard to crack passwords. Choose passwords that are easy for you to remember but difficult for others to guess.

#3 The Grandchild Hook:

This scam has been around for years but now there is a twist! Instead of requesting money for an "emergency" your "grandchild" will need money for rent or food due to losing their job during COVID 19. Also, they may need new clothes and shoes for a job interview.

Recommended Action: Do not send money or buy gift cards!! Ask the caller for the family "code word" even if you don't have one (but get one soon). BEWARE.....there is now new technology being used that makes the caller sound just like your grandchild. It's not them!!

#2 Robocall Scams: In 2020, 60% of all calls to mobile phones were fraudulent. Robocalls will always give you the option to be removed from their call list by pressing a certain number. **Hang up** and do not press anything! This will only confirm that there is a live person on the other end of the phone and they will keep calling back.

Recommended Action: Don't answer phone calls from numbers you don't recognize! Set up your first line of defense against Robocalls on all your phone lines. You can purchase call blocking devices for your landline or find out if your home phone provider offers free robocall-blocking services. Similarly, you can check with your wireless carrier about call-blocking/spam protection services offered directly from the manufacturer or third-party apps. Many are free.

And the top **Scam of 2021:**

#1 COVID 19 Scams: Scam artists may call, post, email, and text to promote false information about:

- bogus prevention medication in order to obtain your personal information and your money
- fake calls from Medicare offering a COVID 19 Care Package to obtain your Medicare number
- reserve your COVID 19 vaccine, pay a fee to have your name on the list

Recommended Action: DO NOT OPEN any communication (text/email/social media) claiming to have news about COVID 19 or offering early access to the vaccine. No one from a vaccine distribution site or insurance will call you asking for your Social Security number or your credit card/bank account information to sign you up for the vaccine. If you see ads touting prevention, treatment, or cure claims for the COVID 19, **IGNORE THEM.**

When in doubt, check it out, and contact the BBB Education Foundation for more information at 713-341-6141

Tips on Hiring a Remodeling Contractor

Remodeling your home or business can be an exciting experience; however, hiring someone to renovate and update the space can be stressful. Choosing the right contractor can make or break a project. Interview three or more contractors to weed out subpar remodelers. Receive a minimum of three estimates in writing.

What You Need to Know

- It's always good to look to family, friends, coworkers and even acquaintances whenever you're looking to hire anybody, but especially contractors. The more information you can get about a contractor the better, and these people will likely be able to supply you with the pertinent facts.

Step 1

Find a local contractor by asking for referrals from friends and family members who have recently finished a similar project. Check with the local home builders association, chambers of commerce and the Better Business Bureau for recommendations. Call interior designers or decorators for contact information of remodeling companies. You can also check with The National Association of the Remodeling Industry for local members.

Step 2

Call several contractors by telephone to perform an initial interview. Listen to the contractor's phone demeanor. Do they sound pleasant and interested in the project? Inquire about the contractor's schedule; many contractors are booked weeks to months in advance. Request background information about the contractor, including how long he has been in business and where he learned his craft or skill. Describe your project in detail and ask if he has worked on similar projects. Determine if you would like to meet with the contractor. Schedule two to three in person interviews. Remind contractors to bring a reference list including the type of project and contact information.

Step 3

Meet the contractor at the remodeling site. Discuss the most important aspects of the job. Talk in greater detail about the contractor's experience and education. Ask if the contractor works with employees. What type of training do the employees have? Will the contractor also be on the job site, or will he simply manage the employees and routinely check in? Inquire about the type of work schedule the contractor usually follows. Remember to check if the contractor is working legally. Ask to see certificates of insurance.

Step 4

Be sure to ask about each contractor's expertise with your particular remodel. If you are renovating a kitchen or a bathroom, these projects require relationships with plumbers, electricians, and specialty contractors that can help your dream become a reality. Try to pry as many tips and ideas as you can that will help you identify how each contractor would manager your remodel.

Step 5

Check the contractor's references. Call the reference list, and inquire about the completed project. Ask when the previous client had hired the contractor and if the project was completed on time and within the specified budget. Where did the listed reference learn about the contractor? Would the previous client recommend the contractor?

Step 6

Review the contract. Read all the fine print. Remember it is okay to take a few days to review the contract; a decision does not have to be made on the spot. Include a time frame when the project will be started and completed. Receive all changes to the project in writing.

Tips & Warnings

- Do not make a rushed decision when hiring a contractor. Take time to interview several contractors, and review all contractors prior to making a decision.
- Always check to see if the contractor has the appropriate insurance. Damage can happen during a remodeling project from paint spills to scraped hardwood floors. Make sure your home or business is covered in case of any accidents that occur.
- When crafting your contractor agreement, agree to as small of a down payment as possible and never pay more than a third of the overall cost of the project upfront. The final payment shouldn't be made until after the contractor has to complete the job and you are satisfied with the work.

BEFORE doing business with anyone, call or go online to the Better Business Bureau at 713-868-9500, or www.houston.bbb.org.



Finding a Repairman

www.houston.bbb.org
713-868-9500

Department of Licensing and Regulation – 713-924-6300
www.license.state.tx.us

Plumbing Examiners – 512-936-5200 or 800-845-6584
www.tsbpe.state.tx.us

Harris County Clerks Office
www.cclerk.hctx.net

Montgomery County Clerks Office
<http://co.montgomery.tx.us/cclerk/>

Texas State Comptroller's Office
<https://mycpa.cpa.state.tx.us/coa/Index.html>

Pest Control Board – 512-305-8250 or 866-918-4481
www.spcb.state.tx.us

Swimming Pool/Spa Inspection & Permits – 832-393-5100

National Assoc. of the Remodeling Industry (NARI) – 713-621-6274
www.narihouston.com

Candy Twyman – 713-341-6141
ctwyman@bbbhou.org

Better Business Bureau (nationally)
www.bbb.org



DON'T LET DISASTER STRIKE TWICE!

Check before getting repairs made.

The damage caused by natural disasters such as hurricanes, can often bring out the best in people, as strangers reach out to help others in need. Unfortunately, the aftermath of a crisis also brings out persons who take advantage of those who have already been victimized.

Don't let disaster strike twice. Watch for these post-disaster red flags!

- Be wary of strangers who are *too* willing to help, but need your bank account number or Social Security number.
- Be wary of door-to-door workers who claim your home is unsafe to live in. If you are concerned about possible structural damage, call the City of Houston at 311, or the Area Agency on Aging (713) 794-9001 for assistance.
- Do not be persuaded to make decisions that you are uncomfortable with or being pushed into making an immediate decision.
- Be wary of door-to-door repairmen, who are willing to give you a "good" deal, yet they are from out-of-town or out-of-the city.
- Any promises made orally should also be in writing.
- Review all documentation before any payments are made and before signing the dotted line. Also, do not sign off on or pay for work until it is totally completed and you are satisfied.
- Beware of fly-by-night repair businesses soliciting work in unmarked trucks. A five-year warranty isn't worth much if the consumer can't track down the company that issued it.
- Be suspicious of door-to-door workers who use scare tactics to get the job. Check to see if the company's name is on the worker's truck and a local address and phone number (not cell phone) are listed on a business card. Check to verify this information in your phonebook or through the BBB (713) 868-9500.
- Make sure and get an itemized contract that includes what materials are to be used, when the work is to begin and be completed, breakdown of costs and payment schedule, and a detailed description of the necessary work. **Never pay CASH!**

Call: 713-868-9500

www.bbbhou.org

It is Illegal For Contractors to Pay Any Portion of a Deductible

If you are ever approached by a company promising to save you your insurance deductibles on storm damage related repairs, beware. While special offers to save deductibles may seem enticing to homeowners, they may be considered insurance fraud. In Texas, it is illegal for your contractor to pay any portion of your deductible.

At the BBB we often see these offers after a major storm event. A good example would be a roofing company knocking on homeowner's doors offering to install a "free" roof after a hail storm.

During such a transaction, the contractor will normally offer to handle all paperwork with the insurance company and waive or discount the homeowner's deductible. Instead of submitting a bill for the replacement cost of the roof, the contractor includes the amount of the homeowner's deductible.

In other instances contractors may use an advertising agreement to trade for the deductible. That, too, can be illegal.

The BBB of Greater Houston and South Texas is making a special effort to inform the public about this scam because it is one of the few scams in which both the perpetrator and the consumer could be equally guilty of fraud.

The BBB offers the following tips for homeowners who are approached by storm contractors:

Never agree to any offers for free repairs. As a policyholder, you are responsible for your own deductible.

Beware of possible scams. Watch out for contractors in unmarked trucks or for companies requiring advance payment. Don't succumb to high-pressure techniques, such as notices that the price is good for one day only.

Try to verify the business' true identity. Get a business card and a physical location of the company. It is always better to deal with well-established businesses in the area than those that come in from out of state and may not be around to honor warranties.

Consider seeking a second opinion. If a roofer tells you there is damage to your roof, be sure there actually is damage before filing a claim.