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BEWARE OF FLY-BY-NIGHT CONTRACTORS

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Across the country each year, many people become victims of tornadoes, earthquakes, floods, hurricanes or wildfires. These natural disasters directly impact the U.S. economy for billions of dollars annually.

One of the untold costs associated with disasters are those losses due to fraud. Often "fly-by-night" contractors appear and further victimize the disaster victims by swindling them out of their precious and often limited resources. Here's a warning from home builders that may save you from another disaster: unscrupulous contractors.

Some signs to remember that should make you see red:

- You're told that on this job, a contract "won't be necessary."
- You're asked to pay for the entire job "up front" — or pay cash to a salesperson instead of a check or money order to a company.
- You are confronted with scare tactics, intimidation or threats.
- You're told you've been "chosen" as a demonstration project at a special, low price.
- You're told a "special" low price is good only if you sign a contract today.
- The contractor won't give you reference — or the references can't be located.
- You can't verify the contractor's business address.