• Assignment of Benefits (AOB): This agreement transfers all insurance claim rights and benefits to a third party, and gives them the authority to collect insurance payments without your involvement. Be aware that if a contractor overcharges for work the insurance company deems excessive, you will have to pay the difference. In extreme cases, a lien can be placed on your home. Do research or contact a lawyer before signing an AOB. You DO NOT have to sign an AOB in order to get work done on your home.

• Price gouging: It’s illegal to take advantage of consumers during a disaster or disaster recovery period. If you suspect price gouging has happened, call the California Attorney General’s office at 1-800-952-5225.

• Advance fee loan scams: Beware of loan brokers who offer a guaranteed loan with an up-front fee.

WHAT ARE MY RIGHTS?
• You can cancel the home repair contract by sending a letter within three business days, if the contract was signed in your home or somewhere other than the contractor’s permanent place of business.

• You can cancel the financing by sending a letter within three business days, and maybe even later, if your home is used as security for the loan.

• If you think your contractor or lender is committing fraud, notify the police, the local consumer protection agency, the California Attorney General, and state or city office of banking.

• You may be able to pursue legal action under state or federal regulations.

Review the documentaries on the sheet provided to assure you do not become a victim of home repair fraud.

GETTING BIDS & SELECTING A CONTRACTOR

<table>
<thead>
<tr>
<th>Contractor #1</th>
<th>Contractor #2</th>
<th>Contractor #3</th>
</tr>
</thead>
<tbody>
<tr>
<td>I saw proof of the contractor’s license, insurance and bond, and confirmed with the state.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I checked for complaints about the contractor.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The contractor gave me a detailed and itemized written bid that describes work to be done, materials, labor charges, with start and end dates.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The contractor gave me references that I have verified.</td>
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</tr>
</tbody>
</table>

TIP: Never pay for the entire job up front or allow a contractor to get paid directly from the loan without your specific approval. If the contract allows the contractor to get partial payments as work progresses, the contract should specify that the lender can make the payment only after you and the appropriate local inspection authority are satisfied with the work.

BEFORE SIGNING THE CONTRACT

Before you sign a contract, be sure it includes:

- Detailed description of the work to be done that itemizes labor and cost of materials to be used.
- A provision that the contractor will get all necessary permits. Release of lien from all parties.
- Warranties on materials and workmanship. Release of Lien from all parties.
- Your right to cancel in three business days if contract is signed at your home.

TIP: Stipulate in your contract that before any payment is made, have ALL contractors, suppliers, subcontractors provide you with a Release of Lien. And before you make final payment, obtain an affidavit from your contractor that specifies all unpaid parties and provides you with final releases from these parties. Before signing contract, consult a legal professional.

CONTACT INFORMATION
For questions or additional information about AARP California’s legislative priorities, please contact us at casacramento@aarp.org.

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GETTING BIDS & CONTRACTORS’ INFORMATION

If you compare at least three contractor’s prices, you may find a better deal. When you compare, be sure all the bids are for the same job and use the same quality materials. Remember, the lowest bidder may not be your best choice.

IMPORTANT DISASTER REPAIR ADVICE

PHONE NUMBERS
CALIFORNIA GOVERNOR’S OFFICE OF EMERGENCY SERVICES (CAL OES)
For State & County Emergency Management Specifics ..................................................1-916-845-8510
FEMA
Federal Emergency Management Services ................................................1-800-621-FEMA (3362) or TTY: 1-800-462-7585
THE CALIFORNIA CONTRACTORS STATE LICENSE BOARD (CSLB)
For Checking Contractors’ Licenses .................................................................1-800-321-CSLB (2752)
CALIFORNIA ATTORNEY GENERAL’S OFFICE
Price Gouging Hotline ..........................................................................................1-800-952-5225
CALIFORNIA DEPARTMENT OF CONSUMER AFFAIRS HOTLINE
General Consumer Problems ..............................................................................1-800-952-5210
AARP FRAUD WATCH NETWORK HELPLINE
Talk to a volunteer trained in how to spot and report fraud..............................1-877-908-3360
A MESSAGE FROM AARP CALIFORNIA STATE DIRECTOR NANCY McPHERSON

Wildfires are a fact of life in California, but we’ve never seen anything like the devastation of the past two years. Millions of Californians have been affected, from breathing unhealthy air to losing their homes, and even losing loved ones. These fires have brought unprecedented sorrow and hardship to Californians of all ages — but particularly to older Californians, who sadly represent a large portion of the fatalities caused by these fires.

Recovery will take years. But as Californians rebuild their homes and lives, AARP will be with them every step of the way.

That’s why we’ve assembled this information. AARP is committed to equipping older Californians and their families with information and tools to help them avoid fraudsters who prey on disaster victims, as well as helping victims and their families find and connect with the resources they need to recover and rebuild.

Please share this important information with anyone who may benefit from it. Despite these difficult times, I know that Californians will continue working together to build a brighter future for their families and their communities.

NANCY McPHERSON
AARP CALIFORNIA STATE DIRECTOR

PUTTING THINGS BACK TOGETHER

Advice on disaster repair. Get the facts before a bad contractor or loan gets you.

Your home is worth a lot to you... but dishonest home contractors see the value in it, too. After disasters, people spend billions of dollars for home repairs. Usually the work is done well, but each year many homeowners are victims of poor, overpriced, or never-completed work. Some people posing as home repair specialists are simply con artists looking for easy money. Others are front men for predatory lenders.

If you are planning on making repairs to your home, it is important to pick the right contractor and the right financing. Here’s how...

WHERE DO I MAKE CLAIMS?
• Report Loss and File Claims: If your policy or claim information was lost or destroyed, please visit cdiapps.insurance.ca.gov/propertylocator or call CA’s Department of Insurance Consumer Hotline at 1-800-927-4357 and ask for assistance.
• Apply for FEMA Disaster Relief: Contact FEMA if your home was damaged or destroyed. Call 1-800-621-3362 to apply for housing assistance.
• Find Emergency Centers: There are established emergency centers in each county where government and community organizations are located to help. Call 1-800-342-3557 to find the center closest to you.
• Employment and Unemployment Claims: If you have lost your job due to a disaster, you may apply for Disaster Unemployment Assistance. There is also temporary work cleaning up the debris. In both cases, call FEMA at 1-800-621-3362.
• FEMA Application and Inspection: There are no fees for this service.
• Keep Records: Document all contacts and dates related to claims, inspections, names, etc.

WHAT NEEDS TO BE DONE?
• You are likely very anxious to get your life back to normal as quickly as possible. Don’t take actions too quickly that you will regret later.
• Write a detailed description of the work you want done, including the quality of materials, brand names and model numbers you want to be used.

WHAT IF I NEED TO BORROW MONEY FOR THE JOB?
• If you need to finance the work to be done, know how much you can afford to borrow and repay. Make a budget and stick to it.
• Be cautious of financing offered by the contractor. Dishonest mortgage brokers and contractors often work together to take advantage of homeowners.
• Get several estimates for the financing, apart from the contractor’s estimate.
• Ask a lawyer or housing counselor to explain all the terms of the financing agreement.

HOW DO I FIND A RELIABLE CONTRACTOR?
• Get recommendations from friends, family and neighbors.
• Check with the local consumer protection office or Better Business Bureau to see if there are any complaints against the contractor. But remember, even if there have been no complaints filed, that is not a guarantee of reliability.
• Have the contractor prove that he or she is licensed, bonded, and has insurance, and with the California Contractors State License Board at 1-800-321-CSLB (2752)
• Get two or three written estimates that give specific details about the work to be done, materials, labor charges, and start and finish dates.
• In general, a contract should spell out who does what, where, when, and for how much. Whether it is the purchase of services, materials or goods, READ ALL CONTRACTS CAREFULLY! Wait until the job is completed and all inspections passed before you make the final and complete payment.
• Keep track of all estimates, contracts, repairs and dates of work completed.

HOW DO I PROTECT MYSELF FROM CRIME AND SCAMS?
• ID theft: Scammers will use a disaster to obtain your personal bank account, Social Security, credit card information. When giving personal data, make sure you initiated the contact or call.
• Door-to-door or telephone solicitations: Be highly suspicious of any individuals going door to door or calling with fund raising efforts, home repair scams, phony inspections, etc. Representatives of real companies or organizations will always show identification and no cash is required.