



NEWS RELEASE

Orange County Fire Authority
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Subject: OCFA Warns of Potential Charity Scams and Price Gouging

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The Orange County Fire Authority (OCFA) would like to warn all residents of potential charity scams and price gouging in conjunction with the on-going wildfires in Orange County and throughout Southern California.

“Residents need to be aware in this time of crisis that unfortunately some people like to take advantage of others,” said OCFA Battalion Chief Kris Concepcion. “The OCFA wants people to know that there are laws and other legal avenues that are in place to protect everyone.”

Specifically, residents need to be aware of the following:

DEBRIS-CLEARING SCAMS

This scam involves individuals who offer to remove debris from your property and then either, take your money and remove nothing or take your debris and dump it somewhere else in your community. Be sure you know where the debris is being taken and provide payment only after the job is completed.

PRICE GOUGING

It is illegal for businesses to increase the price of essential goods and services by more than 10 percent after the Governor declares a state of emergency. These goods include food and services, goods or services used for emergency cleanup supplies, medical supplies, home heating oil, building materials, housing, transportation freight and storage services and gasoline and other motor fuels. Price gouging should be reported to the State Attorney General’s Office at (800) 952-5225.

CHARITY SCAMS

Charity scams often happen during major emergency incidents when individuals ask for donations for a fictitious charitable organization then take the money for themselves. Everyone wants to help, but don’t be fooled. Give to charities you are familiar with that you know work with disaster victims like the American Red Cross. Beware of telephone solicitors who are unwilling to give their name and call back number or who will not send written materials. Never give money to anyone who is sent to pick it up.

LOOTING

During a state of emergency, looting is a second-degree burglary—a crime punishable by up to three years in state prison. Beware of looters and report any looting to your local law enforcement agency.

HOMEOWNERS INSURANCE

Residents who have lost their home or have a damaged home should immediately contact their insurance company. Your policy may provide, among other things, reimbursements for temporary lodging and meals. If you feel your insurance company is not dealing fairly with you, you should contact the Department of Insurance Consumer Protection Hotline at (800) 927-HELP.

INSURANCE ADJUSTERS

Individuals who have a damaged or destroyed home should contact their insurance company adjuster first and obtain a written estimate of the damages and the cost to complete the repairs. This estimate will help you negotiate with contractors. If you disagree with your insurance company adjuster, you can always hire a public adjuster or attorney. If you hire a public adjuster, make sure they are licensed by calling the Department of Insurance Helpline at (800) 927-HELP. If you have complaints about how your insurance company is handling your claim, you can also contact the Department of Insurance Consumer Helpline.

CONTRACTORS

Contractors must be licensed and contracting without a license during a declared state of emergency is a felony crime. Ask to see their pocket license and a second photo ID and verify that the license number matches the contractor you are dealing with. A contractor cannot collect more than \$1,000 or 10 percent of the contract price, whichever is less, as a down payment for home repairs. Payments should not get ahead of completed work and final payment should not be paid until the work is fully completed and all subcontractors' and suppliers' liens have been released. Make sure the contractors carry workers' compensation and liability insurance and if in doubt, obtain a certificate of insurance from the contractor and verify with his carrier.

UNSCRUPULOUS LENDERS

Never sign away the equity in your home over a promised loan or repair and avoid quick home equity loans without knowing who you are doing business with. If you have credit problems and need quick money, avoid credit repair companies who promise to repair your credit for a fee and then disappear.

WATER TESTING

A common scam in water testing is to have an individual or group of individuals try to sell you overpriced or useless water-treatment devices by offering to test your water for free and then falsely declaring it to be unhealthful. If you are on the public water system, your local water utility office can tell you about water safety problems and what to do. The county health department can answer questions about private wells. You should know that no single device can solve every water quality problem. Remember that if you buy an expensive unit, state law prohibits liens on homes for the sale of such devices.

MOVING COMPANIES

Before signing a contract with a moving company, call the California Public Utilities Commission at (800) 877-8867 to find out if the company is licensed. You can file a complaint online at www.cpuc.ca.gov or call (800) 366-4782.

The following information is provided to assist you in obtaining further information or reporting suspicious activities:

Orange County District Attorney's Office
401 Civic Center Drive West
Santa Ana, CA 92702
714 834-3600

California Department of Insurance
1495 Pacific Highway, #400
San Diego, CA 92101
Helpline: (800)-927-HELP (4357)

Contractors' State License Board
P.O. Box 26000
Sacramento, CA 95826
www.clsb.ca.gov

If you need information regarding a charity, contact:
California Attorney General's Office
Registry of Charitable Trusts
110 West "A" Street, Suite 1100
San Diego, CA 92101
(619) 645-2001

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The Orange County Fire Authority is a joint powers authority that serves more than 1.3 million residents in 22 cities and the unincorporated areas of the county.