

Landlord/Tenant

If most of your rental unit has been destroyed, you may choose to end the lease or rental agreement before its term expires. To do this, send the landlord a letter by certified mail, return receipt requested, telling him/her that you are terminating the lease or rental agreement. Keep a copy of the letter.

If part of your rental unit has been destroyed, you may choose to remain in it while it is being repaired. You may be entitled to a reduced rent.

If your rental unit has been completely destroyed, the lease or rental agreement terminates automatically. You are not liable for any rent after the month when the unit was destroyed.

The landlord must return your entire security deposit within three weeks (minus any rent that is due and unpaid at the time the unit was destroyed).

Even if the rental unit has been completely destroyed, you normally are not entitled to a refund of rent that you paid in advance, including rent for the month when the unit was destroyed.

Insurance adjusters

It's not uncommon to meet up with a roving insurance adjuster following a disaster. So, is the adjuster real or a phony? Find out by contacting the California Department of Insurance online at www.insurance.ca.gov or by calling 1-800-927-4357

Charity Scams

Following a disaster, it's common to hear several pleas for donations. A charitable scam occurs when donations to "worthy charitable causes" end up in a scam artist's pocket.

Many bogus charities have names that sound similar to long-established charities. Do not be fooled. Give to charities you are familiar with that work in disaster assistance, such as the Salvation Army and 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 material. Never give money to anyone sent to pick it up. Be wary of out-of-state organizations, especially if their only address is a P.O. Box.

You can check out charities through the California Attorney General's Web site: <http://caag.state.ca.us/charities/>

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**A service provided by the California
Consumer Affairs Association (CCAA) and
member consumer protection agencies
www.ccaa-net.org**

The CCAA members are state, federal and local consumer protection programs located in California, including local District Attorney Offices, Federal Regulatory Agencies, and consumer organizations. The organization provides training to its members and consumers on legislation, public policy, and current and emerging fraud.

Avoiding One Disaster After Another

**Don't be the victim of
a disaster-related scam!**



Any large-scale disaster – whether it's caused by an act of nature or terrorism – is followed by a period devoted to rebuilding. However, it's also a period when scam artists multiply and unscrupulous business people raise their prices.

Fortunately, protections for California consumers continue and even expand following a disaster. Understanding your rights before a disaster strikes is vital to easing the task of rebuilding your life.

Here is some information you need to know now...

Contractors

Contractors must be licensed in California. Ask to see their pocket license and a second photo identification.

Under state law, 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 cost more than \$500.00. (Contractors can collect more than this if they supply a performance and payment bond or provide similar protection against loss.) Payments should not get ahead of completed work. The final payment should not be paid until the work is fully completed, all subcontractors' and suppliers' liens have been released, and the work has been approved and inspected by the appropriate city or county building department.

Make sure the contractor carries workers' compensation and liability insurance coverage. Call the insurer to verify. If the contractor is uninsured, you may be liable for accidents or damage. Make sure all verbal promises are in your written contract. Specify materials, material costs and completion dates.

Remember, don't be rushed or pressured. Beware of scare tactics. And before you hire any contractor, check out the license number at www.cslb.ca.gov or by calling (800) 321-2752.

Moving Companies

Before signing a contract with a moving company, call the California Public Utilities Commission at 1-800-877-8867 to find out if the company is licensed. File a complaint online at www.cpuc.ca.gov or call 1-800-366-4782.

Advance Fee Loans

You might need a loan quickly following a disaster to rebuild your home or business, but don't be tempted by promises of "guaranteed" loans:

- Ignore any ad – or hang up on any caller – that guarantees a loan in exchange for an advance fee. Legitimate lenders don't "guarantee" or say you will receive a loan before you apply, especially if you have bad credit or no credit record.
- Don't pay for a promise. It's illegal for companies doing business by phone to promise you a loan and ask you to pay for it *before* they deliver.
- Licensed lenders may charge a processing fee, but they don't guarantee in advance that you'll qualify for a loan. Either the Department of Corporations or Real Estate licenses lenders. Check out the license.
- Some sellers falsely promise low-interest government loans. Verify their credentials, and check with the government agency to make sure the loans are really available at the terms promised.

Health Threats

Health threats can stem from environmental hazards such as mercury dumped from industrial uses. It can also be linked to terrorism, such as the release of anthrax, plague, smallpox, Sarin nerve gas, or Ricin.

If you believe that you have been exposed to a biological chemical agent, or if you believe an intentional biological threat will occur or is occurring, contact your local health department, law enforcement agency or the State Office of Emergency Services online at www.oes.ca.gov

Price Gouging

After the Governor declares a state of emergency, it is illegal for businesses to increase prices of essential goods and services by more than 10 percent unless they can prove it was due to an increase in their supplier's price. The prohibition on price gouging after a disaster applies to food, emergency and medical supplies, gasoline, repairs, and reconstruction.

If you suspect price gouging, save your receipt if possible and contact the California Attorney General's Office at (800) 952-5225.

Water Testing

Fraudulent firms may 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 unhealthy. If you're on the public water system, your local water utility office can tell you about water safety problems and what to do. Your county health department can answer questions about private wells. You should know that no single device could 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.