

Senior Safety

1. Avoid get rich quick schemes. If it sounds too good to be true, It probably is.
2. No honest deputy or bank employee will ever ask you to take money out of your account, or ask for the secret code to your computer card. If anyone asks you to do so, talk to the bank manager or to a deputy or supervisor that you know.
3. Never allow someone to look over your shoulder while you use your ATM, debit, credit or other computer card or secret code or account number.
4. Read and understand a contract before you sign it. A reputable vendor will not rush you.
5. Avoid buying from door to door salesmen. It is best to deal with a local businessman that you know and trust.
6. Do not be afraid or intimidated by a salesman. Do not be pushed into anything. Any genuine deal or contract can wait a few days for you to check it out. If you are told "Today Only", pass it up.
7. Do not enter a contest or accept free gifts or prizes unless you clearly understand any strings that go with it.
8. Never pay for something you did not order or do not want. If anyone says that a deceased loved one has ordered something, check it out, or simply say that you will not accept delivery or make payment.
9. Never carry large sums of money. Use direct deposit. Pay your bills by check.

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10. Buy insurance from someone you trust. Buy only what you really want, need and can afford.
11. Carry your purse up under your arm and inside your sweater or jacket. Do not carry unnecessary items in your purse. Use a fanny pack instead of a purse if possible.
12. Travel, walk, or park in well-lit areas and with a friend, if possible.
13. Keep your car in good repair. Always lock your doors. Store packages and valuables in the trunk or out of sight.
14. Have a home security survey done on your home. Contact the Sheriff's Office Crime Prevention Unit for help.
15. Make your home look occupied when you leave. Put lights on dimmers. Have friends or family pick up mail, newspapers, and cut your grass.

How to Avoid Home Improvement/Home Repair Fraud

Most of us want to stay in our homes as we get older. One way we can stay in our homes is to make sure our home changes as our physical needs change. A few simple changes inside and outside our home can make it safer, more convenient, and more comfortable and help us to enjoy living in our home longer.

Unfortunately, in attempting to do the necessary home repairs and modifications, too many seniors fall prey to incompetent or fraudulent home repair contractors. The result can range from poor workmanship, missed deadlines and cost overruns to job abandonment or failure to do the work at all. Once your money is taken you probably will never see it again.

Most home improvement contractors are hard-working, honest business people. Here are some tips on recognizing home repair scams and finding a competent, trustworthy contractor who will do your home repair or improvement work at a price you can afford.

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Telltale signs of a home repair scam

- Strangers coming to your door offering to do repairs—often arriving in an unmarked truck or van.
- Door-to-door salespeople claiming: "We've just finished a job nearby and have material left over, so we can do your job for half the price."
- A Post Office Box with no street address, or a telephone number that is just an answering service.
- High-pressure sales tactics; Trying to rush you into making decisions.
- Refusal to give you a written estimate, contract or references.
- Requirements for a large down payment.

If this happens to you, do not do business with these contractors and report them to the Sheriff's Office and the Better Business Bureau immediately.

Tips on Finding a Competent, Honest Contractor

- Do your homework. Find out what work your project requires. If you know in advance what you want done and what you can afford, you are less likely to be the victim of high-pressure sales.
- Shop around for a contractor. Ask for recommendations from people you know and trust, such as friends, neighbors, and relatives who have had work done on their homes. It's usually better to find a reputable local contractor who will be around later if adjustments are needed. Don't rely solely on advertisements to choose a contractor. Don't believe everything you read or hear.
- Get at least three written estimates. Make sure you give all contractors who bid on the job the same exact specifications.
- Ask for a list of previous customers who have had similar work done. Since some fraudulent contractors may give fake references, be sure to ask the references lots of questions. If possible, try to inspect the work.
- Ask to see the contractors license and insurance certificate and check to see if they are valid. On major projects involving subcontractors, ask the contractor to post a bond or provide you with a lien waiver to protect you if the contractor fails to pay his subcontractors. Ask the contractor to apply for a building permit in the business name of the company.
- Always get a written contract including all work to be done, the total price, quality of materials to be used, warranties or guarantees, a start and finish date, and whose responsibility it will be for trash removal. Be sure to examine the contract closely before signing it. Remember that if you sign it at home, you have three business days to cancel it.
- Set up a schedule of payments and avoid a large advance payment. Make payments regularly as the job progresses, but don't make your final payment until the work is completed to insure that it is done right. For smaller jobs, it's best not to pay anything until after the work is completed to your satisfaction.
- Keep careful records. Keep a file with all papers related to the job.

For further information contact the Greenville County Sheriff's Office Crime Prevention Office at 422-2036