

Ohio Attorney General's
Consumer Advocate Newsletter
Keeping Consumers Safe and Informed



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Watch out for weather-related scams

With spring and summer come the potential for severe weather in Ohio. Storms, tornadoes and related flooding can cause significant damage — and open the door for scammers to take advantage of vulnerable homeowners. That's why it's all the more crucial to research businesses before hiring a contractor following destructive weather.

Signs of a home-repair scam

Do you know how to spot a home-repair scam? There are some tell-tale signs. Beware of a contractor who:

- Pressures you to act immediately.
- Asks you to pay with cash or a prepaid money or gift card.
- Requests that you send money in advance to secure a loan, a grant or FEMA funds.
- Asks for personal information.
- Demands a large down-payment.

Scammers often exploit unsuspecting homeowners by demanding a large amount of money in advance, only to take the money and run. Others may perform the work, but it's substandard. Either way, homeowners are left still facing costly home repairs.

It's important to thoroughly vet potential contractors by:

- Researching a business before signing any contract. Obtain the contractor's name, address and phone number, and check the company's history with the [Ohio Attorney General's Office](#) and the [Better Business Bureau](#). You can also search for any [previous lawsuits](#) filed by the Attorney General's Consumer Protection Section.
- Avoid hiring a contractor who refuses to provide proper identification, does not have a permanent place of business, cannot provide references or insists on a large payment before work begins. If your local government requires a license, ask to see the contractor's license.
- Get written estimates — preferably from more than one contractor. Refuse to do business with any company that won't provide a written estimate.
- Get promises or guarantees in writing. Keep contracts in a safe location in case you need to reference them.
- If possible, pay by credit card, which provides greater protection than cash or a check. If the contractor fails to perform work, contact your credit-card company as soon as possible.
- Be cautious of anyone who knocks on your door and wants to begin working immediately. Businesses that solicit you at your home must provide a three-day "right to cancel"; they should not begin the work for at least three days.

To further protect yourself:

- Do *not* make a large down payment. Instead, pay in increments – for instance, a third of the cost at the beginning of the job, a third after half of the work is completed to your satisfaction, and the final third at job completion.
- Look for the red flags of a traveling scam artist. If a contractor claims to have leftover materials from a nearby job or offers unbelievably low prices, be suspicious. Keep your guard up, as many fly-by-night contractors prey on homeowners in difficult situations who need work completed quickly.

The Ohio Attorney General's Office produces a [Recovering from a Natural Disaster](#) flyer, which can be downloaded free. The Federal Trade Commission has free resources to help educate you about [scams related to weather emergencies](#).

A different type of weather-related scam

In the wake of natural disasters, Ohioans should also exercise caution when asked to donate to charities linked to disaster recovery. Scammers might make claims that seem legitimate and use names that sound reputable or similar to those of well-known organizations, but they end up keeping most or all of the money they collect instead of giving it to the charitable cause they claim to support.

Signs of a charity scam:

- High-pressure tactics.

- No details about how contributions will be used.
- No written information about the charity, its mission or how it operates.
- Requests for payment to an individual, not an organization.
- Payment methods limited to cash, gift card, wire transfer, cryptocurrency or peer-to-peer transaction.
- Phone solicitors who fail to identify themselves and won't provide written information about the cause.

Consumers are encouraged to visit [the Ohio Attorney General's charity resources](#) to research and obtain background information about nonprofit organizations to which they may donate money.

Consumers who suspect a scam or an unfair business practice should contact the Ohio Attorney General's Office at www.OhioProtects.org or 800-282-0515.

The psychology of a scam

Scammers are master manipulators, using psychological tactics to persuade victims to act against their best interests. Understanding how bad actors operate can help you protect yourself.

Common scam tactics:

- **Emotional manipulation** – Playing on strong emotions – fear, greed, guilt and/or sympathy, for example – to trigger a response without critical thinking.
- **Optimism bias** – Believing that bad things are more likely to happen to others than to ourselves. Such bias can lead us to underestimate the risk of being scammed, making us more vulnerable to deceptive tactics.
- **Confirmation bias** – Looking for information that confirms our ideas and beliefs while ignoring contradicting information. Scammers exploit this by crafting messages that align with what we want to believe, making us less likely to question legitimacy.
- **Urgency and scarcity** – Creating a false sense of limited time or opportunity to pressure victims into acting quickly.
- **Social proof** – Using testimonials, celebrity endorsements or others' alleged feedback to legitimize the scam.
- **Authority bias** – Establishing themselves as credible experts or authority figures to gain trust; this may include posing as a government employee or claiming to represent a reputable business or financial institution.

Why people get scammed:

- **Trusting nature** – People are often inclined to believe others, especially when presented with seemingly credible information.
- **Desire for quick solutions** – The allure of easy money or quick fixes can cloud judgment.
- **Lack of awareness** – People may not recognize red flags or may be unfamiliar with common scam tactics.

- **Emotional vulnerability** – Stress, loneliness, or other emotional challenges can make individuals more susceptible to manipulation.

How to protect yourself:

- **Be skeptical** – Verify information before acting, especially when presented with unexpected offers or when meeting someone new. Ask questions instead of immediately accepting what you hear as true.
- **Do your research** – Check the legitimacy of companies and individuals before providing personal details.
- **Don't rush decisions** – Take time to think critically and seek advice from trusted sources before making important financial choices. Ask for time to think and then call the person back at the phone number you know to be correct, not the number the person provided to you.
- **Be cautious of high-pressure tactics** – If someone is pushing you to act immediately, be wary.
- **Educate yourself** – Learn about common scam tactics and red flags to identify potential scams.
- **Have a trusted confidant** – Identify someone in your life with whom you can share anything, even things that you're asked to keep secret. The confidant can evaluate the situation from an outside perspective to let you know whether something seems amiss.

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Things to consider when purchasing a vehicle

A vehicle purchase is a big investment. Before you buy, you should take steps to protect yourself financially and legally.

The first consideration is how much you intend to spend. If you plan to apply for a car loan, here are a few things you can do in advance to put yourself in the best position to be approved with a favorable interest rate:

- **Check your credit report** – Visit www.annualcreditreport.com to make sure the information is accurate. Lenders will check your credit in determining your eligibility.
- **Ask who the dealership finances through** – Research the financing company before signing a loan. This may be the dealership itself, but financing is often handled through a third party.
- **Know the total cost of the loan** – It's important to factor in the monthly payment amount, the number of payments in the loan and the loan interest rate.

If you are in the market for a used vehicle, you should check the vehicle's history before purchasing it. Has it been involved in any accidents? What is its service history? How many previous owners have there been? Exercise caution when purchasing a car "as is," because you assume responsibility for

any problems that occur after you drive it off the lot. You can obtain a report on a vehicle's history on VehicleHistory.gov, using the auto's vehicle identification number (VIN).

If something goes wrong with your vehicle, you do have some protections under these Ohio laws:

- **Title Defect Recision (TDR) Law:** In Ohio, licensed dealers are permitted to sell used vehicles before obtaining the vehicle's title. If a dealer fails to provide your title within 40 days of the purchase date, you may have the right to a refund. Also, be aware that you may be eligible for a refund from the Title Defect Recision Fund if you buy a rebuilt salvage vehicle but were not notified of that before the purchase, if the dealer makes an inaccurate odometer disclosure, or if the car is a Lemon Law "buyback" and the information was not disclosed to you in writing.
- **Motor Vehicles Repairs and Services Rule:** Ohio law grants you the right to an estimate for car repairs estimated to cost \$50 or more, and for the repair of other products, such as large appliances, that will cost \$25 or more. Always get an estimate in writing. If the cost later increases to more than 10 percent of that estimate, the shop must get your approval in advance to do the extra work.
- **Lemon Law:** Ohio's Lemon Law protects buyers of new and leased vehicles from serious problems within the first year or 18,000 miles. The law covers warranty issues that affect the vehicle's safety, value or use.

When does the Lemon Law apply?

- When the vehicle has problems that are covered by the warranty.
- The problems substantially impair the vehicle's safety, value or use.
- And the problems occur within the first year or 18,000 miles of ownership.

How do I file a claim?

- Give the dealer or manufacturer a reasonable chance to fix the problem.
- If the manufacturer can't fix the problem, you can file a Lemon Law complaint with the Ohio Attorney General's Office

What is covered by the Lemon Law?

- The full purchase price
- Incidental damages, such as towing, meals, lodging, and rental car fees
- Reasonable attorney's fees and court costs

Always research the dealership's reputation before doing business with the company. You can search for any consumer complaints against the dealership at [the Ohio Attorney General's website](http://theOhioAttorneyGeneral.com).

If you are searching for a motor vehicle, check out the [Attorney General's Used Car Buyer Checklist](#) for specific tips to help you in your search for the right dealership and right vehicle for you.

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Tips for researching a business, dealing with potential problems

Before hiring a business or making a purchase, you should thoroughly research the business or product retailer to avoid potential issues.

Check the history of the business with the [Ohio Attorney General's Office](#) and the [Better Business Bureau](#). You can also search for any [previous lawsuits](#) filed by the Attorney General's Consumer Protection Section.

Use the company or owner's name to conduct a general search online. Read reviews to learn about other consumers' experiences, both good and bad. Check reviews on multiple websites to ensure credibility. Ask the company or the contractor to provide references from previous customers and check those references.

Once you've done your research and decided on a business, be sure to keep any contracts or other paperwork. If at some point in the process you find yourself at odds with the business, first contact the business directly. Consider writing the business a letter explaining your concern and how the business could satisfactorily resolve the problem. Give the business a deadline. The Federal Trade Commission (FTC) has a [sample complaint letter](#) that you can customize.

If that fails to resolve the complaint, you can consider disputing the charge if you paid by credit or debit card. While you may start the dispute through a call to your credit card company or bank, the FTC has [more information as well as a sample dispute letter](#) that you can customize.

If you still need help, call the Ohio Attorney General's Help Center at 800-282-0515 or file a complaint on the Attorney General's [website](#). We are here to help.

Your complaint may be placed in our informal dispute-resolution process. In 2024, the section received more than 24,000 complaints, with complaint specialists working one-on-one with consumers and businesses, often arriving at mutually agreeable resolutions.

Be sure to include as much information as possible, including the name and location of the business, your own contact information, a description of the problem, and what you would view as a reasonable resolution. Typically, a specialist will attempt to resolve the dispute by working with you and the business, beginning with a letter to the business asking for a response. From there, the specialist will try to broker a resolution that satisfies both parties.

In some instances, another agency is better suited to address your concerns, and you may be directed to contact that organization. For example, insurance complaints generally should be filed with the [Ohio Department of Insurance](#), complaints about investments with the [Ohio Department of Commerce](#), and complaints about public utilities with the [Public Utilities Commission of Ohio](#).

Complaints that provide details about a potential scam or deceptive sales practices can be an important source of information, especially if there is a consistent pattern of bad behavior described by multiple consumers in a string of complaints. The Attorney General may investigate further and possibly take legal action.

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BONUS TIP YOU CAN USE – If you've received a text message demanding that you pay an unpaid toll fee or parking ticket ASAP, you're not alone. Unfortunately, many Ohio consumers are receiving similar fraudulent text messages, which claim to be from the [Ohio Turnpike](#), E-Z Pass or even another state's toll authority. Also, media reports indicate that phony texts have gone out claiming that consumers owe money for city of Columbus parking tickets. The legitimate Ohio Turnpike has posted a scam alert on its website citing an "ongoing, nationwide texting scam"; Columbus' real [Division of Mobility & Parking Services](#) likewise has clarified on its website that it does not request payment by text message.

How to protect yourself from these scam texts:

- Do NOT click links or provide payment information.
- Verify directly by contacting the toll authority or parking service through official channels.
- Report scams to the Ohio Attorney General's Office at **800-282-0515**.
- Stay alert and stay informed.

For more consumer protection resources, visit www.OhioProtects.org.