



Ohio Attorney General's
**Consumer Advocate
Newsletter**

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Beware of 'Storm Chasers' After Severe Weather

As sure as we will experience severe storms this spring and summer, home repair contractors who have less-than-good intentions are bound to come knocking on our doors. Called "storm chasers," these scammers pounce on the opportunity to target homeowners in need of cleanup work after bad weather.

Storm chasers may come to Ohio in the spring and winter due to severe damage caused by wind, rain, hail, storms, and tornados. They may offer to install new roofs, remove tree limbs and branches, or even total-home repair.

Often, storm chasers ask for large down payments. After collecting payment, some simply take the money and run, leaving homeowners with no repairs and no money. Then they move on to the next community and repeat their routine.

In a recent case, a storm chaser who stole more than \$150,000 from 40 victims in several Ohio counties was sentenced to nearly five years in prison after running an elaborate home improvement scheme taking homeowners' insurance checks and providing no services in return.

In March 2015, James Twaddle, of Reynoldsburg, Ohio, was sentenced to 59 months in prison and was ordered to reimburse his victims in full. Twaddle previously had pleaded guilty to felony charges of attempted engaging in a pattern of corrupt activity, grand theft, and theft from the elderly.

Using sophisticated software, Twaddle and his agents identified storm-damaged areas, approached victims at their homes, and encouraged them to request insurance funds for a new roof. After receiving the victims' insurance checks, Twaddle deposited the money, but no one ever returned to the victims' homes to perform the promised work. Many of the victims were elderly.

The Union County prosecutor appointed attorneys from the Ohio Attorney General's Economic Crimes Unit to assist in prosecuting Twaddle.

Although Twaddle's victims will recover their money, other consumers are not as lucky. That is why scam prevention is so important.

Attorney General DeWine offers the following tips to protect Ohio consumers:

- Before signing a contract or making a payment, check a company's reputation with the Ohio Attorney General's Office and the Better Business Bureau.
- Do not make a large down payment. Instead, pay in thirds – one-third at the beginning of the job, one-third once half the work is completed to your satisfaction, and one-third when the job is completed.

- Avoid paying in cash because it leaves you with less on paper if something goes wrong.
- Get any verbal promises the contractor makes in writing.
- Be cautious of contractors who want payment made out to themselves as individuals instead of to their company.
- Understand that Ohio's Home Solicitation Sales Act provides consumers with a three-day cancellation period for most contracts signed at their own home, including many home improvement contracts. The law also applies to contracts signed at any location that is not a company's normal place of business (such as a home improvement show).
- Look for the red flags of a traveling scam artist. If a contractor claims to have leftover materials from a neighbor's job, or offers unbelievably low prices, be suspicious.

If you suspect a scam or experience an unfair business practice, report it to the Ohio Attorney General's Office by calling 800-282-0515, or visiting www.OhioAttorneyGeneral.gov.

Scammers May Target Timeshare Owners

While many timeshare owners enjoy their properties, others cannot wait to get out from under the commitments, which can include monthly mortgage payments, maintenance fees, and property taxes. Regardless of whether timeshare owners are satisfied with their experience, owning a timeshare could make them vulnerable to resale scams.

In a typical scenario, a "reseller" contacts the timeshare owner and presents what appears to be a lucrative offer: Give us a few thousand dollars and we will sell the timeshare on your behalf.

The reseller may falsely describe the upfront payment as some type of tax, closing cost, or service fee.

Unfortunately, the payment of the fee may be one of the last times the timeshare owner hears from the reseller, who is actually a scammer with no intention of matching the owner with any potential buyers. The scammer's only goal is to take the timeshare owner's money and move on to the next victim.

In one case, a Cincinnati consumer reportedly was told that his timeshare could be sold for an upfront fee of \$3,258. However, once the consumer wire-transferred the money, the reseller requested another \$6,000 for "taxes and fees." The consumer has yet to receive any services in return for his payment.

Attorney General DeWine offers the following tips for avoiding timeshare-related scams:

- Research the business's reputation. Check for complaints filed with the Ohio Attorney General's Office and the Better Business Bureau. Ask for references from satisfied timeshare owners, and follow up to find out about their experiences with the services provided.
- Don't give in to high-pressure sales tactics, including an immediate deadline to sign a contract or pay a fee. Take time to read the contract. If it's a good deal today, it will be a good deal tomorrow.
- Get all verbal promises in writing, especially any guarantees to resell your timeshare. Ask about fees and timing. Request that the reseller take a fee only after the timeshare is sold. If an advance fee is required, ask about the company's refund policy and get that policy in writing.

- Be leery of any reseller that asks for payment by wire transfer or prepaid money card. These methods of payment are virtually untraceable and one of the preferred payment methods for scammers.
- Review the contract or the timeshare company's bylaws for specific terms regarding the resale of your timeshare. Some companies may require using specific resale companies.

In addition to avoiding timeshare reselling scams, all consumers should be cautious when approached about buying a timeshare. Consumers should be sure to research the company, determine the total cost of the timeshare, read all paperwork, and be sure that any promises are put in writing.

If you suspect a timeshare-related scam or an unfair business practice, report it to the Ohio Attorney General's Office by calling 800-282-0515, or visiting www.OhioAttorneyGeneral.gov.

Before a Purchase: Do Your Homework

Before signing a contract or providing payment, do some homework on the products and services you are planning to buy. Two helpful resources are the Ohio Attorney General's Office and the U.S. Consumer Product Safety Commission.

Whether you are considering the purchase of a vehicle, planning to sign a home-improvement contract, or being targeted by a potential scam, the [Ohio Attorney General's Office](#) can help.

The office provides an [online search](#) where you can find a list of complaints filed against a business to learn about others' experiences. By calling the office or searching online, you also can learn if legal action has been taken against a business, or if a suspicious call, letter, or message is a potential scam.

Additionally, the Ohio Attorney General's Office provides a free, informal dispute resolution process to resolve complaints, and it offers free services for victims of identity theft. Learn more or get help by calling 800-282-0515, or by visiting www.OhioAttorneyGeneral.gov.

Have you ever had a concern about a consumer product in your home or one that you're intending to purchase? Have you had an appliance, outdoor power tool, or even a child's toy that caused an injury or a potential injury? If so, visit www.SaferProducts.gov, a one-stop consumer safety website, to search for consumer product incident reports, file an incident report, or check for recalls.

[SaferProducts.gov](http://www.SaferProducts.gov) is run by the U.S. Consumer Product Safety Commission, the agency responsible for keeping you and your family safe from hazardous consumer products in and around the home. Since the website launched in 2011, there have been more than 23,000 reports of incidents or potential incidents in homes across the nation.

You can sign up [here](#) to get email notifications from the commission sent directly to your inbox.

In 2015, the Consumer Products Safety Commission will launch a safety campaign regarding safe baby sleeping habits, pool safety, furniture anchors, and poison prevention. The campaign will launch and be piloted in Ohio, so watch for updates on the program.

Computer Repair Scammers Prey on Unsuspecting Victims

Reports to the Ohio Attorney General's Office suggest that many Ohioans have been targeted by the "computer repair" scam in recent months.

In this scam, official-sounding “technical support representatives” typically call unsuspecting consumers, pretending to represent major computer manufacturers or antivirus vendors. The caller then claims that the consumer’s computer has been infected by a virus or malware.

Ultimately, the scammers will request remote access into the computer supposedly to install antivirus software to fix the problem. Remote access allows an outside party to access a computer in another location. After claiming to have resolved the issue, the scammer may request financial information, such as a credit card number, for payment. In some cases, the scammers also request payment by prepaid money card or wire transfer. (To protect yourself, never provide personal information or payment to someone who has contacted you unexpectedly.)

Consumers who fall for this scam face several potential problems. First, they likely will have compromised their credit card information. Second, they may have unknowingly allowed the caller to access personal information stored on their computer, such as Social Security numbers, bank account numbers, and usernames and passwords for online accounts. By revealing this information, the consumer may be at a higher risk for identity theft.

Moreover, the scam artist likely installed malware onto the victim’s computer, which could be used to lock the computer and hold the computer for ransom. This tactic plays on the computer user’s fear of losing data. Victims may be tempted to pay the ransom to prevent the loss or theft of valuable or sentimental information, but they should not provide any payment. Instead, they should take the computer to a reputable computer repair store for help.

If you receive a computer repair scam call, never provide personal information or allow the caller access to your device. The best thing to do is to hang up the phone immediately. Make sure to use current and effective security software. A free list of products that check for viruses and malware is at www.staysafeonline.org.

If you think you may have fallen victim to a computer repair scam, contact your credit card company or bank right away to have the charges reversed and your accounts protected. Also, change the passwords to your online accounts immediately.

Report these and other potential scams to the Ohio Attorney General’s Office by calling 800-282-0515, or visiting www.OhioAttorneyGeneral.gov.