



Hernando Long-Term Recovery Group Education Spotlight

Protecting Our Community: Contractor Scams on the Rise

June 2026 - *Are your organizations seeing an increase in contractor concerns or scam reports from clients, and what resources or education could we collectively provide to better protect residents?*

Recovery should never create opportunities for fraud. By educating our residents and remaining vigilant as community partners, we can help ensure that families rebuild safely, protect their finances, and recover with confidence.

Why This Matters

Unfortunately, scammers often target disaster survivors, older adults, and homeowners who are urgently seeking repairs. Following hurricanes and severe weather events, Florida typically sees a significant increase in contractor fraud, unlicensed work, price gouging, and insurance scams.

Many residents:

- **Need immediate repairs**
- **Are overwhelmed by insurance claims**
- **May not know how to verify contractors**
- **Feel pressure to act quickly**

Scammers exploit this sense of urgency.

Common Contractor Scams to Watch For

▶ **Door-to-Door Solicitation**

"Your roof looks damaged. We can start today."

Warning Signs:

- Unsolicited visits
- High-pressure sales tactics
- Claims that they are "working in the neighborhood"



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▶ Large Upfront Payments

"Pay 50-100% today and we'll put you on the schedule."

Warning Signs:

- Demands for cash
 - Requests for large deposits
 - Refusal to provide a written estimate
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▶ No License or Insurance

"Licenses aren't necessary because it's emergency work."

Reality: Florida law still requires licensing for many types of work.

▶ Insurance Assignment Scams

"We'll handle everything with your insurance company."

Warning Signs:

- Asking homeowners to sign documents they don't understand
 - Requesting an Assignment of Benefits (AOB) without explanation
 - Promising a "free roof"
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▶ Price Gouging

Charging excessive rates for emergency repairs or debris removal.

▶ Disappearing Contractors

- Collect deposit
- Begin minimal work
- Stop returning calls
- Leave project unfinished



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Prevention Tips for Residents

✓ Verify the Contractor's License

Residents can search licenses through:

[Florida Department of Business and Professional Regulation License Search](#)

Never hire a contractor who cannot provide:

- License number
 - Proof of insurance
 - References
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✓ Get Multiple Estimates

Encourage residents to obtain:

- ✓ At least three written estimates.
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✓ Never Pay the Full Amount Upfront

Recommended:

- Small deposit
 - Progress payments tied to completed work
 - Final payment only after satisfactory completion
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✓ Always Get a Written Contract

The contract should include:

- Scope of work
- Materials
- Timeline



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- Payment schedule
 - Warranty information
 - Contractor information
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✓ Check Reviews and References

- Better Business Bureau
 - Online reviews
 - Ask neighbors or trusted organizations for referrals
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✓ Never Feel Pressured

A legitimate contractor will:

- Give you time to review the contract.
- Encourage questions.
- Allow you to seek additional estimates.

Scammers often create false urgency.

Red Flags for Recovery Partners

As service providers and case managers, be alert if clients say:

- ▶ "Someone knocked on my door and offered repairs."
 - ▶ "They need the money today."
 - ▶ "I already signed something, but I don't know what it says."
 - ▶ "They said FEMA sent them."
 - ▶ "They only accept cash."
 - ▶ "They won't give me a copy of the contract."
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Reporting Suspected Fraud

Residents can report concerns to:

- [Florida Attorney General's Consumer Protection Division](#)
- [Florida Department of Financial Services Insurance Fraud Division](#)
- [Florida Department of Business and Professional Regulation](#)
- [Hernando County Sheriff's Office](#)