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You & Your Money



Beware of Summer Scams

Summer is the season many Lucas County residents wait for the whole year long. It is a time for vacations with the family, day-trips to Cedar Point, lazy afternoons on Lake Erie, and any one of dozens of other activities aimed at relaxing fun in the sun.

Unfortunately, it is also a prime time for scam artists trying to trick you into parting with your hard-earned money in exchange for bogus services – or, in some cases, no services at all.

While many scams are prevalent throughout the entire year, according to the Better Business Bureau (BBB), some see a spike in popularity during the summer months.

In particular, residents should be on the lookout for home improvement and repair scams, since many companies will follow the warm weather and go door-to-door to make sales. A common pitch that con artists use is that they just finished working on a neighbor's home and have some left over materials that they can offer at a steep discount. There have also been reports of workers offering a free roof inspection after a storm, but when the worker goes on the roof, he purposely causes damage and claims it was from the storm.

Distraction burglaries usually increase as the weather gets warmer. A common tactic is for a scammer to claim to be from a tree trimming service and go into the backyard to look at the trees with the resident. Meanwhile, a second person goes into the house and steals items.

As people look to take time off during the warm months, the "too good to be true" vacation offers also start popping up. These types of offers almost always hide hidden fees and travel restrictions, or worse, the scammers simply take the money and run.

Fortunately, there are a few commonsense tips to protect yourself. You should be suspicious of any unsolicited offer to work on your home. Do some research – including getting references and verifying the addresses of local businesses – and always be sure a contractor has valid permits and insurance. Get more than one written estimate, and be clear that you won't pay for any work not included in the estimate, unless it is agreed upon in writing. Report any suspected scams to the Ohio Attorney General's Office at 1-800-282-0515.

Beyond taking these steps, the best way to avoid scams is to contact the BBB at 419-531-3116. The organization's services are free, and it is always easier to prevent becoming a victim of a scam than trying to recoup your losses after the fact.



As the guardian of your tax dollars, **Lucas County Treasurer Wade Kapszukiewicz** wants to make sure you have all the information you need to make wise decisions about your personal finances. *You & Your Money* is a newsletter that addresses issues of importance to the financial well-being of Lucas County families.