Action 9: What to avoid when contractors come knocking after a storm

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CAPE CANAVERAL,Fla. - It seems like those unlicensed workers aren't wasting any time trying to convince people to hand over their money.

Action 9's Todd Ulrich went to one Brevard County neighborhood that was hit hard.

If there is a hurricane, there will be storm chasers. Some are a total rip-off, and others will charge residents way too much for a bad job.

In a Cape Canaveral neighborhood, homeowners said a dozen companies have already driven by, hoping to sign them up and asking for deposits.

Don Helmkee told one man to "keep right on driving."

"I would say suspicious. I would say on a scale of 1 to 10, this guy was a 20," said Helmkee.

Helmkee needs a tree removal company and a licensed electrician but knows anyone just showing up, could really burn him.

A red flag to look out for is a company going door to door, perhaps in an unmarked truck asking for a big deposit.

If a resident needs a roofing contractor or restoration company for inside water damage, they need to have a state license and insurance. But even then, people shouldn't sign contracts too soon.

Some licensed storm chasers want to take over people's insurance claims, and promise that they won't have to pay deductibles.

Florida Roofing Association President George Ebersold said, "That is definite fraud, no matter what, you have to pay your deductible."

The hurricane ripped apart Doreen Lekutis' roof, She put up the tarps herself.

A contractor left a door hanger, claiming she qualified for a free roof. But Lekutis said she knows better.

"I'm going to get at least three quotes, and make sure they're licensed," Lekutis said.

"If they want to take over your insurance claim," asked Ulrich.

"No, absolutely not," she replied.

If possible, avoid making any down payment. For roofing up to 25 percent is standard. Ulrich said more than that, is a red flag.