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Hurricane repairs contractor accused of bilking homeowners in Volusia, Flagler

By [Tony Holt](#)

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A contractor who investigators say scammed 19 homeowners across Florida and Texas after promising and failing to repair their hurricane-damaged houses is sitting in jail on racketeering and grand theft charges.

Timothy Cox, 54, of Kissimmee, originally was booked at the Polk County jail, but was transferred Thursday to the Volusia County Branch Jail. He is being held without bail.

Volusia County sheriff's spokesman Andrew Gant said Cox was transferred because he had warrants out of Volusia.

The Investigative and Forensic Services, which is the law enforcement component of the Florida Department of Financial Services, handled the investigation. Department spokesman Jon Moore said Cox had stolen close to \$140,000 from 18 Florida victims and their insurance carriers. The victims were in Volusia, Flagler, Brevard, Clay, Escambia, Orange, Osceola and Seminole counties.

Officials said Cox also bilked one homeowner in Tarrant County, Texas.

Moore also said some of Cox's victims were people who had their homes damaged from Hurricane Matthew, a Category 5 storm which ripped through the region in October 2016 and caused billions of dollars in damage.

Florida Chief Financial Officer Jimmy Patronis said the crimes committed by Cox required "swift action" by his office.

"Hurricanes bring out the best in our volunteers and first responders, but it also brings out the worst and that's when we see the fraudsters and scammers prey upon vulnerable residents," Patronis said in a prepared statement emailed Friday to The News-Journal.

Cox is listed as the president of Nationwide Catastrophe Services Inc., based out of Orlando. The business was started in November 2005, according to the Better Business Bureau.

The company's review rating on the bureau's website is one star out of a possible five. It lists a total of 20 customer complaints and one negative review. Its rating on the website is an F.

A homeowner in Longwood told a local television news station in September 2016 that Cox, who had agreed to fix her hail-damaged roof, never showed up to do the work. He had collected nearly \$8,000 from her insurance carrier, according to the story.

Moore said Cox would solicit business from homeowners by offering an Assignment of Benefits agreement, which allows for a contractor to negotiate directly with the insurance company. It essentially takes the homeowner out of the deal so that the job can be done more efficiently. In the end, Cox collected the insurance money and left homeowners in the lurch.

Afterward, it would be incumbent on the homeowner to find another contractor and get the insurance company to pony up again, Moore said.

"It really harmed their ability to make themselves whole again," Moore said of the targeted homeowners. "He took advantage of vulnerable people."

Investigators concluded that Cox used the money for his personal use.

The case is being prosecuted by the Florida Attorney General's Office of the Statewide Prosecution, an agency called upon to prosecute crimes that involve two or more state jurisdictions.

Moore said Cox is facing up to 30 years in prison if convicted.

Anyone else who has been defrauded by Nationwide Catastrophe Services is urged to call the state's Fraud Tip Hotline at 1-800-378-0445.