

## Advice from the Federal Trade Commission

# Picking Up the Pieces After a Disaster

Dealing with a disaster is never easy. But when scammers target people just trying to recover, it can be even worse. Here's some advice to help you avoid common post-disaster scams, protect your personal information, and get back on your feet financially.

### How to Avoid Clean-up & Repair Scams

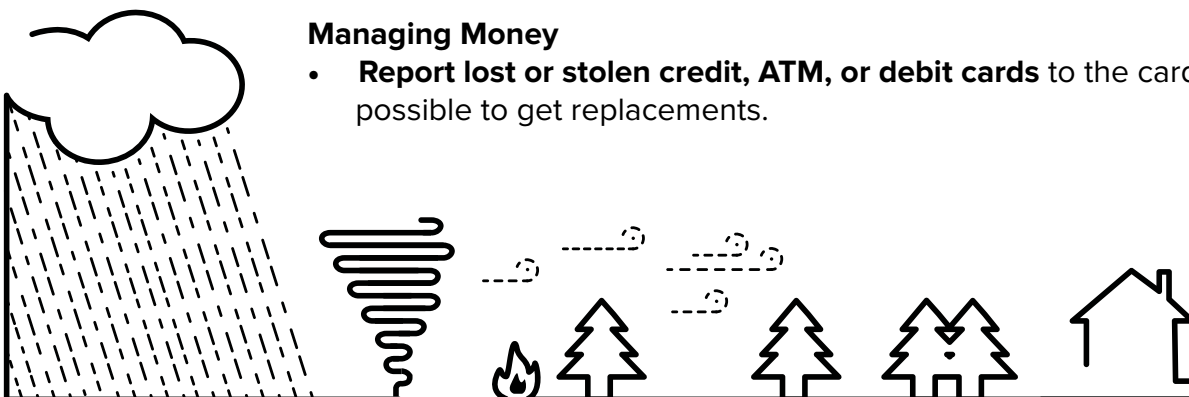
- **Be skeptical of people promising immediate clean-up and debris removal.** Some may demand payment up-front for work (that they'll never do), quote outrageous prices, or lack the skills needed.
- **Get recommendations from people you know and trust.**
- **Ask contractors for IDs, licenses, proof of insurance, and references before paying for services.** Search online for the company's name with words like "scam" or "complaint."
- **Get a contract — never rely on handshake deals.** Make sure all promises are in writing and that you understand what you're signing.
- **Pay by credit card or check,** never with cash, gift cards, or through wire transfer companies. Only pay in full after the work is done and you're satisfied with it.

### How to Spot Impersonator Scams

- **Ask for IDs.** Some scammers pretend to be government officials, safety inspectors or utility workers who say immediate work is required. If anyone asks you for money or your financial information, it's a scam.
- **Don't pay to apply for FEMA assistance.** If someone says you need to pay to qualify for FEMA funds, it's a scam. The best place to get information from FEMA is from [FEMA.gov](https://www.fema.gov).
- **Avoid rental listing scams.** If you're looking for a place to live, steer clear of people who tell you to wire money or who ask for security deposits or rent before you've met or signed a lease.

### How to Get Back on Your Feet Financially

You may have left home without IDs, checks, credit and debit cards, and other documents. And you might not have access to a bank account or paycheck for a while. Here are some ideas for what to do next.



#### Managing Money

- **Report lost or stolen credit, ATM, or debit cards** to the card issuer as soon as possible to get replacements.

- **Stay in contact with your employer.** If your work is closed, or if you can't go to work, ask if you can keep getting your paycheck and health insurance, and for how long.
- **Contact your provider if you get social services or benefits.** Reach the Social Security Administration at 1-800-772-1213 or the Veterans Benefits Administration at 1-800-827-1000. Find out how they can make your benefits available if you're displaced.

### Managing Credit

- **Get your free credit report** from [AnnualCreditReport.com](http://AnnualCreditReport.com) or call 1-877-322-8228. This is especially important if you've lost your financial records and need help identifying your creditors.
- **Talk to creditors, landlords, and utilities as soon as possible.** In times of disaster, they may be willing to defer your payments or offer extended repayment plans, give grace periods, waive late fees, raise your credit limit, and postpone collection, repossessions, and foreclosures.

### How to Replace Damaged or Lost Documents

Here's a list of where to go for what.

- **Deeds and recorded real estate documents:** County's Recorder of Deeds
- **Mortgages and other credit:** Lender, mortgage servicer, or financial company
- **Leases:** Landlord or property management company
- **Insurance policies:** Insurance company or agent
- **Wills:** Your personal attorney
- **Checks/Savings documents/Investment materials:** Bank, credit union, investment company, or your broker
- **Car Title/Driver's License:** Secretary of State or Department of Motor Vehicles
- **Birth Certificate:** Vital Statistics Office from county where you were born
- **Social Security Card:** Local Social Security Administration Office
- **Tax Returns:** IRS
- **Other important documents, like contracts or divorce judgments:** Your personal attorney or the court

## Local Resources

**Build your own list of local consumer protection and emergency service contacts by adding to the box below. Then print and distribute copies throughout your communities.**

For example, if you live in Florida:

Florida Attorney General  
[myfloridalegal.com](http://myfloridalegal.com)  
 Fraud Hotline 1-866-966-7226

Florida Division of Emergency Management  
[floridadisaster.org](http://floridadisaster.org)  
 850-413-9969