



Advice from the Federal Trade Commission

Picking Up the Pieces After a Disaster

Dealing with a disaster is never easy. Here's some advice to help you avoid common post-disaster scams, protect your personal information, and how to back on track financially.

How to Avoid Clean-up & Repair Scams

- **Be skeptical of anyone promising immediate clean-up and repairs.** Some may quote outrageous prices, demand payment up front, or lack the skills needed.
- **Check contractors out.** Before you pay, ask for their IDs, licenses, and proof of insurance. Don't believe any promises that aren't in writing.
- **Never pay by wire transfer, gift card, cryptocurrency, or in cash.** And never make the final payment until the work is done and you're satisfied.

How to Spot Impersonator Scams

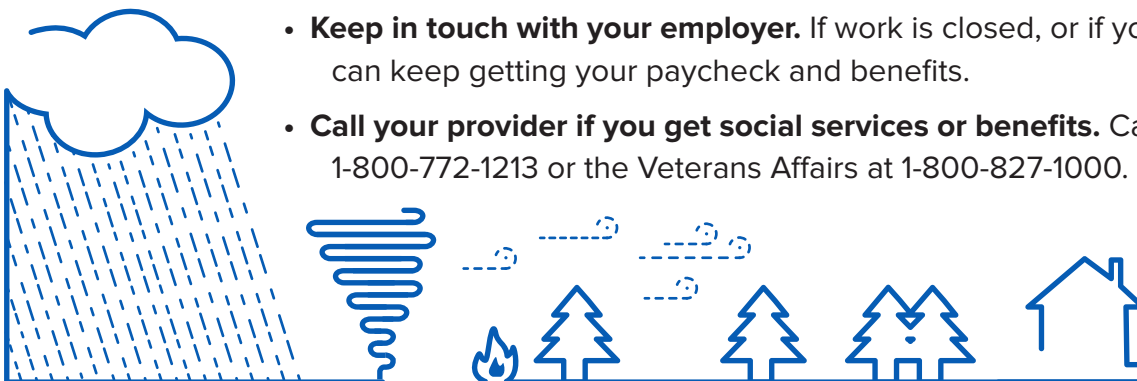
- **Know that FEMA doesn't charge application fees.** If someone wants money to help you qualify for FEMA funds, it's a scam. The best place to get information is [FEMA.gov](https://www.fema.gov).
- **Guard your personal information.** Only scammers will say they're a government official and then demand money or your credit card, bank account, or Social Security number.
- **Know the signs of a rental listing scam.** If anyone asks for a security deposit or rent before you've met or signed a lease, that's a scam. Steer clear.

How to Get Back on Track Financially

You may have left home without IDs, checks, credit and debit cards, and other documents. And you might not have access to your bank account or paycheck for a while. What comes next?

Managing Money

- **Report lost credit, ATM, or debit cards** to the card issuer as soon as possible.
- **Keep in touch with your employer.** If work is closed, or if you can't go, ask if you can keep getting your paycheck and benefits.
- **Call your provider if you get social services or benefits.** Call Social Security at 1-800-772-1213 or the Veterans Affairs at 1-800-827-1000.



Managing Credit

- **Get your free credit report** at AnnualCreditReport.com. This can help if you've lost financial records and need to identify creditors.
- **Talk to creditors, landlords, and utilities as soon as possible.** They may be willing to work with you to avoid late fees, postpone collection, repossessions, and foreclosures.

How to Replace Damaged or Lost Documents

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

- **Recorded real estate documents:** County's recorder of deeds
- **Mortgages:** Lender or mortgage servicer
- **Leases:** Landlord or property management company
- **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

For more information and advice, visit ftc.gov/WeatherEmergencies

Local Resources

Hawaii Department of Commerce and Consumer Affairs
cca.hawaii.gov
Consumer Resource Center 808-587-4272

Hawaii Emergency Management Agency
ready.hawaii.gov
808-733-4300

