



## Scam Newsletter 2022.03

# Dealing with tornado damage? Avoid post-disaster scams

The recent tornado outbreak in the south is already taking a heavy toll — but scammers see it as a chance to take even more. Tornadoes can come out of the blue, followed by scammers ready to “help” you with clean up or repairs, or find a new place to rent. More than anything, they’re ready to help themselves to your money.

Unlicensed contractors flock to disaster areas, making big promises and charging even bigger prices. Here are ways to help you spot and avoid **clean-up and repair scams**.

- **Check them out.** Before you pay anyone to do any work, ask for 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.
- **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 that FEMA doesn’t charge application fees.** If someone wants money to help you qualify for FEMA funds, that’s probably a scam.
- **Watch out for rental listing scams.** Avoid people who tell you to wire money or ask for security deposits or rent before you’ve met or signed a lease.
- **Bookmark Dealing with Weather Emergencies.** If a weather event or disaster affects you, come back to this page for more advice on recovery and information about your rights.
- **Spread the word.** Share the FTC’s Picking Up the Pieces after a Disaster infographic and social media image in your community

