

# After hurricanes, crooks come out

## Protect your money and avoid scams

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Hurricane Helene barreled up the Florida coast and over the state Thursday, leaving behind thousands of exhausted, worried people trying to pick up the pieces.

Your home may be damaged or even unliveable and your future may feel overwhelming. You are as vulnerable as you've ever been.

That's when the scammers show up.

After every disaster, scam artists, fake contractors, identity thieves, suspicious-looking FEMA agents and other terribly helpful, very friendly, highly unscrupulous people will use this opportunity to take your money. You may find that you were grossly overcharged or paid for construction services that will never happen, or that you've allowed someone to collect insurance money on your behalf that you'll never see again.

Here are some tips to help avoid scams.

The most common ones, according to the Florida Attorney General's Office, are repair scams, tree service scams, and water testing and treatment scams, but there are others to watch for.

### Make sure your contractor is licensed

When sections of your house have been ripped away, you've been flooded or you've had a tree fall on it and you're desperate, a friendly contractor willing to help you out sounds like a godsend. But be cautious.

● First and foremost, make sure they are licensed. "In Florida, any structural repairs, (including window and door replacement,) HVAC, plumbing, and electrical work REQUIRE a state-issued contractor's license," according to a release from the Bay County Sheriff's Office. If you're not sure, check their licensing status at MyFloridaLicense.com or call the Florida Attorney General's Office at 1-866-9NO-SCAM. The

number issued when a contractor registers an LLC is not sufficient and any contractor attempting to pass it off as a license number could be about to scam you, the BCSO said.

● Be wary of anyone who approaches you unsolicited and offers to work at a discount with supplies left from a previous job.

● Document everything. Take pictures of the contractor's license, their face, their car and license plate.

● Have your home's damage evaluated by your insurer before you contract for repairs to make sure they'll be covered.

● Get at least three written, itemized estimates on repairs.

● Research the company with the Better Business Bureau at BBB.org. You also can search their name for previous complaints for unlicensed work.

● Check for proof of insurance and verify with the insurer that it's current.

● Be cautious with sharing Assignment of Benefits (AOB). This allows third parties to collect your insurance benefits without your involvement and it can really help speed things up since the contractor can then work directly with the insurance company. But it can also be a way for someone else to claim your benefits and vanish. Do it only with people you trust, and be wary of any contractor or company that insists on an AOB to do any repairs. Do not sign blank or incomplete AOB forms or contracts.

● Never pay the full amount of a repair job upfront. Avoid giving a large deposit. "Full payment requested prior to beginning the job can leave homeowners without the funds needed to complete work should the contractor leave the area or fail to complete the job," said Bay County Sheriff Tommy Ford.

● Insist on releases from any liens that could be placed on the property before you make the final payment.

● Do not sign a certificate of completion until you are completely satisfied.

### Keep an eye on the tree removal people

Got a massive tree leaning on your house, crushing your vehicle or block-

ing your driveway? Here comes the smiling guy with the chainsaw and crew to help you get back to a normal life.

● Be wary of anyone who approaches you unsolicited and offers tree removal.

● Get multiple written estimates and ask if debris removal and stump grinding are included in the quote.

● Research the company with the Better Business Bureau at BBB.org.

● Check for proof of insurance and verify with the insurer that it's current.

● Never pay the full amount up front.

### Getting your water tested

Heavy rains and high winds can damage your home and affect your water pipe and sewage systems. If your home has been damaged it is important to have your water checked, but make sure it's legit.

● If someone claiming to be a utility provider representative asks to inspect a water line or well, ask for ID.

● Get suspicious if they're offering "free" water tests. They're likely just trying to sell you their water treatment system.

● If you need your water tested, you can find approved water testing labs at [approd.dep.state.fl.us/labs/cgi-bin/aams/index.asp](http://approd.dep.state.fl.us/labs/cgi-bin/aams/index.asp) or you can get information on qualified testing laboratories from the Florida Department of Health at 850-245-4444 or your local health department.

### Verify the friendly FEMA agent

It can be such a relief to see agents from FEMA or the U.S. Small Business Administration promptly appear right after a storm. It can be such a relief that you might not look at them closely enough.

Government agents will always have official badges with photo IDs, and will never charge applicants for disaster assistance, inspections or help in filling out applications, according to FEMA.

They will never call or text you asking for financial account information. There is no fee required to apply for or to get disaster assistance from the Federal Emergency Management Agency, the U.S. Small Business Administration

or the state.

"Don't believe anyone who promises a disaster grant in return for payment," FEMA wrote in a 2022 news release. "Be wary of unexpected phone calls or visits to your home from people claiming to be FEMA housing inspectors or people claiming they work for FEMA. FEMA representatives will have your FEMA application number."

If a FEMA inspector comes to your house and you have not applied for and don't need assistance, tell them that and then call the FEMA helpline at 800-621-3362 to tell them that you did not apply.

FEMA will stop all further processing for the application to prevent anyone from fraudulently claiming your address to get a payout.

If you suspect fraudulent activity surrounding FEMA, you can report it to [StopFEMAFraud@fema.dhs.gov](mailto:StopFEMAFraud@fema.dhs.gov), fax: 202-212-4926 or write to: FEMA Fraud and Internal Investigation Division, 400 C Street SW Mail Stop 3005, Washington, DC 20472.

### Be careful what you click on

Email scams are common after a major weather event, said Don White, head of Corporate Security at Regions Bank, and Florida is the second-biggest target in the U.S. for online scams. Bad actors tend to use email and text scams, posing as someone's bank, or even as FEMA, and once the victim clicks on a link, their personal information is compromised.

Be wary of email attachments as well, White said. Clicking on one could start the installation of malware on a computer.

"Never give out personal or bank account information in response to an email or a text unless that email or text came as a response to you reaching out to a real, trusted financial institution and asking for service," White said. "If something comes in unsolicited posing as a bank or advocate, be cautious – very cautious. If you think it might be legit, call the bank or organization at their real, verified phone number, explain what you're seeing, and ask them if it's authentic. More times than not, they'll probably tell you it's a scam."