Dealing with the aftermath of a wildfire, flood, hurricane, tornado, or any other disaster is never easy. However, knowing how to recognize and avoid common scams can help you protect your finances and personal information.

- **Avoid clean-up and repair scams:** After natural disasters, unlicensed contractors and scammers may appear with promises of quick repairs, clean-up, and debris removal. Some may demand up-front payment and not do the work, claim you'll get a discount, but quote outrageous prices, or lack needed skills. Before anyone starts work:
  - **Check them out.** Ask for IDs, licenses, proof of insurance, and references. See if local contact info is on their trucks. Check with state and local consumer protection offices for complaints. [http://www.pcclb.com/default.htm](http://www.pcclb.com/default.htm)
  - **Get more than one estimate.** Ask people you trust for recommendations.
  - **Read the contract carefully.** Make sure all promises are in writing and that you understand what you are signing.
  - **Never pay in cash.** In addition, never make the final payment until the work is done and you are satisfied with it.

- **Spot imposters:** Imposter scams come in many varieties, but work the same way — a scammer pretends to be someone you trust and tries to convince you to send them money or give personal information.
  - Some scammers pretend to be government officials, safety inspectors, or utility workers who say immediate work is required. Ask for IDs. If anyone asks you for money or your financial information, like your bank account or credit card number, it is a scam.
  - Know that FEMA does not charge application fees. If someone wants money to help you qualify for FEMA funds, it may be a scam.

- **Be alert to job scams:** You may find yourself out of work after a disaster strikes. To trick people looking for honest work, scammers advertise what real employers and job placement firms do. They lie about your chances of getting a job and often ask you to pay before you get one — which is a sure sign of a scam. You can get real help finding work from:
  - **CareerOneStop.** Sponsored by the U.S. Department of Labor, [CareerOneStop](https://www.careeronestop.org) lists hundreds of thousands of jobs.
  - **State and county offices.** Your state’s Department of Labor may have job listings or be able to point you to local job offices that offer counseling and referrals.
  - **College career service offices.** See what help your school can offer. If you are not a current or former student, some schools may still let you look at their job listings.
• **Be wise to 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.
  - Some scammers hijack a real rental or real estate listing by changing the email address or other contact information, and placing the modified ad on another site.
  - Other rip-off artists make up listings for places that are not for rent or do not exist, and try to lure you in with the promise of low rent or great amenities.

• **Spot disaster-related charity scams:** Scammers will often try to make a quick profit from the misfortune of others, including when disasters strike. Check out the Federal Trade Commission's advice on [donating wisely and avoiding charity scams](https://www.consumer.gov/). For information on avoiding flood-damaged cars, see [the Consumer Protection website](https://www.consumerguide.com/flood-damaged-cars).


*For more information or to file a complaint, contact Pinellas County Consumer Protection at (727) 464-6200 or visit [www.pinellascounty.org/consumer](http://www.pinellascounty.org/consumer).*