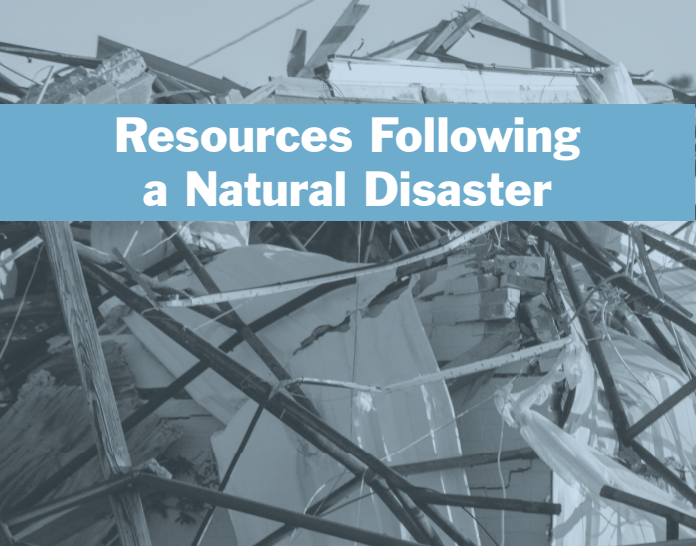

Resources Following a Natural Disaster

The below resources may help those working to recover from a natural disaster. Please note that the availability may be limited by impact, severity, and affected region.

- Those experiencing financial losses after an emergency may be eligible for Federal Emergency Management Agency (FEMA) Disaster Assistance. Determine eligibility at FEMA.gov or **1-800-621-3362**. Know that there is no fee to apply for, receive, or expedite assistance.
- Disaster Unemployment Assistance from the Florida Department of Economic Opportunity may be available to qualifying Floridians. Determine availability and eligibility at FloridaJobs.org.
- Additional emergency services may be available from the Florida Department of Children and Families. Find more information at MyFLFamilies.com.
- Immediate foreclosure relief may be available from the U.S. Department of Housing and Urban Development. Find more information at HUD.gov.

Florida Attorney General's Office
Scams at a Glance:
After the Storm

Visit MyFloridaLegal.com to find consumer tips or to file a complaint. By remaining vigilant and informed, savvy consumers can help us build a Stronger, Safer Florida.

Report fraud by calling
1-866-9-NO-SCAM
(1-866-966-7226).

Attorney General Ashley Moody
Office of the Attorney General
PL-01 The Capitol
Tallahassee, Florida 32399
MyFloridaLegal.com

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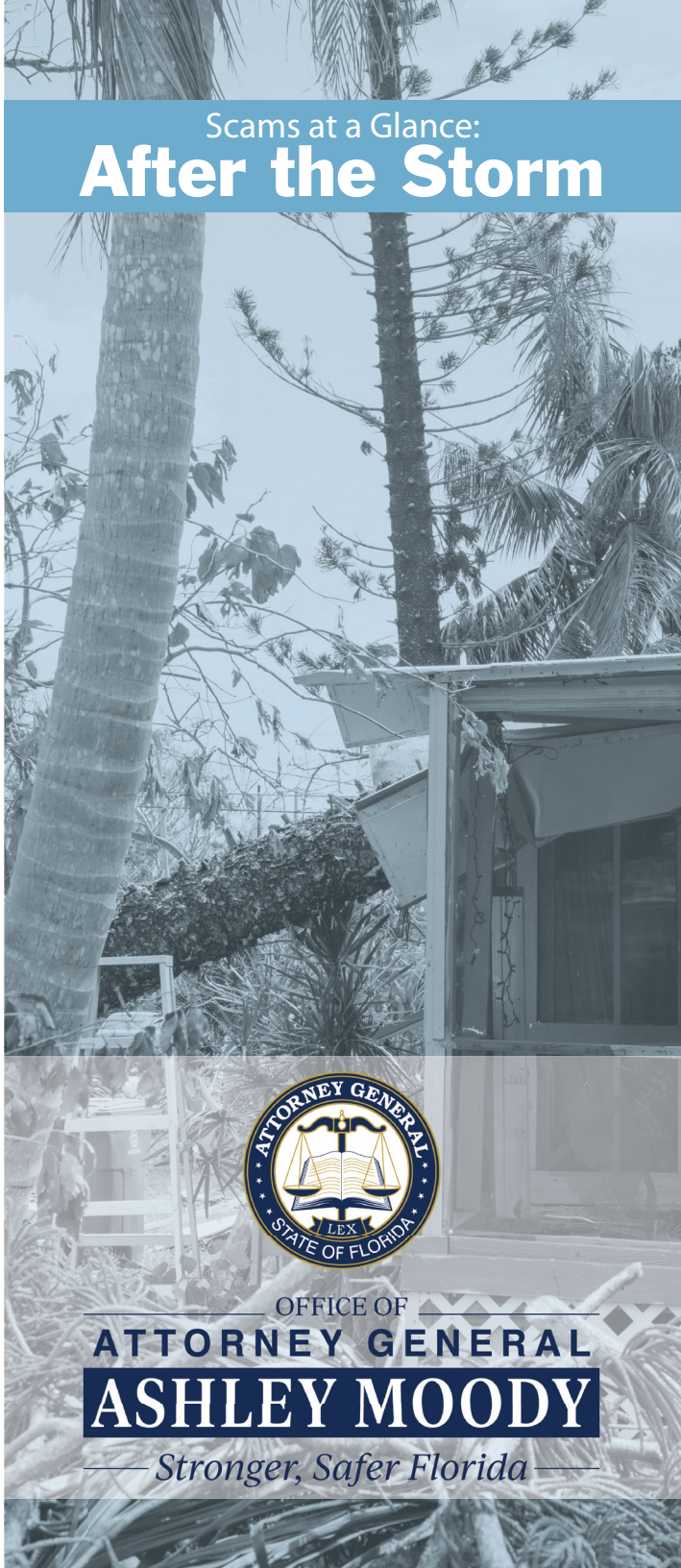
Scams at a Glance:

After the Storm



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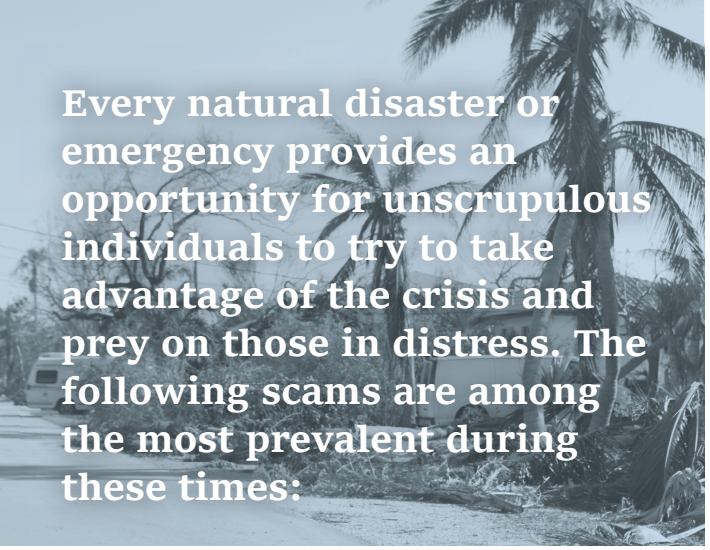
Stronger, Safer Florida



Every natural disaster or emergency provides an opportunity for unscrupulous individuals to try to take advantage of the crisis and prey on those in distress. The following scams are among the most prevalent during these times:

Repair Scams

Qualified contractors are in high demand following a disaster. If in need of a repair, follow these tips to find a reputable contractor:

- Be wary of anyone who approaches unsolicited offering to work at a discount with supplies left from a previous job;
- Have damage evaluated by the insurer before arranging repairs to ensure work will be covered;
- Get at least three written, itemized estimates on repairs;
- Research the company and its reputation with the Better Business Bureau at BBB.org;
- Verify the contractor's license at MyFloridaLicense.com;
- Check for proof of insurance and verify with the insurer that the policy is current;
- Read and understand the repair contract before signing;
- Never pay the full amount of a repair up front and carefully consider before providing a large deposit;
- Insist on releases from any liens that could be placed on the property prior to making final payment; and
- Do not sign a certificate of completion until satisfied with the work performed.

Tree Service Scams

Following heavy winds and flooding, uprooted trees can litter roadways and yards. Consider the following tips when hiring a tree removal service:

- Be wary of anyone who approaches unsolicited about tree removal;
- Get multiple written estimates and inquire whether debris removal and stump grinding are included in the pricing;
- Research the company and its reputation with the Better Business Bureau at BBB.org;
- Check for proof of insurance and verify with the insurer that the policy is current; and
- Never pay the full amount up front.

Water Testing and Treatment Scams

Water mains and personal wells can be affected by heavy rains and flooding. Avoid falling victim to dishonest testing and treatment companies by following these tips:

- Ask for proof of identification if someone arrives claiming to be a utility provider representative needing to inspect a water line or well;
- Avoid "free" water tests as the tester is likely only interested in selling their water treatment device; and
- If in need of a water quality test, seek information on qualified testing laboratories from the Florida Department of Health at **850-245-4444**.

Anyone who encounters a scam after a hurricane or other natural disaster should contact the Florida Attorney General's Office at MyFloridaLegal.com or at **1-866-9-NO-SCAM (1-866-966-7226)**.