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RECOVERING FROM A NATURAL DISASTER

How to protect yourself at a vulnerable time

Recovering from a natural disaster can be challenging mentally, physically and financially — and bad actors looking to steal your personal information and money only add insult to injury. Here are ways to protect yourself.



Signs of a scam

It might be a scam if you are being asked:

- To act immediately.
- To buy a prepaid money or gift card.
- To send money in advance to secure a loan, grant or FEMA funds.
- For personal information from strangers.
- For a large down-payment.
- To wire money to a stranger or friend in need.

Important tip: Some scam artists pose as government officials, safety inspectors or utility workers — and they often suggest that immediate work is needed. Ask for identification. Anyone who asks you for money or your financial information is likely a scammer.

Important tip: Beware of contractors who have arrived only after the disaster. Some may legitimately be there to help, but others swoop in to take advantage of people in need. They may offer to do quick work or to use their remaining supplies to help you, only to leave with your money.

Home repairs

If you need to hire a contractor for repair or removal services:

- Research the business before signing any contract. Obtain the name, address and phone number of any contractor agreeing to do work for you. Check with the Ohio Attorney General's Office and the Better Business Bureau for any consumer complaints.
- Do not accept services from a contractor who refuses to provide proper identification, does not have a permanent place of business, cannot provide references, or insists on a large payment before work begins. Also, if your local government requires a license, ask to see the contractor's license.
- Get written estimates — if possible, from more than one contractor. Refuse to do business with any company that will not provide a written estimate.
- Get promises or guarantees in writing. Keep all contracts in a safe location in case you need to reference them.
- If possible, pay by credit card, which provides greater protection than cash or a check. If someone fails to perform work, immediately contact your credit-card company.
- Be cautious of people who knock on your door and want to begin working immediately. Businesses who solicit you at your home must provide a three-day "right to cancel"; they should not begin the work for at least three days.

Vehicle damage

If your vehicle was damaged in the disaster, contact your insurance company to determine what your plan covers. If you take your vehicle to a repair shop, you have the right to a verbal or written estimate if the anticipated cost of repair or service exceeds \$50. Generally speaking, if the actual cost is going to exceed the original estimate by more than 10 percent, the shop must get your approval for the additional costs in advance.

Temporary housing

Beware of rental scams in which a fake property is listed for rent. If someone asks you to wire money or pay a security deposit before you've met the renter, seen the listed property or signed a lease agreement, it is likely a scam.

Charitable donations

Anyone wanting to donate to the recovery effort should keep in mind that sham fundraisers try to exploit people's generosity in the wake of a natural disaster. Scammers might make claims that seem legitimate and use names that sound reputable or similar to those of well-known organizations, but ultimately they keep most or all of the money they collect instead of giving it to the charitable cause(s) they claim to support.

Signs of a potential charity scam include:

- High-pressure tactics.
- No details about how contributions will be used.
- No written information about the charity, its mission or how it operates.
- Requests for payment to an individual, rather than an organization.
- Anyone insisting on cash, gift card, wiring money, cryptocurrency or peer-to-peer payment methods.
- Phone solicitors who don't identify themselves and won't provide written information about the cause.



Tips for wise giving

- Research charities using the Ohio Attorney General's Office (Charitable.OhioAGO.gov) and other resources.
- Check an organization's IRS Form 990, which is typically available on GuideStar at www.GuideStar.org, to find program descriptions, expenses other information.
- Caution should be used in making donations to newly created charities rather than ones with a track record of dealing with disasters or community needs.
- Determine how best to help. For example, a charity may prefer monetary donations to donated goods. Similarly, if you want to set up a fundraiser for a specific group, contact the organization in advance to determine how you can properly collect donations.



When evaluating crowdfunding or online fundraising campaigns set up to help those impacted by a natural disaster, you should:

- Determine which campaigns are supported by those close to the tragedy and which haven't been vetted. In some cases, the person who sets up an online fundraiser may not have permission to do so or may not use the funds as promised.
- Find out how your money will be used. Will it be used for a specific person or family, for example, or for the larger community? Keep in mind that giving money to an individual is different from donating to a charity. Also, find out whether you will be charged a fee for making the donation and what percentage of your donation will actually go to the cause.



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We're here to help

Consumers who suspect a scam or who have problems they can't resolve on their own should **contact the Ohio Attorney General's Office at www.OhioProtects.org or 800-282-0515**. The office provides free and informal dispute resolution.