

AVOIDING SCAMS AFTER DISASTERS

After severe and damaging weather in Indiana, Hoosiers should stay vigilant against storm-related scams. Scammers could prey on homeowners by promising quick and affordable fixes, only to then disappear after a down payment has been made or delivering inadequate work.

TIPS TO AVOID AFTER-DISASTER SCAMS

The Indiana Attorney General's office provided these tips that Hoosiers can use to avoid falling victim to storm scammers.

- Be skeptical of anyone offering immediate cleanup or repair services without proper vetting.
- Know the facts: FEMA does not charge application fees. If someone demands payment to help you access FEMA funds, it is likely a scam.
- Research contractors: Check reputations through references, online reviews or the Better Business Bureau before hiring.
- Verify credentials: Ask for IDs, licenses and proof that the contractor is bonded and insured.
- Get multiple estimates: Compare offers to ensure fair pricing and scope of work.
- Insist on written agreements: Do not trust verbal promises. Get everything in writing.
- Avoid risky payments: Never pay with wire transfers, gift cards, cryptocurrency or cash, and never pay the full amount upfront.
- Additional tips

Those who suspect a scam can file a complaint at <u>indianaconsumer.com</u> or call the AG's office at 1-800-382-5516.

DONATING AFTER A DISASTER

The urge to donate after a disaster is natural for Hoosiers. However, if not done correctly, donors could fall victim to a scam.

Quick Tips

- Check on the legitimacy of a charitable organization before donating.
- Ask questions of people or organizations asking for donations.
- Common scam attempts include using names similar to well-known charities. One word may be the only difference, so always double-check the name before sending money.
- Be cautious of crowdfunding and social media donation requests. Ask questions about where the money is going, why the money is being requested and always ask for a transaction invoice.
- Additional tips