

## 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](https://www.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](https://www.floridajobs.org).
- Additional emergency services may be available from the Florida Department of Children and Families. Find more information at [MyFLFamilies.com/disaster](https://www.myflfamilies.com/disaster).
- Immediate foreclosure relief may be available from the U.S. Department of Housing and Urban Development. Find more information at [HUD.gov](https://www.hud.gov).

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

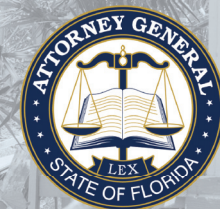
Visit [MyFloridaLegal.com](https://www.MyFloridaLegal.com) to find consumer tips or to file a complaint. By remaining vigilant and informed, savvy consumers can help us build a Stronger, Safer Florida.

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



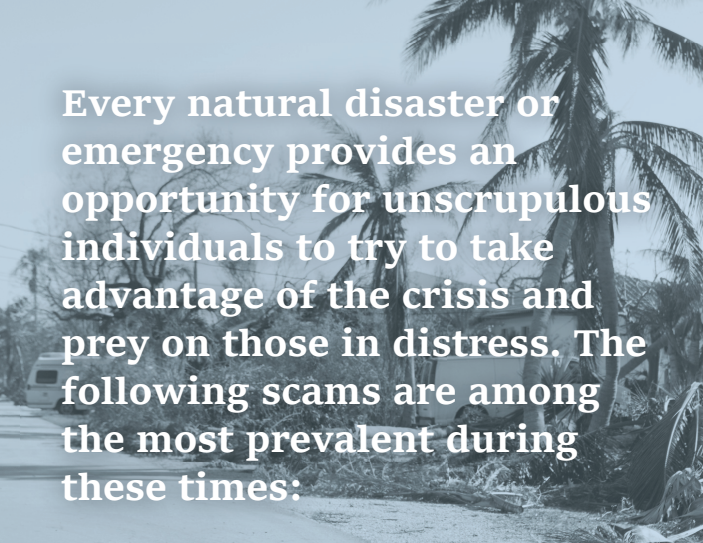
Attorney General Ashley Moody  
Office of the Attorney General  
PL-01 The Capitol  
Tallahassee, Florida 32399  
[MyFloridaLegal.com](https://www.MyFloridaLegal.com)

## Scams at a Glance: After the Storm



OFFICE OF  
**ATTORNEY GENERAL**  
**ASHLEY MOODY**  
— 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](https://www.bbb.org);
- Verify the contractor's license at [MyFloridaLicense.com](https://www.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;

- Know that an Assignment of Benefits (AOB) allows insurance policyholders to sign over their insurance benefits and rights to a third party, allowing that party to make decisions and collect benefits without the policyholder's involvement;
- Be wary of a company that insists upon the use of an AOB in order to perform repairs;
- Do not sign blank or incomplete AOB forms or contracts;
- 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](https://www.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](https://www.myfloridalegal.com) or at 1-866-9-NO-SCAM (1-866-966-7226).

