After the Storm
Stay Alert for Fraud



Home Repair & Contractor Fraud

In home repair and contractor fraud, scammers target homeowners after natural disasters or emergencies. They may offer quick repairs, demand upfront payment, or claim materials are limited. These individuals often perform poor-quality work or disappear after receiving payment. The scam exploits urgency and the need to restore property quickly.

RED FLAGS

- Requests for full or large upfront payments before work begins.
- Pressure to make immediate decisions without written estimates or contracts.
- Refusal to provide references, licensing, or proof of insurance.

BE SCAM SMART

- Get multiple written estimates from licensed contractors before agreeing to work.
- Avoid paying in full upfront and use traceable payment methods.
- Verify contractor credentials through state or local licensing agencies.

Insurance & Disaster Relief Scams

In insurance and disaster relief scams, fraudsters pose as insurance adjusters, government relief workers, or aid organizations. They may claim you qualify for benefits or assistance in exchange for fees or personal information. These scams often occur shortly after disasters when victims are overwhelmed. The goal is to steal money or sensitive information under the guise of help.

RED FLAGS

- Requests for fees to process insurance claims or disaster assistance.
- Unsolicited offers of help that demand personal or financial information.
- Pressure to act quickly or threats of losing benefits.

BE SCAM SMART

- Contact your insurance company or relief agency directly using official contact information.
- Do not pay fees to receive disaster assistance or insurance claim processing.
- Consult a trusted advisor or family member before sharing information or signing documents.

Where to Report a Suspected Scam

- National Center for Disaster Fraud: 1-866-720-5721
- General fraud (FTC): reportfraud.ftc.gov
- National Elder Fraud Hotline: 833-FRAUD-11 (833-372-8311)
- FL Office of Inspector General: legacy.myfloridalegal.com/contact.nsf/contact?Open&Section=Citizen_Services 1-866-9-NO-SCAM
- FL Attorney General for price gouging: myfloridalegal.comconsumer-protection/price-gouging

Alliance for Aging, Inc.
Answers on Aging.

SHINE SHIP | SMP FLORIDA

SHIP State Health Insurance Assistance Program

SMP Senior Medicare Patrol

Elder Abuse Prevention SECURE SENIORS FLORIDA