

After the Storm: How Criminals Clean Up

Severe weather and natural disasters bring more than downed tree limbs, damaged roofs, and floods. To support storm victims, giving money to charity is usually the best way to help recovery efforts. Unfortunately, con artists often see natural disasters as a way to steal money from homeowners, donors and disaster aid recipients. Here are some tips to follow:

- **Contact your insurance company.** Find out if your home, health, or other insurance policies will pay for repairs, temporary shelter, clothing, and other items.
- **Beware of fake rental listings.** Don't wire or pay money before signing a lease.
- **Manage your money.** Report lost or stolen credit, ATM, or debit cards to the card issuer.
- **Call your government benefits provider.** Reach the [Social Security Administration](#) at 1-800-772-1213 or the [Veterans Benefits Administration](#) at 1-800-827-1000.
- **Talk to creditors, landlords, and utilities.** In times of disaster, they may be willing to defer your payments or offer extended repayment plans, give grace periods, waive late fees, raise your credit limit, and postpone collection, repossessions, and foreclosures.
- **Ask for licenses.** Door-to-door solicitors in Howard County are *required* to have an ID card issued by the Office of Consumer Protection. Home improvement contractors *need* one license to sell home improvement, *and* another license to perform the job, from the [Maryland Home Improvement Commission](#).
- **Get three bids.** Compare prices, qualifications, testimonials, get a written estimate [before signing](#) and pay no more than 1/3 deposit. Don't pay by wire, gift card, or payment app.
- **Beware of phony government agents.** FEMA and other government agencies [don't charge](#) application fees. [FEMA inspectors](#) don't ask for SSN and won't take money for aid.
- **Vet the charity.** Check the *exact* name of the charity with the [Maryland Secretary of State](#) to make sure they are licensed. Many scam charities use similar names to capitalize on goodwill. Research the charity at [Give.org](#), [GuideStar](#), [Charity Navigator](#), or [Charity Watch](#).

To obtain this factsheet in an alternative format, please contact the Office of Consumer Protection at 410-313-6420 (voice/relay) or email us at consumer@howardcountymd.gov.

