

After the Disaster: How to Avoid Scams

Dealing with a disaster is never easy. When scammers emerge, it can be even worse. Here are some tips to help you avoid postdisaster scams.

For more information, visit www.oregonconsumer.gov.

Report Price Gouging

 Do not pay excessive prices for essential goods. If you think you have been a victim of price gouging, file a complaint with the Oregon Department of Justice by calling 1-877-877-9392 or visiting www.oregonconsumer.gov.

Avoid Clean-Up, Repair and Insurance Scams

- Be skeptical of anyone promising immediate clean-up and debris removal. Some may quote outrageous prices, demand payment upfront.
- Research contractors. Visit https://www.ccb.state.or.us/search/ to verify the contractor has an active license, check their complaint history and references, and carefully review written notices and contracts from your contractor. Do not trust any promises that are not in writing.
- Never pay by wire transfer, gift card, cash, or by signing over an insurance check. And never make the final payment until the work is done and you are satisfied.
- Do not give in to pressure. If you are feeling pressure from your insurance company to settle, or if you feel like you are not making progress with your claim, call the Oregon Division of Financial Regulation at 1-888-877-4894 or visit them online at www.dfr.oregon.gov.

Watch out for Imposters

- Guard your personal information. Only scammers will say they are a government official and then demand money or your credit card, bank account, or Social Security number.
- Know that federal and state agencies do not charge application fees. If someone wants money to help you qualify for FEMA funds, that is a scam.
- Avoid disaster-related charity scams. Scammers will often try to make a quick profit from the misfortune of others. Check out the Oregon Department of Justice's advice on donating wisely online at www.oregonconsumer.gov.
- Spot rental-listing scams. Steer clear of people who tell you
 to wire money or ask for security deposits or rent before you've
 met or signed a lease.

