

# PROTECT YOURSELF AFTER A DISASTER: ESSENTIAL TIPS TO AVOID SCAMS AND FRAUD

Following the Southern California wildfires, many homeowners, renters and businesses will need help to recover and rebuild. While most organizations act with good intentions, scams and fraudulent businesses can also emerge. This guidance from the California Association of REALTORS® is intended to help protect you from unethical practices and scams.

## PROTECTIONS FOR RENTERS AND HOMEOWNERS

When the governor declares a state of emergency, California's anti-price gouging law kicks in to protect consumers. This law limits price increases to no more than 10% on essential goods and services such as rent, food, gas, and medical supplies (among others) during a declared emergency.

If you suspect that someone is price gouging, you can file an online complaint with the [California Attorney General](#). Los Angeles County residents can also file through the [LA County Consumer & Business Affairs](#) office. You can also file a complaint by phone by calling **3-1-1** or **(800) 593-8222** within Los Angeles County, or **(800) 952-5225** for the CA Attorney General's office.

## COMMON SCAMS AFTER A DISASTER

While GoFundMe.com can be a good way to solicit or make donations directly to people who need help, be aware that scammers can create false accounts that look real. Before you donate, be sure that the fund you are donating to is associated with the individuals you wish to help, and that the beneficiaries truly are victims of the wildfires.

Watch out for disreputable and phony charitable organizations. Criminals exploit survivors by sending fraudulent emails or social media posts and by creating phony websites designed to solicit contributions. The Better Business Bureau has a list of reputable charities that have been approved by the Wise Giving Alliance ([Give.org](#)).

Scammers may create fake organizations with official-sounding names or pretend to be from agencies such as FEMA or the Small Business Administration, asking for fees or personal info. Remember, FEMA won't charge for services. FEMA and U.S. Small Business Administration (SBA) personnel never charge survivors to apply for disaster assistance, perform inspections, or help in completing applications. Some lawyers might also try to exploit vulnerable victims with false claims about urgent legal needs.

## WHAT TO LOOK FOR

Before you agree to work with anyone claiming to be official representatives, contractors, adjusters and legal professionals, check their licenses and certifications online through state or federal databases. For housing inspectors, ask to see their identification badge, which all federal employees and contractors are required to carry. For contractors, ask to see physical verification of the person's license, and then verify yourself that the license is valid by calling the Contractor's State License Board toll-free at **800-321-2752** or by visiting [cslb.ca.gov](#). Get a written contract and make sure it contains everything you talked about in person. If it's not in the contract, the contractor can't be held accountable for making it happen.

Look up charitable organizations using resources such as [Charity Navigator](#), the [IRS Tax-Exempt Organization Search Tool](#), or the California Attorney General's Registry of Charities at [oag.ca.gov/charities](#). Contact charities directly to confirm their activities, tax-exempt status, and how the funds will be used.

Red flags to avoid include high pressure tactics from telemarketers or unsolicited calls; charities with names or URLs similar to, but different from well-known organizations; and requests for cash, gift cards, or wire transfers.

## CONTACT INFORMATION AND ADDITIONAL RESOURCES

- CA Attorney General Website for Complaints: [oag.ca.gov/report](#) | 1-800-952-5225
- CA AG Registry of Charities: [oag.ca.gov/charities](#)
- CA Contractors State License Board: [cslb.ca.gov](#) | 1-800-321-2752
- CA Department of Insurance: [insurance.ca.gov](#) | 1-800-927-4357
- FEMA Disaster Assistance: [DisasterAssistance.gov](#) | FEMA Fraud Hotline: 1-866-223-0814