

Avoiding Scams and Frauds After a Disaster/During a Pandemic

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HOW TO PROTECT YOURSELF AGAINST FRAUD AND SCAMS AFTER A DISASTER/DURING A PANDEMIC

Preparation: We may not always know when a severe weather event or other disastrous event may occur. It can help to try to prepare for events in case they do occur. The Federal Trade Commission has information on their website that includes how to prepare for a weather emergency. Households can feel more confident in how they will handle a disaster by making a plan and organizing their finances prior to a disaster. Specific information on what to do to prepare for disasters, information on disaster-related scams, and recovering after a disaster can be found here: <https://www.consumer.ftc.gov/features/dealing-weather-emergencies>.

Recognizing types of Scams: Staying alert and knowing how to recognize and avoid some common scams can help you protect your finances and your personal information. After any type of disaster, there are frauds and scams that can occur. Some common scams include:

- **Imposter Scams:** Scammers pretend to be from the government or a well-known business. The scammers may say that they are from an organization that you trust. They may use that trust to try to convince you to give them money or your personal information.
- **Clean up or Repair Scams:** For natural disasters where clean up and repairs are needed, unlicensed contractors and scammers may appear and promise quick repairs or clean up. They may demand that you pay up front and then not follow through with the work or claim that you will get a discount yet quote you a very high price. Ask for identification, proof of insurance, and references before allowing anyone to start work. Ask people that you trust for references.
- **Rental Listing Scams:** Some red flags for rental listing scams are if you are asked to wire money to someone instead of meeting the landlord in person, and if a landlord states that they want a security deposit or first month's rent before you've met or signed a lease. Scammers may place a modified ad of a real rental that is listed on a different website or make a listing for a place that is not for rent or does not exist.
- **Charity Scams:** Scammers may pretend to be a part of a charitable organization or may make up a fake charity to get money. If you are interested in donating to a charity, you can research charities and then reach out to them directly to donate. Some resources to research charities are <https://www.charitynavigator.org/> and <https://www.consumer.ftc.gov/features/how-donate-wisely-and-avoid-charity-scams>. You can check to see if a charity is licensed in Connecticut by searching here: <https://www.elicense.ct.gov/Lookup/LicenseLookup.aspx>.
- **Job Scams:** Individuals should not have to pay for information about a job. Ignore promises about making thousands of dollars working from home. Be suspicious if something sounds too good to be true.
- **Loan Scams:** Legitimate lenders never guarantee or say that you are likely to get a loan or a credit card before you apply. This is especially true if you have bad credit, no credit, or a bankruptcy.
- **Flooded car sales:** Vehicles damaged by flooding may be sold on the car market. Some tell-tale signs that a car may have been flooded include signs of water damage, mildew, fogged headlights, musty smell, and a heavy aroma of cleaners. Buyers should watch for signs of damage, get a vehicle history report, and report any instances of fraud.

RECOVERY



Anyone that has noticed a scam or feel that they are a victim of a scam or fraud should report the issue as soon as possible:

- File a complaint with the Office of the Attorney General of Connecticut online: <https://www.dir.ct.gov/ag/complaint/>; or call to report a scam: 860-808-5318; or call to report a suspicious phone call, email or text message: 860-808-5000.
- File a Complaint with the CT Department of Consumer Protection here: <https://portal.ct.gov/DCP/Complaint-Center/Complaint-Forms-and-Procedures> or by calling 860-713-6300.
- File a report with the Federal Trade Commission here: [Ftc.gov/complaint](https://ftc.gov/complaint), or by calling 1-877-FTC-HELP.

For victims of Identity Theft, [Identitytheft.gov](https://identitytheft.gov) is a site where users can report identity theft and will get a personal recovery plan. Victims of disaster events should contact their creditors if needed: banks, credit cards, mortgages, utilities, etc.

SOURCES: Federal Trade Commission (FTC), Connecticut's State Website (CT.gov)

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