

FTC: Helping Hurricane Harvey Victims

The Federal Trade Commission has information for people who want to help Hurricane Harvey victims, and for those who are dealing with and recovering from its long-term effects. In addition to the important tips and advice below, they can find more at www.FTC.gov/weatheremergencies.

Wise Giving

If you're looking for a way to give, be cautious of [charity scams](#). Do some research to ensure that your donation will go to a reputable organization that will use the money as promised:

- Donate to charities you know and trust with a proven track record with dealing with disasters.
- Be alert for charities that seem to have sprung up overnight in connection with current events. Check out the charity with the [Better Business Bureau's \(BBB\) Wise Giving Alliance \(link is external\)](#), [Charity Navigator \(link is external\)](#), [Charity Watch \(link is external\)](#), or [GuideStar \(link is external\)](#).
- Designate the disaster so you can ensure your funds are going to disaster relief, rather than a general fund.
- Never click on links or open attachments in emails unless you know who sent it. You could unknowingly install [malware](#) on your computer.
- Don't assume that charity messages posted on social media are legitimate. Research the organization yourself.
- When texting to donate, confirm the number with the source before you donate. The charge will show up on your mobile phone bill, but donations are not immediate.
- Find out if the charity or fundraiser must be registered in your state by contacting the [National Association of State Charity Officials \(link is external\)](#). If they should be registered, but they're not, consider donating through another charity.

Picking up the pieces

The storm has devastated much of southeastern Texas. Once the rain and floodwaters recede, it will be time to take stock and develop a recovery plan. Here are some tips and links to resources to help make the task less burdensome:

- Contact your insurance company. Ask what the next steps are in [assessing any damage](#) to your home or business.
- Your home and its contents may look beyond hope, but it's possible many of your belongings [can be restored](#). With luck and hard work, your flooded home could be cleaned up, dried out, rebuilt, and reoccupied.
- Be skeptical of people promising immediate [clean-up and debris removal](#). Some may demand payment upfront for work they never do, quote outrageous prices or simply lack the skills, licenses and insurance to legally do the work.
- If you're looking for a place to rent during recovery, be cautious of [rental listing scams](#). Scammers often advertise rentals that don't exist to trick people into sending money before they find out the truth.
- Many people will be asking for [your personal information](#). Make sure you know who you are dealing with. Ask for identification before you share your Social Security or account numbers. Scammers sometimes pose as government officials and ask for your financial information or money to apply for aid that you can request on your own for free. Government officials will never ask you for money in exchange for information or the promise of a check.
- You might have had to leave your home without IDs, checks, credit and debit cards, and other documents. You also might be without access to a bank account or paycheck for some time. If you need to get money, understand your options for paying bills and replacing important documents. This [list of contacts](#) may help you regain your financial footing.
- [Call your creditors](#) and ask for help. If you're a homeowner, even if your home is uninhabitable, you still have a mortgage. [Contact your lender](#) to discuss your options.

Source: <https://www.ftc.gov/news-events/press-releases/2017/08/ftc-advice-helping-hurricane-harvey-victims>

Contact us anytime for confidential assistance.