

United States Senate  
WASHINGTON, DC 20510-1012

October 11, 2024

The Honorable Lina M. Khan  
Chair  
Federal Trade Commission  
600 Pennsylvania Ave NW  
Washington, D.C. 20580

The Honorable Rohit Chopra  
Director  
Consumer Financial Protection Bureau  
1700 G Street NW  
Washington, D.C. 20552

The Honorable Jessica Rosenworcel  
Chair  
Federal Communications Commission  
45 L Street NE  
Washington, D.C. 20554

The Honorable Merrick B. Garland  
Attorney General  
U.S. Department of Justice  
950 Pennsylvania Ave NW  
Washington, D.C. 20530

Dear Chair Khan, Chair Rosenworcel, Director Chopra, and Attorney General Garland:

In the aftermath of Hurricane Helene, I urge your agencies to prioritize the investigation of disaster-related frauds and scams, share information widely across Federal, state, and local enforcement agencies to stop bad actors, and disseminate information as widely as possible on how to avoid and report frauds and scams.

According to the National Weather Service, Hurricane Helene was a Category 4 hurricane that brought damaging winds and unprecedented rain and flooding through the southeastern United States from September 26 to September 27, 2024.<sup>1</sup> Hurricane Helene entered Georgia as a Category 2 hurricane and severely damaged infrastructure and utilities, resulting in a lack of power for nearly one million Georgians.<sup>2</sup> As of October 5, 2024, at least 230 people, including 33 Georgians, have lost their lives due to the hurricane.<sup>3</sup>

Severe weather events like Hurricane Helene can also create opportunities for fraud and scams that target residents of affected areas. Scammers may use phone calls, texts, mail, or door-to-door engagement to solicit personal or financial information from individuals in return for assistance that will not come.<sup>4</sup> These scammers may also use social media to post malicious links or attachments that take advantage of consumers.<sup>5</sup> In doing so, scammers also may imitate

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<sup>1</sup> *Hurricane Helene Across the Eastern Carolinas*, National Weather Service (Sept. 27, 2024), <https://www.weather.gov/ilm/Helene2024>.

<sup>2</sup> *Id.*

<sup>3</sup> Joe Sutton, et al., *Helene Death Toll Rises to At Least 232 Across 6 States*, CNN (Oct. 7, 2024), <https://www.cnn.com/2024/10/05/us/helene-death-toll-rises-saturday/index.html>.

<sup>4</sup> *After Storms, Watch Out for Scams*, Federal Communications Commission (Oct. 2, 2024), <https://www.fcc.gov/consumers/guides/after-storms-watch-out-scams>.

<sup>5</sup> *CISA Warns of Hurricane-Related Scams*, Cybersecurity and Infrastructure Security Agency (Sept. 25, 2024), <https://www.cisa.gov/news-events/alerts/2024/09/25/cisa-warns-hurricane-related-scams>.

government agencies and ask individuals for large cash deposits or advance payments,<sup>6</sup> including through sophisticated ‘spoofing’ techniques to falsify information transmitted through caller ID.<sup>7</sup> They may also ask homeowners to provide up-front payments for repair service and then disappear without completing the work.<sup>8</sup> Scammers may also charge individuals excessive prices for work, charge individuals for repairs they do not need, or do substandard work.<sup>9</sup> Bad actors can target both the victims of natural disasters as well as those seeking to help. For example, severe weather events may also initiate charity scams where bad actors pose as representatives of a charity seeking donations to support people negatively affected by a natural disaster.<sup>10</sup>

As communities across the Southeast recover from the destruction of Hurricane Helene, Federal agencies play an essential role in supporting families as they rebuild their lives. I appreciate the work your agencies have already done to protect consumers, and I ask you to continue your work to educate consumers about frauds and scams.

A large number of Federal agencies have jurisdiction over frauds and scams, and consumers have a variety of different options to submit reports of scams and frauds. As such, I request that your agencies prioritize investigating and sharing information about disaster-related frauds and scams, both across Federal agencies and with state authorities. I also welcome any input regarding additional Federal resources that could assist in efforts to enforce applicable statutes against bad actors seeking to take advantage of communities following a natural disaster. My office stands ready to assist in any way.

Thank you in advance for your attention to this important matter.

Sincerely,



Reverend Raphael Warnock  
U.S. Senator

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<sup>6</sup> *Beware of Fraud*, Federal Emergency Management Agency (Oct. 4, 2024), <https://www.fema.gov/fact-sheet/beware-fraud>.

<sup>7</sup> FCC, *supra* note 4.

<sup>8</sup> *Carr Warns of Storm-Related Scams in Anticipation of Hurricane Helene*, Office of the Attorney General (Sept. 25, 2024), <https://law.georgia.gov/press-releases/2024-09-25/carr-warns-storm-related-scams-anticipation-hurricane-helene>.

<sup>9</sup> *Id.*

<sup>10</sup> FCC, *supra* note 4.