

Disaster Survivors Beware of Fraud and Scams

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When natural disasters occur, it's common to find people who want to take advantage of survivors by posing as official disaster aid workers or as relatives trying to help survivors complete their applications.

FEMA encourages survivors to be aware of fraud and scams. FEMA also encourages survivors to report any suspicious activity or potential fraud from scam artists, identity thieves and other criminals.

Survivors should also be aware that this kind of situation doesn't happen only at the beginning of the response to the disaster when people might be more vulnerable. It can happen anytime. It's important to know that FEMA does not endorse any commercial businesses, products or services.

FEMA encourages survivors and business owners to be vigilant for these common post-disaster fraud practices:

Housing inspectors claiming to represent FEMA

- Ask the person to show you their identification badge. Federal employees always wear an official government badge to identify themselves.

Fake offers of local or federal aid

- Don't trust someone who asks for money. Federal and local disaster workers do not solicit or accept money. FEMA and U.S. Small Business Administration (SBA) staff never charge applicants for disaster assistance, inspections or help in filling out applications.
- Don't believe anyone who promises a disaster grant and asks for large cash deposits or advance payments in full.

Fraudulent building contractors



- Use licensed or verified local contractors backed by reliable references.
- Don't pay more than half the costs of repairs in advance.
- Demand that contractors detail the job to be done with guarantees in writing.

If you suspect fraud, call the FEMA Disaster Fraud Hotline at **1-866-720-5721**.

If you suspect identity theft, visit the Federal Trade Commission's website [identitytheft.gov](https://www.ftc.gov/identitytheft).



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