# **Vermont Survivors: Be Alert for Fraud and Scams**

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Disasters often bring out criminals looking to prey on survivors who appear to be easy targets for their scams. FEMA encourages residents to be alert, and report any suspicious activity or potential fraud by scam artists, identity thieves and other criminals.

#### If You Suspect Fraud, Here's What to Do

Anyone who suspects fraud, waste, abuse or mismanagement involving disaster relief operations should call the FEMA Disaster Fraud Hotline at 866-720-5721, email <u>StopFEMAFraud@fema.dhs.gov</u> or write to: FEMA Fraud and Internal Investigation Division, 400 C Street SW Mail Stop 3005, Washington, DC 20472-3005.

#### **Common Scams**

Scam artists may pose as government officials, aid workers, charitable organizations, or insurance company employees.

Sometimes, survivors who try to apply for FEMA assistance discover that someone has already registered using their name. Scammers may also contact survivors who have not registered with FEMA and try to extract money or information. In these cases, it is likely your personal data has been compromised.

#### **Be Alert**

FEMA recommends you monitor your credit report for any accounts or changes you do not recognize. If you discover someone is using your information, you will need to take additional steps, including filing a complaint with the Federal Trade Commission through its website: IdentityTheft.gov.



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Never trust anyone who claims to be a disaster assistance employee and asks for money. FEMA does not endorse any commercial business, product or service. Local and federal disaster assistance workers do not solicit or accept money.

### How to Recognize FEMA Representatives

All FEMA representatives wear a federal photo ID badge. A FEMA shirt or jacket is not absolute proof of identity.

If you have questions about whether someone is representing FEMA, call the FEMA Helpline at **800-621-3362.** If you use a relay service such as video relay service (VRS), captioned telephone service or others, give FEMA your number for that service when you call.

FEMA home inspectors are currently working in Caledonia, Chittenden, Lamoille, Orange, Orleans, Rutland, Washington, Windham and Windsor counties to assist with disaster recovery efforts. They will already have your nine-digit registration number, and will never ask for money.

FEMA inspectors are not authorized to collect your financial information or Social Security number.

If a FEMA inspector comes to your home and you did not submit a FEMA application, your information may have been used to apply without your knowledge. If so, please inform the inspector that you did not apply, and they will submit a request to stop further processing of the application.

## Contractors

When you rebuild, always use licensed and bonded contractors. Ask for credentials before you hire, and never pay for work in advance. FEMA does not have "approved" contractors. Beware of contractors who say they're affiliated with FEMA: FEMA does not endorse any business, product or service. Don't sign anything you don't understand, or contracts with blank spaces.

#### Accessible Video on Fraud



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To watch an accessible video about disaster fraud, visit <u>FEMA Accessible</u>: Beware Scam Artists (Open Captioned) - YouTube.



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