

# Fraud Frequently Asked Questions

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## Fraud Frequently Asked Questions

### 1. What fraud issues should survivors be aware of after Hurricane Irma?

There are a number of fraud concerns survivors need to be aware of to protect themselves:

- Beware of individuals charging survivors a fee to apply for disaster assistance, receive a home inspection or install a blue tarp through the Blue Roof Program. THIS IS FRAUD. Federal workers NEVER solicit or accept money from applicants.
- There are also reports of people registering for assistance using someone else's information. If you suspect anyone of committing fraud and stealing your identity, report it to local law enforcement. You should also report it to:

a. The Department of Justice's Disaster Fraud Hotline at 866-720-5721 or email [disaster@leo.gov](mailto:disaster@leo.gov).

b. If you discover that someone is misusing your information file a complaint with the Federal Trade Commission through the website: [IdentityTheft.gov](http://IdentityTheft.gov).

c. You can also file a complaint with the OIG:

- i. Online at the OIG's website ([www.oig.dhs.gov](http://www.oig.dhs.gov)),
- ii. Fax it to 202-254-4297, or
- iii. Mail it to the DHS Office of Inspector General: Mail Stop 0305; Department of Homeland Security; 245 Murray Drive SW; Washington DC 20528-0305.

d. Make sure to alert the FEMA helpline to the issue as well by calling 800-621-3362.

- Beware of robocalls from imposters. However, FEMA does plan to conduct outreach by autodialer, in some cases. If you are contacted, the phone number you should reply to is the FEMA Helpline: 800-621-3362 (FEMA).



- Watch out for insurance related scams.

- a. Notify your insurance company after a disaster.
- b. Beware of imposters claiming to be FEMA representatives, asking for money to assist with the filing of federal flood claims.

## **2. How do I know if a FEMA representative is legitimate?**

- If you're meeting a FEMA representative in person, ask to see their identification badge. All federal employees carry official, laminated photo IDs. FEMA shirts, hats and jackets do not make them official.
- When a FEMA inspector comes to your damaged home, he or she will require verification of your identity, but will already have your registration number. Keep your FEMA registration number safe. Do not share it with others.
- No federal government disaster assistance agency will call you to ask for your financial account information. If you're unsure whether someone claiming to be a FEMA representative is legitimate, say you are hanging up and call the main FEMA helpline at 800-621-3362 to speak about the incident.

## **3. Do inspectors charge for an inspection?**

- Federal inspectors **do not** charge a fee at any time to inspect your property. FEMA and the Small Business Administration will never ask you for money. Our inspectors never require banking information or payment in any form.
- They also do not determine eligibility or dollar amounts of assistance.

## **4. What happens when a building contractor shows up, and says they were sent by FEMA?**

- FEMA does not send building or repair contractors. The job of a FEMA housing inspector is to verify damage. FEMA does not hire or endorse specific contractors to fix homes or recommend repairs.
- If someone comes to your door and says that your home is unsafe, do not believe them and do not let them in.
- Have an engineer, architect or building official inspect it. An unethical contractor may actually create damage to get the work.
- When in doubt, report any suspicious behavior to your local authorities.



## 5. How do I hire a legitimate building contractor?

Here are a few tips to consider when hiring a legitimate building contractor:

- Always use a licensed local contractor backed by reliable references.
- In Florida, contractors are required to carry general liability insurance and worker's compensation.
- Require a written contract with anyone you hire. Be sure to read and understand the contract. Never sign a blank contract and never pay more than half the cost of the job upfront. Be sure to get a written receipt for any payment.
- If one estimate seems much lower than the others and sounds too good to be true, it probably is. Many unethical contractors provide low-ball bids that seem attractive. But the contractors are often uninsured and may charge substantial cancellation fees.
- **Never** pay for work in full in advance. The Better Business Bureau recommends a consumer pay half or less of the contract price before the contractor begins repairs and the remaining balance once the work is complete and the owner is satisfied.

## 6. What should people who did not apply for disaster assistance do if they suspect that they are a victim of disaster fraud?

- To report disaster fraud, contact The Department of Justice's Disaster Fraud Hotline at 866-720-5721 or email [disaster@leo.gov](mailto:disaster@leo.gov).
- Email FEMA's Office of the Chief Security Officer (OCSO) Tip line at [FEMA-OCSO-Tipline@fema.dhs.gov](mailto:FEMA-OCSO-Tipline@fema.dhs.gov).
- You can also file a complaint with the OIG:

- a. Online at the OIG's website ([www.oig.dhs.gov](http://www.oig.dhs.gov)),
- b. Fax it to 202-254-4297, or
- c. Mail it to the DHS Office of Inspector General: Mail Stop 0305; Department of Homeland Security; 245 Murray Drive SW; Washington DC 20528-0305.

- Contact the FEMA Helpline at (800) 621-3362 if you had not previously registered for FEMA assistance, and do not wish to register. They will not need to take further action. The original application will be locked to maintain a record of the potentially fraudulent file.



**7. If I was a victim of disaster fraud, but I still need to apply for assistance, what should I do?**

- Contact the FEMA Helpline at (800) 621-3362 and tell them you have not previously registered for FEMA assistance and that you wish to register.

**8. If I tried to apply, but the system said I have already applied, what should I do?**

- Contact FEMA's Helpline at 1-800-621-3362.

**9. Will I need to wait until the investigation is complete, before I can register for assistance?**

- No. FEMA does not need to complete the investigation before you can have a new registration taken. However, FEMA will need to verify your identity.

**10. Is there anything else people should know?**

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

- **Do not respond to texts, phone calls or requests seeking your personal information.** The only time you should provide personal information is during the initial application process for FEMA help or when you initiate contact with FEMA to follow up on an application. FEMA inspectors only require verification of identity. FEMA may call you by autodialer, in some cases. These calls will not request your personal information—you will only be asked to call the FEMA Helpline at 800-621-3362.
- **Ask for identification** and don't be afraid to hang up on cold callers.
- **If you need to contact government agencies**, use official information posted on their websites or in other verified sources.
- **Don't sign anything you don't understand** or contracts with blank spaces.

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