

# FACT SHEET: How to Avoid – and Where to Report – Potential Fraud After a Disaster

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TALLAHASSEE, Fla. – In the wake of a disaster, it is wise to be aware of potential frauds and scams. Such events can attract criminals and con artists.

If you believe you are the victim of a contracting scam or price gouging or other fraudulent activity, contact local law enforcement and report it to the Florida Office of the Attorney General on the Fraud Hotline at 866-966-7226, the FEMA Disaster Fraud Hotline at 866-720-5721, email: [disaster@leo.gov](mailto:disaster@leo.gov) or contact the Federal Trade Commission (FTC) at [www.ftc.gov/complaint](http://www.ftc.gov/complaint).

Here is a list of possible scams that may be attempted in counties affected by Hurricane Michael:

## Telephone calls

If you get a call informing you that you are eligible for a FEMA disaster assistance program, do not provide any personal information. Do not give out personal information or bank account information over the telephone. If you are contacted by someone you believe is a scammer, contact your local law enforcement agency.

## FEMA "Certified"

Sometimes persons may drive around a devastated neighborhood with a "FEMA Certified Contractor" sign on their vehicle. FEMA neither certifies nor endorses any private-sector contractor. (Individuals and government entities should be extremely cautious when hiring contractors after any disaster.)

If someone claiming to be a contractor does contact you and stating they represent FEMA or that FEMA gave them your name, you should get as much



information as you can about the contractor and report them to your local law enforcement agency.

An inspector comes to your home without a FEMA photo ID Do not let someone into your home who claims to be a FEMA inspector but does not have a FEMA photo ID. Always ask to see a FEMA photo ID badge. A FEMA shirt or jacket is not proof of identity. All FEMA

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representatives, including our contracted inspectors, will have a laminated photo ID. If unsure, call the FEMA helpline at 800-621-3362 or TTY 800-462-7585.

Someone comes to your home to conduct an inspection but asks for money before starting Federal and state workers do not ask for—or accept—money. FEMA representatives will never charge for disaster assistance, home inspections or for help filling out applications. Stay alert for false promises to speed up the insurance, disaster assistance or building permit process.

## Charitable giving

A list of reputable charities that are approved by the Better Business Bureau's Wise Giving Alliance is available at [www.give.org](http://www.give.org). The Alliance advises "not responding to unsolicited emails, watching out for pushy telemarketers and looking out for fake charities that sound real by using similar names."

For more information about avoiding charitable giving scams, visit the Federal Trade Commission's website at [www.consumer.ftc.gov/features/scam-alerts](http://www.consumer.ftc.gov/features/scam-alerts)

## Rental listings

The Federal Trade Commission (FTC) has information on how rental listing scams work. For instance, scammers know that finding the right apartment or vacation rental can be hard work, and a seemingly good deal is hard to pass up. Learn more at [www.consumer.ftc.gov/articles/0079-rental-listing-scams](http://www.consumer.ftc.gov/articles/0079-rental-listing-scams).

## Damaged vehicles



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Another fraud which may occur after a disaster, according to the National Insurance Crime Bureau (NICB), is the sale of a hurricane-damaged vehicle advertised as a good-conditioned used car. The NCIB operates the online VINCheck program which allows car buyers to see whether a vehicle has ever been declared as "salvage" or a total loss by an NICB member that participates in the program. Insurers representing about 88 percent of the personal auto insurance market provide their salvage data to the program. You can access VINCheck at [www.nicb.org/how-we-help/vincheck](http://www.nicb.org/how-we-help/vincheck).

### Utility repairs

Utility customers, especially electric power customers, should be on the lookout for scams in person, over the phone and online. Sometimes they pretend to be a company employee and ask for immediate payment by credit card, pre-paid debit card or gift card, and threaten to turn off service to your home or business. Never give credit card information over the phone unless you are certain of the identity of the caller. When in doubt, give your utility company a call.

### Rumor control

To dispel some of the false rumors circulating on the internet and social media, FEMA has a dedicated web page to address some of the most common themes. To get the most accurate information from trusted sources visit our rumor control page for Hurricane Michael at [www.fema.gov/hurricane-michael-rumor-control](http://www.fema.gov/hurricane-michael-rumor-control).

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FEMA's mission: Helping people before, during, and after disasters.

For a list of resources available to individuals and businesses affected by Hurricane Michael, visit [www.floridadisaster.org/info](http://www.floridadisaster.org/info)

For more Hurricane Michael recovery information, visit [www.fema.gov/disaster/4399](http://www.fema.gov/disaster/4399).

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