

Avoid Another Disaster: Beware of Fraud

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JEFFERSON CITY, Mo. – Scams seem to follow disasters. Don't let your guard down and suffer another disaster such as identity theft or paying fees for services that are never provided.

Remember, FEMA never charges for services nor does it endorse any commercial business, product or service. All federal employees have an official badge/ID. Ask to see it.

The following are some common post-disaster fraud practices to avoid.

Fraudulent building contractors.

When hiring a contractor, the Missouri Attorney General suggests:

- **Hire companies that are known or recommended.** Check the background of companies by calling the Attorney General's Consumer Protection Hotline at 800-392-8222 or your nearest Better Business Bureau.
- **Check the credentials of companies.** Verify their numbers and addresses in the phone book, check for county and local permits, and ask if they are licensed, bonded and insured.
- **Get at least two estimates** and a third if possible – all of them in writing.
- **Get all agreements in writing**, including description of the job, completion dates and price.
- Make full payment only when the terms of the contract are met.

Fake offers of state or federal aid:

- Beware of visits, calls or emails from people claiming to be from FEMA or the State of Missouri asking for your Social Security number, bank account or other sensitive information. Giving out this type of information can help an unscrupulous person make a false claim for assistance or commit identity theft.

Don't fall for scam artists who promise a disaster grant and ask for cash deposits or advance payments in full.



- Federal and state workers do not solicit or accept money. FEMA and the U.S. Small Business Administration (SBA) staff never charge applicants for disaster assistance, inspections or help in filling out applications.
- FEMA inspectors never require banking or other financial information.
- The job of FEMA housing inspectors is to verify damage. Inspectors do not hire or endorse specific contractors to fix homes or recommend repairs. They do not determine eligibility for assistance.
- FEMA inspectors will not condemn a property. Condemnation determinations are made by your local jurisdiction.

Recovery officials encourage Missouri residents to watch for and report any suspicious activity.

Missourians can register complaints by calling the Consumer Protection Hotline of the State Attorney General's Office at 800-392-8222, filing a complaint online at www.ago.mo.gov/app/consumercomplaint or by mail at P.O. Box 899, Jefferson City, MO 65102.

If you are in one of 20 Missouri counties currently designated for federal disaster assistance – Andrew, Atchison, Boone, Buchanan, Carroll, Chariton, Cole, Greene, Holt, Jackson, Jasper, Lafayette, Lincoln, Livingston, Miller, Osage, Pike, Platte, Pulaski and St. Charles – you can register with FEMA. Here's how:

- Register online at www.DisasterAssistance.gov.
- Use your smartphone to register through <http://m.FEMA.gov>; click "Apply Online for FEMA Assistance," and you will be directed to www.DisasterAssistance.gov.
- Register by phone using FEMA's toll-free registration line by calling 800-621-FEMA (3362). Telephone registration is available 7 a.m. to 10 p.m. (local time), seven days a week.

Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has faced discrimination, call FEMA toll-free at 800-621-3362. Multilingual operators are available.

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FEMA's mission is helping people before, during and after disasters.



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