

Beware of Fraud and Scam Artists

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Survivors should be alert for con artists and criminals trying to obtain money or steal personal information through fraud, scams or identity theft. In some cases, thieves try to register with FEMA using names, addresses and Social Security numbers they have stolen from survivors.

Phony property inspections:

When a FEMA inspector calls to discuss your damaged home, he or she will require verification of your identity, but will already have your registration number.

No government disaster assistance official will call you to ask for your financial account information. If you doubt a FEMA representative is legitimate, hang up and call the main FEMA helpline at 800-621-3362 to speak about the incident.

Housing inspectors do not charge a fee at any time to inspect your property.

FEMA and the U.S. Small Business Administration never ask for money and never require banking information or payment in any form.

Phony building 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.

Hire a reputable engineer, architect or building official to inspect your home. An unethical contractor may create damage to get work.

When in doubt, report any suspicious behavior to your local authorities.

Hire a legitimate contractor:

Always use a licensed local contractor backed by reliable references.

Require a written contract with anyone you hire.



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 these contractors are often uninsured and may charge substantial cancellation fees.

To report scams, fraud and identity-theft contact:

- FEMA's toll-free Disaster Fraud Hotline at 866-720-5721;
- Office of the Attorney General Consumer Protection Section, P.O. Box 94005, Baton Rouge, LA 70804-9005, fax: 225-326-6499;
- Louisiana State Licensing Board for Contractors at <https://arlspublic.lslbc.louisiana.gov/Home/Index>; or
- Local law-enforcement agencies.

Don't be pressured into making a quick decision. Try to get three separate bids on the job. Insist on obtaining a written estimate or contract. And don't sign anything you don't understand or contracts with blank spaces.

Ask contractors if they have done this type of repair work before, if they will be purchasing necessary permits, and if the work will be inspected. Be sure the contract spells out who pays for required permits.

Always pay for repair work by check or credit card in order to keep a record and avoid double charges.

For the latest information on Hurricane Laura, visit fema.gov/disaster/4559. For the latest information on Hurricane Delta, visit fema.gov/disaster/4570. Follow the FEMA Region 6 Twitter account at twitter.com/FEMARegion6.

