

# Beware of Fraud and Scam Artists

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Survivors should be aware that con artists and criminals may try 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:**

- Be wary if somebody asks for your nine-digit registration number. FEMA inspectors will never ask for this information. They already have it in their records.
- 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 FEMA Helpline at 800-621-3362 to report the incident.
- Housing inspectors never charge a fee to inspect your property.

## **Phony building contractors:**

- A FEMA housing inspector's job 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 who has reliable references.
- Require a written contract from anyone you hire.



- Be sure to get a written receipt for any payment. Do not pay more than half the cost of the job upfront.
- If one estimate 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.

### **Dealing with Contractors:**

- Ask contractors if they have done this type of repair work before. Also ask if they will purchase necessary permits, and if the work will be inspected. Be sure the contract spells out who pays for required permits.
- Try to get three separate bids for the job. Don't be pressured into making a quick decision. Insist on receiving a written estimate or contract. And don't sign anything you don't understand or contracts that have blank spaces.
- Always pay for repair work by check or credit card in order to keep a record and avoid double charges.

### **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.

For the latest information on Hurricane Zeta, visit [fema.gov/disaster/4577](https://fema.gov/disaster/4577). Or follow the FEMA Region 6 Twitter account at [twitter.com/FEMARegion6](https://twitter.com/FEMARegion6).



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