

Beware of Fraud and Scam Artists

Release Date: Oct 4, 2021

After a disaster, scam artists, identity thieves and other criminals often attempt to take advantage of disaster survivors. Federal and state emergency management officials urge residents to watch for and report any suspicious activity.

Unscrupulous people may try to take advantage of vulnerable survivors by posing as official disaster-aid workers or even as relatives trying to help survivors complete their applications.

Common post-disaster fraud practices include

Fake offers of state or federal aid

Federal and state workers do not solicit or accept money. FEMA and the U.S. Small Business Administration personnel never charge applicants for disaster assistance, inspections or help in completing applications.

Phony housing inspectors

When a disaster occurs, applicants may be vulnerable to phony housing inspectors claiming to represent FEMA to inspect damage. Ask to see the inspector's identification badge. All FEMA personnel and contractors will have official laminated photo identification. Housing inspectors have every applicant's nine-digit FEMA registration number. Field inspectors may use different types of communication methods to contact applicants. Inspectors may call from government-issued phones or personal cell phones so applicants may receive calls from different area codes. Inspectors can also reach out by text messages and emails, using contact information applicants provide in their FEMA application. But inspectors never request money to complete an inspection.

There may be occasions when a FEMA representative must contact you to verify personal data. You should request a FEMA identification number. If you are unsure of the caller's identity or you are suspicious of someone who says he or she is a housing inspector sent by FEMA, call the **FEMA Helpline at 800-621-**



3362 (711/VRS). Lines are open from 8 a.m. to 7 p.m. seven days a week, and operators can connect you to a specialist who speaks your language. If you use a relay service such as video relay service, captioned telephone service or others, give FEMA the number for that service.

Phony government workers

You may be contacted by scam artists posing as disaster workers who are seeking money for services. Federal, state and local disaster workers do not solicit or accept money. Nor will federal disaster employees promise a disaster grant.

Fraudulent charitable solicitations

A list of reputable charities that are approved by the Better Business Bureau's Wise Giving Alliance is available at [Give.org](https://www.give.org). Criminals exploit survivors by sending fraudulent communications through email or social media and by creating phony websites designed to solicit contributions.

The Alliance advises: "Do not respond to unsolicited emails. Watch out for pushy telemarketers and 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 [Scam Alerts](https://www.ftc.gov/scam-alerts).

Rental listing scams

The Federal Trade Commission 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 [Rental Listing Scams](https://www.ftc.gov/rental-listing-scams).

Beware of unlicensed/uninsured contractors

Often after a disaster, individuals will represent themselves as legitimate contractors. Ask for references, be cautious about advanced payments, and make sure they are licensed and obtain the proper permits. Before you hire a home-improvement contractor, check whether the contractor is licensed or registered in your county:

- **New York City:** <https://www1.nyc.gov/site/dca/consumers/check-license.page>



- **Nassau County:** [Licensing / Registrations | Nassau County, NY - Official Website \(nassaucountyny.gov\)](#)
- **Suffolk County:** <https://www.suffolkcountyny.gov/Departments/Consumer-Affairs>
- **Rockland County:** <http://rocklandgov.com/departments/consumer-protection-weights-and-measures/licensed-businesses>
- **Westchester County:** <https://consumer.westchestergov.com/trades/find-a-licensed-contractor>

If you have knowledge of fraud, waste or abuse, you can report these tips -- 24 hours a day, seven days a week – to the FEMA Disaster Fraud Hotline at **866-720-5721** or email Disaster@leo.gov.

If you believe you or a loved one has become a victim of a scam or identity theft, report it immediately to your local police or sheriff's department, or contact the office of the New York state Attorney General:

- Consumer Protection Hotline, **800-697-1220**
- <https://www.ny.gov/agencies/division-consumer-protection>
- <https://dos.ny.gov/file-consumer-complaint>

For referrals to agencies that support community-specific needs, call 211 or visit <https://www.211nys.org/contact-us>. For New York City residents, call 311.

For the latest on New York's Hurricane Ida recovery efforts, visit fema.gov/disaster/4615. Follow us on Twitter at twitter.com/femaregion2 and facebook.com/fema.

