

Beware of Fraud and Scams

Release Date: Aug 30, 2023

Disaster survivors should be aware that con artists and criminals may try to obtain money or steal personal information through fraud or identity theft after a disaster. In some cases, thieves try to apply for FEMA assistance using names, addresses and Social Security numbers they have stolen from survivors.

Survivors, Beware!

- Federal and local disaster workers do not solicit or accept money. Don't believe anyone who promises a disaster grant in return for payment.
- U.S. Small Business Administration representatives never charge applicants for disaster assistance, inspections or help in filling out applications.
- Do not disclose personal information to individuals claiming to be FEMA or federal employees via unsolicited calls or emails. FEMA will not contact you unless you have called FEMA first or applied for assistance.
- If you did not apply for assistance but received a letter from FEMA, call the **FEMA Helpline at 800-621-3362**. Specialists will submit a request to stop any further processing of that application.
- If you want to apply for FEMA assistance after stopping an application fraudulently made in your name, Helpline specialists will assist you in creating a new application.
- When you call the Helpline, FEMA representatives will provide their name and ID number.
- FEMA specialists will also ask for documentation to verify your identity when you apply for assistance or request updates about your application. That documentation could include the full or last four digits of your Social Security Number.
- You will need to provide banking information when applying for assistance.
- Scam artists may pose as government officials, aid workers or insurance company employees.
- Ask to see ID badges. All FEMA representatives carry an identification badge with a photograph. A FEMA shirt or jacket is not proof of identity.



Property Inspections

- A FEMA inspector will contact you by phone and/or text to schedule an appointment prior to coming to your home. FEMA inspectors will NOT visit your home without a scheduled appointment.
- If you are contacted by a FEMA inspector and you did not submit a FEMA application, your information may have been used without your knowledge to create a FEMA application. If so, inform the inspector that you did not apply for FEMA assistance and call FEMA's Helpline at 1 (800 621-3362) ASAP so can stop further processing of the application.
- Be suspicious of unexpected phone calls or visits to your home from people claiming to be FEMA housing inspectors or saying they work for FEMA. FEMA representatives will have a laminated badge and your nine-digit FEMA registration number.
- FEMA housing inspectors never charge a fee to inspect your property.
- Do not give your banking information to a person claiming to be a FEMA housing inspector. FEMA inspectors are never authorized to collect your personal financial information.
- Government disaster assistance officials will not 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.

Building Contractors

- FEMA does not hire or endorse specific contractors to renovate homes or recommend repairs. **A FEMA housing inspector's only job is to verify damage.**
- Always hire a reputable engineer, architect or building official to inspect your home. An unethical contractor may create damage just to get work.
- When in doubt, report any suspicious behavior to your local authorities.

Pleas for Post-Disaster Donations

- Dishonest people may attempt to solicit assistance for disaster survivors by phone, email, letter or face-to-face.
- Verify legitimate solicitations:



- Ask for the charity's name, address, phone number and website. Then call the charity to confirm that the person asking for funds is an employee or volunteer.
- Don't pay with cash or digital currency.
- Request a receipt with the charity's name, street address, phone number and web address, if applicable.

Report Scams, Fraud and Identity Theft

- If you believe you or a loved one has been the victim of a scam or identity theft, report it immediately to the **Maui Police Department** at **808-244-6400**. Consumers may also file a fraud complaint with the Hawaii Department of Commerce and Consumer Affairs' hotline at **808-587-4272** (Option 7).
- If you suspect fraud of any kind related to disaster assistance or you have knowledge of fraud, waste or abuse, report it to the FEMA Fraud Investigations and Inspections Division at FEMA-OCSO-Tipline@fema.dhs.gov or call **866-223-0814**.
- You can also report fraud to <http://www.oig.dhs.gov/>, the [Department of Homeland Security's Office of the Inspector General](#) or call the Department of Justice Fraud Hotline at **866-720-5721**.
- Stay aware of common scams by visiting the Federal Trade Commission website on [Avoiding and Reporting Scams](#).
- If you suspect identity theft, visit [Consumer.ftc.gov/features/identity-theft](https://consumer.ftc.gov/features/identity-theft).

For the latest information on the Maui wildfire recovery efforts, visit mauicounty.gov and fema.gov/disaster/4724. Follow FEMA on social media: [@FEMARegion9](https://twitter.com/FEMARegion9) and facebook.com/fema.

