

# Maui Wildfire Survivors Should Beware of Contractor Fraud as They Rebuild

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**LAHAINA, MAUI** – Many Maui wildfire survivors are beginning to repair and rebuild their homes after the Aug. 8, 2023, wildfires. FEMA encourages survivors hiring a contractor to beware of fraud. Unfortunately, it is common for fraudsters and con artists to take advantage of disasters. Survivors should question contractors and remain vigilant to ensure they are engaging with legitimate contractors.

## Tips to keep in mind when hiring a contractor:

- **Do your research.** Scam artists will usually come to you to offer their services — either at your door, on the phone or through email — so be especially wary of solicitors.
- **Don't offer personal financial information over the phone.** Know who you are dealing with and always ask for identification.
- **Get estimates from multiple contractors** and your insurance company. Reject any offer that seems too good to be true.
- **Ask for and verify references from past customers.**
- **Use the Better Business Bureau, [www.bbb.org](http://www.bbb.org), and internet search engines.** Fraudulent firms change names frequently, so search the web for their address and phone number, and include terms like “review,” “scam” and “complaint.”
- **Use the State Department of Commerce and Consumer Affairs, [www.businesscheck.hawaii.gov](http://www.businesscheck.hawaii.gov), to search for a business's certificate of good standing, various business filings, insurance and professional/vocational licenses and renewals.**
  - **Contact the Regulated Industries Complaints Office at 808-587-4272** to report unlicensed contractors.
- **Verify insurance.** Contractors should have disability and workers' compensation insurance. If they don't, you may be liable for accidents on your property.



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- **Make sure contractors have the proper licensing** and are bonded.
- **Ensure contractors obtain the necessary permits** to do the job.
- **Demand satisfaction.** Don't sign completion papers or make final payment until the work is done correctly.
- **Don't give large cash payments up-front.** Be suspicious of requests or demands for more than 10-20%.
- **Don't wire money or use reloadable debit or gift cards.** There is no legitimate reason to use this form of payment.
- **Get agreements in writing.** Read the contract carefully, and if you don't understand every word, take it to an expert. Never sign a contract with blank spaces to be filled in.
  - Make sure the contract details all work to be performed, the costs, the projected completion date and how to negotiate changes and settle disputes.
- **Take a picture** of your contractor, their vehicle and license plate and/or the contractor's business card and driver's license.
- **Report your concerns.** Potential fraud should be reported to your local law enforcement agency. You can also call the free **FEMA Disaster Fraud Hotline at 866-720-5721** available 24-hours a day.

For the latest information on the Maui wildfire recovery efforts, visit [mauicounty.gov](https://mauicounty.gov), [mauirecovers.org](https://mauirecovers.org), [fema.gov/disaster/4724](https://fema.gov/disaster/4724) and [Hawaii Wildfires - YouTube](#). Follow FEMA on social media: [@FEMARegion9](#) and [facebook.com/fema](https://facebook.com/fema). You may also get disaster assistance information and download applications at [sba.gov/hawaii-wildfires](https://sba.gov/hawaii-wildfires).

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