

# Survivors: Beware of Fraud, Scams After Disasters

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

When a disaster strikes, unscrupulous people may try to take advantage of survivors by posing as official disaster-aid workers 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 U.S. Small Business Administration (SBA) personnel never charge survivors for applying for disaster assistance, inspections or help in completing applications.

### Phony property inspectors:

- FEMA inspectors will never ask for your social security 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 FEMA Helpline at **800-621-3362 (TTY 800-462-7585)** from 7 a.m. to 11 p.m. ET. to report the incident.
- FEMA's 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.
- FEMA recommends hiring 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.

### **Fraudulent charities:**

- Watch out for irreputable and phony charitable organizations. Criminals exploit survivors by sending fraudulent communications through email or social media and by creating phony websites designed to solicit contributions.
- The Better Business Bureau has a list of reputable charities that have been approved by the Wise Giving Alliance ([Give.Org](http://Give.Org)).
- For more information about avoiding charitable giving scams, visit <https://go.usa.gov/xM5Rn>

### **To report scams, fraud and identity-theft contact:**



- FEMA's toll-free Disaster Fraud Hotline at **866-720-5721**;
- Local law-enforcement agencies.

For the latest information visit [fema.gov/disaster/4614](https://fema.gov/disaster/4614). Follow the FEMA Region 2 Twitter account at [twitter.com/FEMAreion2](https://twitter.com/FEMAreion2).

