

Beware of Fraud and Scams

Survivors should be aware that con artists and criminals may try to obtain money or steal personal information through fraud, scams and identity theft. In some cases, thieves try to register with FEMA using stolen names, addresses and Social Security numbers. FEMA encourages survivors to watch for and report any suspicious activity.

FEMA Disaster Survivor Assistance

- Federal and local disaster workers do not solicit or accept money. Do not trust anyone who offers financial help and then asks for money or personal information.
- Do not disclose information to any unsolicited telephone calls or e-mails from individuals claiming to be FEMA or federal employees. FEMA will not contact you unless you have called FEMA first or applied for assistance.
- FEMA representatives will ask for Social Security and bank account numbers when you apply and may ask for it again after you apply. Be cautious when giving this information to others who ask. 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.

Phony Property Inspections

- Be wary 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 FEMA registration number.
- Housing inspectors never charge a fee to inspect your property.
- Be on alert if somebody asks for your nine-digit registration number. FEMA inspectors will never ask for this information. They already have it in their records.
- 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.
- 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.



FEMA

Phony Building Contractors

- FEMA does not hire or endorse specific contractors to fix homes or recommend repairs. A FEMA housing inspector's job is to verify damage.
- Always 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.

Bogus Pleas for Post-disaster Donations

- Unscrupulous actors 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.
 - 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 your local police or sheriff's department.
- If you suspect fraud of any kind related to disaster assistance or have knowledge of fraud, waste or abuse, report it to the FEMA Fraud Investigations and Inspections Division at StopFEMAFraud@fema.dhs.gov or 866-223-0814.
- You can also report fraud to [Department of Homeland Security's Office of the Inspector General](#) or the [Department of Justice \(DOJ\) Fraud Hotline](#) at 866-720-5721.
- Research and be aware of common scams by visiting the Federal Trade Commission [website](#).

During each disaster, it is important to stay tuned to local media and trusted local and federal social media for current updates about ongoing disasters. If something makes you feel uncomfortable, check with FEMA or local law enforcement to ensure your identity is protected.