

Beware of Disaster Related Scams!

Unfortunately, fraud and scams are a common after-effect of natural disasters.

Read some common scams below and strategies for ensuring you and your family remain safe from those who may be preying upon your community.

What Scams Can Look Like

Fake Charities— Fraudsters can set up fake charities, often with very similar names to legitimate charities, to trick folks into giving money. These “charities” may employ AI generated images to trick you into donating money to a falsified cause.

People Pretending to be FEMA— All FEMA representatives, including home inspectors, have a laminated photo ID. Don't trust someone with just a FEMA jacket or shirt. Call FEMA at **(800) 621-3362** if you're unsure if someone is truly a

FEMA representative. No FEMA, federal, or state workers will ask for or accept money.

Mortgage Repayment/modification— Lenders and mortgage servicers will generally work with homeowners after a natural disaster to offer forbearance and help prevent defaults and foreclosure. After a disaster, scammers may offer homeowners assistance with negotiating or delaying their mortgage payments through foreclosure relief scams. ALWAYS discuss your options with your mortgage servicer directly.

Robocalls— Scammers may use recorded calls to promise grants, insurance, or applications for assistance. Do not respond to any voicemails or give any personal information over the phone. If someone is claiming to be from an organization like FEMA, hang up, go to **FEMA.gov**, and call the number from the website directly. These scams are designed to get your credit card or checking account information.

Dishonest contractors/trade workers— People can come door to door offering construction or trade services. These people will often ask for payment up front, can pressure you to make decisions on the fly, and convince you that supply shortages will affect your ability to mend your home.

Ask Questions

Do you have an ID or business license I could see?

How long have you been in business?

Can I see paperwork that verifies what you're saying?

NEVER

Give banking information, credit card numbers, or cash upfront especially without verifying identity.

Feel pressured to make a decision on the spot.

Pay by wire transfer, gift card, virtual currency, or cash. Wait to make payment until the work is done to your satisfaction.

Resources for Dealing with Disaster Fraud

- Call the Disaster Fraud Hotline at **(866) 720-5721**
- Contact local authorities and State and Federal agencies
- Find more information about fraud on FEMA's website at **<https://www.fema.gov/about/offices/security/disaster-fraud>**